

Own it

Plan ahead for financial security

Too risk averse?

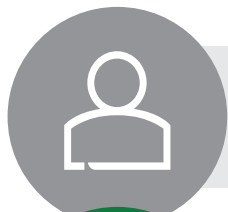
Many women invest conservatively, missing out on opportunities. Discuss your risk tolerance with a financial professional.

Confront the uncomfortable

Planning for the possibility of widowhood or other losses now can help ease the burden later.



Women born in the North America in 2023 are **expected to live six years longer** than men.³



74 years



80 years

3x

Women globally tend to spend three times as many hours on unpaid domestic and care work compared to men.¹

36%

of women worry about their financial well-being on a daily basis.¹

70.4%

of moms with kids under 5 are working. This all-time high is driven, in part, by flexible and remote work options post pandemic.²

Secure your own finances before helping adult children with theirs



Visit with your financial professional

about insurance and investment services for you and your family's financial security

1. "The rising purchasing power of women: Facts and statistics." <https://www.bankrate.com/loans/personal-loans/purchasing-power-of-women-statistics/>. January, 2023.

2. "Hybrid rebolution leads to surge of working moms. But can they have it all?" <https://www.kuow.org/stories/hybrid-revolution-leads-to-surge-of-working-moms-but-can-they-have-it-all>. Kuow, March 2024.

3. "Average life expectancy at birth in 2023, by continent and gender (in years)." <https://www.statista.com/statistics/270861/lifeexpectancy-by-continent>. Statista, January 2024.

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and the policies may contain restrictions, such as surrender periods. Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

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