Presented by

FINANCIAL ADVISOR FA Private Wealth

FlexChoice

A Variable Annuity Rider From MetLife

How to offer married clients **Lifetime Income** with **Fewer Compromises**

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Today's Agenda:

- How Will Your Clients' Lives Unfold?
- Offer Married Clients Lifetime Income With Fewer Compromises.
- How FlexChoice Works.
- Real-Life Flexibility.

Are your clients' financial plans flexible enough for the ways life unfolds?

Clients want
CERTAINTY

But need
FLEXIBILITY

? Do your clients feel like they have to trade off the flexibility they need in order to generate the retirement income they want?

How about your married clients, are they equally prepared?

DID YOU KNOW?

Since 2001

76%

of all investments in variable annuities with living benefits[1] have been set up to provide income for only one life.

How many

of these clients are married?

[1] Variable Annuity Guaranteed Living Benefits Utilization Study, joint sponsored by the Society of Actuaries and LIMRA. 2013.

What compromises do married clients make today?

In your experience, are there any GLWBs that do the following:

- Allow clients to elect single or joint lifetime income after the contract has been issued?
- Calculate the rider's withdrawal amounts on the life of the older owner, not the younger owner?
- Offer the same initial withdrawal rate for single and married clients, not a lower rate for married clients?
- Charge the same fee for single and married clients, not a higher fee for married clients?

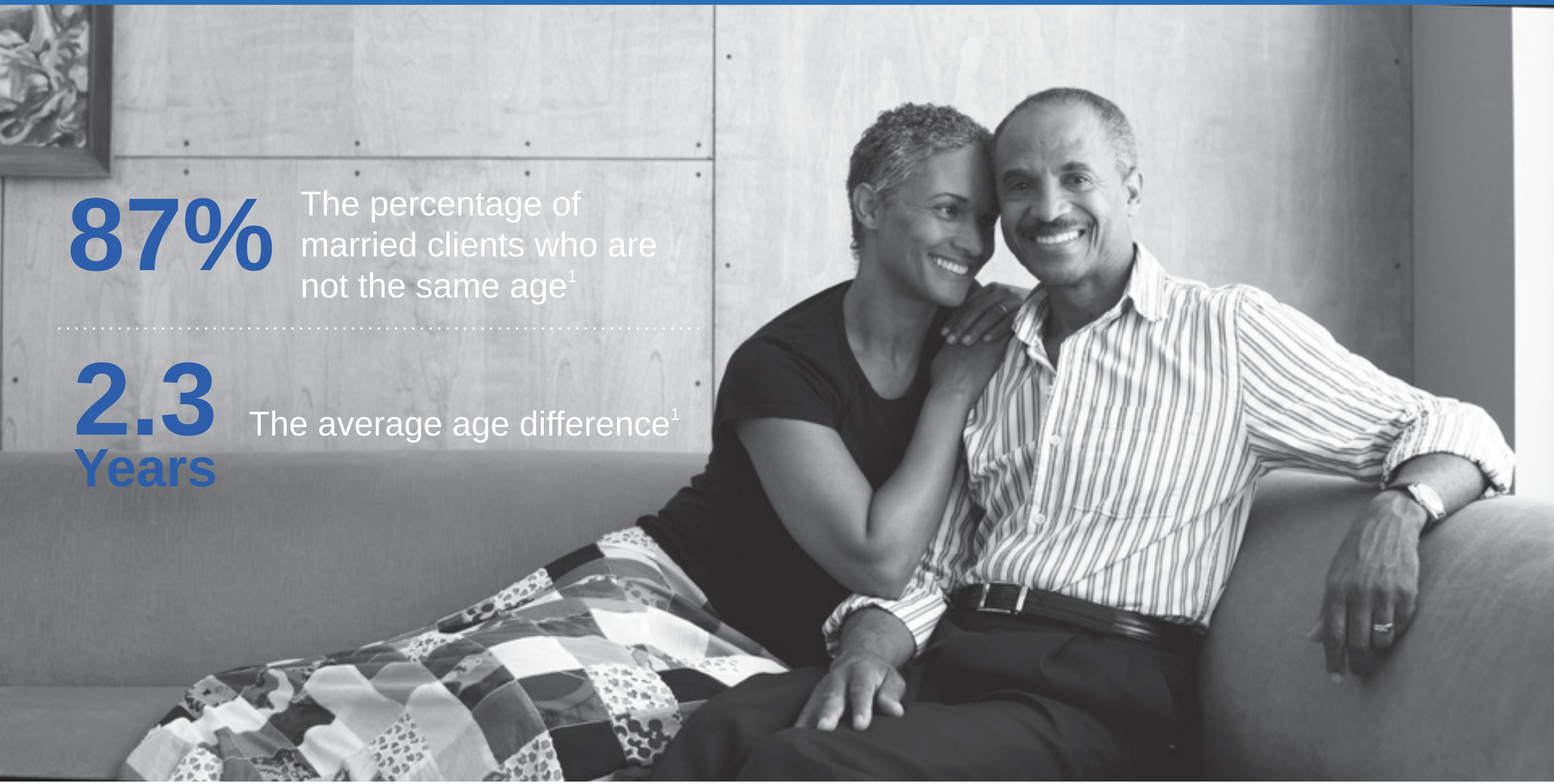
If you answered "no" to any of these, your clients may need an alternative.

