



The Income
for Life Model™



An investment strategy with the objective of providing an inflation-adjusted income for life.



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FINANCIAL SERVICES

Many investors' investments may not reach desired returns.

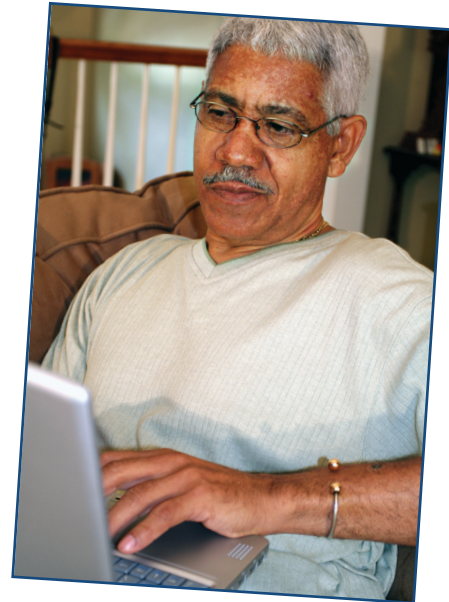
Why?

Lack of strategy—Individuals often chase performance and unintentionally become players in momentum-driven markets.

Lack of patience—Investors may not give their investment decisions enough time to realize their potential or take advantage of time.

Emotions—Many investors are prone to emotion-based decision making, often driven by a strong desire for profit, followed by a fear of risk or loss.

And, of course, inherent risks—Investing by its very nature has many different risks that can affect an investment's or plan's final outcome.



Today's retirees may be challenged as no recent generation has. A "perfect storm" has emerged comprised of low interest rates, volatile stock markets and unprecedented longevity. These realities are sure to create stress for many retirees as they seek ways to make their retirement income last as long as they do.

More than ever before, retirees are dependent upon their investments to generate retirement income. With fewer companies providing traditional pension plans, retirees are being forced to assume the investment risk associated with their retirement assets.

Of course, widespread uncertainties about the future of Social Security continue to linger. Increasing budget deficits and financial uncertainty only serve to create additional anxiety for retirees. All of these factors combine in a way that causes retirees to seek investment choices that offer safety but also provide growth opportunities to meet their income needs for both today and tomorrow.

Previously, asset allocation approaches may not have been available that placed sufficient emphasis on the present and future income needs of retirees. The

central objective for The Income for Life Model™ is to provide an inflation-adjusted income for life. Under this strategy, segments two through six may employ the use of investments with varying levels of volatility with a goal to outpace inflation.

In addition, interest rates at levels not seen since the Eisenhower administration have reduced the current income that can be gained from savings vehicles. Many retirees are thus challenged to find ways to boost levels of current income without taking on undue risk.

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Problems

Invest only in guaranteed investments.

1. Low rate of return
2. May not provide sufficient current income
3. May not provide inflation protection

Invest in growth vehicles.

1. Possibility of negative returns
2. Drawing income during normal market downturns could put investment principal at risk

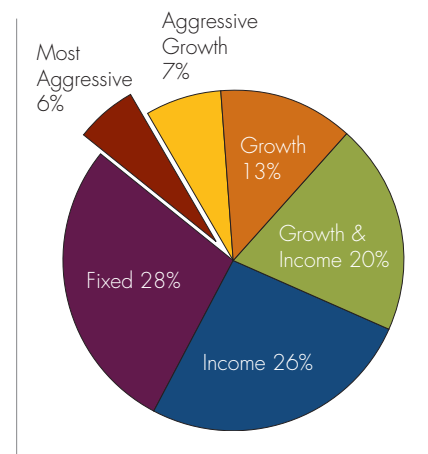
A Solution

A strategic combination of asset allocation and product selection with the following goals:

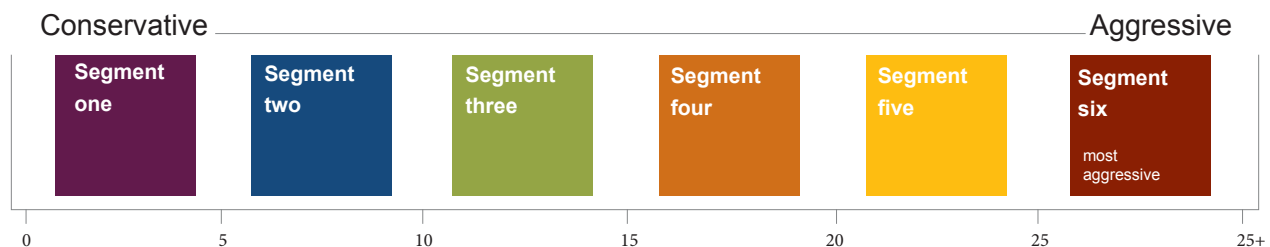
1. Reduce the impact of emotions
2. Increase income to bolster purchasing power throughout retirement.
3. Reduce risk
4. Preserve principal
5. Realize the best possible chance of achieving substantial investment results by keeping assets invested over long periods of time*

Your deposit is shown as being allocated to six “segments” that will hold invested assets ranging from very conservative to aggressive. Segment one, the most conservative, receives the largest portion of your deposit—28 percent. Successive segments receive 26, 20, 13, 7 and 6 percent (total 100 percent). The segments receiving the smallest amount of money are those which hold progressively more aggressive assets. The more aggressive an investment, the more risk it is subject to. These segments will be held for the longest period of time in order to achieve the best possible chance of excellent investing results.

