

# The key to stress-free asset allocation:

LiveWell® Models, powered by Morningstar®



# Simple tools available to help you win business

Whether you're working with current clients or prospecting new ones, encouraging investors to move their assets under your management is integral to building (and maintaining) your business.

Morningstar's portfolio-building technology can help you efficiently build client-specific portfolios to showcase performance. You can easily build a portfolio based on risk tolerance and compare portfolios that could help you win new business.

## Getting started with the Risk Tolerance Questionnaire

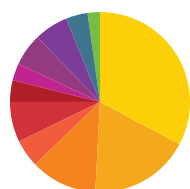
Different investors have different risk tolerances. Much of the difference stems from investing timeframes. Investors who are closer to retirement have less time to bounce back from any losses, while those who are a decade or so from retirement can withstand greater losses in an effort to achieve greater gains.

In addition to understanding investment timeframe, the questionnaire asks a range of risk-related questions, so you can have a thorough understanding of how much risk your client is willing to accept.

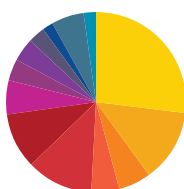
The questionnaire ultimately leads you and your client to a recommended portfolio, the appropriate LiveWell Model, and the fund options that fall within that model.

### These no-cost tools can help...

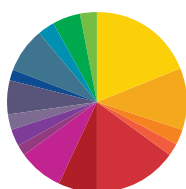
- ✓ Illustrate your investment strategies
- ✓ Visually show the benefits of consolidation
- ✓ Optimize diversification to reduce risk
- ✓ Compare portfolios to ensure client satisfaction
- ✓ Reinforce the value you bring to clients and prospects



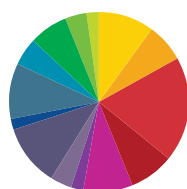
Conservative



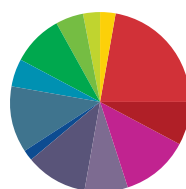
Moderate



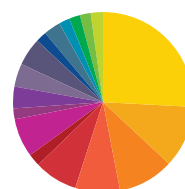
Moderate Growth



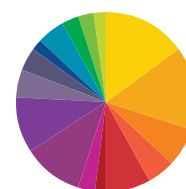
Growth



Aggressive Growth



High Income

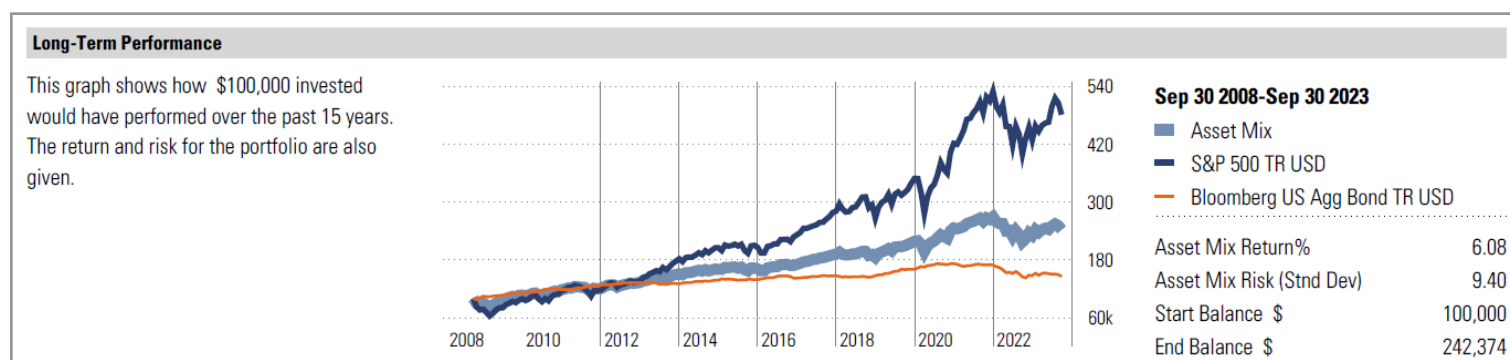


Diversified Income

## Proposed portfolios

Once you and your client or prospect determine the model that best fits their risk tolerance and long-term financial goals, you can select funds based on asset allocation models, or you can select a fund-specific model that automatically selects the appropriate funds and allocation percentages for you.

After a proposed portfolio is identified, you can run a hypothetical illustration that shows historical asset allocation performance, a portfolio illustration for the LiveWell® Mutual Fund IRA, and more. Below is an example of a chart that illustrates long-term performance for a specific portfolio.



This hypothetical example is for illustrative purposes only and does not predict or project future performance. Past performance is no guarantee of future investment performance or success.

# Compare portfolios to show your competitive edge

To help ensure your clients have the most competitive portfolio, use Morningstar tools to compare portfolios within the LiveWell Mutual Fund IRA platform and against other carriers to illustrate how you are maximizing growth potential.