Offer married clients guaranteed[1] lifetime income with fewer compromises.

4 ways FlexChoice[2] provides additional flexibility to married clients

[1] Guarantees are subject to the product terms, exclusions, and limitations and the insurer's claims-paying ability and financial strength.
[2] FlexChoice is referred to as the Guaranteed Lifetime Withdrawal Benefit in the prospectus.
[3] We use the terms "income" and "lifetime income" to refer to any allowable withdrawal(s) under the FlexChoice rider, as well as any lifetime income payments your clients would receive under the rider if their account value reduces to zero.
[4] Initial withdrawal rate refers to the withdrawal rate after age 59½ (age 59½ of older owner if jointly owned) and prior to the contracts' account value reducing to zero. If the account value reduces to zero due to a non-excess withdrawal, fund performance or the Rider charge, they can elect to receive income for 1 or 2 lives based on the applicable Lifetime Guarantee Rate. The Joint Lifetime Guarantee Rate is less than the Single Lifetime Guarantee Rate and the spouse cannot be more than 10 years younger than the older owner as determined by the birthdays of the two individuals.
[5] The FlexChoice rider is available for an additional annual charge of 1.20% of the Benefit Base, which is deducted from the account value on each contract anniversary. Upon Automatic Step-Up, the annual charge may increase, up to a maximum of 2.00%.

Why age matters.



87% The percentage of married clients who are not the same age[1]

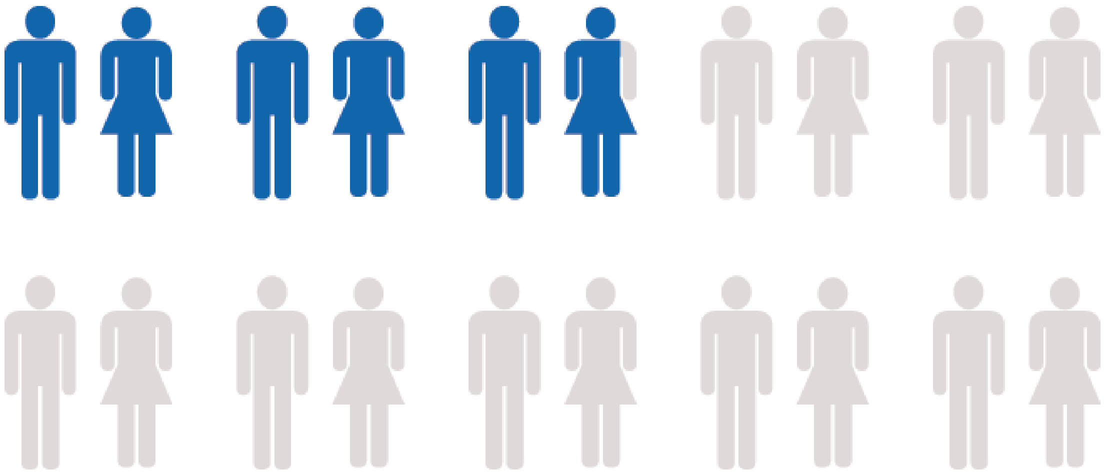
2.3 Years The average age difference[1]

[1] Source: U.S. Census Bureau, 2013. www.census.gov

What if something unexpected happens?

