MF+

LiveWell® Plus Mutual Fund IRA

160+ mutual fund options. 20+ respected fund managers. Plus a 3% account bonus.

SAMMONS RETIREMENT SOLUTIONS®

Earn a 3% account bonus to help you meet your retirement savings goals

The LiveWell® Plus Mutual Fund IRA provides you with:

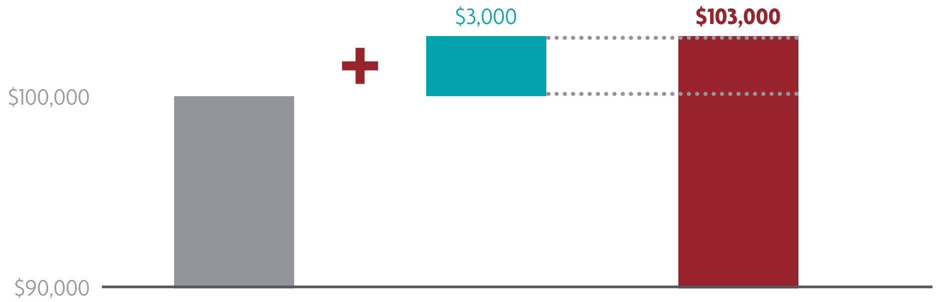
- ☑ **More than 160 mutual funds** in one convenient spot
- ☑ 20+ of the country's most popular fund managers
- ☑ **3% account bonus** for all contributions made within 6 months[1]
- ☑ One annual recordkeeping fee plus standard fund expenses
- ☑ **No front-end charges**
- ☑ **No charge for systematic withdrawals**
- ☑ **RMD friendly**—No fees for automatic required minimum distributions (RMDs)
- ☑ **No charge to reallocate or rebalance assets**[2]
- ☑ **Optional features** like dollar cost averaging,[3] automatic rebalancing, and systematic withdrawals available at no extra charge[4]
- ☑ **Multiple alternative investment strategies**

See page 5 for a list of fees and expenses.

The LiveWell® Plus Mutual Fund IRA helps you make even more of your retirement savings with a 3% account bonus on all contributions made within the first 6 months of opening your account.[1]

Here's how it works:

Let's say you open a LiveWell Plus Mutual Fund IRA with an initial contribution of $100,000. An additional $3,000 will immediately be added to your account.

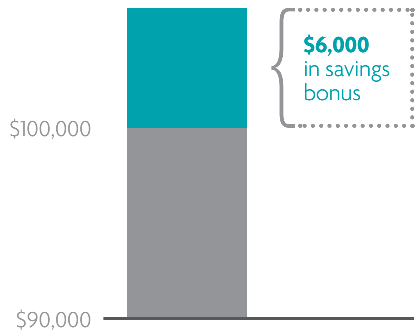


That's a great start. But your 3% bonus doesn't have to end there. You are free to make additional contributions … and collect an additional 3% bonus on those funds … for the next 6 months.

Imagine adding an additional $50,000 within 3 months. That's a $1,500 savings bonus for your account.

Maybe you contribute another $50,000 before the end of the sixth month. That's another $1,500 bonus.

It all adds up to a smart solution to help you make the most of your retirement savings.



[1] When you make a contribution, including a rollover contribution within six months of opening your IRA, Sammons Institutional Group®, Inc. will add an additional 3% based on the net contribution(s) (adjusted for any prior withdrawals) to your IRA ("account bonus"). The amount of the account bonus is calculated as a percentage of your net contribution(s). The account bonus becomes part of the IRA at the same time as the corresponding net contribution(s).

[2] 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® Plus Mutual Fund IRA booklet.

[3] 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.

[4] Dollar cost averaging and automatic rebalancing are not available together.

Easy-to-understand investing

The LiveWell Plus Mutual Fund IRA helps take the complexity out of retirement investing with streamlined options that help you minimize paperwork, while still giving you access to some of the nation's most popular mutual fund managers.

First, you can consolidate multiple investments into one IRA without giving up a wide range of investment options.

This can help make it easier to understand your retirement investments and may even help you reduce fees because you'd be working within one IRA instead of multiple IRAs.[1]

With the help of your financial professional, you can then tailor your portfolio to your risk tolerance and investment goals:

- If market ups and downs make you nervous, you could select conservative bond funds to reduce volatility.
- If you're looking for upside growth potential based on market returns, you might consider growth-oriented equity funds.
- If you'd prefer a more active investing portfolio, you could select funds with hedging opportunities.

As an added advantage, you are not locked into a single investment strategy. If you're like many Americans, you might start out with a growth-oriented plan, which might transition to something more conservative in later years.

The LiveWell Plus Mutual Fund IRA makes it easy to change your fund options as time goes on because there are no transaction fees to worry about.[2]

Investment options for:

Conservative Investors

Growth-Oriented Investors

Aggressive Investors

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.RowePrice
Transamerica
Western Asset

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.

[1] 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.

[2] 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® Plus Mutual Fund IRA booklet.

Case study: Planning ahead for a solid retirement

Picture Linda. She's 55 … works as an executive assistant … and plans to keep working for another 10 years.

While she's worked at her current company for 15 years, she also has retirement savings from previous employers that she's never really done anything with. Those past employer accounts total $250,000.

If Linda rolls the savings from her previous employers into one LiveWell Plus Mutual Fund IRA, she'll immediately receive a 3% bonus of $7,500.

