



SPONSORS



DoubleLine Capital LP

DoubleLine Capital LP, a registered investment adviser under the Investment Advisers Act of 1940, DoubleLine and its affiliates manage assets held in closed- and open-end 1940 Act funds, separate accounts, hedge funds and UCITS. Strategies include portfolios focused on fixed income assets, equities and commodities as well as asset allocation strategies. DoubleLine's headquarters is in Los Angeles, CA. Its offices can be reached by telephone at (213) 633-8200 or by e-mail at info@doubleline.com.



Fidelity Investments

Fidelity Financial Advisor Solutions (FFAS) is a division of Fidelity Investments. Fidelity is one of the world's largest providers of financial services, with assets under administration of \$4.1 trillion, including managed assets of \$1.7 trillion, as of June 30, 2013. Founded in 1946, the firm is a leading provider of investment management, retirement planning, portfolio guidance, brokerage, benefits outsourcing and many other financial products and services to more than 20 million individuals and institutions, as well as through 5,000 financial intermediary firms.



Genworth

Genworth is dedicated to helping people secure their financial lives, families and futures.

Genworth has leadership positions in offerings that assist consumers in protecting themselves, investing for the future and planning for retirement—including life insurance, long term care insurance, and financial protection coverages—and mortgage insurance that helps consumers achieve home ownership while assisting lenders in managing their risk and capital.

Genworth operates through three divisions: U.S. Life Insurance, which includes life insurance, long term care insurance and fixed annuities; Global Mortgage Insurance, containing U.S. Mortgage Insurance and International Mortgage Insurance segments; and the Corporate and Other division, which includes the International Protection and Runoff segments. Genworth is headquartered in Richmond, Virginia. Fixed index annuities are issued by Genworth Life and Annuity Insurance Company, Richmond, VA

In addition to the surrender charge penalty assessed on fixed index annuity products, if excess withdrawals or contract surrenders occur during the surrender charge period (usually between 5-10 years), many of these products also have a Market Value adjustment (MVA) will also apply. Generally, in an increasing interest rate environment, the MVA could further reduce the remaining contract value. Conversely, a decreasing interest rate environment could have a positive impact to the contract value paid back to the owner.

Withdrawals may be taxable and a 10% federal penalty may apply to withdrawals taken before age 59½. Although the contract value of a fixed index annuity may be affected by the performance of an index, the contract is not a security and does not directly or indirectly participate in any stock or equity investment including but not limited to, any dividend payment attributable to any such stock or equity investment.



JANUS CAPITAL
Group

Janus Capital Group Inc.

Janus Capital Group Inc. (JCG) is a global investment firm dedicated to delivering better outcomes for clients through differentiated investment solutions from three independent managers: Janus Capital Management LLC (Janus), INTECH Investment Management LLC (INTECH) and Perkins Investment Management LLC (Perkins). Each manager brings a style-specific expertise and a disciplined approach to risk. JCG's multi-boutique approach provides clients with distinctive solutions across a broad range of asset classes including equities, fixed income, diversified alternatives, asset allocation and income products. Based in Denver, JCG has offices in London, Milan, Munich, Singapore, Hong Kong, Tokyo, Melbourne, Paris, The Hague, Zurich, Frankfurt, Dubai and Taipei.

The views expressed are those of Janus Capital Management LLC as of September 2013. They do not necessarily reflect the views of Janus portfolio managers or other persons in Janus' organization. These views are subject to change at any time based on market and other conditions, and Janus disclaims any responsibility to update such views. No forecasts can be guaranteed. These views may not be relied upon as investment advice or as an indication of trading intent on behalf of any Janus fund.



LOOMIS | SAYLES

Loomis, Sayles & Company, L.P.

Since 1926, Loomis, Sayles & Company, L.P. has served the investment needs of institutional and mutual fund clients. As performance-driven investors seeking exceptional opportunities, Loomis Sayles employs actively managed disciplines that combine fundamental research, systematic risk assessment and experienced portfolio management. This rich tradition has earned Loomis Sayles the trust and respect of clients worldwide, for whom it manages more than \$187 billion in assets as of June 30, 2013.



