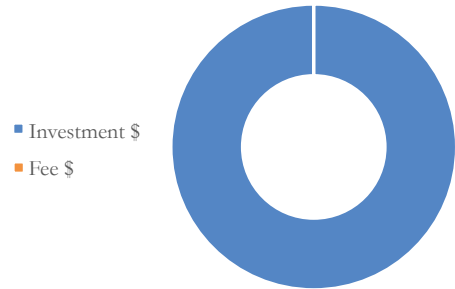


Mutual Fund C Share – Example: \$10,000 Invested

Up Front Charge.....0.00%
Annual Fee.....0.00%

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

How much gets invested	\$10,000
End of year 1 value (net of fees)	\$10,316
End of year 1 fees.....	\$184
End of year 1 value	\$10,500
End of year 3 value (net of fees)	\$10,979
End of year 3 fees.....	\$597
End of year 3 value	\$11,576
End of year 5 value (net of fees)	\$11,684
End of year 5 fees.....	\$1,079
End of year 5 value	\$12,763
End of year 10 value (net of fees)	\$13,653
End of year 10 fees.....	\$2,636
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.