Remember from the prior slide:

Only 24% of variable annuities with living benefits **are set up to provide income for two people.**[1]



[1] Variable Annuity Guaranteed Living Benefits Utilization Study, joint sponsored by the Society of Actuaries and LIMRA. 2013.

Meet Carl and Beth Taylor.

Hypothetical example. For illustrative purposes only.

- Carl and Beth are married and ages 56 and 54 respectively, and plan to retire in 10 years.
- They want a protected income strategy that can provide:
  - Guaranteed lifetime income
  - The potential for market growth
  - The flexibility to adapt if their needs change

- They decide on FlexChoice, because:
  - They can grow their Benefit Base by at least 5% each year during the first 10 years in which they take no withdrawals
  - They can choose either the Level Option or the Expedite Option for withdrawals

FlexChoice in action – How the rider works.

LEVEL EXAMPLE

Hypothetical example for illustrative purposes only. It does not represent the past, present or future performance of any investment. The Level or Expedite option must be chosen at contract issue.

To see the numbers behind the scenario, see the table in the appendix.

Carl and Beth's initial withdrawal amount

1 $8,665

Income is based on the age of the older owner

With FlexChoice, income is based on the age of the **older owner**. Since Carl is over age 65, he and Beth (age 64) can begin withdrawing **5% of the Benefit Base annually.**

Beth continues withdrawing income

3 $8,665

Beth continues the variable annuity contract, FlexChoice rider and continues to take **5% of the Benefit Base annually.**

Lifetime income begins

4 $8,665

Beth's lifetime income amount

At age 82, Beth's account value is reduced to zero. She continues to **receive 5% of the Benefit Base annually for life.**

FlexChoice in action – Total income.

If Beth lives to: **92**

$ 164,641	**Withdrawals before the account value reduced to zero**
+ 86,654	**Lifetime income payments**
$251,295	**Total income received from FlexChoice**

If Beth lives to: **97**

$ 164,641	**Withdrawals before the account value reduced to zero**
+ 129,980	**Lifetime income payments**
$294,621	**Total income received from FlexChoice**

?

Did you know?
Among married couples, both aged 65, there's a 50% chance of one spouse living to age 92 – and a 25% chance of one spouse living to age 97.[1]

[1] Source: Annuity 2000 Mortality Table; Society of Actuaries.

FlexChoice in action – Important details.

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for the MetLife Preference Premier C Class variable annuity:

- Mortality and Expense and Administration Charge of 1.65%
- FlexChoice rider charge of 1.20% of the Benefit Base
- Annual Contract Fee of $30 (waived if the account value is over $50,000)
- Arithmetic average investment option expenses of 0.94%

Share classes with lower Mortality and Expense and Administration Charges, and subject to Withdrawal Charge Schedules, are available. Withdrawal Charges range from 8% to 0% (depending on the product chosen) and would apply if withdrawals exceed the contract's annual free withdrawal amount. The effects of income taxes have not been reflected in this example. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses and fees as well as the investment objectives, risks and policies of the underlying portfolios.

Real-life flexibility for the ways life unfolds.

Real–Life Flexibility

Lifetime income for married clients

FlexChoice was designed to help remove tough, upfront decisions married clients often face when planning for retirement.

Start withdrawals at any time

Your clients decide when to start withdrawing income.

The FlexChoice initial withdrawal rate is based on your client's age at the time of the 1st withdrawal after age 59½.

Cancel if needs change

Your client can cancel the FlexChoice rider on the 5th, 10th or later contract anniversary.