NUVEEN
Investments

Nuveen Investments

Nuveen Investments is guided by a deep commitment to securing lasting value for institutions, high net worth investors, and the consultants and advisors who serve them. Since 1898, the firm has been a steadfast presence in rapidly changing markets, emerging as a provider of U.S., global and international investment solutions. Today, Nuveen Investments delivers excellence across every major asset class, utilizing the focused expertise of seven independent affiliates. Each affiliate offers a world-class institutional reputation and proven ability to deliver strong, consistent results over market cycles. Nuveen Investments manages more than \$215 billion in assets as of June 30, 2013.

PIMCO

PIMCO

PIMCO is a leading global investment management firm, with offices in 12 countries throughout the Americas, Europe and Asia. Founded in 1971, PIMCO offers a wide range of innovative strategies to help millions of investors worldwide meet their needs. Our goal is to provide attractive returns while maintaining a strong culture of risk management and long-term discipline.





Prudential Investments

At Prudential Investments, we view today's biggest investor challenges—market volatility, interest rates, longer retirements—as challenges with lasting impact. It's why we build funds with a long-term mindset **Solutions with a purpose.** Through changing markets, we strive to be a leader in a broad range of investments to help investors stay on course to the future they envision.

Seasoned managers. With one of the most experienced and stable portfolio management teams in the business, our investment professionals have weathered all kinds of market environments. Together they manage more than \$686 billion in assets (6/30/2013).

We're part of Prudential. A company America has been bringing its challenges to for more than 137 years. Bring us yours. Visit PrudentialMutualFunds.com.

Alpha measures risk-adjusted performance, factoring in the risk due to the specific manager rather than the overall market. **Beta** measures a fund's sensitivity to changes in the overall market relative to its benchmark. **Consider a fund's investment objectives, risks, charges, and expenses carefully before investing. The prospectus and the summary prospectus contain this and other information about the fund. Read them carefully before investing.**

Mutual fund investing involves risk. Some mutual funds have more risk than others. The investment return and principal value will fluctuate and shares when sold may be worth more or less than the original cost and it is possible to lose money. There is no guarantee a Fund's objectives will be achieved. The risks associated with each fund are explained more fully in each fund's respective prospectus. Indices are unmanaged and an investment cannot be made directly into an index. Diversification does not guarantee a profit or protect against a loss in declining markets.

Mutual funds are distributed by Prudential Investment Management Services LLC, a Prudential Financial company, member SIPC. Prudential Investments, Prudential, the Prudential logo, Bring Your Challenges, and the Rock symbol are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.

0249632-00003-00



Precise in a world that isn't.

State Street Global Advisors

SPDR ETFs are a comprehensive family spanning an array of international and domestic asset classes. Offered by State Street Global Advisors, SPDR ETFs provide professional investors with the flexibility to select investments that are precisely aligned to their investment strategy. Recognized as the industry pioneer, State Street created the first ETF in 1993 (SPDR S&P 500® Ticker SPY). Since then, we have sustained our place as an industry innovator through the introduction of many groundbreaking products, including first to market products with gold, international real estate, international fixed income and sector ETFs.

The views expressed are the views of the ETF Investment Strategy Team through the period ended 8/27/2013 and are subject to change based on market and other conditions. This document contains certain statements that may be deemed forward looking statements. Please note that any such statements are not guarantees of any future performance and actual results or developments may differ materially from those projected.

ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETFs net asset value. Brokerage commissions and ETF expenses will reduce returns.

TCW

METWEST

TCW MetWest

Founded in 1971, The TCW Group, Inc. manages a broad range of innovative, value-added investment products and services that strive to enhance and protect clients' wealth. The firm has approximately \$128 billion in assets under management across institutional strategies, separate accounts, the TCW and MetWest mutual funds, and private investments. TCW offers investment products across a wide variety of U.S. and international equity, fixed income and alternative asset classes. TCW and Metropolitan West Asset Management, a wholly-owned subsidiary, are leaders in U.S. and international fixed income strategies, specializing in the active management of focused and diversified portfolios of corporate bonds, mortgage-backed securities, and emerging markets debt.