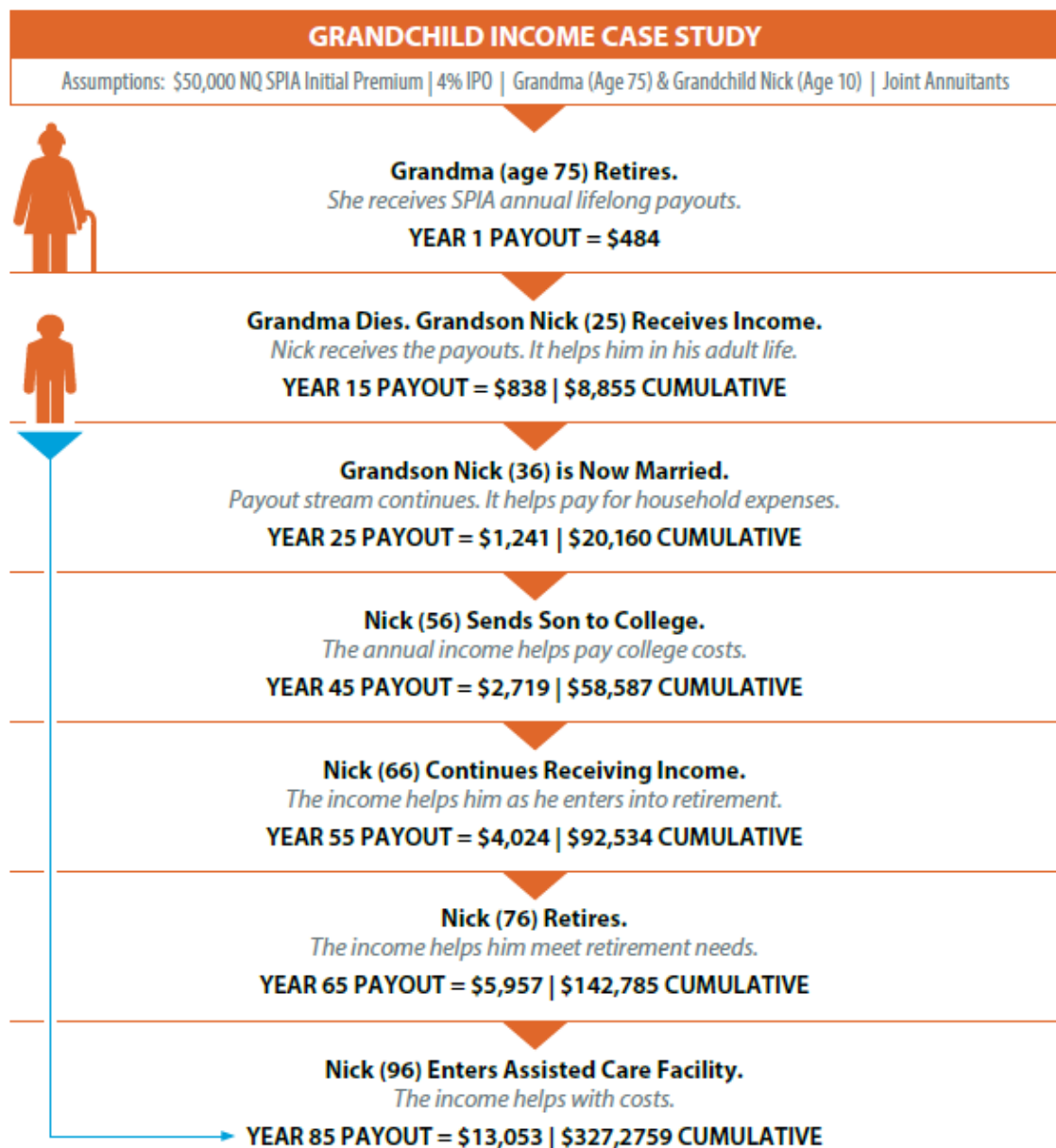


CREATE INCOME FOR GENERATIONS

Create an income gift for a grandchild . . . or a whole family . . . with non-qualified (NQ) annuities.

STRATEGY #1 - Pass Income to Grandchild with NQ Annuities

Some grandparents support grandchildren financially during life. A multigenerational income strategy can continue that support after life. It's a great way to leave an annual birthday gift to a grandchild and remain in their thoughts yearly. Payments start with grandparent and pass directly to a grandchild after the grandparent's death.



