

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. This simple, innovative, straightforward solution can help your clients consolidate scattered retirement dollars and simplify their retirement plan.

Simple solution

Access to 160+ mutual funds managed by 20+ respected fund families

5 accumulation-focused LiveWell® Models¹ powered by Morningstar Investment Management LLC

20+ alternative investment strategies (see reverse side for details)

Systematic withdrawals, automatic rebalancing², and automatic required minimum distributions (RMDs) available

Dollar cost averaging available to help clients ease into the market²

Innovative flexibility and design

Fully liquid with zero transaction fees

- ✓ **No** front-end charges
- ✓ **No** back-end charges
- ✓ **No** charges for reallocation³
- ✓ **No** charges for rebalancing³
- ✓ **No** fees for automatic RMDs
- ✓ **No** charges for systematic withdrawals
- ✓ **No** proprietary funds
- ✓ **No** sub-advised funds
- ✓ **No** annual custodial fee*

Straightforward fees

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%

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


 

* The Annual Recordkeeping Fee covers both custodial and administrative fees.

Fund options and associated standard mutual fund fees are as of 3/31/2025. Standard mutual fund fees, ranging from 0.61%-3.03% net, also apply.

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 Global Income Builder R
- Eaton Vance Worldwide Health Science R
- Fidelity Advisor Biotechnology M
- Fidelity Advisor Consumer Staples M
- Fidelity Advisor Energy M
- Fidelity Advisor Financials M
- Fidelity Advisor Industrials M
- Fidelity Advisor Materials M
- Fidelity Advisor Semiconductors M
- Fidelity Advisor Technology M
- Fidelity Advisor Telecommunications M
- Franklin Mutual Quest R
- Invesco Gold & Special Minerals 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
- Putnam Global Health Care R

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.

For more information, contact the Sammons Retirement Solutions® Sales Desk.



855-624-0201



srlivewell.com

Access code: livewell

¹ Asset allocation (and/or diversification) does not ensure a profit or guarantee against loss; it is a method used to help manage risk.

² Dollar cost averaging and automatic rebalancing are not available together. 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.

³ 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.

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, or call 866-747-3421 to obtain a current fund prospectus. Inform investors to carefully read the prospectus 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., 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.

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. 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.

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