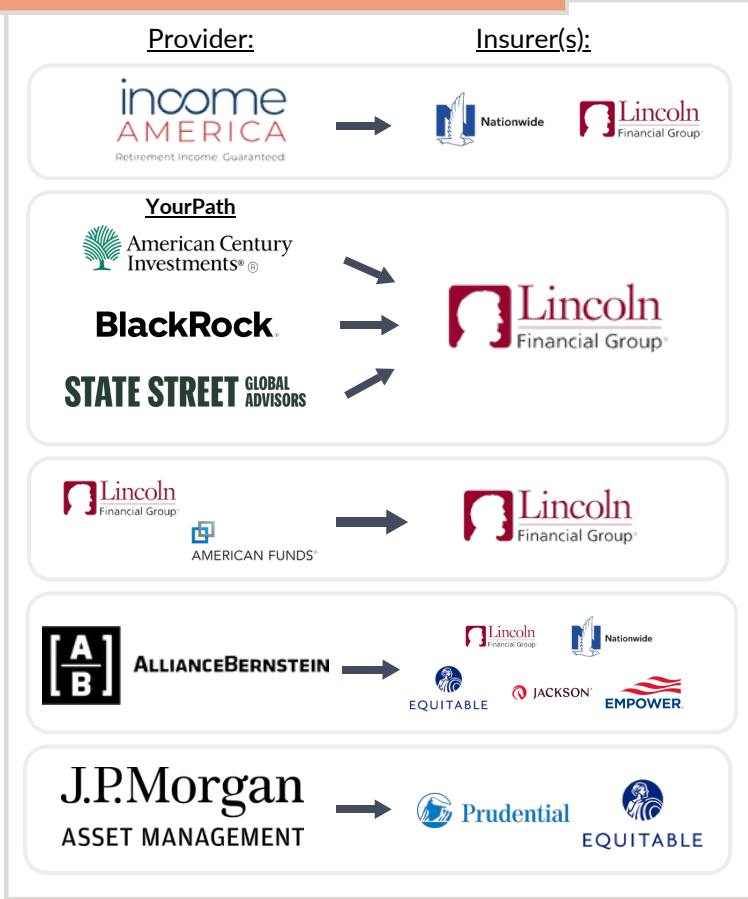
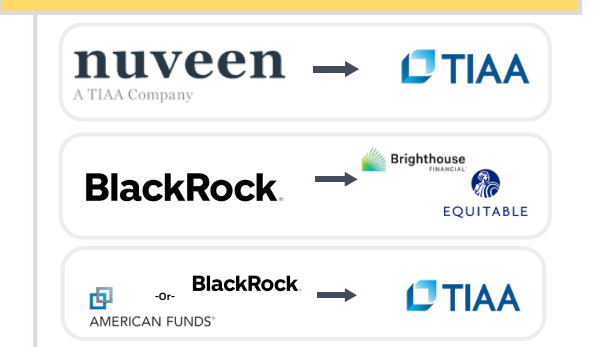


# RETIREMENT INCOME LANDSCAPE

## TARGET DATE FUND WITH GUARANTEED LIFETIME BENEFIT



## TARGET DATE FUND WITH FIXED ANNUITY



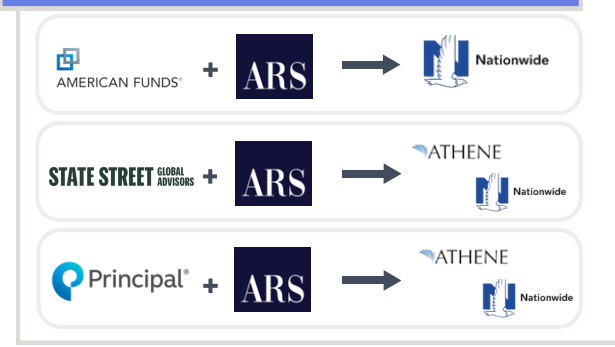
## IMMEDIATE FIXED ANNUITY



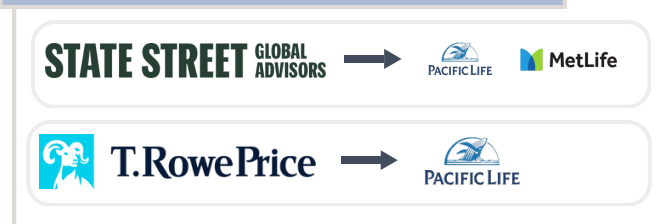
## MANAGED ACCOUNT & PERSONALIZED SOLUTIONS



## TARGET DATE FUND WITH FIXED INDEXED ANNUITY



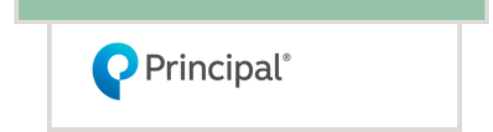
## TARGET DATE FUND WITH QLAC



## NON-GUARANTEED MANAGED PAYOUT



## DEFERRED FIXED ANNUITY



\*Advantage Retirement Solutions "ARS" partners with multiple asset managers and insurers to design and manufacture solutions.