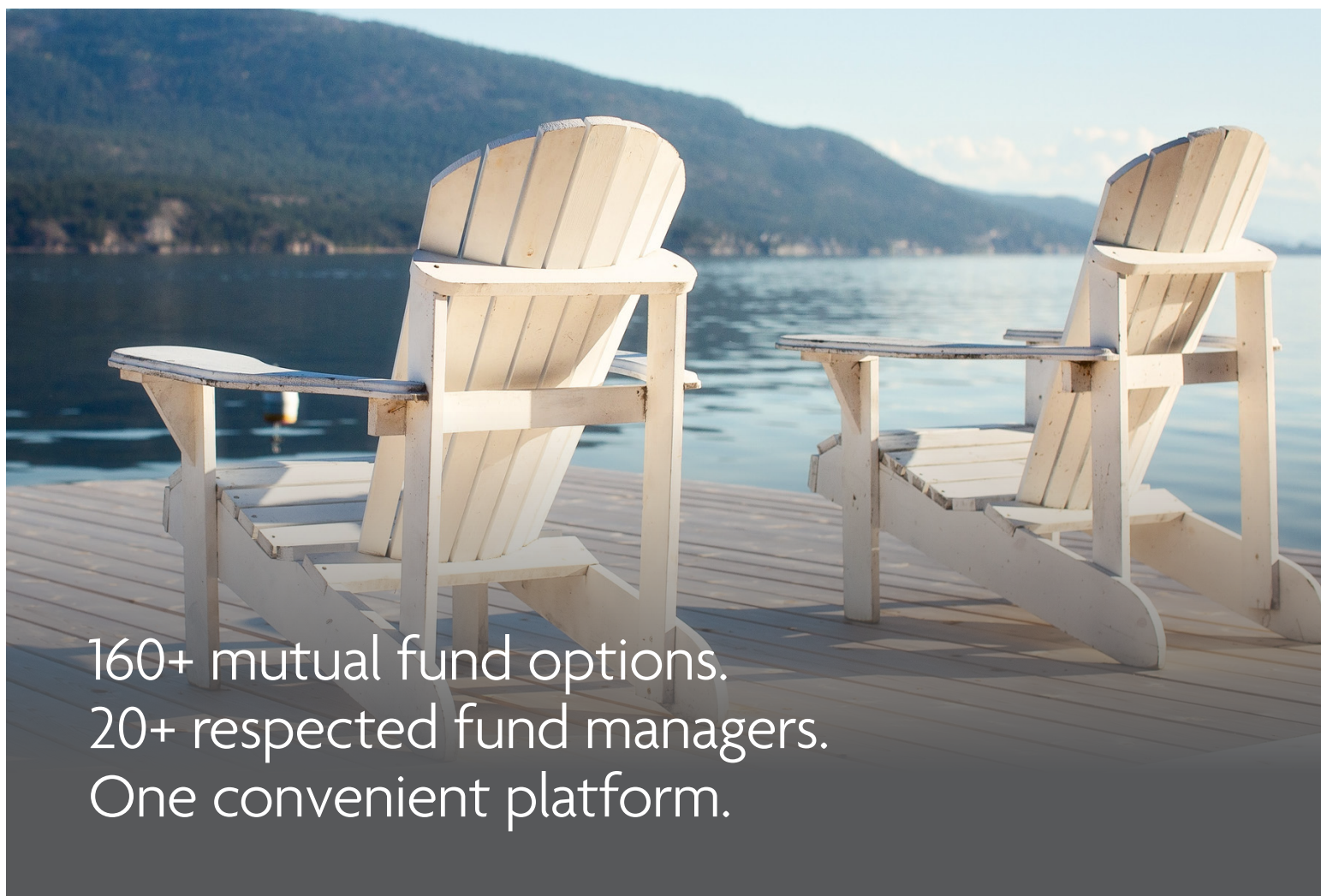


MF



LiveWell® Mutual Fund IRA



160+ mutual fund options.
20+ respected fund managers.
One convenient platform.

