

Advisory – Example: \$10,000 Invested

Up Front Charge0.00%
Annual Fee1.75%

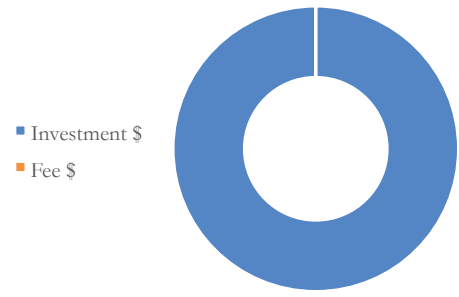
Max annual fee of 1.75% shown. No additional trading costs or surcharge shown, which would negatively impact performance. 5% annual growth rate, inclusive of 0.50% internal expense.

How much gets invested\$10,000
 End of year 1 value (net of fees) \$10,264
 End of year 1 fees..... \$236
End of year 1 value\$10,500

 End of year 3 value (net of fees) \$10,812
 End of year 3 fees..... \$764
End of year 3 value\$11,576

 End of year 5 value (net of fees) \$11,390
 End of year 5 fees..... \$1,373
End of year 5 value\$12,763

 End of year 10 value (net of fees) \$12,974
 End of year 10 fees..... \$3,315
End of year 10 value.....\$16,289



Examples shown for illustrative purposes only and does not represent an actual investment or portfolio. Annuity products have an upfront commission paid to advisors, but this is not a cost directly incurred by the investor. Annual fees may be higher or lower depending on carrier, product, mortality & expense charge, and administrative fee. Internal expenses for Mutual Fund - A Share, Mutual Fund - C Share, Annuity, and Advisory may be higher or lower depending on investments chosen. There are risks associated with investing in securities. Consider the investment objectives, charges, expenses, share classes, and risks of the investment company carefully before you invest or send money. If you would like additional information, please email or call your Financial Professional.