Five reasons to participate

Joining your employer-sponsored retirement plan provides an easy and effective way to save for the retirement you envision. Your plan offers several exciting benefits:

It's an investment in your future. Thanks to the power of compounding, you have the ability to make money on your money and grow your savings.

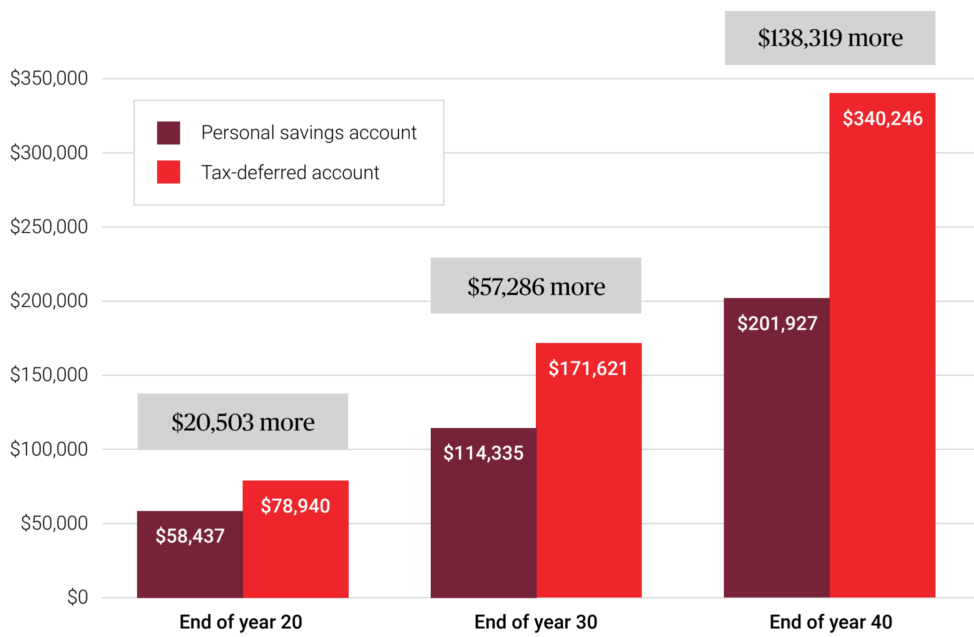
It's easy. You'll contribute each pay period through automatic deductions. There are no checks to write or bills to pay.

It's flexible. You may suspend payments and restart them at a later date. You're never locked into a fixed contribution schedule.

It's tax-deferred. You'll reduce your current federal and state income taxes[1] with each contribution.

It's yours. Any money you put into the plan is yours to keep — even if you change jobs. You may consolidate retirement accounts from previous employers and roll Individual Retirement Account (IRA) funds to your current employer's plan. (Please check with your previous retirement plan provider to see if any fees apply.)

See the difference tax deferral can make on your savings.



This is a hypothetical example. It is not indicative of any product or performance and does not reflect any expense associated with investing. It assumes $200 in monthly contributions, a 6% annual rate of return, a 25% tax bracket during working years, and a 15% tax bracket during retirement. Distributions are subject to normal income taxation, including a 10% penalty tax for distributions taken prior to age 59½, and, if shown, results would be lower. Changes in tax rates and tax treatment of investment earnings may impact the comparative results. Lower maximum tax rates on capital gains and dividends would make the investment return more favorable, thereby reducing the difference in performance among the accounts shown. You should consider your personal investment horizon and income tax bracket, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison. Actual investment results will fluctuate with market conditions so that the amount withdrawn may be worth more or less than the original amount invested. It is possible to lose money investing in securities.

Contact your retirement plan representative to learn more.

[Representative name]

[Representative phone]

[Representative email]

[1] Depending on your state's rules and regulations, your contributions may be taxed.

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Variable annuities are long-term investment products designed particularly for retirement purposes and are subject to market fluctuation, investment risk, and possible loss of principal. Variable annuities contain both investment and insurance components and have fees and charges, including mortality and expense, administrative, and advisory fees. Optional features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to a 10% federal tax penalty. Withdrawals will reduce the death benefit and cash surrender value. There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

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Not guaranteed by any bank or savings association
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