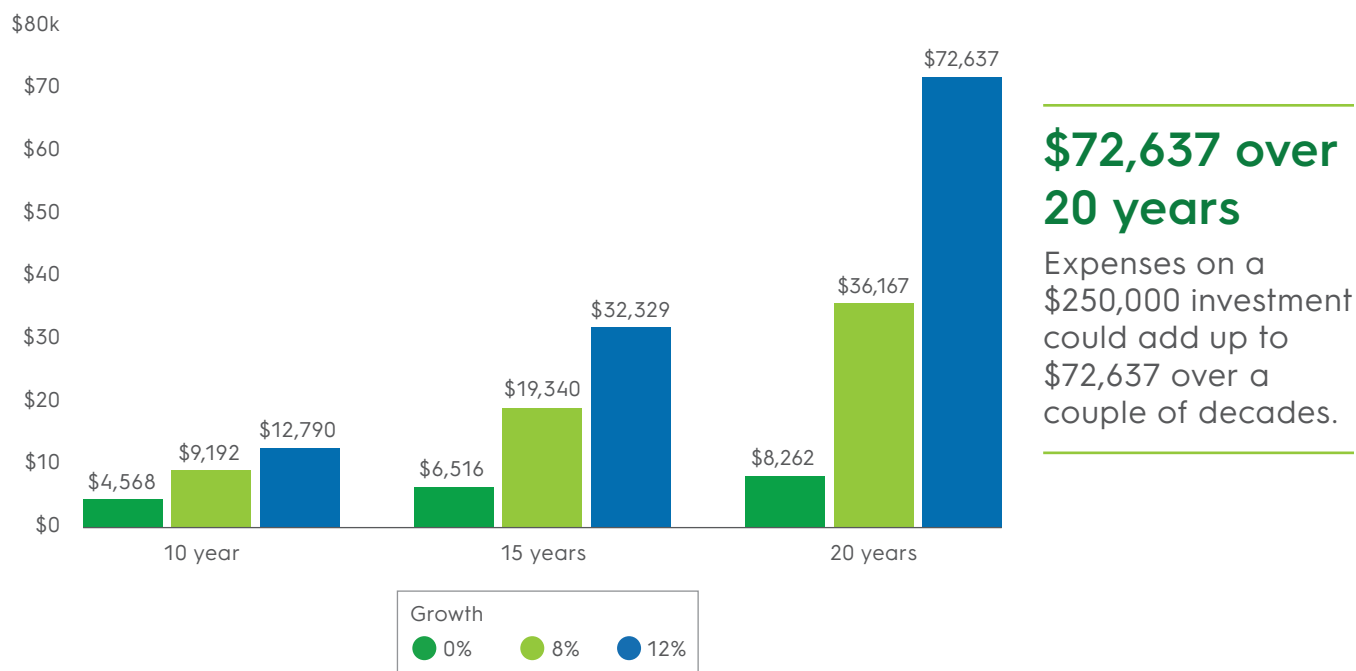


SOUND STRATEGIES

Do investment fees matter?

The answer is yes. Over time, investment fees can add up and make a big impact on your retirement assets. Let's look at how fees impact a \$250,000 hypothetical investment over 20 years.

THE IMPACT OF AN ADDITIONAL 20 BASIS POINTS (0.20%) ON A \$250,000 INVESTMENT



This hypothetical example assumes no withdrawals are taken. It is for illustrative purposes only and is not intended to predict or project investment results.

At .20% or .002, it's not hard to see the benefits of a lower expense product over time, as the power of compounding helps accumulate more money over the long term.

Your overall goals for the investment, product chosen and other added benefits can impact your fees. So it's important to consider any potential fees during the decision-making process with your financial professional.

**Not a deposit – Not FDIC/NCUA insured – Not insured
by any federal government agency – Not guaranteed
by any bank or credit union – May go down in value**

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax-deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charges) for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charges, investment management fees and rider fees. Variable subaccounts of annuities are subject to market fluctuation, investment risk and loss of principal.

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