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.

Simplify your retirement plan with the LiveWell® Mutual Fund IRA

The LiveWell® Mutual Fund IRA provides you with:

- ✓ **More than 160 mutual funds** in one convenient spot
- ✓ 20+ of the country's most popular fund managers
- ✓ **No front-end charges**
- ✓ **No back-end charges**
- ✓ **No charge for systematic withdrawals**
- ✓ **RMD friendly**—No fees for automatic required minimum distributions (RMDs)
- ✓ **No charge to reallocate or rebalance assets**¹
- ✓ **Optional features** like dollar cost averaging,² automatic rebalancing, and systematic withdrawals available at no extra charge³
- ✓ **Multiple alternative investment strategies**

The LiveWell® Mutual Fund IRA is a simple, innovative, and straightforward retirement solution that was specifically designed to help save you time and money, while providing you full control of your retirement savings.



Simple solution

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



Innovative flexibility

Fully liquid with zero transaction fees and no withdrawal charges⁴, giving you full control over your account



Straightforward fees

One recordkeeping fee based on total assets plus standard fund expenses⁵

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 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 Dollar cost averaging and automatic rebalancing are not available together.

⁴ Taxes are payable upon withdrawal of funds, and a 10% IRS penalty may apply to withdrawals prior to age 59½. Sammons Institutional Group®, Inc. and Sammons Financial Network®, LLC., member FINRA, do not give tax, legal, or investment advice. Please consult with and rely on your own tax, legal, or investment professional(s).

⁵ Fund options and associated standard mutual fund fees are as of 03/31/2025. Standard mutual fund fees, ranging from 0.61%-3.03% net, also apply.



Simple solution

The LiveWell Mutual Fund IRA gives you the freedom to invest with a wide variety of the nation's most well-known fund managers and mutual funds. Rather than working with each on an individual basis, you save time and money by investing in one easy-to-manage IRA.

You have full flexibility and freedom to invest how you want whenever you want.

**160+ mutual funds managed by 20+ respected fund families.
No proprietary or sub-advised funds.**



Innovative flexibility

The LiveWell Mutual Fund IRA helps your retirement savings grow by keeping investment costs down. You can tailor your portfolio to your risk tolerance and investment goals and adjust your allocations along the way with zero transaction fees or withdrawal charges. You can move between fund options and fund families without charge.

- ✓ **No front-end charges**
- ✓ **No charges for rebalancing¹**
- ✓ **No back-end charges**
- ✓ **No fees for automatic RMDs**
- ✓ **No charges for reallocation¹**
- ✓ **No charges for systematic withdrawals**



Straightforward fees

You can access some of the nation's most popular mutual funds with only a recordkeeping fee and standard fund expenses.²

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

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 Fund options and associated standard mutual fund fees are as of 03/31/2025. Standard mutual fund fees, ranging from 0.61%-3.03% net, also apply.

A smart rollover solution

Consolidating your scattered retirement dollars may help simplify your retirement plan.

Consolidation can potentially help you:

- ✓ Save time and lessen paperwork
- ✓ Lower fees and expenses
- ✓ Maximize investment flexibility
- ✓ Continue to grow assets tax-deferred
- ✓ Better manage investment decisions

Before you make any rollover decisions, you should carefully consider all available retirement plan options, such as leaving the money in the current plan (if allowed), rolling the money over to your new employer's plan, or cashing out the account value (tax penalties may apply).

Easily access your money

You can access your retirement savings whenever you want. You can set up free systematic withdrawals and automatic RMDs.

Free optional features:

Dollar cost averaging¹: An investment strategy that seeks to lower both the average cost per share and the impact of volatility on your retirement portfolio by easing into the market over time. You invest the same amount of money into your chosen investment options at your preferred frequency over a certain period of time.

