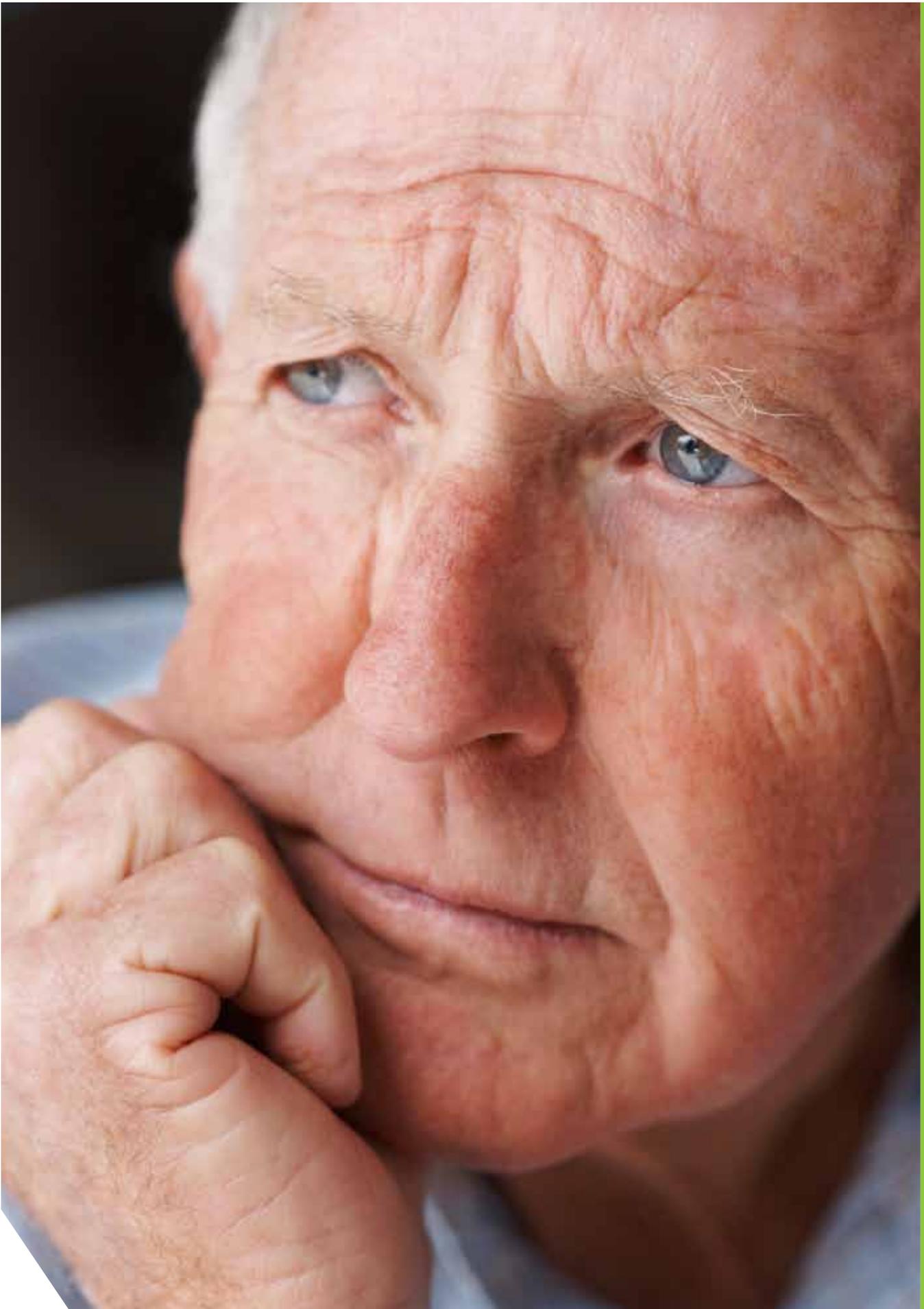


Income Solutions

A retirement income growth and maximization strategy that lasts a lifetime





You have your retirement all planned out. You want to spend more time with family. Or maybe you want to volunteer for a local charity. Or buy a second home on the beach. No matter what your dream is, it all starts with one simple question:

How do I build a long-term plan that will provide income to last my lifetime?