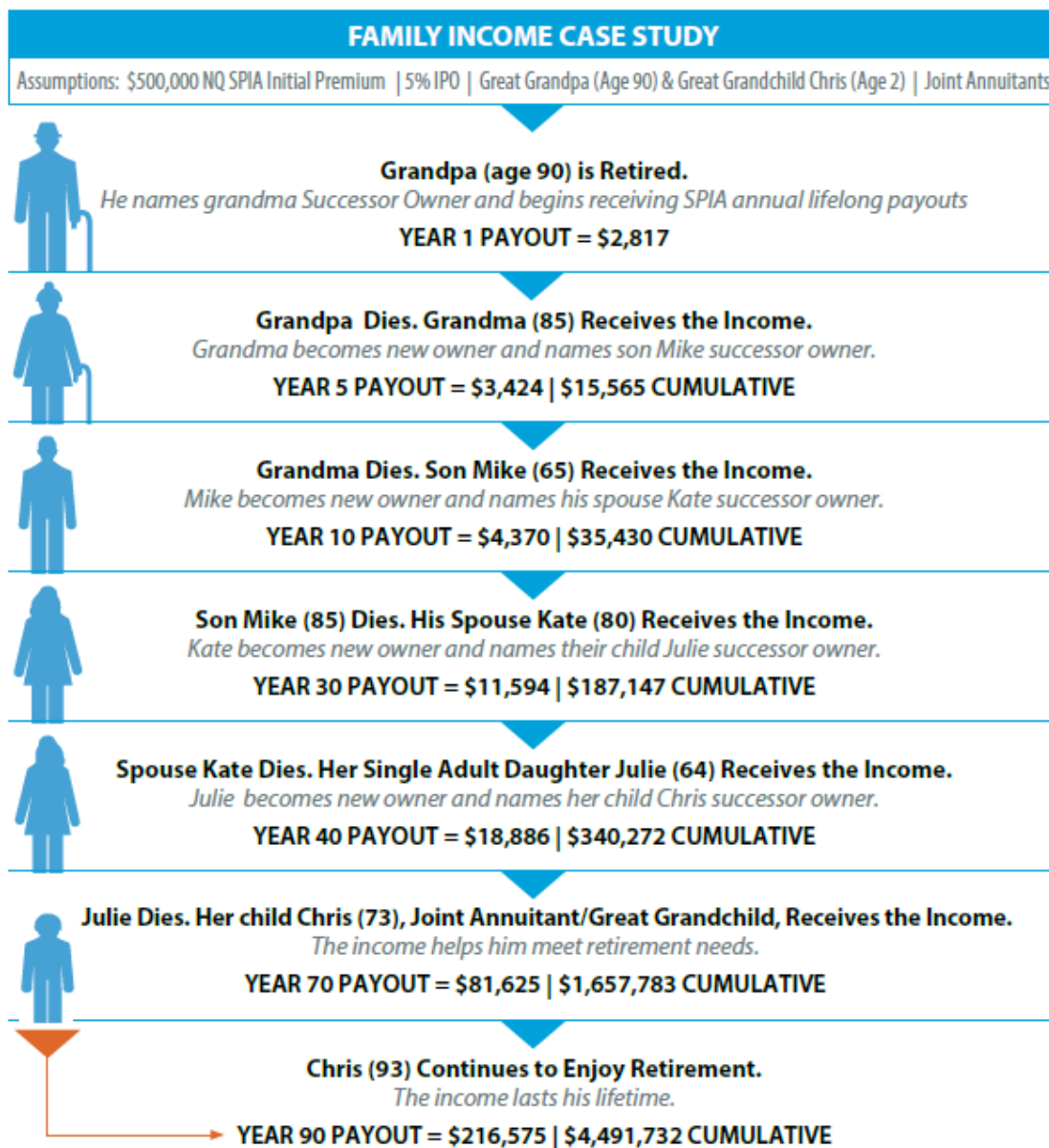
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STRATEGY #2 - Pass Income to Family with NQ Annuities

Some grandparents support family members throughout their lives. A multigenerational income strategy can continue that support after death with annual payouts if the grandparent names a family member other than a grandchild as a successor owner.



Create Income for Lifetimes | **Provide** Tax-Deferred Growth | **Spread** Potential Tax Liability

Grow Payouts Over Time | **Avoid** Potential Probate Issues

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