Automatic rebalancing¹: Rebalances your portfolio to your original investment allocations without your prompting. As your investments fluctuate in value, they may begin to deviate from your original asset allocation, resulting in too heavy of an allocation to any one investment option.

Systematic withdrawals: Method of withdrawing funds from the account on a pre-determined schedule for a predetermined amount.

Getting started is easy

Just work with your financial professional to determine your investment goals, pros and cons of options like leaving money in your existing plan, and which types of funds best fit your situation. Then choose from the highly respected fund options and fund managers available in the LiveWell Mutual Fund IRA. Your financial professional can quickly set up everything for you.

Simplify your retirement plan with the LiveWell Mutual Fund IRA.
Learn more by visiting srlivewell.com today!

¹ 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.

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 RMDs	
Fund options	More than 160 mutual funds from 20+ fund managers LiveWell® Models ² powered by Morningstar Investment Management LLC	
Fees³	Total assets \$100,000+ \$50,000 - < \$100,000 \$25,000 - < \$50,000 Less than \$25,000	Annual recordkeeping fee 0.45% 0.55% 0.65% 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 03/31/2025. Standard mutual fund fees, ranging from 0.61%-3.03% 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.

Fund option by Asset Class Ticker

Large Value

American Century Value R	AVURX
BlackRock Equity Dividend A	MDDVX
Columbia Dividend Income R	CDIRX
Columbia Dividend Opportunity R	RSOXX
Columbia Select Large-Cap Value R	SLVRX
Eaton Vance Large-Cap Value R	ERSTX
Principal Equity Income R3	PEIOX
Putnam Large Cap Value R	PEQRX
T. Rowe Price Equity Income R	RRFDX

Large Blend

American Century Large Cap Equity R	AFDRX
American Funds Invmt Co of Amer FI	AICFX
American Funds Washington Mutual FI	WSHFX
ClearBridge Dividend Strategy R	LMMRX
Columbia Contrarian Core R	CCCRX
DWS ESG Core Equity R	DESRX
Invesco Equally-Weighted S&P 500 R	VADRX
Invesco Main Street R	OMGNX
MM S&P 500® Index R3	MMINX
PIMCO StocksPLUS R	PSPRX
Principal Capital Appreciation R3	PCAOX
Putnam Core Equity Fund R	PMYZX
Putnam Research R	PRSRX
Victory Pioneer R	PIORX

Large Growth

Alger Capital Appreciation Instl R	ACARX
American Century Ultra R	AULRX
American Funds Growth Fund of Amer FI	GFAFX
ClearBridge Large Cap Growth R	LMPLX
Fidelity Advisor Equity Growth M	FAEGX
Fidelity Advisor Growth Opportunities M	FAGOX
Fidelity Advisor New Insights M	FNITX
Franklin DynaTech R	FDNRX
Janus Henderson Forty R	JDCRX
Lord Abnett Growth Leaders R3	LGLRX
MassMutual Blue Chip Growth R3	MBCNX
Principal Blue Chip Fund R3	PGBEX
Putnam Large Cap Growth R	PGORX
T. Rowe Price Blue Chip Growth R	RRBGX
T. Rowe Price Growth Stock R	RRGSX

Mid Value

American Century Mid Cap Value R	AMVRX
Columbia Select Mid Cap Value R	CMVRX
Fidelity Advisor Value Strategies M	FASPX
Janus Henderson Mid Cap Value R	JDPRX
Transamerica Small/Mid Cap Value A	IIVAX

Mid Blend

Calvert Mid-Cap A	CCAFX
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX
Fidelity Advisor Mid Cap II M	FITIX

Mid Growth

Invesco Discovery Mid Cap Growth R	OEGNX
Janus Henderson Enterprise R	JDMRX
Principal MidCap Growth R3	PFPXX
Principal MidCap R3	PMBMX
T. Rowe Price Mid-Cap Growth R	RRMGX

