

Dear

I hope this letter finds you doing well. Things change over time and I'd like to make sure you're getting the best value and fit with your variable annuity. Let's schedule a meeting to review your current needs & goals as well as your strategies.

It's my goal to review all financial solutions with my clients to ensure that they are still in line with their overall goals, risk tolerance, and time horizon. At this meeting, we'll take a look at your current in-force annuity. It's important that I provide you with an understanding of your current annuity and this meeting will give us an opportunity to evaluate all your appropriate options.

When we meet, we can answer a few key questions you may have regarding your existing annuity, including:

- Can fees be substantially reduced?
- Can market risk be reduced or even eliminated?
- Can future guaranteed lifetime income payments be enhanced?

We appreciate the opportunity to work with you in planning for your financial future and look forward to meeting with you soon.

Sincerely,

Annuities are long-term vehicles designed for retirement income and are not suitable for everyone. The goal of the Annuity Audit is to evaluate your current annuity to ensure it continues to support your retirement needs. As a result, it's possible that we may recommend the purchase of a new annuity if our analysis indicates that your current annuity may no longer fit your needs. As licensed insurance and investment professionals, we are obligated to comply with all state and federal regulations regarding the surrender, purchase or replacement of an annuity to ensure our recommendations are appropriate for your situation.

Annuity guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not apply to the performance of the variable subaccounts. Investing involves risk, including possible loss of principal.

**Investors are advised to consider the investment objectives, risks, charges and expenses of a variable annuity and its underlying investment options carefully before investing. Refer to your prospectus for your existing variable annuity and its underlying investment options for this important information. Read them carefully before investing or sending money. Product and feature availability may vary by state.**

Annuities involve fees and charges including potential surrender penalties for early withdrawals. Distributions are subject to ordinary income taxes and may incur an additional 10% federal penalty if taken before age 59-1/2. Annuity feature and availability may vary by state. We do not offer tax or legal advice. Always consult with your own qualified tax/legal advisors concerning your own unique circumstances.