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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.



Simple, innovative investing solution. Straightforward retirement planning.

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**

See page 3 for a list of fees and expenses.

Setting up a solid retirement savings plan shouldn't require managing multiple accounts, high management fees, or complex investment strategies. It also shouldn't lead to paperwork headaches or mountains of quarterly statements.

Now, you can practically eliminate the hassles of setting up a well-rounded retirement savings program just by taking advantage of the simplified investment options from the LiveWell Mutual Fund IRA.⁴

Simple.

One-stop solution with over 160 mutual fund options

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. But instead of working with each on an individual basis, you save time and money by investing in one easy-to-manage IRA.

With over 160 mutual funds from 20+ fund families to choose from, you have maximum flexibility to tailor your portfolio to your risk tolerance and investment goals. From conservative bond funds to growth-oriented mutual funds to alternative investments, the LiveWell Mutual Fund IRA delivers a wide spectrum of investment options.

Plus, you're not locked into any one investment strategy. If you decide to change your fund options along the way, simply update your allocations. There are no transaction or sales fees to worry about.

The LiveWell Mutual Fund IRA – a smart solution

When you change jobs or retire, you have choices to make with your retirement savings. In some cases, it may be beneficial to leave money in your current retirement plan. You may also consider rolling assets into a new employer plan, receiving installments or annuities (if available), cashing out your account value, or rolling assets into an IRA like the LiveWell Mutual Fund IRA.

The LiveWell Mutual Fund IRA is specifically designed to help save you time and money when it comes to your retirement planning.

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 Statements regarding product simplicity are based on current research and comparison and do not completely compare all product features. If there are questions regarding this information, contact a representative from the applicable company. This data is for informational purposes and is not intended as a solicitation or a recommendation of any product.

Innovative.

Helping your retirement savings grow by keeping investment costs down

When it comes to your retirement savings, holding down investment costs can be critical. That's another area where the LiveWell Mutual Fund IRA shines.

- No front-end charges
- No back-end charges
- No charge to reallocate your investment options¹
- No charge for systematic withdrawals
- No charge to rebalance assets¹
- No ticket charges
- No fees for automatic RMDs

Straightforward.

One affordable recordkeeping fee

With the LiveWell Mutual Fund IRA, 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%

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.

**More than 160 mutual funds from 20+
of the most popular fund managers.**

Learn more by visiting srlivewell.com today!

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 FRANKLIN
TEMPLETON

Invesco Janus Henderson
INVESTORS

LORD ABBETT® MassMutual
Funds

PIMCO Principal

ROYCE Investment Partners T.RowePrice®

TRANSAMERICA® WESTERN ASSET

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 11/1/2023. Standard mutual fund fees, ranging from 0.62%-3.36% net, also apply.

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 \$2,000,000	
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 11/1/2023. Standard mutual fund fees, ranging from 0.62%-3.36% 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

At Sammons Retirement Solutions®, 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 anxious about your financial future.

Through our affiliation with Sammons® Financial Group, an insurance holding company with over \$115 billion in assets¹, Sammons Retirement Solutions is a trusted partner positioned to stand strong well into the future. Sammons Financial Group member companies offer a diverse portfolio of financial services, including life insurance, annuities, and securities.

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.



As of December 31, 2022. Source: Statutory Annual Statements of the Sammons Financial Group member companies as filed with the NAIC.

Let's work together.

Now is the time to work with your financial professional to develop a strong retirement plan you believe in. In the meantime, see if your values align with ours and if our simple, innovative, and straightforward solutions may be right for you. Visit srlivewell.com.

¹ Statutory Basis as of 12/31/2022.

LiveWell® Models

Accumulation	Income
Conservative	High Income
Moderate	Diversified Income
Moderate Growth	
Growth	
Aggressive Growth	

Asset allocation and diversification do not ensure a profit or guarantee against loss; they are methods used to help manage risk.

