

## LiveWell® Plus Mutual Fund IRA

**Investing in mutual funds involves risk, including potential loss of investment. You and your client should consider the fund's investment objectives, risks, charges, and expenses carefully before investing. The prospectus and/or summary prospectus contain this and other information. You or your client can call 866-747-3421 to obtain a current fund prospectus. Please read it carefully.**

Securities distributed by Sammons Financial Network® LLC, member [FINRA](#). Sammons Institutional Group<sup>SM</sup>, Inc. provides administrative services. Sammons Financial Network® LLC, Sammons Institutional Group<sup>SM</sup>, Inc. and Sammons Retirement Solutions® (a division of Sammons Institutional Group) are affiliated companies and indirect wholly owned subsidiaries of Sammons Enterprises, Inc. of Dallas, Texas.

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® Plus Mutual Fund IRA disclosure.

Sammons Institutional Group<sup>SM</sup>, Inc. and its affiliated companies do not give tax, legal, or investment advice. Please have your client consult with and rely on their own tax, legal, or investment professional(s). Taxes are payable upon withdrawal of funds, and a 10% IRS penalty may apply to withdrawals prior to age 59½.

Before making any rollover decisions, you and your client 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 for 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 your client should consult with a tax or legal professional.

UMB Bank n.a. is the custodian for the LiveWell® Plus Mutual Fund IRA program. The mutual funds offered through the LiveWell® Plus Mutual Fund IRA are made available through Sammons Financial Network® LLC, member [FINRA](#), 4546 Corporate Drive, Suite 100, West Des Moines, IA 50266. Information about the LiveWell® Plus Mutual Fund IRA and its funds can be obtained by calling 866-747-3421. Sammons Institutional Group<sup>SM</sup>, Inc., Sammons Retirement Solutions® (a division of Sammons Institutional Group), and Sammons Financial Network LLC, member [FINRA](#) are affiliated companies and are not affiliated with UMB Bank n.a.

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