Small Value

Columbia Small Cap Value II R	CCTRX
Federated Hermes Clover Small Value R	VSFRX
Fidelity Advisor Small Cap Value M	FCVTX
Janus Henderson Small Cap Value R	JDSRX
Royce Small-Cap Opportunity R	ROFRX

Small Blend

Invesco Main Street Small Cap R	OSCNX
Invesco Small Cap Equity R	SMERX
Principal SmallCap R3	PSBMX

Small Growth

American Century Small Cap Growth R	ANORX
ClearBridge Small Cap Growth R	LMPOX
Columbia Small Cap Growth R	CCRIX
Eaton Vance Small-Cap R	ERSGX
Federated Hermes Kaufmann Small Cap R	FKKSX
Janus Henderson Triton R	JGMRX

International Large

American Funds Europacific Growth FI	AEGFX
ClearBridge International Growth R	LMGRX
Fidelity Advisor Intl Capital App M	FIATX
Invesco International Diversified R	OIDNX
Invesco Oppenheimer International Growth R	OIGNX
Janus Henderson Overseas R	JDIRX
Principal Diversified International R3	PINRX
Putnam International Value R	PIIRX
T. Rowe Price International Value Equity R	RRIGX
Templeton Foreign R	TEFRX
Transamerica International Equity A	TRWAX

International Small

Fidelity Advisor Intl Small Cap M	FTISX
Invesco International Small-Mid Company R	OSMNX

Emerging Markets

abrdn China A Share Equity R	GOPRX
abrdn Emerging Markets R	GEMRX
American Century Emerging Markets R	AEMRX
Fidelity Advisor Emerging Markets M	FEQMX
Putnam Emerging Markets Equity R	PEMLX
Templeton Developing Markets R	TDMRX

World Stock

American Funds New Perspective FI	NPFFX
BlackRock Advantage Global A	MDGCX
Fidelity Advisor® Emerging Asia M	FEATX
Franklin Mutual International Value R	FMURX
Invesco Global Focus R	GLVNX
Invesco Global R	OGLNX
Invesco Global Opportunities R	OGINX

Janus Henderson Global Research R	JDWRX
Commodities/Precious Metals	
Invesco Balanced-Risk Commodity Strat R	BRCRX
Invesco Gold & Special Minerals R	OGMNX
PIMCO Commodity Real Return Strategy R	PCSRX
Communications	
Fidelity Advisor Telecommunications M	FTUTX
Consumer Staples	
Fidelity Advisor Consumer Staples M	FDTGX
Energy	
Fidelity Advisor Energy M	FAGNX
Natural Resources	
Fidelity Advisor Materials M	FMFTX
Financial	
Fidelity Advisor Financials M	FAFSX
Health	
Eaton Vance Worldwide Health Science R	ERHSX
Fidelity Advisor Biotechnology M	FBTTX
Putnam Global Health Care R	PHSRX
Industrials	
Fidelity Advisor Industrials M	FCLTX
Real Estate	
American Century Global Real Estate R	ARYWX
DWS RREEF Real Estate Securities R	RRRSX
Principal Global Real Estate Securities R3	PGRKX
Principal Real Estate Securities R3	PRERX
Technology	
Columbia Seligman Global Technology R	SGTRX
Fidelity Advisor Semiconductors M	FELTX
Fidelity Advisor Technology M	FATEX
Utilities	
Franklin Utilities R	FRURX
Balanced	
American Funds American Balanced FI	BALFX
Calvert Balanced A	CSIFX
Columbia Income Builder R	CBURX
Eaton Vance Balanced R	ERIFX
Fidelity Advisor Balanced M	FBAQX
Fidelity Advisor Strategic Div & Inc M	FTSDX
Franklin Income R	FISRX
Janus Henderson Balanced R	JDBRX
Putnam Dynamic Asset Allocation Cnsv R	PACRX
Putnam Dynamic Asset Allocation Gr R	PASRX
Transamerica Multi-Managed Balanced A	IBALX
Risk-Based Allocation	
Fidelity Advisor Asset Manager 30% M	FTTNX
Fidelity Advisor Asset Manager 50% M	FFTMX
Fidelity Advisor Asset Manager 70% M	FTASX
Fidelity Advisor Asset Manager 85% M	FEYTX
Target Date Allocation	
American Century One Choice 2030 R	ARCRX
American Century One Choice 2040 R	ARDRX
American Century One Choice 2050 R	ARFWX

