

Facts at a glance

Minimum age for opening an account	18+	
Type of money	Rollovers or transfers from qualified plans such as 401(k), 403(b), and governmental 457 plans Traditional IRAs, SEP-IRAs, Roth IRAs, and Inherited IRAs	
Minimum initial contribution	\$10,000; maximum investment is \$3,000,000	
Minimum additional contributions	\$1,000 or \$100 for contributions made through monthly electronic funds transfer (EFT)	
Full liquidity	No withdrawal charges; no front-end loads; no back-end loads; no charge for reallocations or rebalancing; ¹ no transaction fees; no fees for automatic required minimum distributions (RMDs)	
Fund options	More than 160 mutual funds from 20+ fund managers LiveWell® Models ² powered by Morningstar Investment Management LLC	
Fees³	Total assets	Annual recordkeeping fee
	\$100,000+	0.45%
	\$50,000 - < \$100,000	0.55%
	\$25,000 - < \$50,000	0.65%
	Less than \$25,000	0.80%
Other features available One option may be elected.	Dollar cost averaging (DCA) ⁴ <u>OR</u> automatic rebalancing Select quarterly, semi-annual, or annual mode; monthly mode is also available for DCA	

¹ Excessive trading policy: More than one “round trip” involving the same investment option within a 60-calendar-day period is considered excessive trading. Please review the Disclosure Statement & Custodial Account Agreement of the LiveWell® Mutual Fund IRA booklet.

² Asset allocation (and/or diversification) does not ensure a profit or guarantee against loss; it is a method used to help manage risk.

³ Fund options and associated standard mutual fund fees are as of 6/30/2024. Standard mutual fund fees, ranging from 0.62%-2.10% net, also apply.

⁴ Dollar cost averaging does not ensure profit or protect against loss in a declining market. Such a plan involves continuous investment in securities regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low price levels.

Before making any rollover decisions, you must carefully consider all available retirement plan options including leaving the money in the current plan (which may be beneficial in certain circumstances), rolling the money to the new employer’s plan, installment and annuity payments (if available) and IRA rollovers. The key factors for the decision include: 1) investment options, 2) fees and expenses (including both investment options and account-related fees and expenses), 3) differing service levels available, 4) withdrawal penalties, 5) creditor and legal protections, 6) required minimum distributions, 7) employer stock, 8) income needs, and 9) tax impact and penalties. Tax consequences will vary and you should consult with a tax or legal professional.

Helping you enjoy a life of living well

We know you want to live well and retire well. But in order to do that, you need your retirement funds to last. The problem is, many people are outliving their savings, which may make you feel uncertain about your financial future.

As a division of Sammons Institutional Group®, Inc., Sammons Retirement Solutions® specializes in portfolio-management solutions, such as mutual fund IRAs, variable annuities, and fixed and fixed index annuities. Sammons Institutional Group is a subsidiary of Sammons® Financial Group, which is an insurance holding company with more than \$117 billion in assets.¹ Through this affiliation, we're a trusted partner positioned to stand strong well into the future.

As a privately held company, the leaders and employees of Sammons Financial Group remain consistently focused on long-term growth, making decisions that allow the organization to deliver on its commitments to customers, distribution partners, employees, and communities.

Mutual funds from some of the country's most popular fund managers



Contact your financial professional for additional details.

¹ Statutory Basis as of 12/31/2023.

Investing in mutual funds involves risk, including potential loss of investment. You should consider the fund's investment objectives, risks, charges, and expenses carefully before investing. The prospectus and/or summary prospectus contain this and other information. You may contact your financial professional, visit srlivewell.com/prospectus, or call 866-747-3421 to obtain a current fund prospectus. Please read it carefully before investing.

You should also consider the expenses of the IRA program before investing. You must receive a fund prospectus and the LiveWell® Mutual Fund IRA disclosure form before investing.

IRAs are considered a long-term investment. Withdrawals from a traditional or SEP-IRA are generally subject to income taxes, and if taken before age 59½, may be subject to an additional 10% IRS tax penalty. Withdrawals from a Roth IRA are generally not subject to income tax provided certain requirements are met. Information on traditional, Roth, and SEP-IRAs is available in the LiveWell® Mutual Fund IRA disclosure.

Sammons Institutional Group®, Inc. and Sammons Financial Network®, LLC., member FINRA, do not give tax, legal, or investment advice. Please consult with and rely upon your own tax, legal, or investment professional(s).

Securities distributed by Sammons Financial Network®, LLC., member FINRA. Sammons Institutional Group®, Inc. provides administrative services. Sammons Financial Network®, LLC., and Sammons Institutional Group®, Inc. are affiliated companies and wholly owned subsidiaries of Sammons® Financial Group, Inc. Sammons Retirement Solutions® is a division of Sammons Institutional Group®, Inc.

UMB Bank n.a. is the custodian for the LiveWell® Mutual Fund IRA. The mutual funds offered through the LiveWell® Mutual Fund IRA are made available through Sammons Financial Network®, LLC., member FINRA, 8300 Mills Civic Parkway, West Des Moines, IA 50266. Information about the LiveWell® Mutual Fund IRA and its funds can be obtained by calling 866-747-3421.

Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management provides nondiscretionary consulting services to Sammons Institutional Group®, Inc. (SIG) but is not acting in the capacity of adviser to individual investors. Morningstar Investment Management provides recommendations to SIG regarding asset allocation targets, for certain LiveWell® products/programs, which are subject to change without notice. Morningstar Investment Management establishes the allocations using its proprietary asset classifications. If alternative classification methods are used, the allocations may not meet the asset allocation targets. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management is not affiliated with SIG.