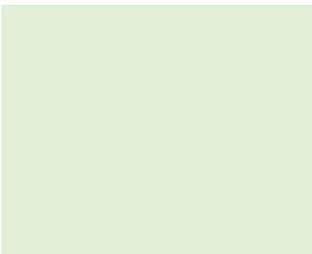
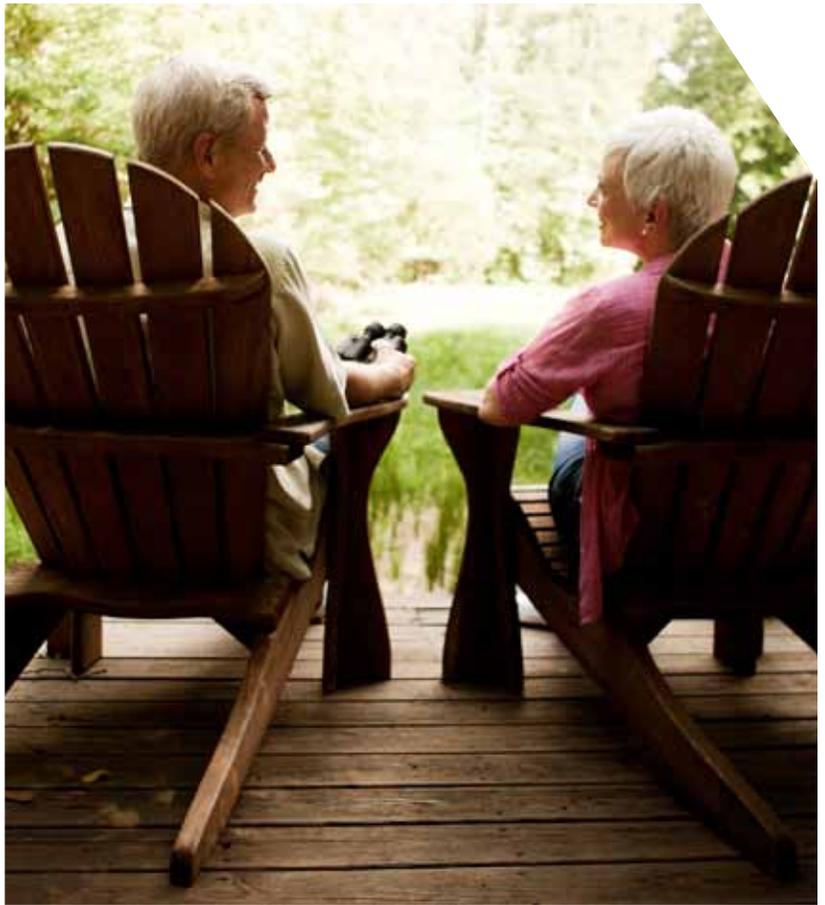
The question may be straightforward, but the answer isn't.

You're part of a generation of retirees that will likely be challenged as no other generation has. Low interest rates, volatile stock markets, dependency on investments instead of pensions, unprecedented life expectancy, rising health care costs, Social Security uncertainty — **is it even possible to achieve a level of retirement comfort with so many unpredictable issues to worry about?**

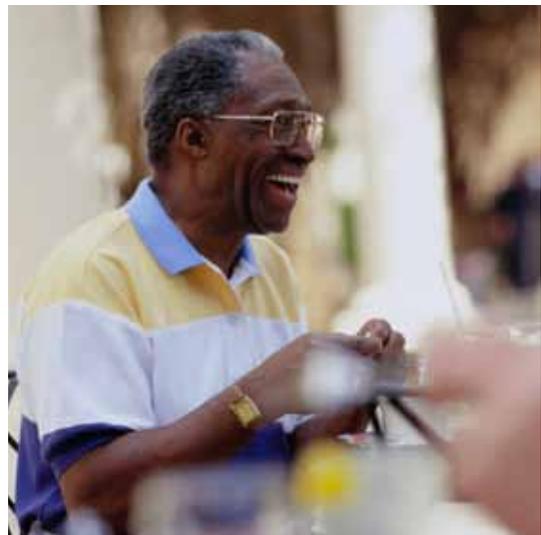
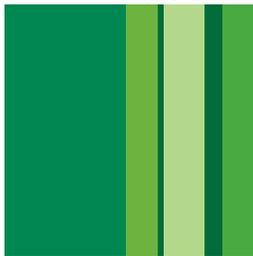
Introducing Income Solutions — an enhanced approach to effective retirement planning that aims to provide an inflation-adjusted income stream for life – no matter what it throws at you – using a time-segmented distribution strategy.

