The Income for Life Model®

An Investment Strategy with the Objective of Providing Inflation-Adjusted Income for Life.

PLANNING FOR THREE BIG RISKS™ IN RETIREMENT

TIMING RISK • INFLATION RISK • LONGEVITY RISK

THREE RISKS THAT CAN DAMAGE YOUR RETIREMENT SECURITY

TIMING RISK - What if I pick a bad year to retire?

INFLATION RISK - Will my income keep pace with rising prices?

LONGEVITY RISK - Will my income last my entire lifetime?

> "Americans worry most about running out of money in retirement."

American Institute of CPAs
April 8, 2015

OBJECTIVE:
A STRATEGY THAT PROVIDES INFLATION-ADJUSTED INCOME FOR LIFE

Planning for retirement is a responsibility that causes financial anxiety for many. One way to lessen anxiety is to develop a plan for managing financial risks that could damage your retirement security.

Having a formal, written plan for creating your retirement income is a good place to begin. That's a key benefit of **The Income for Life Model®**, a **Personalized Analysis** that outlines a process for investing your savings with the objective of creating lifetime, inflation-adjusted income.

The Model may help you manage certain financial risks that can potentially devastate one's retirement security. These include **Timing Risk**, picking a bad year to retire - like 2000 or 2008, just when stock prices are poised to fall. **Inflation Risk**, the risk that rising prices could threaten your standard of living in the future. And, finally, the risk of outliving your savings. That's called **Longevity Risk**. It's the potentially adverse economic consequence of a long life.

A plan for creating retirement income should try to anticipate "big" risks and mitigate them to the extent possible. This may be the best we can do as we look forward to retirements that could last many years longer than we expect.

WHAT'S MY INCOME?™

Is there a question more important for a retiree to answer? You probably know the amount of savings you've accumulated, but knowing your "number" is different than knowing your "income."

"What's my income?" is the overriding question to ask when planning for retirement.

Another key question is, **"How long will my income last?"** And, one more, **"Will my income keep pace with inflation rising prices?"**

The Model was developed to help you answer these important questions.

Like any plan the Model has goals. In fact, there are five.

- Reduce the impact of emotions by making sure your monthly check is provided by a stable investment
- Increase income to help maintain purchasing power throughout retirement
- Reduce risk
- Preserve principal
- Realize the best possible chance of achieving projected investment returns by keeping assets invested over long periods of time

AN INVESTING PROCESS THAT SEEKS TO **REDUCE RISKS**

You may find that segmenting your savings helps you better plan for retirement income. In one popular approach, savings is allocated to six distinct "segments" that will hold invested assets ranging from very conservative to more aggressive.

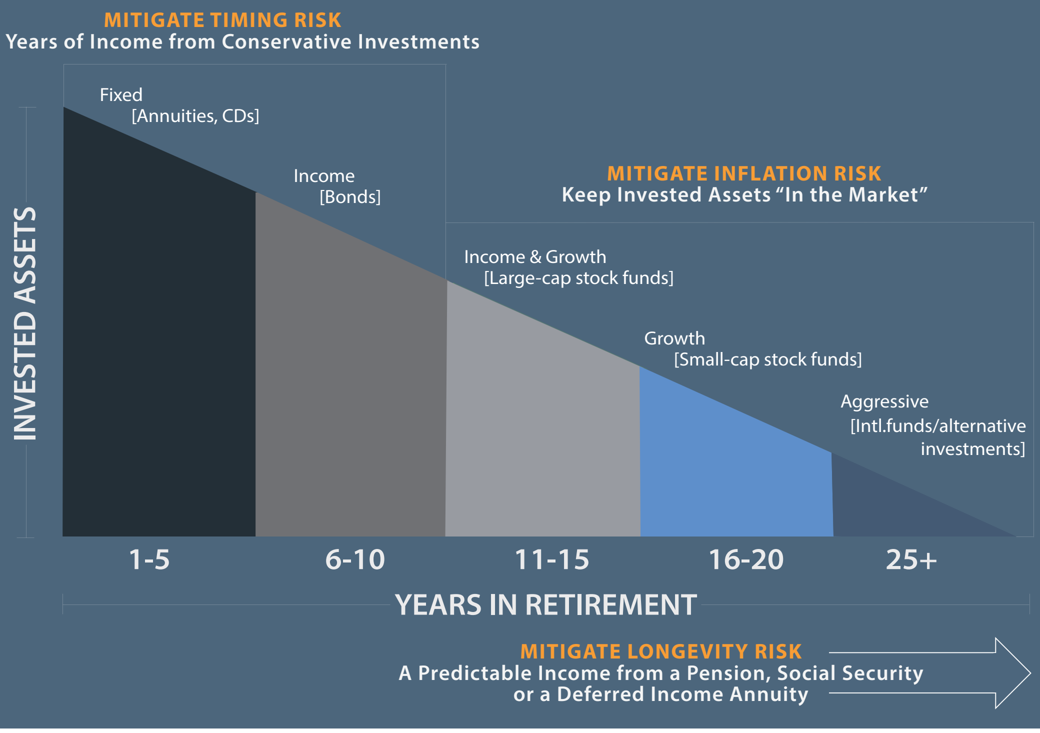
Segment one, the most conservative, receives the largest portion of your deposit. **Segment two** receives the next largest. The objective of segments one and two is to provide stable monthly income over the first ten years of retirement. Successive segments receive smaller allocations. The segments receiving the smallest amount of money are those which hold more aggressive assets.