American Century One Choice 2060 R	ARGRX
American Century One Choice in Retirement R	ARSRX
Tactical	
PIMCO All Asset R	PATRX
Principal Spectrum Preferred and Cap Sec Income R3	PNARX
Global Allocation	
BlackRock Global Allocation A	MDLOX
Eaton Vance Global Income Builder R	EDIRX
Franklin Mutual Quest R	FMQSX
Bank Loan	
Lord Abbett Floating Rate R3	LRRRX
Convertible Bond	
Lord Abbett Convertible R3	LCFRX
Emerging Markets Bond	
Columbia Emerging Markets Bond R	CMBRX
Government Bond	
American Century Ginnie Mae R	AGMWX
Eaton Vance Government Opportunities R	ERGOX
High Yield Bond	
Columbia High Yield Bond R	CHBRX
Eaton Vance Income Fund of Boston R	ERIBX
Lord Abbett High Yield R3	LHYRX
PIMCO High Yield R	PHYRX
Inflation Protection	
American Century Inflation-Adjusted Bond R	AIARX
PIMCO Real Return R	PRRRX
Intermediate Bond	
Invesco Core Bond R	OPBNX
Lord Abbett Income R3	LAURX
PIMCO Total Return R	PTRRX
Putnam Core Bond Fund R	PTRKX
Victory Pioneer Bond R	PBFRX
Multisector Bond	
Eaton Vance Strategic Income R	ERSIX
Fidelity Advisor Strategic Income M	FSIAX
Lord Abbett Bond-Debenture R3	LBNRX
PIMCO Income R	PONRX
Nontraditional Bond	
Columbia Strategic Income R	CSNRX
Eaton Vance Gbl Macr Absolute Return R	ERGMX
PIMCO Dynamic Bond R	PUBRX
Short-Term Bond	
Lord Abbett Short Duration Income R3	LDLRX
PIMCO Low Duration R	PLDRX
PIMCO Short-Term R	PTSRX
World Bond	
PIMCO International Bond (USD-Hedged) R	PFRRX
Templeton Global Bond R	FGBRX
Money Market	
Federated Government Obligations Trust	GORXX