Initially, a guaranteed income** will be provided by a fixed, single premium immediate annuity for a period of 60 months. For each subsequent five-year period, additional segments will be successively converted into fixed, single premium immediate annuities with payouts of 60 months. Should the projected rates of return be realized in the various segments, sufficient money will be available to purchase these annuities in amounts capable of providing an increasing level of retirement income.



Segment six is shown as a hedge against you living beyond 25 years from the date of inception. If that segment meets its projected rate of return, it will hold sufficient assets to continue an income stream. At your death, any remaining assets will pass to your beneficiaries.



Please see page four of this brochure for a table showing example investment selections for each segment.

SEGMENT 1

- Single Premium Immediate Annuity
- Bond Ladders
- CD Ladders

Segment 2

- Fixed Annuity Products
- Bond Ladders
- Principal Protected Structured CD Products
- Managed Portfolios

Segment 3

- Variable Annuities
- Real Estate Products
- Equity Indexed Annuities
- Mutual Fund Portfolios
- Managed Portfolios

Segment 4

- Variable Annuities
- Mutual Fund Portfolios
- Managed Portfolios

Segment 5

- Variable Annuities
- Mutual Fund Portfolios
- Managed Portfolios

Segment 6

- Variable Annuities
- Mutual Fund Portfolios
- Managed Portfolios

This information is intended to be general in nature and not representative of any particular fixed, fixed indexed, or variable annuity. Each product and or rider will have its own unique set of risks, costs, limitations and restrictions. For further information consult the policy form and or prospectus of the specific investment you are considering.

Variable annuities involve investment risk. Investment value may fluctuate, including possible loss of the principal amount invested. Annuity payments are guaranteed solely by the financial strength and claims-paying ability of the insurance company. In addition, variable annuities deduct investment division charges (these consist of fund-level expenses and are similar to the charges on tradition mutual funds), as well as annual mortality and expense risk charges (M&E charges) and administrative expenses under the annuity contract. Contingent Deferred Sales Charges (CSDSCs) may apply for surrenders or withdrawals, based on the number of years the contract has been in force. Funds are subject to the general risks associated with the markets and securities in which they invest, including the risk that the value of a portfolio may be driven down gradually or sharply by general conditions of the market, changes in interest rates or the performance of an individual company, industry or economy.

Investment return and principal value may fluctuate so that shares, when redeemed, may be worth more or less than their original cost.

If a fixed indexed annuity is terminated prior to the end of the surrender period, there is a possibility of loss of principal. Guaranteed account values apply only if the annuity is held to term. Caps, spreads, and or participation rates may change annually.

Annuities, along with their underlying investment options, are not deposits or obligations of, or guaranteed or endorsed by any bank or depository institution, nor are they insured by the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board, the National Credit Union Association or any other agency. Annuity guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company.

Investing involves risk and you may incur a profit or a loss. There is no guarantee assets in this model will perform as planned. If assets in the model underperform, the income levels could be significantly reduced. Further, this model does not assume any specific products. Individual product performance will determine the overall performance of the model. Please review your investment strategy periodically, and at a minimum, review your asset allocations on an annual basis. Keep in mind that the targeted asset mixes are guidelines and not formulas that guarantee certain gains. Performance assumptions are based on returns net of fees.

When evaluating your investment options, consider your personal investment horizon and income tax brackets, both current and anticipated, as these may further impact the results of the comparison. Past performance is no guarantee of future results and neither diversification nor asset allocation ensures a profit or guarantees against loss.

The decision to purchase income annuities to fund your retirement needs now, or in the future, may change based on your review of your investment strategy, the return of your investments, and your individual needs. Your income annuity purchase may be irrevocable after the initial free-look period. You should consult your tax and financial advisors when purchasing or selling any investment.

Fixed income investing involves risks of price fluctuation and the issuer's credit quality.

Investments in real estate or REITs may not be suitable for all investors and is subject to significant risks. These risks may include limited operating history, reliance on the investment advisor, potential conflicts of interest, payment of substantial fees to the investment advisor and its affiliates, potential illiquidity and liquidation at less than the original amount invested. Investors should carefully consider their investment objectives, risks, charges and expenses of REITs before investing. For a prospectus and more complete information, including risks and expenses, please contact your financial advisor. All investors should obtain a prospectus and read it carefully before investing.

Single Premium Immediate Annuity contracts cannot be surrendered once annuitized.

Equity Indexed Annuities are long-term investments subject to possible surrender charges and 10% IRS early withdrawal penalty prior to age 59 1/2. Current minimum return, principal value and prior earnings guaranteed by the issuing insurance company subject to their claims paying ability and contract provisions.

Structured products typically pay an interest or coupon rate above prevailing market rates and limit upside participation in the referenced asset if principal protection is offered or if the security pays an above-market interest rate. Risks may include loss of principal and the possibility that at expiration the investor will own the referenced asset at a depressed price. Other factors that may affect the investment value of the structured product include: interest rates, volatility of the underlying asset, liquidity and time remaining until maturity. Structured investments are generally backed by the issuing firm which may or may not maintain a secondary market.

The fees, expenses and charges as well as the conditions, limitations and restrictions of each investment option will vary and will be dependent on the specific investment. An investor should carefully consider this information before investing. Please consult the investment prospectus or underlying fund prospectus for this and other important information concerning the investment company and any specific investment. For a copy of the prospectus, please contact your advisor. Read the prospectus carefully before investing.

* Investments involve risk and you may incur a profit or loss. ** All guarantees are backed by the claims-paying ability of the issuing insurance company. Note: Investing involves risk and you may incur a profit or a loss. There is no guarantee this model will perform as planned. If the model underperforms, the income levels and assets could be significantly reduced.