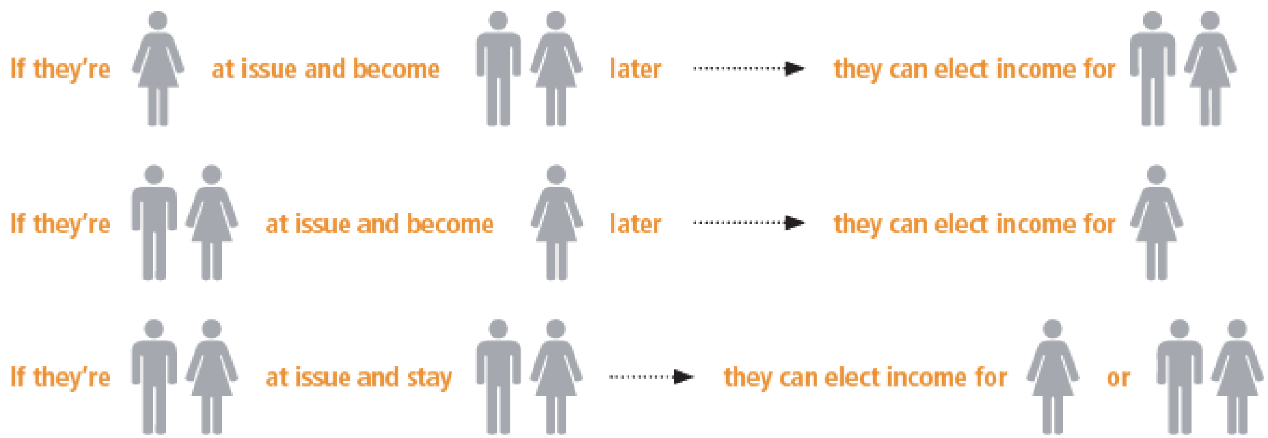
Lump-sum option[1]

In the event that your clients' account value reduces to zero, and your clients no longer want lifetime income, they can elect to receive a lump sum payment instead.

[1] Payment of the lump sum will terminate the contract and all obligations under the contract. Please see the prospectus and contract for details.

How do your clients feel about locking in decisions today?

With FlexChoice, your married clients are covered **no matter how their lives unfold,** because your clients don't have to choose between single or joint lifetime income options at issue.



Here's how it works

If your client's account value reduces to zero, they can choose the option that best fits their needs:

1. Lifetime Income for 1
2. Lifetime Income for 2

OR

3. Lump Sum Option[1]

And there's **no additional charge** to cover the spouse.[2]

[1] Payment of the lump sum will terminate the contract and all obligations under the contract. Please see the prospectus and contract rider for details.
[2] The FlexChoice rider is available for an additional annual charge of 1.20%, which is deducted from the account value on each contract anniversary. Upon Automatic Step-Up, the annual charge may increase, up to a maximum of 2.00%. The spouse cannot be more than 10 years younger than the older owner as determined by the birthdays of the two individuals.

Start withdrawals at any time – Level vs. Expedite.

The amount of income is determined by age at first withdrawal. If jointly owned, income is based on the age of the older owner.

Withdrawal Rate - **before** account value reduces to zero

LEVEL		EXPEDITE	
Age at 1st Withdrawal	**Withdrawal Rate** (% of Benefit Base)	**Age at 1st Withdrawal**	**Withdrawal Rate** (% of Benefit Base)
59½ to less than 65	4.00%	59½ to less than 65	5.00%
65 to less than 75	5.00%	65 to less than 75	6.00%
75 to less than 80	5.25%	75 to less than 80	6.00%
80+	5.75%	80+	6.75%

Note: If the contract's account value is reduced to zero due to a withdrawal before age 59½, or due to an excess withdrawal, your clients will not be eligible for lifetime income, no further benefit will be payable under the FlexChoice rider, and the rider will terminate. See prospectus for details.

Withdrawal rates – Level vs. Expedite.

