

THE RISK MODELS



RETIREMENT'S NEW RISK SPECTRUM

The R.I.S.K. Process™ helps insulate your income against key retirement risks by constructing an individualized risk-focused portfolio comprised of various income solutions.

The income solutions within each custom portfolio are uniquely designed to work together to provide specialized benefits such as asset accumulation, lifetime income, inflation protection, tax efficiency, long term care coverage and death benefits.

The sample models (at left) are hypothetical in nature and are intended to illustrate how combinations of various income solutions work together to address key retirement risks.

ASSET MANAGEMENT

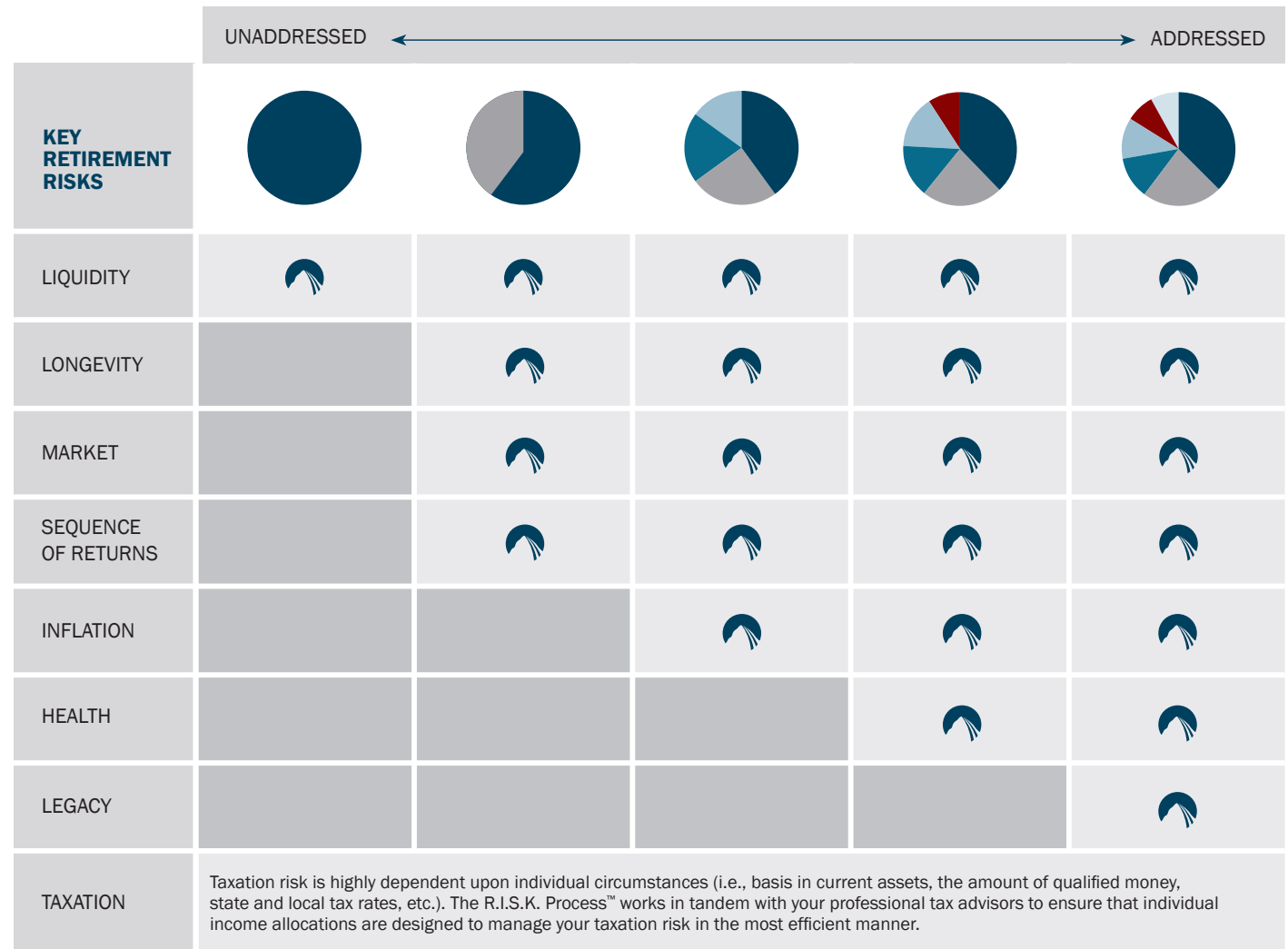
EQUITY INCOME GUARANTEES

LONGEVITY INSURANCE

INFLATION PROTECTION

LONG TERM CARE COVERAGE

DEATH BENEFITS



Indicates risk has been addressed