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MORNINGSTAR

Fund option by Asset Class	Ticker
Large Value	
American Century Value R	AVURX
BlackRock Equity Dividend A	MDDVX
Columbia Dividend Opportunity R	RSOOX
Columbia Select Large-Cap Value R	SLVRX
Eaton Vance Large-Cap Value R	ERSTX
Lord Abbett Fundamental Equity R3	LAVRX
Pioneer Equity Income R	PQIRX
Principal Equity Income R3	PEIOX
T. Rowe Price Equity Income R	RRFDX
Large Blend	
American Century Sustainable 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
Franklin Rising Dividends R	FRDRX
Invesco Equally-Weighted S&P 500 R	VADRX
Invesco Main Street R	OMGNX
MassMutual Equity Opports R3	MFVNX
MM S&P 500® Index R3	MMINX
PIMCO StocksPLUS R	PSPRX
Pioneer R	PIORX
Principal Capital Appreciation R3	PCAOX
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 Growth Opportunities M	FAGOX
Fidelity Advisor New Insights M	FNITX
Franklin DynaTech R	FDNRX
Lord Abbett Growth Leaders R3	LGLRX
MassMutual Blue Chip Growth R3	MBCNX
Pioneer Fundamental Growth R	PFGRX
Principal Blue Chip Fund R3	PGBEX
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
Janus Henderson Mid Cap Value R	JDPRX
Transamerica Small/Mid Cap Value A	IIVAX
Mid Blend	
Calvert Mid-Cap A	CCAFX
ClearBridge Mid Cap R	LMREX
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX
Fidelity Advisor Mid Cap II M	FITIX
Mid Growth	
Federated Hermes Kaufmann R	KAUFX
Invesco Discovery Mid Cap Growth R	OEGNX
Janus Henderson Enterprise R	JDMRX
Principal MidCap Growth R3	PFPX
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	
abrdn US Sust Ldrs Smlr Coms R	GLSRX
American Century Small Cap Growth R	ANORX
ClearBridge Small Cap Growth R	LMPOX
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
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
Columbia Emerging Markets R	CEMRX
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
Energy	
Fidelity Advisor Energy M	FAGNX
Invesco SteelPath MLP Select 40 R	SPMWX
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
Industrials	
Fidelity Advisor Industrials M	FCLTX
Real Estate	
American Century Global Real Estate R	ARYWX
DWS RREEF Real Estate Securities R	RRRSX
Fidelity Advisor Real Estate M	FHETX
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 Strategic Div & Inc M	FTSDX
Franklin Income R	FISRX
Janus Henderson Balanced R	JDBRX
Pioneer Balanced ESG R	CBPRX
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
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
DWS High Income R	KHYRX
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
Invesco Intermediate Bond Factor Fund R	OFINX
Janus Henderson Flexible Bond R	JDFRX
Lord Abbett Income R3	LAURX
PIMCO Total Return R	PTRRX
Pioneer Bond R	PBFRX
Principal Core Fixed Income R3	PIOOX
Western Asset Core Plus Bond R	WAPRX
Multisector Bond	
Fidelity Advisor Strategic Income M	FSIAX
Lord Abbett Bond-Debenture R3	LBNRX
PIMCO Income R	PONRX
Nontraditional Bond	
Columbia Strategic Income R	CSNRX
PIMCO Dynamic Bond R	PUBRX
Short-Term Bond	
Eaton Vance Short Duration Strat Inc R	ERSIX
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	GBRX
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
abrdn US Sust Ldrs Smlr Coms R	GLSRX
Alger	
Alger Capital Appreciation Instl R	ACARX
American Century Investments	
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 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 Sustainable Equity R	AFDRX
American Century Ultra R	AULRX
American Century Value R	AVURX
Amundi Asset Management	
Pioneer Balanced ESG R	CBPRX
Pioneer Bond R	PBFRX
Pioneer Equity Income R	PQIRX
Pioneer Fundamental Growth R	PFGRX
Pioneer R	PIORX
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 Investments	
Columbia Contrarian Core R	CCCRX
Columbia Dividend Opportunity R	RSOOX
Columbia Emerging Markets R	CEMRX

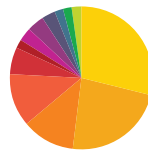
Columbia Emerging Markets Bond R	CMBRX
Columbia High Yield Bond R	CHBRX
Columbia Income Builder R	CBURX
Columbia Select Large-Cap Value R	SLVRX
Columbia Select Mid Cap Value R	CMVRX
Columbia Small Cap Value II R	CCTRX
Columbia Seligman Global Technology R	SGTRX
Columbia Strategic Income R	CSNRX
DWS	
DWS ESG Core Equity R	DESRX
DWS High Income R	KHYRX
DWS RREEF Real Estate Securities R	RRRSX
Eaton Vance	
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX
Eaton Vance Balanced R	ERIFX
Eaton Vance Government Opportunities R	ERGOX
Eaton Vance Large-Cap Value R	ERSTX
Eaton Vance Short Duration Strat Inc 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 R	KAUFX
Federated Hermes Kaufmann Small Cap R	FKKSX
Fidelity Investments	
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
Fidelity Advisor Biotechnology M	FBTTX
Fidelity Advisor Emerging Asia M	FEATX
Fidelity Advisor Energy M	FAGNX
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 Real Estate M	FHETX
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
Franklin Templeton Investments	
ClearBridge Dividend Strategy R	LMMRX
ClearBridge International Growth R	LMGRX
ClearBridge Large Cap Growth R	LMPLX
ClearBridge Mid Cap R	LMREX
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 Rising Dividends R	FRDRX
Franklin Utilities R	FRURX
Templeton Developing Markets R	TDMRX
Templeton Foreign R	TEFRX
Templeton Global Bond R	FGBRX
Western Asset Core Plus Bond R	WAPRX
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 Intermediate Bond Factor Fund R	OFINX
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
Invesco SteelPath MLP Select 40 R	SPMWX
Janus Henderson Investors	
Janus Henderson Balanced R	JDBRX
Janus Henderson Enterprise R	JDMRX
Janus Henderson Flexible Bond R	JDFRX
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