Lifetime Guarantee Rate - **after** account value reduces to zero

LEVEL

Age at 1st Withdrawal	Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	4.00%	3.00%
65 to less than 75	5.00%	4.00%
75 to less than 80	5.25%	4.25%
80+	5.75%	4.75%

EXPEDITE

Age at 1st Withdrawal	Age When Account Value is Reduced to Zero	Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	79 or younger	3.00%	2.00%
	80 or older	3.25%	2.25%
65 to less than 75	79 or younger	4.00%	3.00%
	80 or older	4.25%	3.25%
75 to less than 80	79 or younger	4.00%	3.00%
	80 or older	4.25%	3.25%
80+	79 or younger	N/A	N/A
	80 or older	5.00%	4.00%

Note: If the contract's account value is reduced to zero due to a withdrawal before age 59½, or due to an excess withdrawal, your clients will not be eligible for lifetime income, no further benefit will be payable under the FlexChoice rider, and the rider will terminate. See prospectus for details.

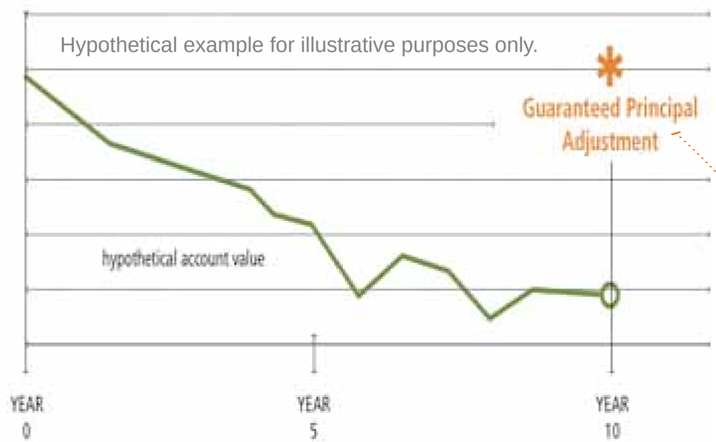
If your clients' needs change, they have options.

Two options to cancel the rider:

Before the account value reduces to zero

Guaranteed Principal Adjustment

If your clients cancel the rider on the 10th or later contract anniversary and their account value has decreased…



***WHAT HAPPENS HERE?**

We bring the account value back to its original amount, which equals the purchase payments made in the first 120 days of the contract, adjusted proportionately for all withdrawals.

After the account value reduces to zero

Lump Sum Option

How is the FlexChoice lump sum calculated?
The lump sum is calculated by multiplying the client's Annual Benefit Payment at that time, using the Single Lifetime Guarantee Rate, by a lump sum factor in effect at the time the contract's account value reduces to zero.

HYPOTHETICAL EXAMPLE - FOR ILLUSTRATIVE PURPOSES ONLY
Assumed lump sum factor: 4.8

82 →	$8,144	x 4.8	= $39,091
Client's age when the account value is reduced to zero.	Annual Benefit Payment	Hypothetical Lump Sum Factor	Hypothetical Lump Sum Amount

What more do I need to know?

What more do you need to know about withdrawals?

FlexChoice Level[3]

Provides clients with a level amount of payments for their lifetime – guaranteed.

Withdrawal Percent:

Ex. Age 65 = 5%

Note: If the account value reduces to zero, clients will still receive the same amount of single life income for life.

FlexChoice Expedite

Provides clients with a higher level of withdrawals early in retirement through a higher withdrawal rate.

Withdrawal Percent:

Ex. Age 65 = 6%

Note: If the account value reduces to zero, clients receive a **reduced** level of income for life.

The Withdrawal Rate and Lifetime Guarantee Rate are determined by the client's age at the time of their 1st withdrawal after age 59½. For jointly-owned contracts, this will be based on the age of the **older contract owner.**

Early Withdrawals (prior to age 59½) reduce the client's Benefit Base proportionately. For example, if a withdrawal reduces their account value by 10%, then their Benefit Base would also be reduced by 10%. If these withdrawals do not cause their account value to reduce to zero, they'll still receive lifetime income.

Excess Withdrawals (after age 59½) in a contract year that exceed the Annual Benefit Payment, will reduce the Benefit Base proportionately and could impact whether or not the client receives lifetime income payments. An excess withdrawal that reduces the account value to zero will terminate the FlexChoice rider.

