

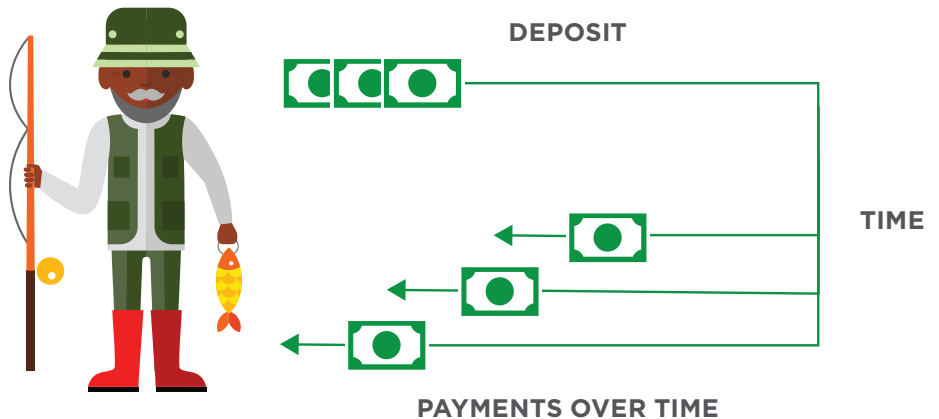
IMMEDIATE ANNUITIES

Be out living your life, not outliving your savings.

Discover the value of an annuity.

An annuity is a long-term, tax deferred investment that is issued by an insurance company and purchased through a financial advisor.

An immediate annuity is the most basic type of annuity. You make one lump-sum contribution, and it's converted into an ongoing, guaranteed stream of income for a specified period of time (as few as five years) or for a lifetime. Withdrawals must begin within a year.



Who might consider it?

This option is designed for those who plan to withdraw money in the first year, or for someone who has access to other retirement income and wants the security of a guaranteed income for the rest of their life or for a set period of time.

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



What are the benefits?

Tax advantages If you fund your immediate annuity with money you've already paid taxes on, you'll have a source of income that's partially tax-free.

Immediate You begin receiving guaranteed payments within the first year.

Customized guaranteed income Create income for either one or two people for a specific period of time or for life.

Income security You can count on a fixed, guaranteed amount on a set schedule. It helps, for example, if you want to budget living expenses over a long time, like retirement.

Additional features for added protection

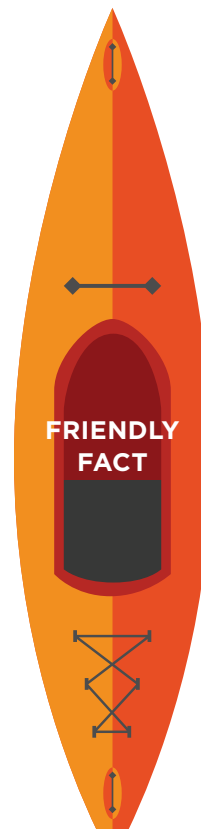
On some products, you may have options for a cost-of-living adjustment (to help protect against inflation) and a liquidity feature (to allow lump-sum withdrawals in the event of a financial emergency). Liquidity benefits may be available for an additional cost. Keep in mind that not all annuity providers may offer these features.

What should you consider before purchasing?

It's not for everyone This product may not be right for you if you:

- Have enough income to maintain your cost of living and don't need income security
- Have little retirement savings and need immediate access to cash.

Options matter There are many different payout options and your investment advisor can help guide you.



Some immediate annuities offer a cost-of-living adjustment (COLA) feature.

To help offset inflation, this feature automatically increases your annual payment amount by 1%, 2%, 3%, 4% or 5% compounded annually.

This material is not a recommendation to buy, sell, hold, or rollover any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

Annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals.

Fixed annuities may be appropriate for individuals who want guaranteed interest rates and the potential for lifetime income.

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company. If you take withdrawals before you're age 59½, you may have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes. Withdrawals may trigger early surrender charges, reduce your death benefit and contract value.

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