

Simple, innovative, straightforward investing solution

If you have clients who are retiring, changing jobs, or have decided to roll over old 401(k) plans for any other reason, take a look at the LiveWell® Mutual Fund IRA from Sammons Retirement Solutions®.

Over 160 mutual funds from 20+ fund managers

- 159 fund options with a 10-year Morningstar Investment Management LLC track record
- 38 funds rated 4 stars or higher by Morningstar^{1,2}
- 115 funds rated 3 stars or higher by Morningstar^{1,2}
- 20+ alternative investment strategies (see reverse side for details)
- 7 Morningstar models³ (5 growth; 2 income)

Competitively priced

- One annual recordkeeping fee

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%

- No front-end charges
- No back-end charges
- No charge for systematic withdrawals
- No fees for automatic required minimum distributions
- No charge to reallocate or rebalance assets⁴
- Standard mutual fund fees, ranging from 0.62%-3.36%⁵ net, also apply

Built-in features

- Dollar cost averaging
- Automatic rebalancing
- Systematic withdrawals

Dollar cost averaging and automatic rebalancing are not available together.

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

Aberdeen ALGER

American Century Investments®

Amundi
ASSET MANAGEMENT

BlackRock

Calvert

CAPITAL GROUP® | AMERICAN FUNDS®

ClearBridge
Investments

COLUMBIA
THREADNEEDLE
INVESTMENTS

DWS

Eaton Vance

Federated
Hermes

Fidelity
INVESTMENTS

FRANKLIN
TEMPLETON

Invesco

Janus Henderson
INVESTORS

LORD ABBETT®

MassMutual
Funds

PIMCO

Principal

ROYCE
Investment Partners

T.Rowe Price®

TRANSAMERICA

WESTERN ASSET

**To learn more about the LiveWell® Mutual Fund IRA,
contact the Sammons Retirement Solutions Sales Desk at
855-624-0201 or visit srslivewell.com, access code: livewell.**

Multiple alternative investment strategies

These investment options will use a combination of alternative strategies, such as taking long and short positions in equity and debt, trading futures, or using convertible arbitrage, among others. Investment options in this category have assets exposed to alternative strategies and include both investment options with static allocations to alternative strategies and investment options tactically allocating among alternative strategies and asset classes.

- American Century Global Real Estate R
- BlackRock Global Allocation A
- Columbia Seligman Global Technology R
- DWS RREEF Real Estate Securities R
- Eaton Vance Worldwide Health Science R
- Fidelity Advisor Biotechnology M
- Fidelity Advisor Energy M
- Fidelity Advisor Financial Services M
- Fidelity Advisor Industrials M
- Fidelity Advisor Materials M
- Fidelity Advisor Real Estate M
- Fidelity Advisor Technology M
- Fidelity Advisor Telecommunications M
- Franklin Mutual Quest R
- Invesco Gold & Special Minerals R
- Invesco SteelPath MLP Select 40 R
- PIMCO All Asset R
- PIMCO Commodity Real Return Strategy R
- PIMCO Dynamic Bond R
- PIMCO Real Return R
- Principal Global Real Estate Securities R3
- Principal Real Estate Securities R3
- Principal Spectrum Preferred and Cap Sec Income R3

Alternative investment options may have greater risks, especially those including arbitrage, currency, leveraging, and commodities. Although asset allocation among different asset categories generally limits risk and exposure to any one category, the risk remains that management may favor an asset category that performs poorly relative to the other asset categories. The subaccounts expect to invest in positions that emphasize alternatives or nontraditional asset classes or investment strategies. As a result, these subaccounts are subject to the risk factors of those asset classes, including general economic risk, geopolitical risk, commodity-price volatility, counterparty and settlement risk, currency risk, derivatives risk, emerging markets risk, foreign securities risk, high-yield bond exposure, noninvestment-grade bond exposure, index investing risk, industry concentration risk, leveraging risk, market risk, prepayment risk, liquidity risk, real estate investment risk, sector risk, short sales risk, temporary defensive positions, and large cash positions.

¹ Refer to the funds' overall Morningstar rating.

² As of 10/31/2023. Morningstar Rating for investment options is a proprietary Morningstar data point. Morningstar rates investment options from 1 to 5 stars based on how well they've performed (after adjusting for risk and accounting for any applicable sales charges) in comparison to similar investment options. Within each Morningstar Category, the top 10% of investment options receive 5 stars and the bottom 10% receive 1 star. Investment options are rated for up to three time periods—three-, five-, and 10-years and these ratings are combined to produce an overall rating. Investment options with less than three years of history are not rated. Ratings are objective, based entirely on a mathematical evaluation of past performance. They're a useful tool for identifying investment options worthy of further research, but shouldn't be considered buy or sell signals.

³ Asset allocation (and/or diversification) does not ensure a profit or guarantee against loss; it is a method used to help manage risk.

⁴ 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.

⁵ Number of funds, investment options, and associated fees are all as of 11/1/2023.

Investing in mutual funds involves risk, including potential loss of investment. You and your client 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 or your client can visit [srlivewell.com/prospectus](https://www.srlivewell.com/prospectus), or call 866-747-3421 to obtain a current fund prospectus. Inform investors to carefully read the prospectus before investing.

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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., do not give tax, legal, or investment advice. Please have your client consult with and rely on their own tax, legal, or investment professional(s). Taxes are payable upon withdrawal of funds, and a 10% IRS penalty may apply to withdrawals prior to age 59½.

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.

The recordkeeping fee is compensation for administering, reporting, and maintaining a history of IRA owner activities. Management services are not provided and no management fee is charged.

UMB Bank n.a. is the custodian for the LiveWell® Mutual Fund IRA program. The mutual funds offered through the LiveWell® Mutual Fund IRA are made available through Sammons Financial Network®, LLC., member FINRA, 8300 Mills Civic Pkwy, West Des Moines, IA 50266. Information about the LiveWell® Mutual Fund IRA and its funds can be obtained by calling 866-747-3421. Sammons Institutional Group® Inc., Sammons Retirement Solutions® (a division of Sammons Institutional Group), and Sammons Financial Network®, LLC., member FINRA are affiliated companies and are not affiliated with UMB Bank n.a.

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.

The Morningstar Rating™ is a quantitative assessment of a fund's past performance—both return and risk—as measured from one to five stars. The Morningstar Rating™ for funds methodology rates funds based on an enhanced Morningstar Risk-Adjusted Return measure, which also accounts for the effects of all sales charges, loads, or redemption fees.

NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.