Required Minimum Distributions (RMDs) will not be considered excess withdrawals if they're greater than the client's Annual Benefit Payment. This applies to RMDs for this contract only.

FlexChoice – by the numbers.

Which clients may benefit from FlexChoice?

- **Married** clients
- Between **ages 55–70**
- 5–10 years **from retirement**
- Prefers **flexibility and control**
- Seeking **guaranteed income via withdrawals** with market upside potential

FlexChoice Facts:

Annual Charge

1.20%

of Benefit Base

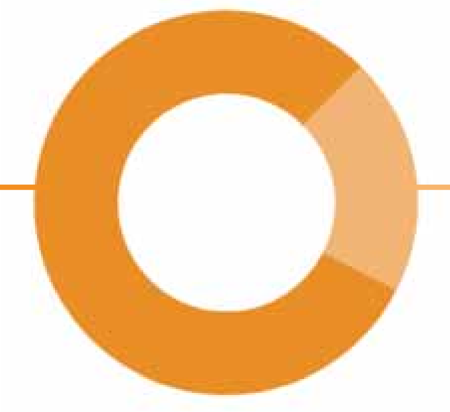
Issue age

50 minimum

85 maximum

FlexChoice investment options.

Your variable annuity offers a diversified selection of investment options and gives you the flexibility to design your own investment strategy.



Minimum Allocation: 80%

Protected Growth Strategy Portfolios

Protected Growth Strategies:

AB Global Dynamic Allocation Portfolio [F,H,Z]
Allianz Global Investors Dynamic Multi-Asset Plus Portfolio [D,F,Z]
AQR Global Risk Balanced Portfolio [D,F,Z]
BlackRock Global Tactical Strategies Portfolio [F,FF,Z]
Invesco Balanced-Risk Allocation Portfolio [D,F,Z]
JPMorgan Global Active Allocation Portfolio [F,H,Z]
MetLife Balanced Plus Portfolio [FF,Z]
MetLife Multi-Index Targeted Risk Portfolio [FF,Z]
PanAgora Global Diversified Risk Portfolio [D,F,Z]
Pyramis® Managed Risk Portfolio [F,FF,Z]
Schroders Global Multi-Asset Portfolio [F,Z]

Fixed Income:

Barclays Aggregate Bond Index Portfolio
Pyramis® Government Income Portfolio

Maximum Allocation: 20%

Asset Allocation Portfolios[AA]

- MetLife Asset Allocation 20 Portfolio
- MetLife Asset Allocation 40 Portfolio
- MetLife Asset Allocation 60 Portfolio
- American Funds® Balanced Allocation Portfolio
- American Funds® Moderate Allocation Portfolio
- State Street Global Advisors Growth and Income ETF Portfolio

For more information on the variable sub-accounts refer to the appendix or visit PGS.metlife.com

Protected Growth Strategies – seeking growth, managing risk.

Construct a Diversified Portfolio

Invest for Growth, Manage for Risk

The MetLife Protected Growth Strategy portfolios **seek more consistent returns over time** through a balanced approach that identifies **opportunities for growth** while responsively managing risk.

For more information, please visit **www.MetLife.com/PGS.**

Questions?

Let’s discuss how a MetLife variable annuity with the FlexChoice living benefit and FlexChoice death benefit can help provide your clients the **income they want** and the **flexibility they need** in retirement – better preparing them for however life unfolds.

APPENDIX: FlexChoice – the numbers behind the scenario.

Take a look at the numbers behind the Taylor scenario.

Level Option

*Reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Total Separate Account Annual Charge, charges for optional living and/or death benefits, if selected. This return also reflects the impact of the cash flows for the period including additions for purchase payments and deductions for partial withdrawals. It does not take into account any tax that may be due if you take withdrawals from this contract, but does reflect applicable withdrawal charges. The cumulative annualized return for the varying scenario is 0.89%, 1.76% for the constant scenario, and -6.85% for the zero scenario.

