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SAMMONS
RETIREMENT SOLUTIONS®

LiveWell® Plus Mutual Fund IRA

Earn a 3% account bonus to help boost your retirement savings.

The LiveWell® Plus Mutual Fund IRA provides you with:

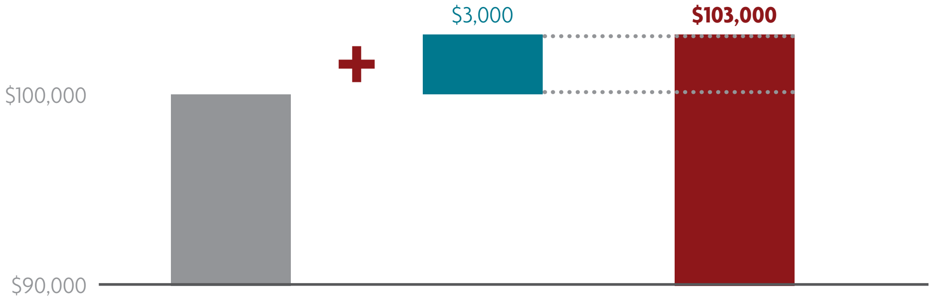
- ✔ **160+ mutual funds** in one convenient spot
- ✔ 20+ of the country's most popular fund managers
- ✔ **3% account bonus** for all contributions made within 6 months[1]
- ✔ One annual recordkeeping fee plus standard fund expenses
- ✔ **No front-end charges**
- ✔ **No charge for systematic withdrawals**
- ✔ **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.

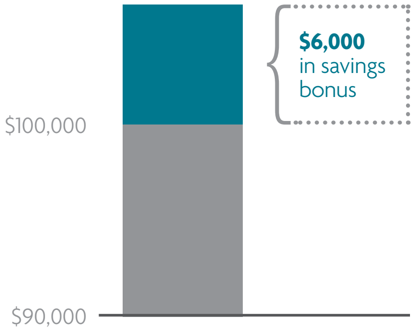


That's a great start. But your 3% bonus doesn't have to end there. You are free to make additional contributions ... and collect an additional 3% bonus on those funds ... for the next 6 months.

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.



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[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

abrdn
ALGER
American Century Investments
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
PIONEER INVESTMENTS
Principal
Putnam INVESTMENTS
ROYCE Investment Partners
T.RowePrice
Transamerica

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.

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[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 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%

3% account bonus helps you build your retirement savings

NO FRONT-END FEES

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

160+

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]

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[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

<table>
<tr><td>Minimum age for opening an account</td><td>18+</td></tr>
<tr><td>Type of money</td><td>Rollovers or transfers from qualified plans such as 401(k), 403(b), and governmental 457 plans
Traditional IRAs, SEP-IRAs, and Roth IRAs</td></tr>
<tr><td>Minimum initial contribution</td><td>$50,000; maximum investment is $3,000,000</td></tr>
<tr><td>Minimum additional contributions</td><td>$1,000; additional contributions are only allowed during the first six months of opening your IRA and are eligible for the 3% account bonus.</td></tr>
<tr><td>3% account bonus</td><td>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).</td></tr>
<tr><td>Early withdrawal charge (EWC)</td><td>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:
<table>
<tr><td>Account year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7+</td></tr>
<tr><td>Early withdrawal charge</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0%</td></tr>
</table></td></tr>
<tr><td>EWC-free withdrawals</td><td>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.</td></tr>
<tr><td>Fund options</td><td>More than 160 mutual funds from 20+ fund managers
LiveWell® Models[1] powered by Morningstar Investment Management LLC</td></tr>
<tr><td>Fees[2]</td><td>
<table>
<tr><td>Total assets</td><td colspan="2">Annual recordkeeping fee</td></tr>
<tr><td></td><td>Years 1-6</td><td>Years 7+</td></tr>
<tr><td>$100,000+</td><td>0.85%</td><td>0.40%</td></tr>
<tr><td>Less than $100,000</td><td>0.95%</td><td>0.50%</td></tr>
</table></td></tr>
<tr><td>Other features available
One option may be elected.</td><td>Dollar cost averaging (DCA)[3] OR automatic rebalancing
Select quarterly, semi-annual, or annual mode; monthly mode is also available for DCA</td></tr>
</table>

[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 03/31/2025. Standard mutual fund fees, ranging from 0.61%-3.03% 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.

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	RSOOX
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 Fl	AICFX
American Funds Washington Mutual Fl	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 Fl	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 Abbett 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	PFPPX
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 Fl	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 Fl	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

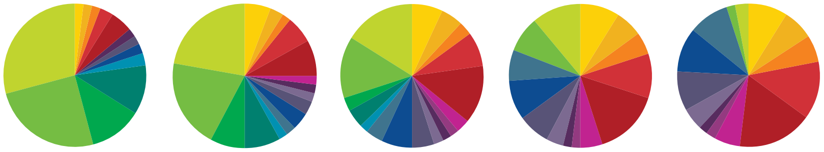
Janus Henderson Global Research R	JDWRX
Commodities/Precious Metals	
Invesco Balanced-Risk Commodity Strat R	BRCRX
Invesco Gold & Special Minerals R	OGMNX
PIMCO Commodity Real Return Strategy R	PCSRX
Communications	
Fidelity Advisor Telecommunications M	FTUTX
Consumer Staples	
Fidelity Advisor Consumer 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 F1	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 Cnsrv 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 Glbl 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 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	
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 Glbl 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	FFTMX
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	PFPPX
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



	Conservative	Moderate	Moderate Growth	Growth	Aggressive Growth
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%

Less risk	More risk
◀···· Shorter investment time horizon ·····	Longer investment time horizon ····▶
Less volatile	More volatile

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.

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[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.

SAMMONS
RETIREMENT SOLUTIONS®

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.

Sammons Institutional Group®, Inc. and Sammons Financial Network®, LLC., member FINRA do not give tax, legal, or investment advice. Please consult with and rely upon your own tax, legal, or investment professional(s).

For six years after the IRA is opened, an Early Withdrawal Charge ("EWC") will apply to withdrawals in excess of the annual EWC-free amount. See the LiveWell® Plus Mutual Fund IRA Certificate of Disclosure for details.

UMB Bank n.a. is the custodian for the LiveWell® Plus Mutual Fund IRA. The mutual funds offered through the LiveWell® Plus 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® Plus Mutual Fund IRA and its funds can be obtained by calling 866-747-3421.

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