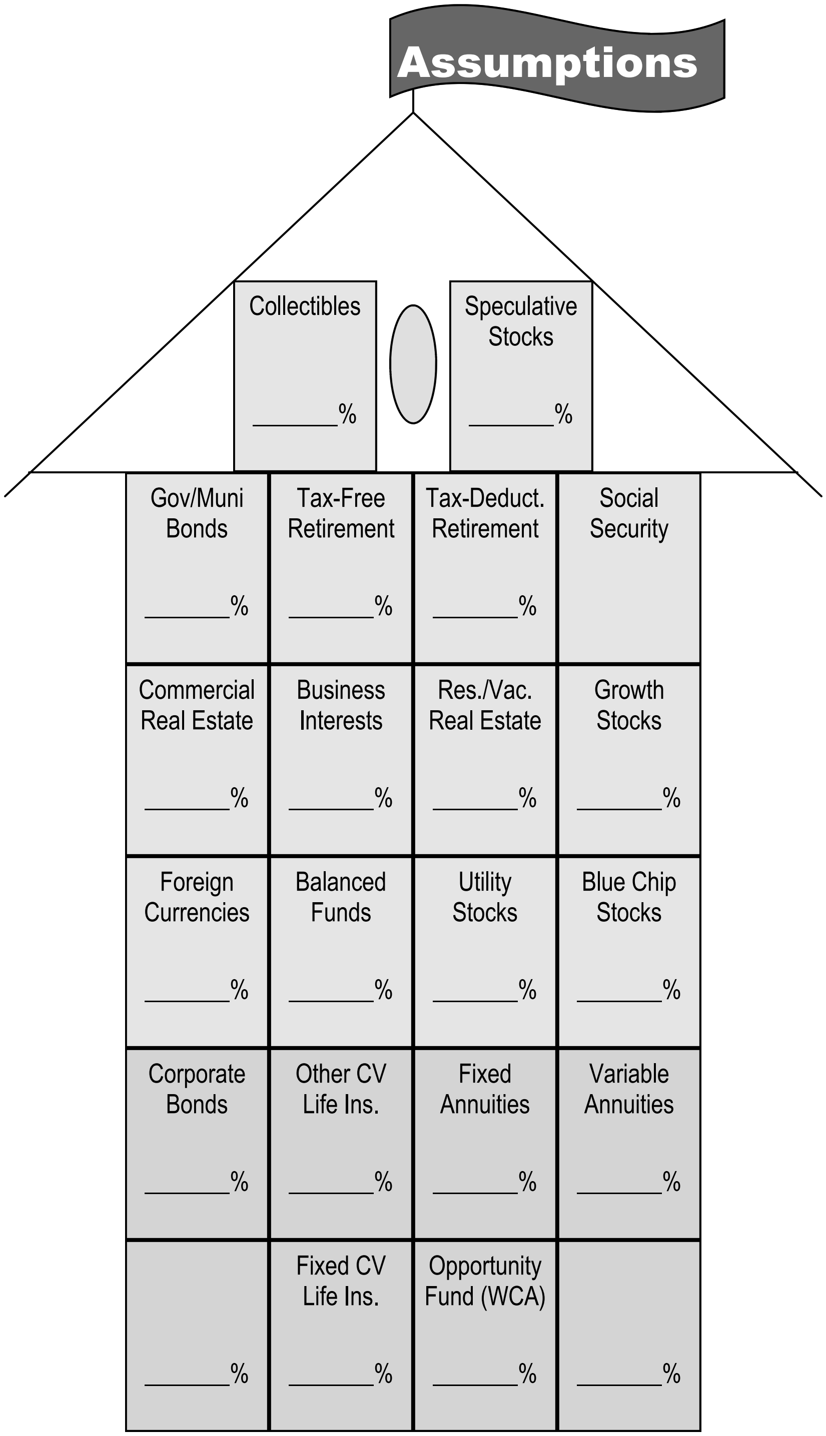
Wealth Castle®



Disclosure

In Medieval times, wealth was displayed in physical castles. Moats protected the castle. Today, our wealth is more complex and often consists of both hard assets and paper assets.

The *Wealth Castle®* is simply a visual tool to reflect an individual's or a family's summary of financial products, strategies and debt. It is only as accurate as the information provided. Your financial advisor makes no claim as to the accuracy of this information.

The *Wealth Castle®* should be used for illustrative and educational purposes only. Financial Advisors do not provide specific tax or legal advice. This information should not be considered as specific tax or legal advice. You should consult your tax or legal advisor regarding your own specific tax or legal situation.

The *Wealth Castle®* Input is simply the accumulative total of all annual inputs, some which may not be listed on this page—rather, found in the information you provided. The Output is a statement of hypothetical values determined by another source and process. This page does not define how this is calculated. See additional supplemental information for these calculations. No guarantees are made for any future performance. It is not possible to guarantee or even predict future performance based on past performance.

The assumptions listed on this page are assumptions determined by you for any calculations which may be used in discussions related to the *Wealth Castle®*. Any use of these assumptions do not represent an actual financial product but is rather used to illustrate a concept for educational purposes only. No representation is made or can be made as to future performance. All calculations are hypothetical. The past cannot predict the future.

Many financial products shown on the *Wealth Castle®* have factors such as dividends, interest rates, tax rates, company performance, market performance, regulations and national or global economic factors which may impact the future performance. Your financial representative makes no claims concerning these factors.

Life insurance is not backed by the FDIC. As an insurance product, the successful completion of an underwriting process is required to obtain life insurance. Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. Policy loans and withdrawals may create an adverse tax result in the event of a lapse or policy surrender, and will reduce both the cash value and death benefit. Please keep in mind that the primary reason to purchase a life insurance product is the death benefit. Depending upon actual policy experience, the owner may need to increase premium payments to keep the policy in force.

The *Wealth Castle®* is provided as a tool for a general discussion and educational purposes only. This information should not be relied upon as research or investment advice regarding any product in particular, nor should it be construed as a recommendation to purchase or sell a security.

You are fully responsible for your own financial decisions. The role of your financial representative, in using the *Wealth Castle®*, is to help you understand your possible choices and see a summary picture of your financial affairs.

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