

VARIABLE ANNUITIES

Be out
living
your life,
not
outliving
your
savings.

Discover the value
of an annuity.



A variable annuity is, like other annuities, a long-term investment option that can grow tax-deferred.

With a variable annuity, your contract value will fluctuate based on the overall performance of the sub-accounts you're invested in. The performance is driven by the ups and downs the market may experience.

You can choose from a selection of investments that include stocks, bonds and money markets, which are called "sub-accounts." Your financial advisor can tell you more about how sub-accounts work. You can also tailor your contract to meet more of your needs by purchasing optional riders at an additional cost.



Who might consider it?

This option may be good for those who want the long-term opportunity for growth in the market and who are able to handle the risks that come with market ups and downs.

- 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-deferred Its tax deferred status allows you to benefit from compounded growth.

Investment choices You have a chance for long-term capital growth through investment in sub-accounts (professionally managed options that invest in stocks, bonds, and other investments).

Flexibility Choose from different levels of risks and potential growth. You can also, on some accounts, exchange between sub-accounts without fees or tax consequences.

Lifetime income Obtained either through annuitization at no additional cost or via an optional rider, for an additional cost, to guarantee income for a single person (or for spouses, if elected).

Beneficiary protection Pass assets to beneficiaries and avoid costly probate. For a cost, a rider can enhance the amount they may receive.

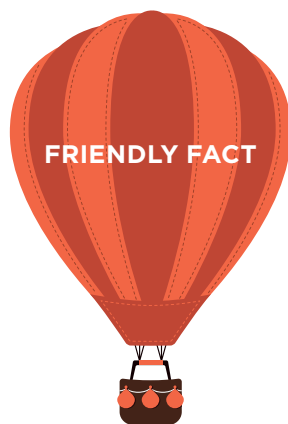
Spousal opportunities For an additional cost, provide protection to spouses for lifetime income and/or death benefit needs.

What should you consider before purchasing?

Risk of decline If the selected underlying investments decline, the annuity's contract value will also decline.

Surrender schedules It's best used for a long-term contract, as taking out money early can trigger charges.

Higher fees Fees may be higher when compared to CDs and investments like mutual funds. However, higher fees support the guarantees offered by the product.



Across all wealth segments, investors who own annuities are more confident that they will achieve the retirement lifestyle they want, compared to those without annuities.¹

1. Source: Annuities: Love Them When You Know Them, Hate Them When You Don't, LIMRA Secure Retirement Institute, 2014. The study is based on 2,000 consumers with household investable assets of \$100,000 or more.

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.

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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