The objective of **Segments three, four and five** is to accumulate assets that will provide inflation-adjusted income beginning in year 11. **Segment six** may be used to accumulate additional assets in order to add more liquidity to the strategy. A **seventh segment** may be added to provide an "income floor," a predictable income stream you can't outlive.

" A strong majority of Americans, particularly those aged 30 to 64, worry about having enough money for retirement, and this concern has regularly topped the list of Americans' top financial problems. "

Retirement Remains Americans' Top Financial Worry.
The Gallup Organization, April 22, 2014

THE INCOME FOR LIFE MODEL® SEGMENTS YOUR SAVINGS TO HELP YOU REDUCE KEY RISKS



TIMING RISK

What if I pick a bad year to retire?

When it comes to investment returns, simply picking a bad year to retire like 2000 or 2008 could dramatically lower the total amount of retirement income that your savings can generate.

The problem is, you can't know ahead of time if the year you retire will be a good one or a bad one for investments. Making withdrawals from an investment portfolio during a period when stock prices are dropping can permanently reduce the retiree's total amount of retirement income.

> "Making sure your monthly income during the first ten years of retirement comes from conservative investments adds stability and helps mitigate timing risk."

HOW THE MODEL SEEKS TO **MINIMIZE THE RISK** OF **UNLUCKY TIMING**

Timing risk is most dangerous during during the first ten years of retirement.

To help mitigate timing risk, have your monthly income provided by conservative investments.

Segments one and two seek to provide ten years of stable, inflation-adjusted income.

TYPES OF PRODUCTS THAT MAY BE SELECTED TO FUND **SEGMENTS ONE** AND **TWO.**

INCOME GUARANTEES

SEGMENT 01 YEARS 1-5

SEGMENT 02 YEARS 6-10

SEGMENT ONE

- Short-Term Bonds
- CDs
- Treasury Bills
- Immediate Income Annuities

SEGMENT TWO

- Market-Linked CDs
- Fixed-Deferred Annuities
- Deferred Annuities
- Laddered Bonds

INFLATION RISK

Will my income keep pace with rising prices?

For many people entering retirement it's probably true that the cost of your first house was less than the sticker price of your last car. Considering that you could spend 25 years in retirement, or more, rising prices is a major concern. How can we best plan for our retirement income to keep pace with inflation? Experts say that retirees should have some of their savings invested in stocks.

> "While investment performance can never be guaranteed, history has shown that, over time, investments have tended to keep pace with inflation."

Source: Ibbotson Associates

HYPOTHETICAL INVESTMENTS GROWTH

SEGMENT 03	SEGMENT 04	SEGMENT 05	SEGMENT 06
YEARS 11-15	YEARS 16-20	YEARS 21-25	YEARS 26+
SEGMENT THREE	SEGMENT FOUR	SEGMENT FIVE	SEGMENT SIX

In seeking to keep pace with inflation, assets invested in segments 3-6 are held in place for long periods of time. A key principal of The Income for Life Model® is that retirees should be focused on time in the market, not timing the market.

When it comes time to turn the assets in any of these segments into income, the assets are placed into a conservative money vehicle so that your monthly income will continue to be predictable. Knowing that your monthly income is predictable may make it easier or you to remain invested in stocks during periods when markets are volatile or stock prices are declining.

LONGEVITY RISK

Will my income last for my entire lifetime?

No retiree stops needing income. With life expectancies increasing, Americans share concerns about retirement income that may need to last decades. As for yourself, how old is your oldest friend or relative? What if you lived that long, or longer?

ADDING AN "INCOME FLOOR" PROTECTS AGAINST LONGEVITY RISK

The Model may show some of your money allocated to a deferred income annuity that begins to pay you income every month beginning at a specific age - e.g. age 75 or 80. The deferred income benefit adds a measure of income protection that could be extremely important if you live longer than you expect to.

