

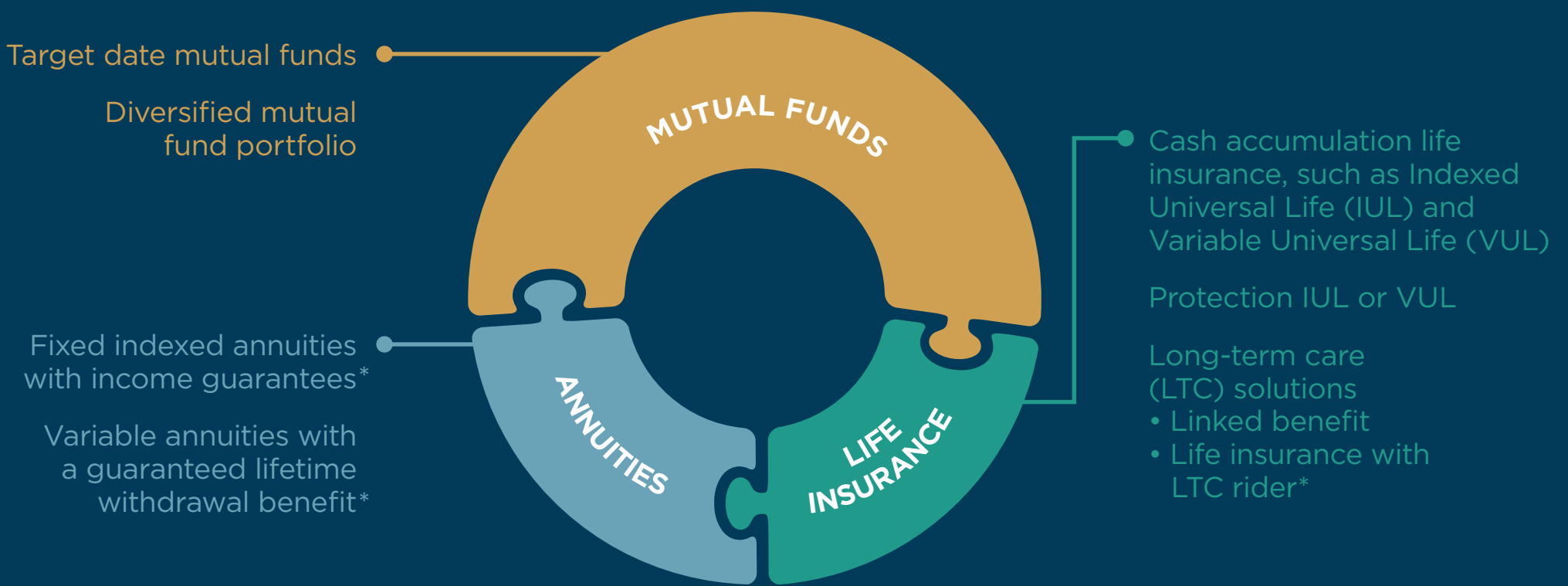
Helping Clients Meet Life's Changing Needs

Each life stage brings different needs. That's why it's important to have an investment portfolio that addresses specific needs — at any point in retirement — and to make adjustments to investments as your clients move from one stage to the next.

The product categories below are common financial solutions to the retirement puzzle. When used as part of a retirement portfolio, they may provide benefits tailored around unique life stage needs.