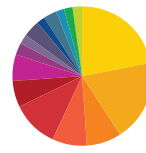
Lord Abbett Floating Rate R3	LRRRX
Lord Abbett Fundamental Equity R3	LAVRX
Lord Abbett Growth Leaders R3	LGLRX
Lord Abbett High Yield R3	LHYRX
Lord Abbett Income R3	LAURX
Lord Abbett Short Duration Income R3	LDLRX
MassMutual Funds	
MassMutual Blue Chip Growth R3	MBCNX
MassMutual Equity Opports R3	MEVNX
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 Core Fixed Income R3	PIOOX
Principal Diversified International R3	PINRX
Principal Equity Income R3	PEIOX
Principal Global Real Estate Securities R3	PGRKX
Principal MidCap Growth R3	PFPX
Principal Real Estate Securities R3	PRERX
Principal SmallCap R3	PSBMX
Principal Spectrum Preferred and Cap Sec Income R3	PNARX
Royce Investment Partners	
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

LiveWell® Models

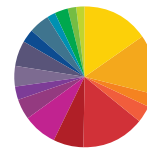
Powered by Morningstar Investment Management



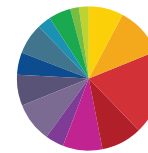
Conservative



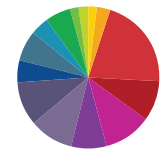
Moderate



Moderate Growth



Growth



Aggressive Growth

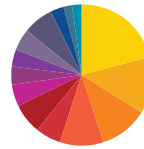
Asset-Class Breakdown: Equity Fixed Income	20% 80%	40% 60%	60% 40%	80% 20%	95% 5%
Western Asset Core Plus Bond R	29%	22%	16%	8%	2%
Pioneer Bond R	23%	19%	14%	11%	3%
PIMCO Low Duration R	12%	8%	3%	—	—
Lord Abbett Short Duration Income R3	12%	8%	4%	—	—
American Century Value R	6%	11%	15%	19%	21%
ClearBridge Large Cap Growth R	2%	6%	7%	9%	9%
Templeton Foreign R	3%	6%	8%	9%	11%
PIMCO Real Return R	4%	3%	2%	—	—
ClearBridge Mid Cap R	—	—	3%	4%	8%
abrdn Emerging Markets R	—	2%	5%	9%	10%
Invesco Oppenheimer International Growth R	3%	4%	6%	7%	10%
Eaton Vance Atlanta Capital SMID-Cap R	—	2%	3%	5%	5%
T. Rowe Price Blue Chip Growth R	2%	3%	5%	7%	7%
Janus Henderson Small Cap Value R	—	2%	2%	3%	4%
BlackRock Equity Dividend A	2%	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%

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

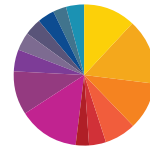
Asset allocation (and/or diversification) does not ensure a profit or guarantee against loss; it is a method to help manage risk.

LiveWell® Models

Powered by Morningstar Investment Management



High Income



Diversified Income

Asset-Class Breakdown: Equity Fixed Income	20% 80%	40% 60%
Western Asset Core Plus Bond R	21%	12%
PIMCO Income R	13%	15%
Pioneer Bond R	11%	11%
Franklin Income R	10%	7%
Lord Abbett Short Duration Income R3	6%	4%
Lord Abbett High Yield R3	7%	3%
BlackRock Equity Dividend A	5%	14%
T. Rowe Price International Value Equity R	4%	10%
PIMCO Real Return R	4%	5%
Lord Abbett Floating Rate R3	5%	4%
PIMCO Low Duration R	7%	4%
Janus Henderson Small Cap Value R	3%	4%
Columbia Select Mid Cap Value R	2%	3%
abrdn Emerging Markets R	2%	4%

←..... Higher income potential
 Less volatile
 Lower income potential
 More volatile with higher
 total return potential →

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

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Contact your financial professional for additional details.

¹ Statutory Basis as of 12/31/2022.

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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.

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