Fund option by Fund Family Ticker

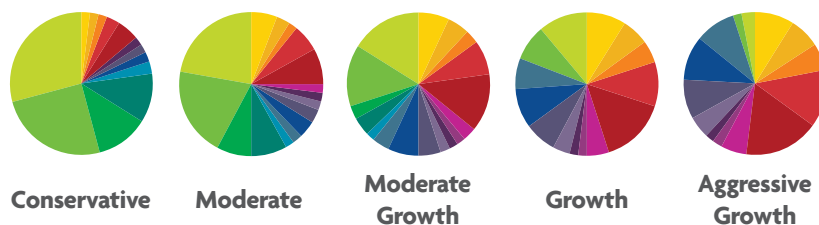
Aberdeen	
abrdn China A Share Equity R	GOPRX
abrdn Emerging Markets R	GEMRX
Alger	
Alger Capital Appreciation Instl R	ACARX
American Century	
American Century Emerging Markets R	AEMRX
American Century Ginnie Mae R	AGMWX
American Century Global Real Estate R	ARYWX
American Century Inflation-Adjusted Bond R	AIARX
American Century Large Cap Equity R	AFDRX
American Century Mid Cap Value R	AMVRX
American Century One Choice 2030 R	ARCRX
American Century One Choice 2040 R	ARDRX
American Century One Choice 2050 R	ARFWX
American Century One Choice 2060 R	ARGRX
American Century One Choice in Retirement R	ARSRX
American Century Small Cap Growth R	ANORX
American Century Ultra R	AULRX
American Century Value R	AVURX
BlackRock	
BlackRock Advantage Global A	MDGCX
BlackRock Equity Dividend A	MDDVX
BlackRock Global Allocation A	MDLOX
Calvert	
Calvert Balanced A	CSIFX
Calvert Mid-Cap A	CCAFX
Capital Group\American Funds	
American Funds American Balanced FI	BALFX
American Funds Europacific Growth FI	AEGFX
American Funds Growth Fund of Amer FI	GFAFX
American Funds Invmt Co of Amer FI	AICFX
American Funds New Perspective FI	NPFFX
American Funds Washington Mutual FI	WSHFX
Columbia Threadneedle	
Columbia Contrarian Core R	CCCRX
Columbia Dividend Income R	CDIRX
Columbia Dividend Opportunity R	RSOOX
Columbia Emerging Markets Bond R	CMBRX
Columbia High Yield Bond R	CHBRX
Columbia Income Builder R	CBURX
Columbia Select Large-Cap Value R	SLVRX
Columbia Select Mid Cap Value R	CMVRX
Columbia Seligman Global Technology R	SGTRX
Columbia Small Cap Growth R	CCRIX
Columbia Small Cap Value II R	CCTRX
Columbia Strategic Income R	CSNRX

DWS	
DWS ESG Core Equity R	DESRX
DWS RREEF Real Estate Securities R	RRRSX
Eaton Vance	
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX
Eaton Vance Balanced R	ERIFX
Eaton Vance Global Income Builder R	EDIRX
Eaton Vance Gbl Macr Absolute Return R	ERGMX
Eaton Vance Government Opportunities R	ERGOX
Eaton Vance Income Fund of Boston R	ERIBX
Eaton Vance Large-Cap Value R	ERSTX
Eaton Vance Small-Cap R	ERSGX
Eaton Vance Strategic Income R	ERSIX
Eaton Vance Worldwide Health Science R	ERHSX
Federated Hermes	
Federated Government Obligations Trust	GORXX
Federated Hermes Clover Small Value R	VSFRX
Federated Hermes Kaufmann Small Cap R	FKKSX
Fidelity	
Fidelity Advisor Asset Manager 30% M	FTTNX
Fidelity Advisor Asset Manager 50% M	FTTMX
Fidelity Advisor Asset Manager 70% M	FTASX
Fidelity Advisor Asset Manager 85% M	FEYTX
Fidelity Advisor Balanced M	FBAQX
Fidelity Advisor Biotechnology M	FBTTX
Fidelity Advisor Consumer Staples M	FDTGX
Fidelity Advisor Emerging Asia M	FEATX
Fidelity Advisor Emerging Markets M	FEQMX
Fidelity Advisor Energy M	FAGNX
Fidelity Advisor Equity Growth M	FAEGX
Fidelity Advisor Financials M	FAFSX
Fidelity Advisor Growth Opportunities M	FAGOX
Fidelity Advisor Industrials M	FCLTX
Fidelity Advisor Intl Capital App M	FIATX
Fidelity Advisor Intl Small Cap M	FTISX
Fidelity Advisor Materials M	FMFTX
Fidelity Advisor Mid Cap II M	FITIX
Fidelity Advisor New Insights M	FNITX
Fidelity Advisor Semiconductors M	FELTX
Fidelity Advisor Small Cap Value M	FCVTX
Fidelity Advisor Strategic Div & Inc M	FTSDX
Fidelity Advisor Strategic Income M	FSIAX
Fidelity Advisor Technology M	FATEX
Fidelity Advisor Telecommunications M	FTUTX
Fidelity Advisor Value Strategies M	FASPX
Franklin Templeton	
ClearBridge Dividend Strategy R	LMMRX
ClearBridge International Growth R	LMGRX
ClearBridge Large Cap Growth R	LMPLX
ClearBridge Small Cap Growth R	LMPOX
Franklin DynaTech R	FDNRX