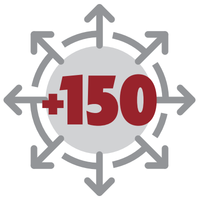
That's additional money that goes straight into her account and would have the potential to keep growing.

Plus, if she decides to add more money within the next 6 months, she'll receive a 3% account bonus on those funds, too.

LiveWell Plus helps you do more with your money

3% account bonus helps you build your retirement savings

No front-end fees, so all of your money goes to work for you on day one



More than 160 mutual fund options to fit your risk tolerance

LiveWell Plus Mutual Fund IRA advantages

- One annual recordkeeping fee plus standard fund expenses
- Plus, there are …
    - NO front-end charges
    - NO charge for systematic withdrawals
    - NO charge for automatic RMDs
    - NO charge to reallocate or rebalance assets[1]
    - NO charge for dollar cost averaging[2]
    - NO charge for automatic rebalancing[3]

[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® Plus Mutual Fund IRA booklet.

[2] Dollar cost averaging does not ensure a 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.

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, and Roth IRAs
Minimum initial contribution	$50,000; maximum investment is $2,000,000
Minimum additional contributions	$1,000; additional contributions are only allowed during the first six months of opening your IRA and are eligible for the 3% account bonus.
3% account bonus	When you make contributions, including rollover contributions, within six months of opening the IRA, Sammons Institutional Group®, Inc. will add an additional 3% of net contributions (adjusted for any withdrawals during the six-month period) to your IRA. The amount of the account bonus is calculated as a percentage of your net contribution(s) and becomes part of your IRA at the same time as the corresponding contribution(s).
Early withdrawal charge (EWC)	An EWC will be applied to withdrawals in excess of 10% of your account anniversary value (or RMD amount if greater) within six years of the account anniversary. The date your first contribution is received is known as your account anniversary. The EWC is eliminated six years after the account anniversary and applies to withdrawals by your beneficiary after your death. The EWC schedule that applies during the first six years of the IRA is as follows:

Account year	1	2	3	4	5	6	7+
Early withdrawal charge	**6%**	**5%**	**4%**	**3%**	**2%**	**1%**	**0%**

EWC-free withdrawals	During the first six years of your IRA, you may take an annual EWC-free withdrawal of up to 10% of your account anniversary value (or your RMD amount if greater) without being subject to an EWC. The amount of this withdrawal is not cumulative and will apply to withdrawals upon death of the IRA owner. Note for first-year account holders: In the first account year, the EWC-free amount is calculated on all contributions received and includes the account bonus. In subsequent account years, the amount available without an EWC is calculated on your account anniversary value.
Fund options	More than 160 mutual funds from 20+ fund managers LiveWell® Models[1] powered by Morningstar Investment Management LLC

Fees[2]

Total assets	Annual recordkeeping fee Years 1-6	Annual recordkeeping fee Years 7+
$100,000+	0.85%	0.40%
Less than $100,000	0.95%	0.50%

Other features available One option may be elected.	Dollar cost averaging (DCA)[3] OR automatic rebalancing Select quarterly, semi-annual, or annual mode; monthly mode is also available for DCA

[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] 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.

[3] 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.

No withdrawal charges for EWC-free withdrawals. No front-end loads. No charge for reallocations or rebalancing. No transaction fees. No fees for automatic required minimum distributions. Reallocations and/or rebalancing are subject to the 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® Plus Mutual Fund IRA booklet.

LiveWell® Models

Accumulation
Conservative
Moderate
Moderate Growth
Growth
Aggressive Growth

Income
High Income
Diversified Income

POWERED BY MORNINGSTAR®

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

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 F1	AICFX
American Funds Washington Mutual F1	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 F1	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	PFPPX
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 F1	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 F1	NPFFX
BlackRock Advantage Global A	MDGCX

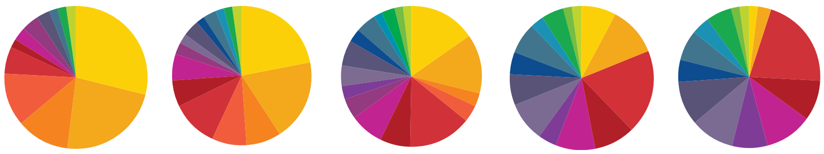
Fidelity Advisor® Emerging Asia M	FEATX
Franklin Mutual International Value R	FMURX
Invesco Global Focus R	GLVNX
Invesco Global R	OGLNX
Invesco Global Opportunities R	OGINX
Janus Henderson Global Research R	JDWRX
Commodities/Precious Metals	
Invesco Balanced-Risk Commodity Strat R	BRCRX
Invesco Gold & 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 F1	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	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
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 F1	BALFX
American Funds Europacific Growth F1	AEGFX
American Funds Growth Fund of Amer F1	GFAFX
American Funds Invmt Co of Amer F1	AICFX
American Funds New Perspective F1	NPFFX
American Funds Washington Mutual F1	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	MFVNX
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	PFPPX
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%

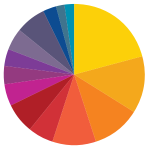
Less risk
Shorter investment time horizon
Less volatile

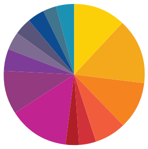
More risk
Longer investment time horizon
More volatile

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





Asset-Class Breakdown: Equity | Fixed Income	High Income 20% | 80%	Diversified Income 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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Helping you enjoy a life of living well

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Contact your financial professional for additional details.

[1] Statutory Basis as of 12/31/2022.

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.

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 srslivewell.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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