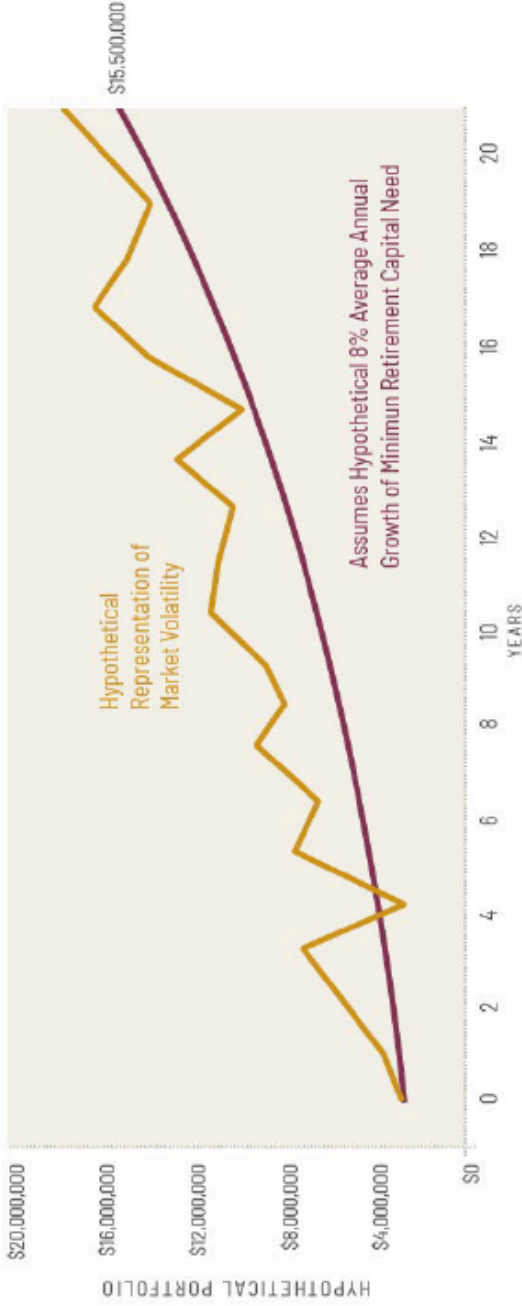




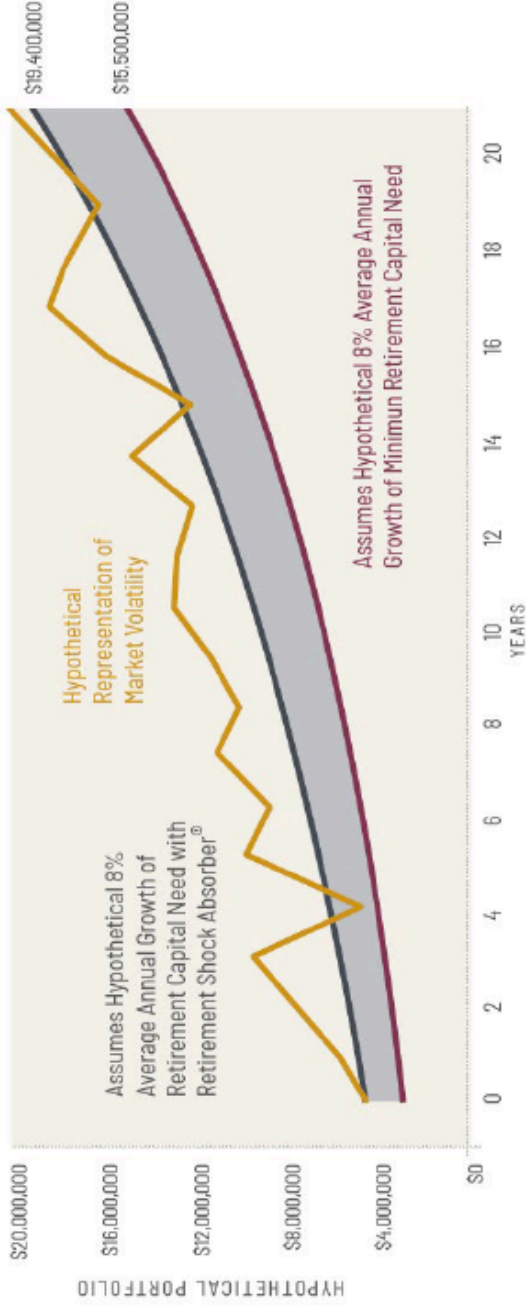
# THE RETIREMENT SHOCK ABSORBER<sup>®</sup>

Invest with a Plan<sup>™</sup>

1. Illustrates a Hypothetical Retirement Plan and Portfolio within the context of a constantly fluctuating market environment without the benefit of buffer against the inevitable and uneven market fluctuations that occur in reality.



2. Illustrates a Hypothetical Retirement Plan that takes into account the unpredictable nature of the markets by applying *The Retirement Shock Absorber*<sup>®</sup>.



No strategy assures success or protects against loss