Franklin Income R	FISRX
Franklin Mutual International Value R	FMURX
Franklin Mutual Quest R	FMQSX
Franklin Utilities R	FRURX
Templeton Developing Markets R	TDMRX
Templeton Foreign R	TEFRX
Templeton Global Bond R	FGBRX
Invesco	
Invesco Balanced-Risk Commodity Strat R	BRCRX
Invesco Core Bond R	OPBNX
Invesco Discovery Mid Cap Growth R	OEGNX
Invesco Equally-Weighted S&P 500 R	VADRX
Invesco Global Focus R	GLVNX
Invesco Global Opportunities R	OGINX
Invesco Global R	OGLNX
Invesco Gold & Special Minerals R	OGMNX
Invesco International Diversified R	OIDNX
Invesco International Small-Mid Company R	OSMNX
Invesco Main Street R	OMGNX
Invesco Main Street Small Cap R	OSCNX
Invesco Oppenheimer International Growth R	OIGNX
Invesco Small Cap Equity R	SMERX
Janus Henderson	
Janus Henderson Balanced R	JDBRX
Janus Henderson Enterprise R	JDMRX
Janus Henderson Forty R	JDCRX
Janus Henderson Global Research R	JDWRX
Janus Henderson Mid Cap Value R	JDPRX
Janus Henderson Overseas R	JDIRX
Janus Henderson Small Cap Value R	JDSRX
Janus Henderson Triton R	JGMRX
Lord Abbett	
Lord Abbett Bond-Debenture R3	LBNRX
Lord Abbett Convertible R3	LCFRX
Lord Abbett Floating Rate R3	LRRRX
Lord Abbett Growth Leaders R3	LGLRX
Lord Abbett High Yield R3	LHYRX
Lord Abbett Income R3	LAURX
Lord Abbett Short Duration Income R3	LDLRX
MassMutual	
MassMutual Blue Chip Growth R3	MBCNX
MM S&P 500® Index R3	MMINX
PIMCO	
PIMCO All Asset R	PATRX
PIMCO Commodity Real Return Strategy R	PCSRX
PIMCO Dynamic Bond R	PUBRX
PIMCO High Yield R	PHYRX
PIMCO Income R	PONRX
PIMCO International Bond (USD-Hedged) R	PFRRX
PIMCO Low Duration R	PLDRX

PIMCO Real Return R	PRRRX
PIMCO Short-Term R	PTSRX
PIMCO StocksPLUS R	PSPRX
PIMCO Total Return R	PTRRX
Principal	
Principal Blue Chip Fund R3	PGBEX
Principal Capital Appreciation R3	PCAOX
Principal Diversified International R3	PINRX
Principal Equity Income R3	PEIOX
Principal Global Real Estate Securities R3	PGRKX
Principal MidCap Growth R3	PEPPX
Principal MidCap R3	PMBMX
Principal Real Estate Securities R3	PRERX
Principal SmallCap R3	PSBMX
Principal Spectrum Preferred and Cap Sec Income R3	PNARX
Putnam	
Putnam Core Bond Fund R	PTRKX
Putnam Core Equity Fund R	PMYZX
Putnam Dynamic Asset Allocation Cnsrv R	PACRX
Putnam Dynamic Asset Allocation Gr R	PASRX
Putnam Emerging Markets Equity R	PEMLX
Putnam Global Health Care R	PHSRX
Putnam International Value R	PIIRX
Putnam Large Cap Growth R	PGORX
Putnam Large Cap Value R	PEQRX
Putnam Research R	PRSRX
Royce	
Royce Small-Cap Opportunity R	ROFRX
T. Rowe Price	
T. Rowe Price Blue Chip Growth R	RRBGX
T. Rowe Price Equity Income R	RRFDX
T. Rowe Price Growth Stock R	RRGSX
T. Rowe Price International Value Equity R	RRIGX
T. Rowe Price Mid-Cap Growth R	RRMGX
Transamerica	
Transamerica International Equity A	TRWAX
Transamerica Multi-Managed Balanced A	IBALX
Transamerica Small/Mid Cap Value A	IIVAX
Victory	
Victory Pioneer Bond R	PBFRX
Victory Pioneer R	PIORX