That means your retirement assets are structured and managed to provide income over a specific period of time in retirement. Income Solutions' strategic combination of asset allocation and product selection can help:

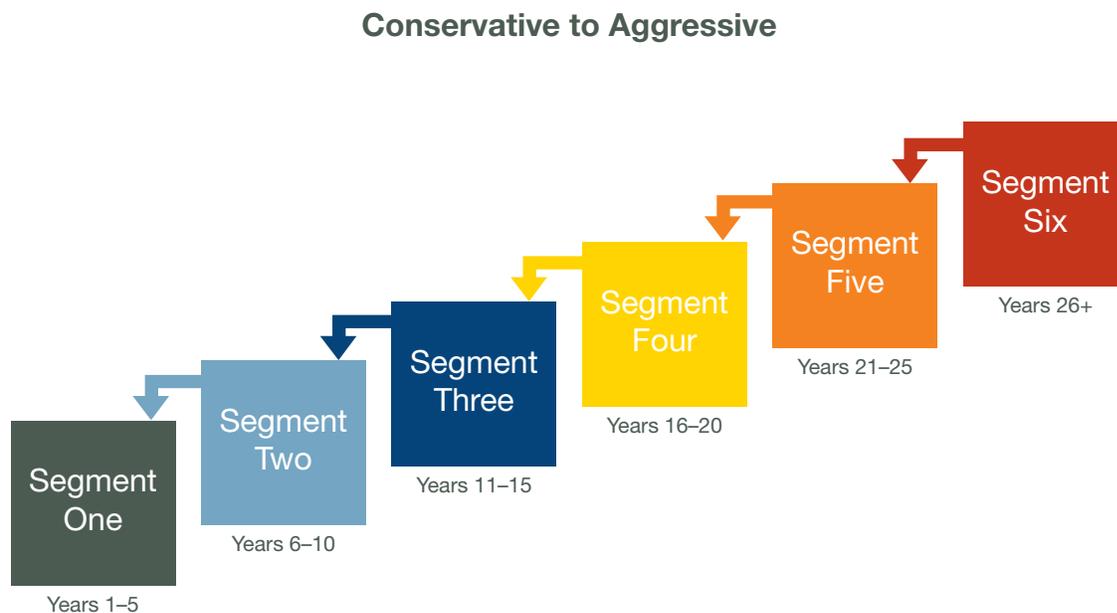
- Keep assets invested over long periods of time, giving you the best possible chance of achieving positive investment results
- Protect your initial investment
- Increase income so you have the funds you need throughout retirement and the opportunity to leave a legacy



