NextPhase™ Retirement Income Solutions – A structured plan with the goal of offering you an income stream to last your lifetime.

GUARANTEED INCOME STREAM – The guaranteed income stream investment vehicle that overlays the six allocation pools (when suitable and used in the NextPhase™ plan) is a Variable Annuity with a Guarenteed Minimum Withdrawal Benefit.

ALLOCATION POOL 1	ALLOCATION POOL 2	ALLOCATION POOL 3	ALLOCATION POOL 4	ALLOCATION POOL 5	ALLOCATION POOL 6
• Single Premium Immediate Annuity • Bond Ladders • CD Ladders	• Fixed Annuity Products • Bond Ladders • Principal Protected Structured CD Products • Managed Portfolios	• Variable Annuities • Real Estate Products • Equity Indexed Annuities • Mutual Fund Portfolios • Managed Portfolios	• Variable Annuities • Mutual Fund Portfolios • Managed Portfolios	• Variable Annuities • Mutual Fund Portfolios • Managed Portfolios	• Variable Annuities • Mutual Fund Portfolios • Managed Portfolios

Investments in model strategies have additional management fees and expose the investor to the risks inherent within the model and the specific risks of the underlying funds directly proportionate to their fund allocation.

All investments involve the risk of potential investment losses. Investment returns, particularly over shorter time periods are highly dependent on trends in the various investment markets. The investor may receive less than the original invested amount and is advised to consider the investment objective and risks before investing.

Asset allocation does not guarantee a profit or protection from losses in a declining market.

***Guaranteed monthly income is based on current values as well as the terms and conditions of the annuity contract or optional rider. These advantages may have additional fees and can only be fully realized if you follow the benefit's rules and hold annuity through surrender period. Guarantees and principal based on the claims paying ability of the issuing company.**

Annuities are long term investments designed for retirement purposes. Withdrawals of taxable amounts are subject to income tax, and, if taken prior to age 59½, a 10% federal tax penalty may apply. Early withdrawals may be subject to withdrawal charges. The purchase of a variable annuity is not required for, and is not a term of, the provision of any financial service or activity.

Single Premium Immediate Annuity contracts cannot be surrendered once annuitized.

Purchase of an annuity contract through a qualified plan does not provide any additional tax-deferral benefits beyond those already provided through the plan. If you are purchasing an annuity contract through a plan, you should consider purchasing it for its death benefit, annuity options, and other non-tax-related benefits.

Investments in real estate or REITs may not be suitable for all investors and is subject to significant risks. These risks may include limited operating history, reliance on the investment advisor, potential conflicts of interest, payment of substantial fees to the investment advisor and its affiliates, potential illiquidity and liquidation at less than the original amount invested.

Mutual Funds and Variable Annuities are investments involving risk and are offered by prospectus only. Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of the investment and its underlying investment options. The prospectuses contains this and other important information. Please contact your representative or the investment company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

Investments in mutual funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market funds seek to preserve their value at $1.00 per share, it is possible to lose money by investing in money market funds.

Investments in fixed income products are subject to market risk, interest rate risk, credit risk and special tax liabilities.

Purchasing CDs involves a number of risks. It is suggested that prospective depositors reach a purchase decision only after careful consideration with their financial, legal, accounting, tax and other advisors regarding the suitability of the CDs in light of their particular circumstances.

You must evaluate whether a bond ladder and the securities held within it are consistent with your investment objectives, risk tolerance, and financial circumstances. If you decide to include callable bonds in your ladder, these bonds may be called prior to maturity. If a bond is called, your interest payments cease and the principal is returned as of the call date. If you seek to reinvest the principal in a similar bond issue, you will likely have to accept a lower yield (and lower interest payments) consistent with prevailing interest rates.

Any fixed income security sold prior to maturity may be subject to a substantial and taxable gain or loss.

Structured products typically pay an interest or coupon rate above prevailing market rates and limit upside participation in the referenced asset if principal protection is offered or if the security pays an above-market interest rate. Risks may include loss of principal and the possibility that at expiration the investor will own the referenced asset at a depressed price. Other factors that may affect the investment value of the structured product include: interest rates, volatility of the underlying asset, liquidity and time remaining until maturity. Structured investments are generally backed by the issuing firm which may or may not maintain a secondary market.

