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Charges
and Fees ¹

7RWDO 9DULDEOH \$QQXLW\ &RVW ,QYHVWPHQW 2SWL
" 0RUWDOLW\ ([SHQVH 5LVN DQG\$GPLQLVWUDWLYH)HH
" ,QYHVWPHQW 30WIRUP)HH
" &RPPLVVLRQ KDUJH
" :LWKGUDZDO KDUJHV

Withdrawals for
Advisory Fees ²

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7KURXJK 3DFL4F \$GYLVRU\ 9DULDEOH \$QQXLW\ \RX OO KDYH DFFHV V WR D FD

[REDACTED]

RSWLRQV FDQ KHOS KHGJH IRU LQ5DWLRQ ULVN DQG PDQDJH WKH H•HFWV RI

Choose from Cost-Conscious Investment Options

:H PDNH LW HDVLHU WR DFKLHYH GLYHUVL4FDWLRQ E\ R•HULQJ D VHOHFV

„ 0RUH WKDQ LQGLYLGXDO LQYR\WRPQWRXUSWLRQLDO SURIHVVLRQDO

[REDACTED]

„ 0RUH WKDQ SUH EXLOW DVVHWDOORFDWLRQ SRUWIROLRV LQVWLWXWLRQDO DVVHW PDQDJHUV 6HOHFV RQH RU PRUH IRU D WXU

%HQH<WV ,QFOXGHG ZLWK <RXU€ T @snwi s.1Po7 3 6.2 (n 7(k)5.6 21)-11f.510i824o5 ip

[REDACTED]

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Ensure Lifetime Income

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Portfolio Income Protector ██████████

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Leave a Meaningful Legacy

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██████████) HHO *RRG .QRZLQJ <RXU 6SRXVH &DQ ██████████ RQWLQXH WKH &RQUUDFW

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WORLD'S MOST

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