TODAY — LIFETIME MONTHLY INCOME — OLD AGE

*Guarantees are based upon the claims-paying ability of the issuing life insurance company.

TYPES OF PRODUCTS THAT MAY BE SELECTED TO PROVIDE A LIFETIME "INCOME FLOOR"

- An Annuity with a Deferred Income Benefit

A deferred income annuity can provide a cost-effective solution for retirees willing to use part of their savings to protect against outliving the rest of their assets, and can also help them avoid overcompensating by unnecessarily limiting their spending in retirement.

Source: U.S. Treasury Department press release, July 1, 2014

HELPING YOU ACHIEVE A BETTER INCOME PLAN: THE ROI RELIABILITY OF INCOME® PROFILER

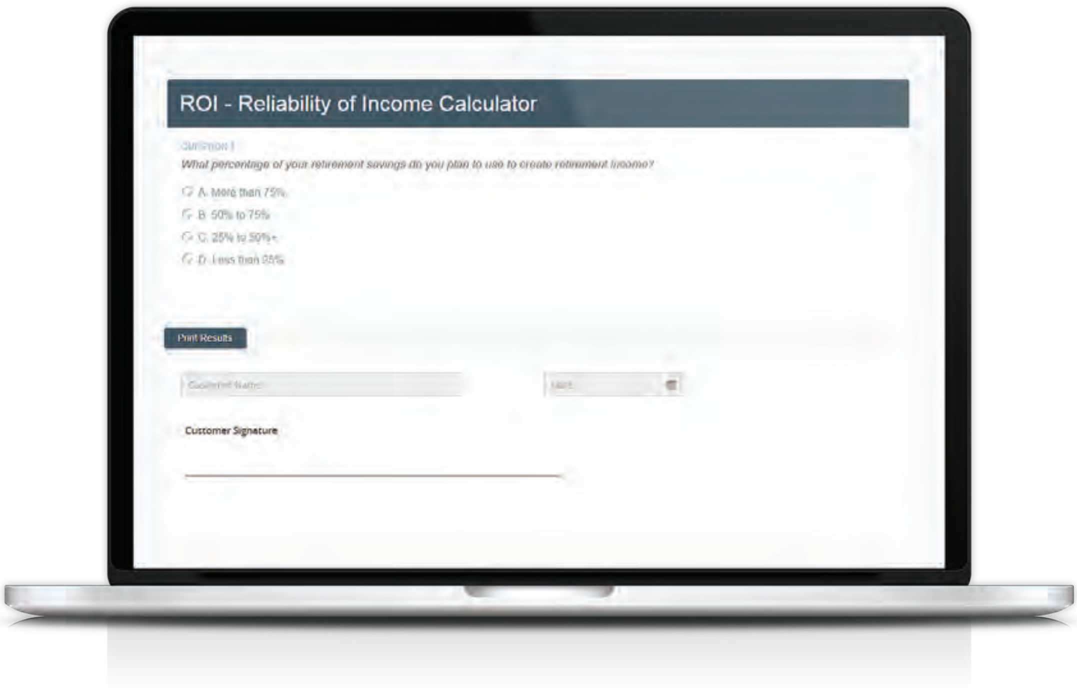
The ROI Reliability of Income® Profiler Can Help You Better Understand the Type of Income Plan that's Best for You.

Are you looking for retirement income that is stable? Or, are you the type of investor for whom the largest monthly income is the priority, even if that means taking on more risk? The profiler assesses your personal preferences and needs. It may help you:

1. **Determine the percentage of your monthly retirement income that should be predictable.**
2. **Quantify your sensitivity to investment volatility.**
3. **Assess your need for liquidity in the strategy, and,**
4. **Determine how important leaving a legacy fund is to you.**

Knowing what's most important to you is the key. Many retirees find that their financial priorities shift away from traditional " ROI", Return-on-Investment, in favor of a different type of ROI - "Reliability of Income." With this in mind, the profiler may help you better understand the type of retirement income plan that is best for you.

Remember that annuities, which can add stable income to your strategy, are long-term investments that are for retirement income purposes. Any guarantees provided are based upon the claims-paying ability of the issuing insurer.



IMPORTANT DISCLOSURES

Annuities are long term investments designed for retirement purposes. Withdrawals of taxable amounts are subject to income tax, and, if taken prior to age 59½, a 10% federal tax penalty may apply. Early withdrawals may be subject to withdrawal charges. An investment in the securities underlying a variable annuity involves investment risk, including possible loss of principal. The contract, when redeemed, may be worth more or less than the original investment. The purchase of a variable annuity is not required for, and is not a term of, the provision of any banking service or activity. Guarantees are backed by the claims-paying ability of the issuer and are subject to their terms and conditions.