Investments are not FDIC or NCUA insured, not Bank or Credit Union Guaranteed and May Lose Value.

NextPhase™

RETIREMENT INCOME SOLUTIONS

Strategy Overview

A guaranteed income designed to last your lifetime!

The challenge facing retirees who are living longer lives – Outliving their planned retirement income.

Perhaps today more than ever before, America's retirees face an important question, "Do I have enough money to provide income for the rest of my life?"

With improvements in healthcare, diet and exercise habits, Americans are generally living longer lives and enjoying more active and vibrant retirements. Early retirement has also become more common, resulting in many retirees facing the challenge of outliving their retirement assets.

Knowing if you have enough money to retire, and then planning to make that pool of money last as long as you need, is the focus of the *NextPhase™ Retirement Income Solutions*. This time-segmented, inflation-adjusted strategy can help answer the key question: "Do I have enough retirement assets to last my lifetime?"

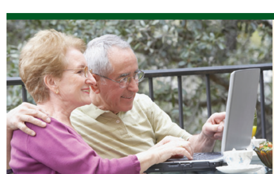
Why everyone should plan for a retirement income designed to last a lifetime.

The financial realities of our world are changing. More and more people need to rely on their own investments for income during retirement. Although many retirees have income streams from Social Security and/or pension plans, others rely on their 401(k)s, personal investments and savings plans.

The assets from which you expect to create a vital stream of income during retirement face risk from economic turmoil, interest rate uncertainty and market volatility. As you move from asset accumulation (saving money for retirement) to income distribution (spending money in retirement), positioning your investments to provide a primary income that lasts as long as you need becomes more complex and difficult to manage. *NextPhase™ Retirement Income Solutions* is designed to help you find a balance of investment choices with different, complementary risk and growth opportunities. This balance then helps us work toward your goal of having a retirement income to last your lifetime.

The goal of NextPhase™ is to offer you:

- *The confidence that comes working within a structured plan.*
- *A guaranteed income designed to last for your entire lifetime.*
- *Freedom to spend your retirement money as you wish within your plan's guidelines.*
- *A reduced level of uncertainty regarding the amount and regularity of your retirement income.*
- *The ability to plan a legacy for your heirs or charitable good works.*



More and more people need to rely on themselves for income during their retirement.