## Portfolio Comparison Report

### Portfolio A:

Benchmark: S&P 500 TR USD (USD)

### Portfolio B:

Benchmark: S&P 500 TR USD (USD)

The following pages take a detailed look at the differences in the stock and bond exposures between investments in the selected portfolios. This report uses the benchmark shown as a point of comparison between the portfolios in the Stock Sector Analysis, Regional Exposure, Historical Returns and Portfolio Statistics sections.

#### Asset Mix Comparison

Asset Allocation	%
Cash	10.79
US Stocks	43.07
Non-US Stocks	16.01
Bonds	28.85
Other	1.27
	100.0

#### Asset Mix Comparison

Asset Allocation	%
Cash	14.38
US Stocks	66.54
Non-US Stocks	17.13
Bonds	0.01
Other	1.94
	100.0

The Asset Mix graph and table show how assets in each portfolio are allocated among asset classes.

## Screen fund options based on client needs

Possibly now, more than ever, clients are conscious of the fees associated with their investment products. For those fee-conscious clients, you can easily screen fund options based on net expense ratio.

Your clients want to make sure their hard-earned money has maximum growth potential in high-quality funds. In addition to screening investment options based on cost, you can screen investment options based on Morningstar ratings.

Morningstar rates investment options from 1 to 5 stars based on how well they've performed (after adjusting for risk and accounting for any applicable sales charges) in comparison to similar investment options.

Your clients may feel more confident in their portfolio by allocating their retirement money to fund options with a proven track record.

Basic	Income Portfolio Statistics	Equity Portfolio Statistics	Asset Allocation
Returns(Month-end)	Risk(Month-end)	Fee And Expenses	Operations
<input type="checkbox"/> Check All   <input type="button" value="Clear All"/>			
Name	Prospectus Net Expense Ratio		
<input type="checkbox"/> MidNL LiveW-Fidelity® VIP Government MMKT Service 2	0.49		
<input type="checkbox"/> MidNL LivW7-Fidelity® VIP Government Money Mkt Svc 2	0.49		
<input type="checkbox"/> MidNL LivV5-Fidelity® VIP Government Money Mkt Svc 2	0.49		
<input type="checkbox"/> American Funds Washington Mutual F1	0.64		

Name	Category	Overall Rating	Style Box Equity	Style Box Fixed Inc
<input type="checkbox"/> Transamerica Multi-Managed Bal	Moderate Allocation	★★★★		
<input type="checkbox"/> American Century One Choice In Target-Date Retirement		★★★★		
<input type="checkbox"/> Janus Henderson Balanced R	Moderate Allocation	★★★★		
<input type="checkbox"/> Eaton Vance Balanced R	Moderate Allocation	★★★★		

Mutual funds shown above are for illustrative purposes only and may not be part of the LiveWell® Models at account opening.

Creating a retirement plan is truly as individual as each client. With LiveWell® Models, you can work with your clients to create personalized portfolios they believe in. When your clients feel confident in their portfolio, they may be better prepared to invest for the long term and more easily weather stock market declines.

# The LiveWell Mutual Fund IRA

The LiveWell Mutual Fund IRA is a simple, one-stop solution with more than 160 mutual funds available on a competitively priced platform.

These 160 funds are managed by 20+ of the nation's most respected money managers and are available to your clients for one low annual recordkeeping fee plus standard mutual fund expenses.<sup>1</sup>

If your clients are looking to reduce risk through diversification, the LiveWell Mutual Fund offers LiveWell Models powered by Morningstar Investment Management LLC that can help ensure your clients are appropriately allocated for optimal diversification.



---

**Do you have a client who could benefit from this straightforward retirement solution?  
Call today to request a marketing kit or a hypothetical illustration.**

**Sammons Retirement Solutions Sales Desk: 855-624-0201**

**Online: [srlivewell.com](https://srlivewell.com); Access Code: livewell**

---

<sup>1</sup> 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.

**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. Inform investors to carefully read the prospectus before investing.**

The recordkeeping fee is compensation for administering, reporting and maintaining a history of IRA owner activities. Management services are not provided and no management fee is charged.

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

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

UMB Bank n.a. is the custodian for the LiveWell® Mutual Fund IRA. The mutual funds offered through the LiveWell® Mutual Fund IRA are made available through Sammons Financial Network®, LLC., member [FINRA](#), 8300 Mills Civic Parkway, West Des Moines, IA 50266. Information about the LiveWell® Mutual Fund IRA and its funds can be obtained by calling 866-747-3421.

Securities distributed by Sammons Financial Network®, LLC., member [FINRA](#), Sammons Institutional Group®, Inc. provides administrative services. Sammons Retirement Solutions® is a division of Sammons Institutional Group®, Inc. Sammons Financial Network®, LLC., member [FINRA](#), Sammons Institutional Group®, Inc., and Sammons Retirement Solutions® are not affiliated with UMB Bank n.a.

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.

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.