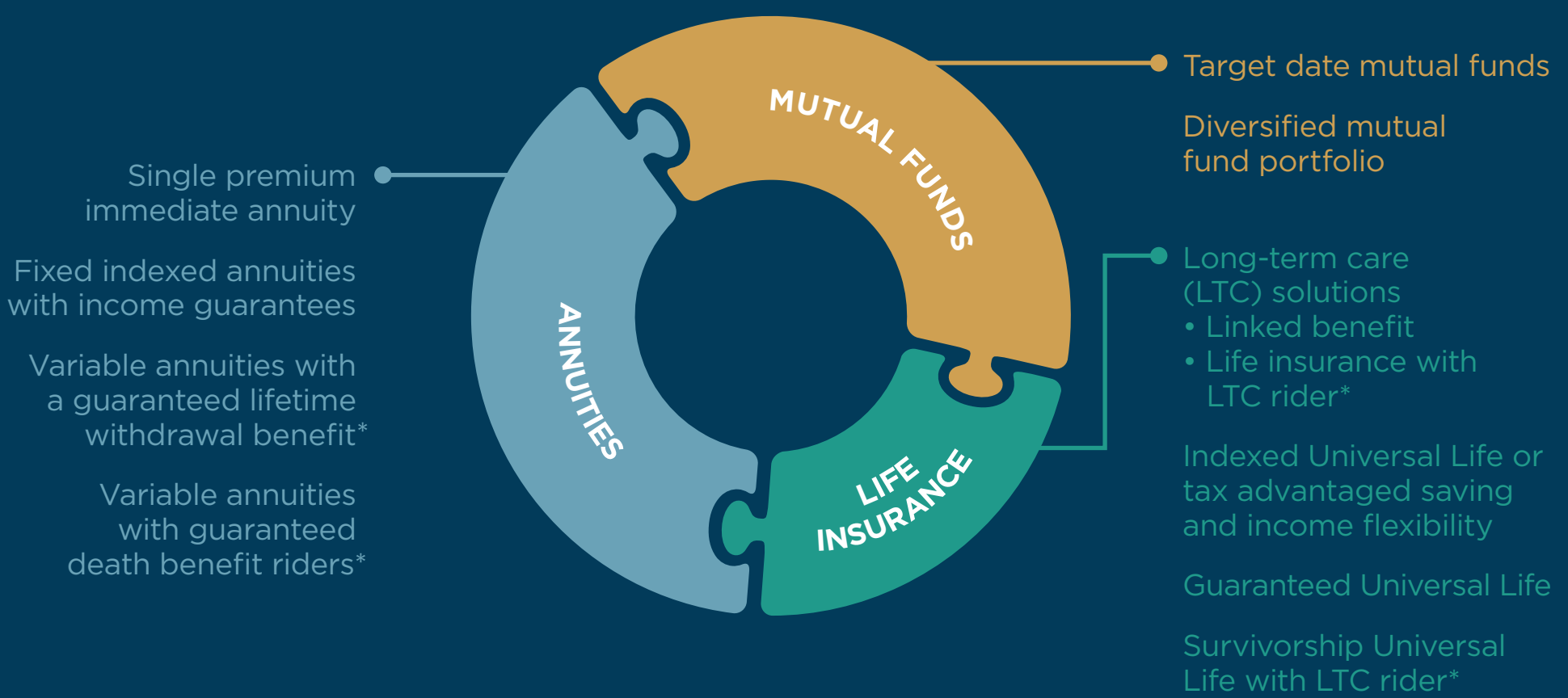
Peak Earning and Pre-retirement Years

AGES 50-62



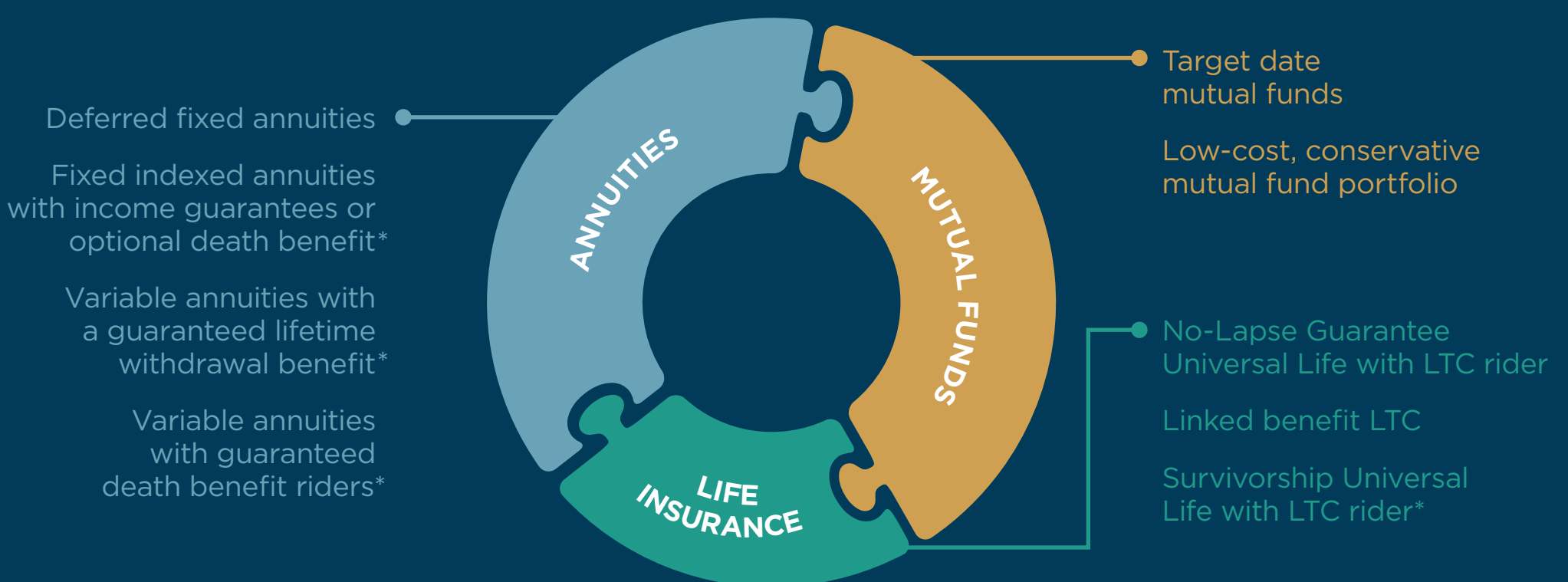
Early Retirement Years

AGES 62-EARLY 70S



Later Retirement Years

AGES MID-70S AND UP



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
• Not insured by any federal government agency • May lose value

*Riders are available at an additional cost

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Mutual Funds and variable annuities are sold by prospectus and can be obtained from your investment professional.

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