LiveWell® Models Powered by Morningstar Investment Management



Asset-Class Breakdown: Equity Fixed Income	20% 80%	40% 60%	60% 40%	80% 20%	95% 5%
ClearBridge Large Cap Growth R	2%	6%	7%	9%	9%
T. Rowe Price Blue Chip Growth R	2%	3%	5%	6%	7%
BlackRock Equity Dividend Inv A	2%	2%	3%	5%	6%
Columbia Dividend Income R	3%	6%	8%	10%	13%
Putnam Large Cap Value R	5%	8%	13%	15%	17%
Eaton Vance Atlanta Capital SMID-Cap R	—	2%	3%	5%	6%
T. Rowe Price Mid-Cap Growth R	—	—	2%	2%	2%
Columbia Select Mid Cap Value R	2%	2%	2%	2%	2%
Janus Henderson Small Cap Value R	—	2%	2%	4%	5%
Invesco Oppenheimer International Gr R	2%	3%	5%	7%	9%
T. Rowe Price International Value Eq R	2%	4%	7%	9%	10%
Templeton Developing Markets R	—	2%	4%	7%	9%
PIMCO Real Return R	3%	2%	2%	—	—
Lord Abbett Short Duration Income R3	11%	8%	4%	—	—
PIMCO Low Duration R	12%	8%	3%	—	—
Victory Pioneer Bond R	25%	20%	14%	8%	2%
PIMCO Total Return R	29%	22%	16%	11%	3%

←····· Shorter investment time horizon Longer investment time horizon ·····→
 Less risk More risk
 Less volatile More volatile

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

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.

Helping you enjoy a life of living well

At Sammons Retirement Solutions®, we understand your desire to live well and retire well.

As a dedicated division of Sammons Institutional Group®, Inc., we specialize in tailored portfolio-management solutions, including mutual fund accounts, variable annuities, and both fixed and fixed index annuities.

Sammons Institutional Group is a proud subsidiary of employee-owned Sammons® Financial Group, Inc. With more than \$127 billion in assets, Sammons Financial Group is deeply rooted and financially strong.¹ This affiliation highlights our dedication as a trusted partner, prepared to support you well into the future.

Sammons Financial Group by the numbers

Sammons Financial Group works hard to give back to many causes and organizations that matter to its employees. Through company-sponsored charity events, as well as a generous matching gift program, employees make an impact in the communities in which they live and work.

As part of 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 its customers, distribution partners, employees, and communities.

\$127.1 billion

in total assets



622,200

annuity contracts



\$15.4 billion

in annuity premiums



2,000

employees



\$4.7 million

in donations to
nonprofits annually



14,000+ hours

employee volunteer
hours donated annually



5 core values



Accountability
Connection
Openness
Respect
iNtegrity

80th largest

on Forbes' 2024 list of America's
largest private companies
Sammons Enterprises, Inc.²



115+ years

of financial performance



As of December 31, 2024. Source: Statutory Annual Statements of the Sammons Financial Group member companies as filed with the NAIC.

¹ Statutory Basis as of 12/31/2024.

² As of December 1, 2024. Source: Forbes' America's Largest Private Companies. <https://www.forbes.com/lists/largest-private-companies/?sh=1659071ebac4>.



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 could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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.

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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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