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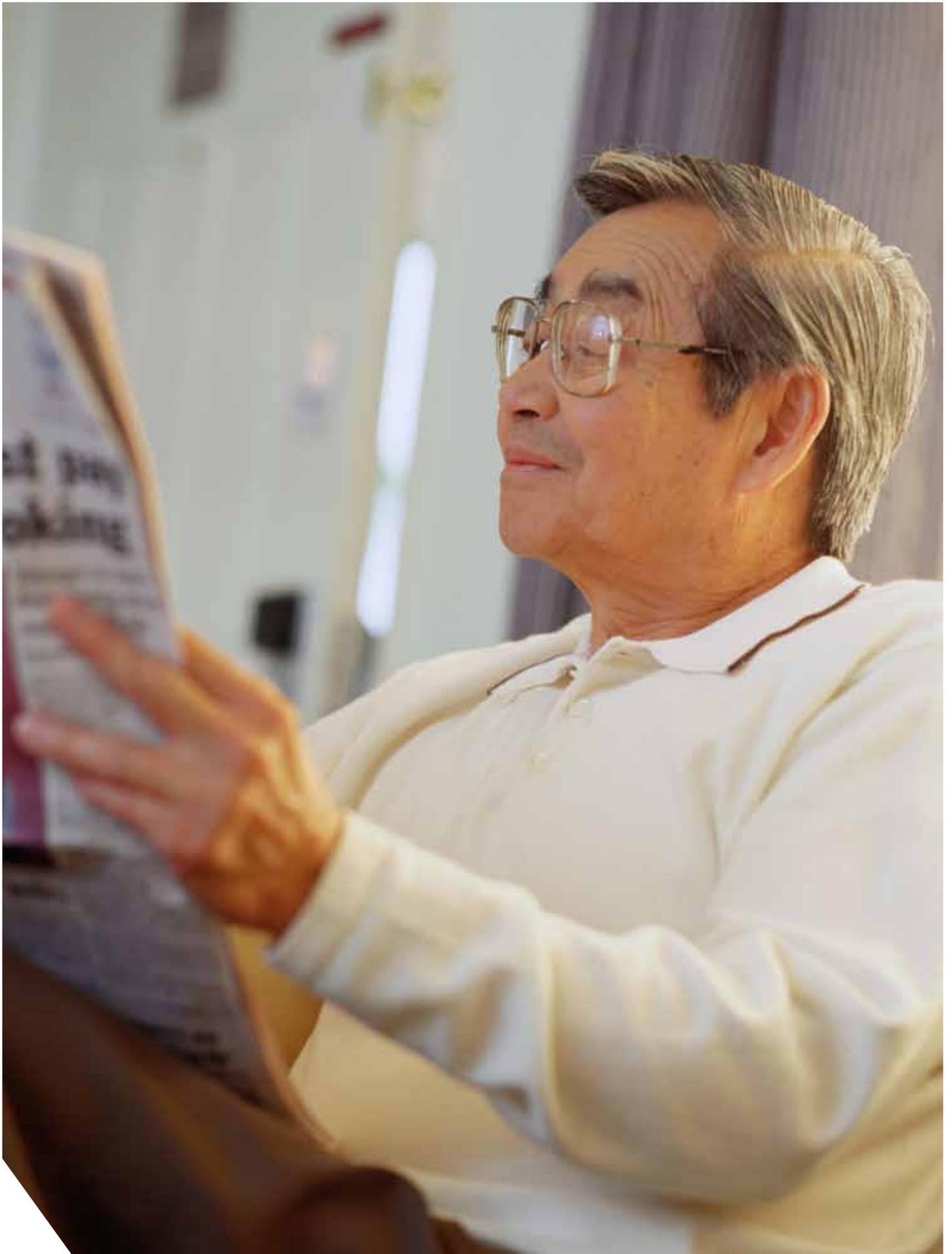


This illustration represents a sample Income Solutions retirement portfolio allocated across six segments using a time-segmented distribution strategy. Each segment is constructed and managed as an individual portfolio based on your objectives and risk tolerance for each five year period. Although each segment of the retirement portfolio is managed individually, the investments in each segment work together to supply income through retirement.



The portion allocated to Segment 1 provides income for the first five years and is typically constructed with fixed investments, such as a CD or fixed annuity. These investments are intended to weather potential short-term market volatility. The remaining segments are designed to generate future returns over a longer time horizon so they are allocated more aggressively with each segment.

During subsequent years, income is drawn from the assets in segments 2 through 6. As each segment reaches its target value we will harvest and reallocate to a lower risk investment in order to lock in future income needs without the continued exposure to market volatility. Assets allocated to Segment 6 are invested to build a legacy. Each segment is monitored using Income Solutions reports to track your progress as you work toward retirement.

