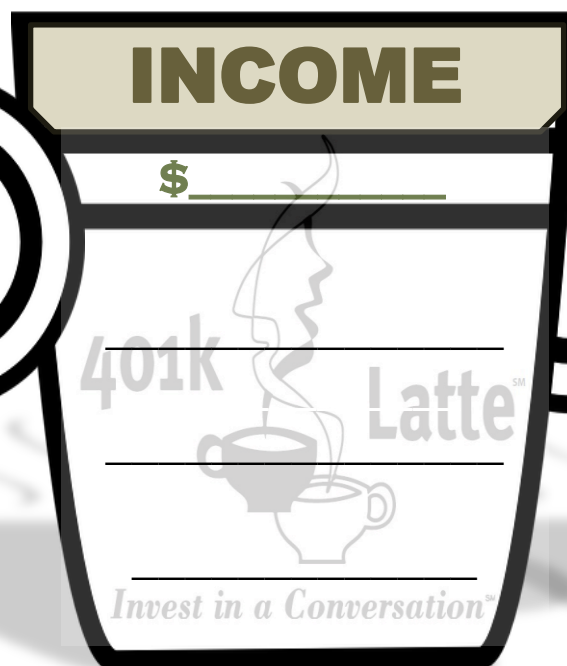
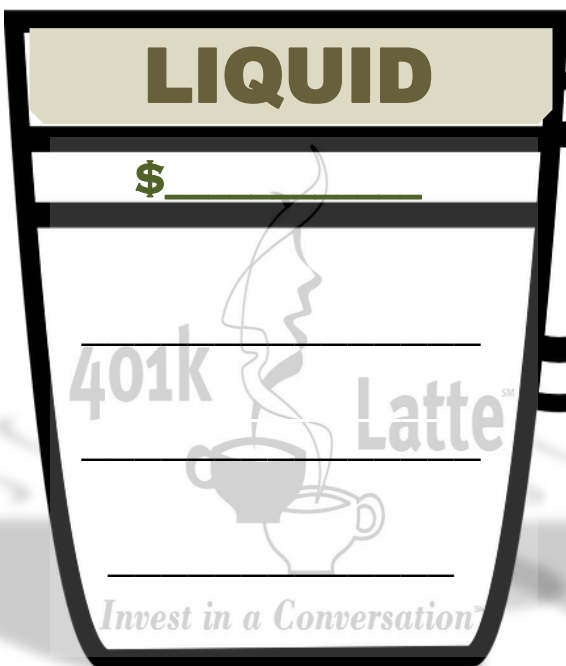
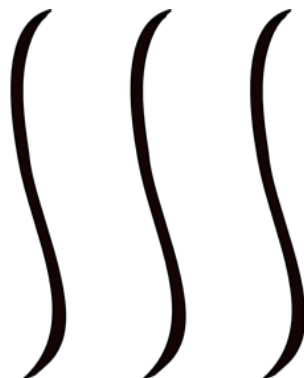
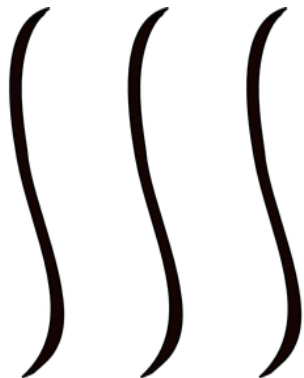


Retirement Portfolio

NAME: _____

DATE: _____



Hypothetical and/or actual historical returns contained in this presentation are for informational purposes only and are not intended to be an offer, solicitation, or recommendation. Rates of returns are not guaranteed and are for illustrative purposes only. Projected rates do not reflect the actual or expected performance within any example or financial product. Past performance does not guarantee future results. Annuity values are based on the claims paying ability of the insurance companies. Social Security projected values could be altered by an act of Congress.