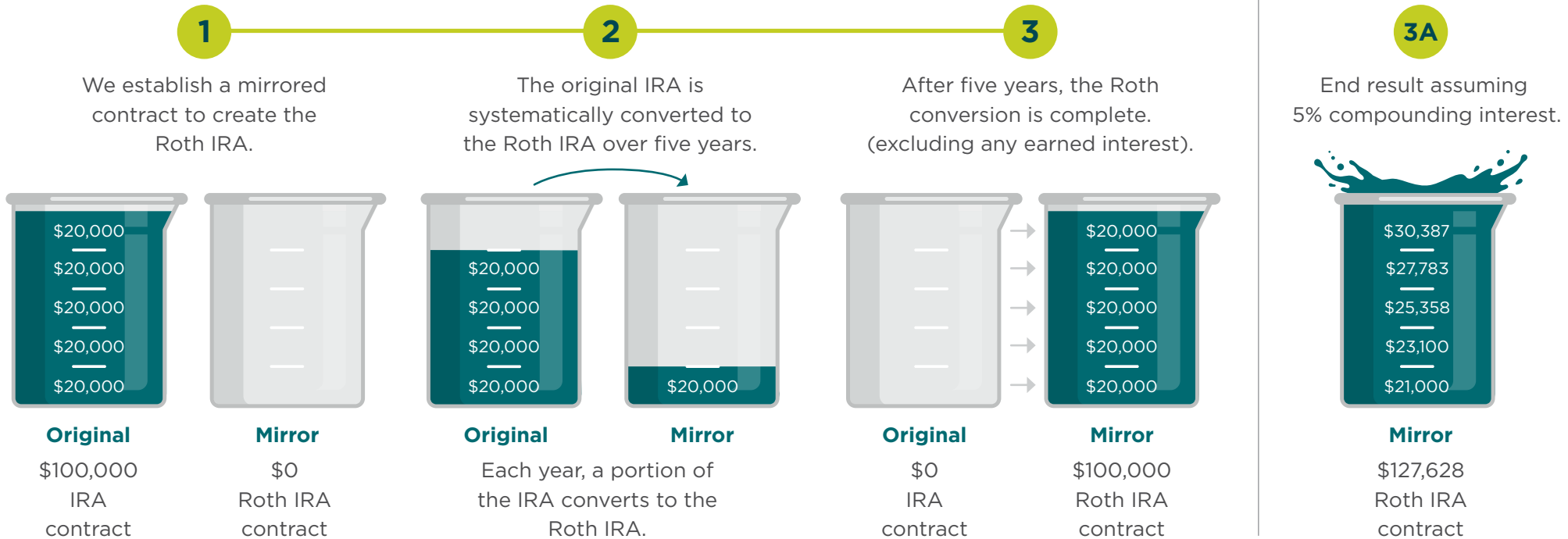


PUT A ROTH IRA CONVERSION INTO ACTION

Systematically convert an IRA to a Roth IRA — with the power to select when and how much to convert

How it works: This example shows a \$100,000 IRA annuity converting to a Roth IRA over five years¹ with even amounts converted, and no taxes withheld.



We'll even withhold the taxes for the conversion if requested!²
 Call to learn more about a turnkey Roth conversion solution.

¹ The annuity owner determines the timetable for the conversion, selecting when and how much money to convert, subject to no more than one partial conversion per contract year.

² Any amount withheld before age 59½ may result in a 10% IRS penalty tax.

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