

Variable Annuities/Variable Universal Life



Low Risk to Above Average Risk

STRATEGY DESCRIPTIONS

Strategis offers a wide range of options in variable annuity and variable life management. These cover the risk spectrum from conservative to quite aggressive. If you have an existing product and you are seeking professional management or you want to explore whether or not these products are suitable for your situation, a Strategis advisor would be happy to talk with you.

Our strategies look at various variable annuity/life products and manage the investment of the selected sub-accounts (mutual funds) offered in each. We choose from among quality insurance companies or providers that filter through hundreds of sub-accounts offered. We then try and select the best investment option(s) available in each product for the current market conditions for use in the strategies. This could be as few as one investment choice or as many as three or four. When ranking sub-accounts against market conditions, a money market fund is always included as a possible choice. So if volatility and risk are high, a money market may be the sub-account chosen at that time.

The variable annuity/life products are an evolving area of investments. Strategis not only uses specific tools to manage investment of the selected sub-accounts in these products, but can work with you to help evaluate which product(s) and product options may be best suited to meet your investment goals.

Our **lower-risk** strategies attempt to use a more cautious approach to market rotation and less volatile sub-account selection.

Higher-risk strategies will generally have more active trading and select from higher volatility sub-accounts.

In today's financial markets, there are an increasing array of sub-account options available depending on the variable annuity/variable universal life provider. These options can include diverse market sectors like large caps, small caps, growth, value, or even international and industry sectors.

If you are currently invested in a variable annuity where the selection of sub-accounts are limited, it may be possible to do a 1035 tax-free exchange to a variable annuity that offers more sub-accounts. If you would like to speak to an advisor about whether or not this is an option that makes sense for you, please call 1-800-279-3377.

INVESTMENT OBJECTIVES

Because Strategis investment strategies are available in a variety of management approaches, the types of investment choices used will vary from one insurance provider or company to the next. In each case, a specific criteria is used to choose which sub-accounts are most appropriate for a particular strategy based on risk tolerance.

• **Variable annuities are long-term financial vehicles designed for retirement purposes. Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance of any specific Strategis strategy will be profitable or reach its performance objective. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will achieve its objective or be either suitable or profitable for a specific investment portfolio.**



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