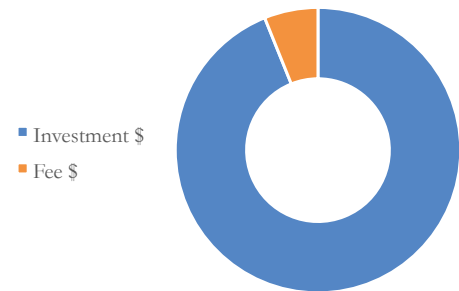


Mutual Fund A Share – Example: \$10,000 Invested

Up Front Charge5.75%
Annual Fee0.00%

Up front sales charge 5.75%; 5% annual growth rate inclusive of a 0.75% internal investment expense. No additional trading costs or surcharge shown, which would negatively impact performance.

How much gets invested\$9,425
 End of year 1 value (net of fees) \$9,822
 End of year 1 fees..... \$678
End of year 1 value**\$10,500**
 End of year 3 value (net of fees) \$10,667
 End of year 3 fees..... \$909
End of year 3 value**\$11,576**
 End of year 5 value (net of fees) \$11,585
 End of year 5 fees..... \$1,178
End of year 5 value**\$12,763**
 End of year 10 value (net of fees) \$14,239
 End of year 10 fees..... \$2,050
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.