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for the MetLife Preference Premier C Class variable annuity: Mortality and Expense and Administration Charge of 1.65%, FlexChoice rider charge of 1.20% of the Benefit Base, Annual Contract Fee of $30 (waived if the account value is over $50,000), and arithmetic average investment option expenses of 0.94%. Share classes with lower Mortality and Expense and Administration Charges, and subject to Withdrawal Charge Schedules, are available. Withdrawal Charges range from 8% to 0% (depending on the product chosen) and would apply if withdrawals exceed the contract's annual free withdrawal amount. The effects of income taxes have not been reflected in this example. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses and fees as well as the investment objectives, risks and policies of the underlying portfolios.

Level Option

			Average variable rate of return is 7.78% gross / 6.02% net.			
Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal	Cumulative Withdrawals
56	54	$100,000		$100,000	$0	$0
57	55	$106,825	6.82%	$106,825	$0	$0
58	56	$117,301	9.81%	$117,301	$0	$0
59	57	$123,166	0.84%	$118,288	$0	$0
60	58	$129,324	-12.51%	$103,487	$0	$0
61	59	$135,790	-8.71%	$94,471	$0	$0
62	60	$142,580	7.16%	$101,236	$0	$0
63	61	$149,709	5.32%	$106,618	$0	$0
64	62	$157,194	2.86%	$109,663	$0	$0
65	63	$165,054	7.98%	$118,418	$0	$0
66	64	$173,307	10.49%	$130,840	1 $8,665	$8,665
67	65	$173,307	6.54%	$130,163	$8,665	$17,331
68	66	$173,307	4.43%	$126,885	$8,665	$25,996
69	67	$173,307	-7.56%	$109,281	$8,665	$34,661
70	68	$173,307	6.69%	$107,347	$8,665	$43,327
71	69	$173,307	11.73%	$110,254	$8,665	$51,992
72	70	$173,307	9.02%	$110,751	$8,665	$60,657
73	71	$173,307	4.11%	$106,280	$8,665	$69,323
74	72	$173,307	6.11%	$103,579	$8,665	$77,988
75	73	$173,307	-9.33%	$86,060	$8,665	$86,653
76	74	$173,307	6.07%	$82,093	$8,665	$95,319
77	75	$173,307	1.79%	$74,744	$8,665	$103,984
78	76	$173,307	-2.44%	$64,467	$8,665	$112,649
79	77	$173,307	-10.86%	2 $49,739	3 $8,665	$121,315
	78	$173,307	1.01%	$41,488	$8,665	$129,980
	79	$173,307	0.66%	$33,041	$8,665	$138,645
	80	$173,307	-0.75%	$24,194	$8,665	$147,311
	81	$173,307	-4.21%	$14,875	$8,665	$155,976
	82	$173,307	-19.49%	$5,000	$8,665	$164,641
	83	$173,307	-	$0	4 $8,665	$173,307

APPENDIX: FlexChoice – the numbers behind the scenario.

Here's what would happen in a steady or flat market.

Level Option

*Reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Total Separate Account Annual Charge, charges for optional living and/or death benefits, if selected. This return also reflects the impact of the cash flows for the period including additions for purchase payments and deductions for partial withdrawals. It does not take into account any tax that may be due if you take withdrawals from this contract, but does reflect applicable withdrawal charges. The cumulative annualized return for the varying scenario is 0.89%, 1.76% for the constant scenario, and -6.85% for the zero scenario.

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for the MetLife Preference Premier C Class variable annuity: Mortality and Expense and Administration Charge of 1.65%, Annual Contract Fee of $30 (waived if the account value is over $50,000), arithmetic average investment option expenses of 0.94% and a FlexChoice rider charge of 1.20%. Share classes with lower Mortality and Expense and Administration Charges, and subject to Withdrawal Charge Schedules, are available. Withdrawal Charges range from 8% to 0% (depending on the product chosen) and would apply if withdrawals exceed the contract's annual free withdrawal amount. The effects of income taxes have not been reflected in this example. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses and fees as well as the investment objectives, risks and policies of the underlying portfolios.