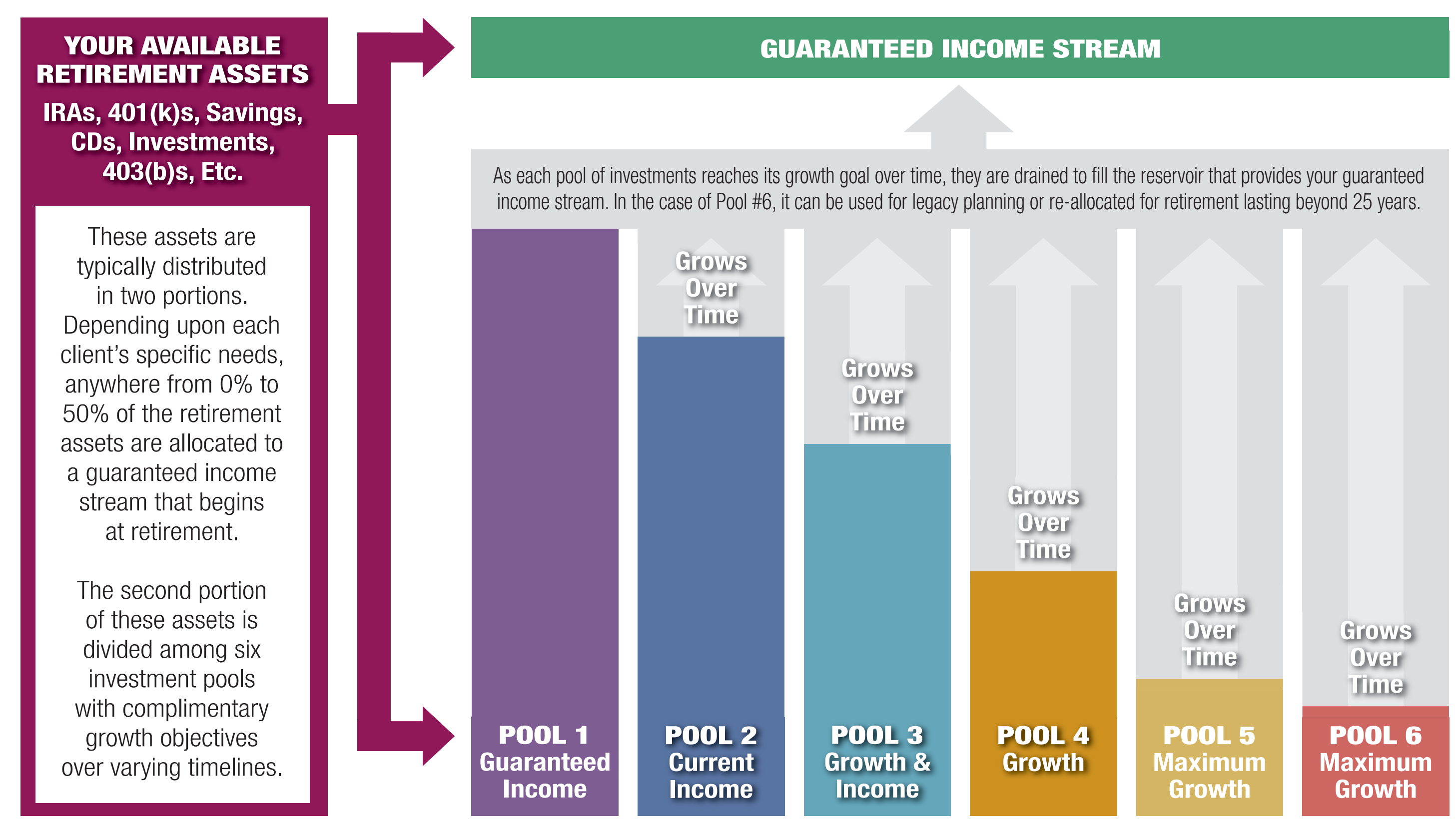
The goal of NextPhase™ is to help meet your needs during retirement using pools of assets working for you over time.

An *income stream* is a flow of money that you receive over time, often at regular intervals. In fact, one of the most common income streams during retirement comes from Social Security. However, your income may also come from other assets like 401(k)s, 403(b)s, CDs and personal savings.

NextPhase™ offers a guaranteed income stream designed to span your lifetime **plus** a system for dividing up investments into multiple time-segmented pools with different growth and security objectives. In addition to the investment pools, if suitable for your specific circumstances, more guaranteed income can be added through a variable annuity with a *guaranteed minimum withdrawal benefit* rider.* The variable annuity provides lifetime income regardless of market performance.

The chart below is an example of how *NextPhase™* works. Planning closely with your advisor, your retirement assets are gathered and divided among a guaranteed income stream and up to six pools of investments that range from conservative to aggressive. The guaranteed income stream and pool #1 offer immediate, regular income streams, while the other pools of investments are designed to grow over time. The more conservative pools (shown in purple and blues below) are larger with shorter time horizons. The more aggressive investment pools (shown in orange, gold and red below) are smaller initially with longer time horizons so they have the potential to grow. As time goes on, each pool is drained to fill the reservoir that provides your guaranteed, regular income stream. The strategy typically plans for 25 years, at which point pool #6 can be divided up again to provide for a longer retirement or used for legacy planning. *Note: Guarantees mentioned above are based on the claims paying ability of the issuing company. See important information on the back cover of this brochure.*

AFTER RETIREMENT . . .



Graphic is for illustration of time-segmented distribution strategy only. This information should not be construed as a recommendation of the investment plan for all investors. There is no guarantee that any or all segments will obtain their desired results. If desired returns are not met in any investment segment this could cause the investor to run out of income before the end of that income segment. To continue drawing income the investor may have to remove funds from other investment segments before scheduled. This action could lead to additional fees and ultimately the failure of the plan to meet the original objectives. Investors may have to adjust their income amounts to compensate for any investment segment not meeting its goal in order for the actual cash value to last the duration of that income segment.