

Investment products & services¹

Fixed-income investments

- Mutual funds (income-oriented)
- Unit Investment trusts (income-oriented)
- Corporate, municipal and government bonds
- Money markets
- Certificates of deposit

Equity investments

- Alternative investments
 - Mutual funds (growth-oriented)
 - Large-cap growth/value funds
 - Small-/mid-cap growth/value funds
 - International equity funds
 - Asset allocation funds
 - Sector funds
- Unit investment trusts (growth-oriented)
- Publicly traded stocks

Retirement/education planning

- Traditional IRAs
- Roth IRAs
- SEP plans
- SIMPLE plans
- 401(a)
- 457(b)
- Roth 403(b) and 457(b)
- Owner 401(k) and Roth 401(k)
- 403(b)
- 403(b)(7) plans
- Pension/profit-sharing
- Coverdell education savings accounts
- 529 plans

Investment accounts (traditional brokerage)

Investment advisory programs

¹ Investments are subject to market risks, will fluctuate and may lose value.

Risk management products & services

Life insurance

- Annual renewable term
- Level term — 10-, 15- and 20-year
- Whole life
- Universal life
- Variable universal life
- Survivorship variable universal life
- Survivorship universal life
- Equity-indexed universal life

Annuities

- Fixed (single flexible and immediate)
- Variable annuities (immediate and flexible payment)
- Group annuities (qualified retirement plans)
- Equity-indexed annuities

Disability and long-term care insurance

- Individual disability income insurance
- Group long-term and short-term disability income insurance
- Employer-sponsored individual long-term care insurance
- Individual and group long-term care insurance
- Business overhead expense
- Disability buyout protection

Group health and life insurance²

Business continuation programs

- Key person coverage
- Buy-sell agreements
- Succession planning
- Business overhead expense
- Disability buyout
- Employee Stock Ownership Plans (ESOP)

Financial planning³

- Fee-based financial planning
- Equity compensation (stock option) analysis
- Goal planning
- Personal financial plans
- Personal financial plans with estate planning
- Educational seminars

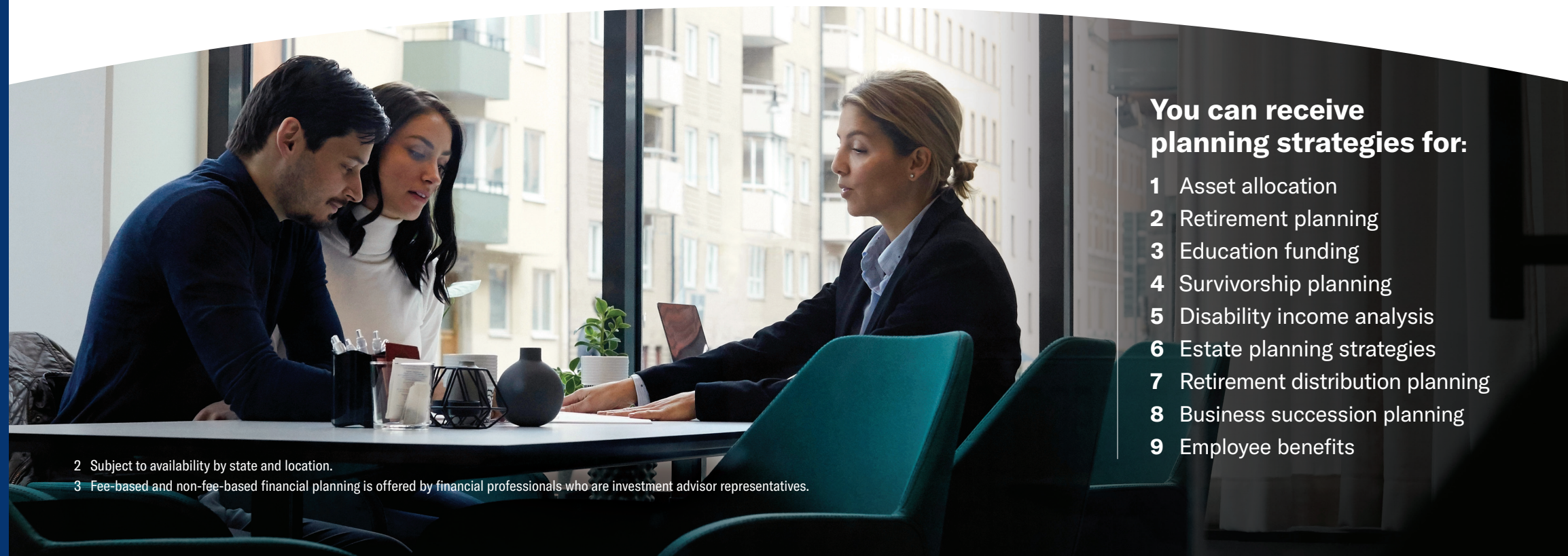
Benefits

Employee benefits

- Dental
- Vision
- Life
- Short-term disability
- Long-term disability

Executive benefits

- Bonus plans
- Deferred-compensation plans
- Split-dollar plans



You can receive planning strategies for:

- 1 Asset allocation
- 2 Retirement planning
- 3 Education funding
- 4 Survivorship planning
- 5 Disability income analysis
- 6 Estate planning strategies
- 7 Retirement distribution planning
- 8 Business succession planning
- 9 Employee benefits

² Subject to availability by state and location.

³ Fee-based and non-fee-based financial planning is offered by financial professionals who are investment advisor representatives.