Purchase of an annuity contract through a qualified plan does not provide any additional tax-deferral benefits beyond those already provided through the plan. If you are purchasing an annuity contract through a plan, you should consider purchasing it for its death benefit, annuity options, and other non-tax-related benefits.

Mutual funds, exchange traded funds and variable annuities are sold by prospectus only. Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of the investment and its underlying investment options. The prospectuses contains this and other important information. Please contact your representative or the investment company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

Place disclosure here.

Investments in model strategies have additional management fees and expose the investor to the risks inherent within the model and the specific risks of the underlying funds directly proportionate to their fund allocation.

Exchange Traded Funds -Carry a certain level of risk for investors including: market risk, supply and demand, tracking error and excessive trading. Since share price is determined by market supply and demand forces Investors may purchase shares at a premium or discount to their net asset value. Due to investment timing, allocation and holding periods for cash and other fund assets; performance may not completely replicate the performance of the funds stated benchmark. The ease and frequency of inter-day trading could lead to increased trading or management fees which could reduce or eliminate any tax efficiency.

Cash Equivalents -There are risks associated with these investments including credit risk, interest rate risk shortfall risk and loss of purchasing power due to inflation.

Small Capitalization -Small cap stocks may be subject to a higher degree of risk than more established companies' securities. The illiquidity of the small-cap market may adversely affect the value of these investments so that shares, when redeemed, may be worth more or less than their original cost.

International Markets -The risks associated with investing on a worldwide basis include differences in regulation of financial data and reporting, currency exchange differences, as well as economic and political systems that may be different from those in the United States.

Emerging Markets -International investing involves special risks not found in domestic investing, including increased political, social and economic instability. Investing in emerging markets can be riskier than investing in well-established foreign markets.

Corporate Bonds -There is risks associated with fixed income investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities. Non-investment-grade securities, commonly called "high-yield" or "junk" bonds, generally have more volatile prices and carry more risk to principal and income than investment grade securities.

U.S. Government Bonds -Although backed by the full faith of the government, there are risks involved to include: relative yieldrisk, reinvestment risk, inflation risk, market risk, selection risk, timing risk, legislative risk, duration risk and call risk.

Foreign Bonds -These are issued by governments or corporations located outside of one's domestic market and trade on foreign financial markets. Also, as one may expect, these bonds most often trade in the currencies of their domestic markets. A strong move by the U.S. dollar against the foreign currency would reduce the effective interest/principal payment you would receive after conversion. As such, it is important when investing in foreign bonds to understand this risk and evaluate the likely move of the relevant currencies before purchase. Default risk is of particular concern for foreign bonds that are issued in less industrialized countries or nations where there is considerable political strife. Under these conditions, interest rates and monetary policy can fluctuate more widely than in more established countries.

Alternative investments-These provide investors with exposure to markets and investment strategies that cannot be accessed through traditional fixed income and equity markets (such as real estate, commodity or natural resources). Investing in these investments is speculative, not suitable for all clients, and intended for experienced and sophisticated investors who are willing to bear the high economic risks of the investments.

Investing may involve risk including loss of principal. Investment returns, particularly over shorter time periods are highly dependent on trends in the various investment markets.

Investment management services are generally suitable for long-term investment objectives or strategies, rather than for short-term trading purposes.

Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market funds seek to preserve their value at $1.00 per share, it is possible to lose money by investing in money market funds.

CD's are FDIC insured up to $250,000 retirement accounts up to $250,000, and offer a fixed rate of return. They do not necessarily protect against a rising cost of living. The FDIC insurance on CD's applies in the case of bank insolvency, but does not protect against market value. Other investments are not insured and their principal and yield may fluctuate with market conditions. Purchasing CDs involves a number of risks. It is suggested that prospective depositors reach a purchase decision only after careful consideration.

Market-Linked CD Products are: bank deposits, obligations of the issuing bank; FDIC insured within applicable limits; not a liquid investment; and are designed to be held to maturity. Market-Linked CDs are subject to investment risk and any early repayment could result in a loss of principal investment.

Key Questions As You Plan for Retirement Income:

- Do you know how much income your savings will produce?
- Are you concerned about outliving your income?
- Do you know how to invest your assets to produce retirement income?

Ask your investment professional for a Personalized Analysis of The Income for Life Model ®

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY		NOT BANK DEPOSIT

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