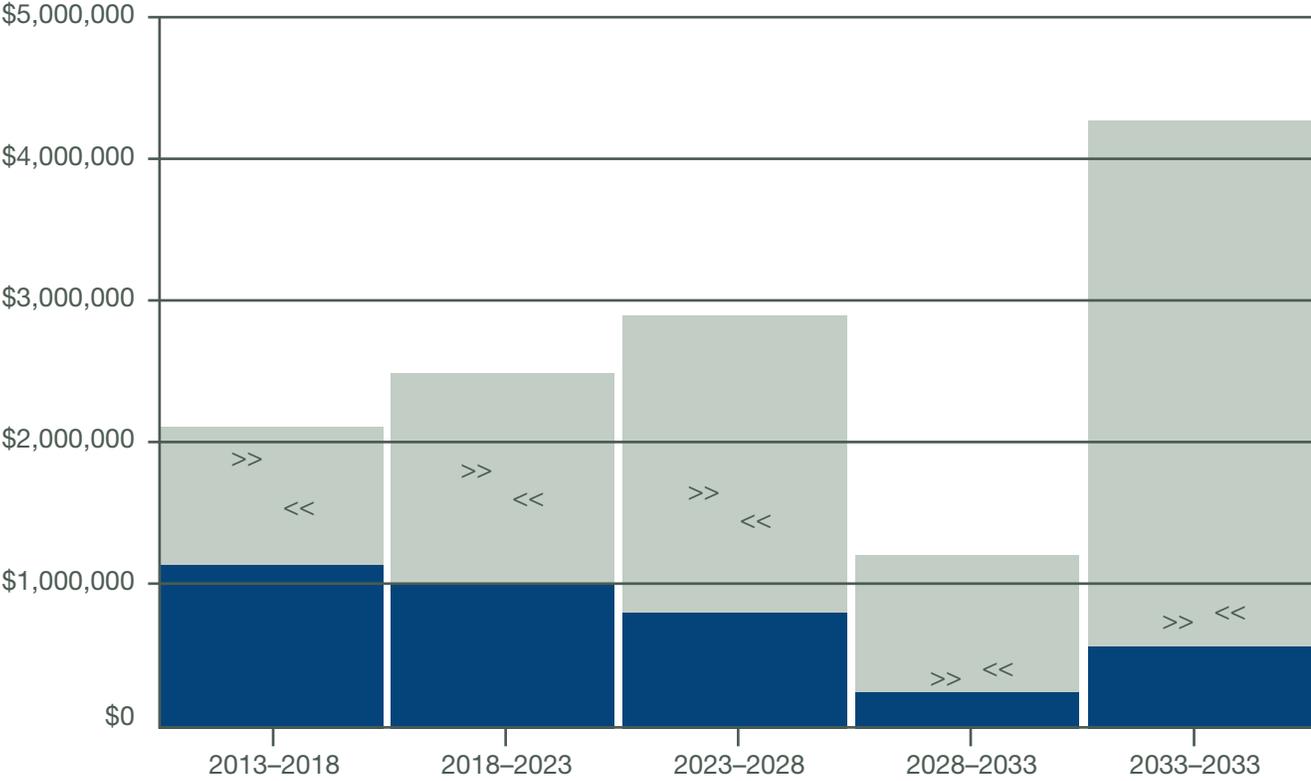


With **Income Solutions, the number of segments and level of customization can be adapted to your specific needs and time horizons.**

The optional guaranteed income segment can be incorporated within the solution to provide a source of guaranteed income using a product with guaranteed living benefits or lifetime annuitization.

You'll be able to see your plan working with Income Solutions reports that show you the progress made toward each segment's goals. At any time, you'll be able to see where you are, compared to where you want to be, enabling us to make adjustments as necessary to help you reach your goals.

Market Value vs. Target



Segment Target Value
 Segment Start Value
 >> Current Market Value
 << Tracking Market Value

This illustration is hypothetical and there is no guarantee that similar results can be achieved. If fees had been reflected, the return would have been less.



Transitioning from a steady paycheck to retirement income – and all the financial worries that come with this life change – can be overwhelming. But it doesn't have to be.

**Let us show you how
Income Solutions can
help you generate, and
potentially grow your
income over a lifetime.**