Level Option

			Constant annual rate of return is 7.78%% gross / 5.02% net.			Zero annual rate of return is 0.00% gross / -2.56% net.		
Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount
56	54	$100,000		$100,000	$0		$100,000	$0
57	55	$105,000	3.76%	$103,765	$0	-3.82%	$96,183	$0
58	56	$110,250	3.75%	$107,656	$0	-3.93%	$92,401	$0
59	57	$115,763	3.73%	$111,676	$0	-4.06%	$88,649	$0
60	58	$121,551	3.72%	$115,829	$0	-4.20%	$84,924	$0
61	59	$127,628	3.70%	$120,118	$0	-4.36%	$81,221	$0
62	60	$134,010	3.69%	$124,545	$0	-4.54%	$77,536	$0
63	61	$140,710	3.67%	$129,115	$0	-4.73%	$73,865	$0
64	62	$147,746	3.65%	$133,830	$0	-4.96%	$70,204	$0
65	63	$155,133	3.67%	$138,693	$0	-5.21%	$66,547	$0
66	64	$162,889	3.62%	$143,707	$8,144	-5.49%	$62,891	$8,144
67	65	$162,889	3.58%	$140,420	$8,144	-6.13%	$51,392	$8,144
68	66	$162,889	3.55%	$136,967	$8,144	-7.15%	$40,157	$8,144
69	67	$162,889	3.51%	$133,341	$8,144	-8.76%	$29,209	$8,144
70	68	$162,889	3.46%	$129,533	$8,144	-11.98%	$18,542	$8,144
71	69	$162,889	3.41%	$125,533	$8,144	-21.65%	$8,147	$8,144
72	70	$162,889	3.36%	$121,333	$8,144	-	$0	$8,144
73	71	$162,889	3.30%	$116,921	$8,144			
74	72	$162,889	3.23%	$112,288	$8,144			
75	73	$162,889	3.15%	$107,421	$8,144			
76	74	$162,889	3.06%	$102,311	$8,144			
77	75	$162,889	2.95%	$96,943	$8,144			
78	76	$162,889	2.82%	$91,306	$8,144			
79	77	$162,889	2.67%	$85,386	$8,144			
	78	$162,889	2.49%	$79,168	$8,144			
	79	$162,889	2.27%	$72,637	$8,144			
	80	$162,889	1.99%	$65,779	$8,144			
	81	$162,889	1.63%	$58,576	$8,144			
	82	$162,889	1.15%	$51,011	$8,144			
	83	$162,889	0.39%	$43,035	$8,144			
	84	$162,889	-0.66%	$34,659	$8,144			
	85	$162,889	-2.46%	$25,863	$8,144			
	86	$162,889	-6.18%	$16,624	$8,144			
	87	$162,889	-18.38%	$6,921	$8,144			
	88	$162,889	-	$0	$8,144			

APPENDIX: FlexChoice investment options.

AA   Asset allocation portfolios are “fund-of-funds” portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro-rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner’s expenses would be lower. Diversification does not ensure a profit or protect against loss.

D   This Portfolio invests in a limited number of issuers. Poor performance of a single issuer will generally have a more adverse impact on the return of the Portfolio than on a portfolio that invests across a greater number of issuers.

F   Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.

FF   This Portfolio is a “fund-of-funds” portfolio. Because of this two-tier structure, the Portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner’s expenses would be lower.

H   Invests in high yield or “junk” bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest rates or other general market conditions, or to downturns in the issuers’ companies or industries.

Z   May invest in derivatives to obtain investment exposure, enhance return or protect the Portfolio’s assets from unfavorable shifts in the value or rate of underlying investments. Because of their complex nature, some derivatives may not perform as intended, can significantly increase the Portfolio’s exposure to the existing risks of the underlying investments and may be illiquid and difficult to value. As a result, the Portfolio may not realize the anticipated benefits from a derivative it holds or it may realize losses. Derivative transactions may create investment leverage, which may increase the volatility and may require liquidation of securities when it may not be advantageous to do so.

Certain broker/dealers do not make all of the Protected Growth Strategy portfolios available when you apply for a MetLife variable annuity contract. If you would like to invest in a Protected Growth Strategy portfolio, you may do so after the variable annuity contract has been issued. See the prospectus for details.

For more information, please visit **PGS.metlife.com.**

Important information

Annuities are long-term investments designed for retirement purposes.

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