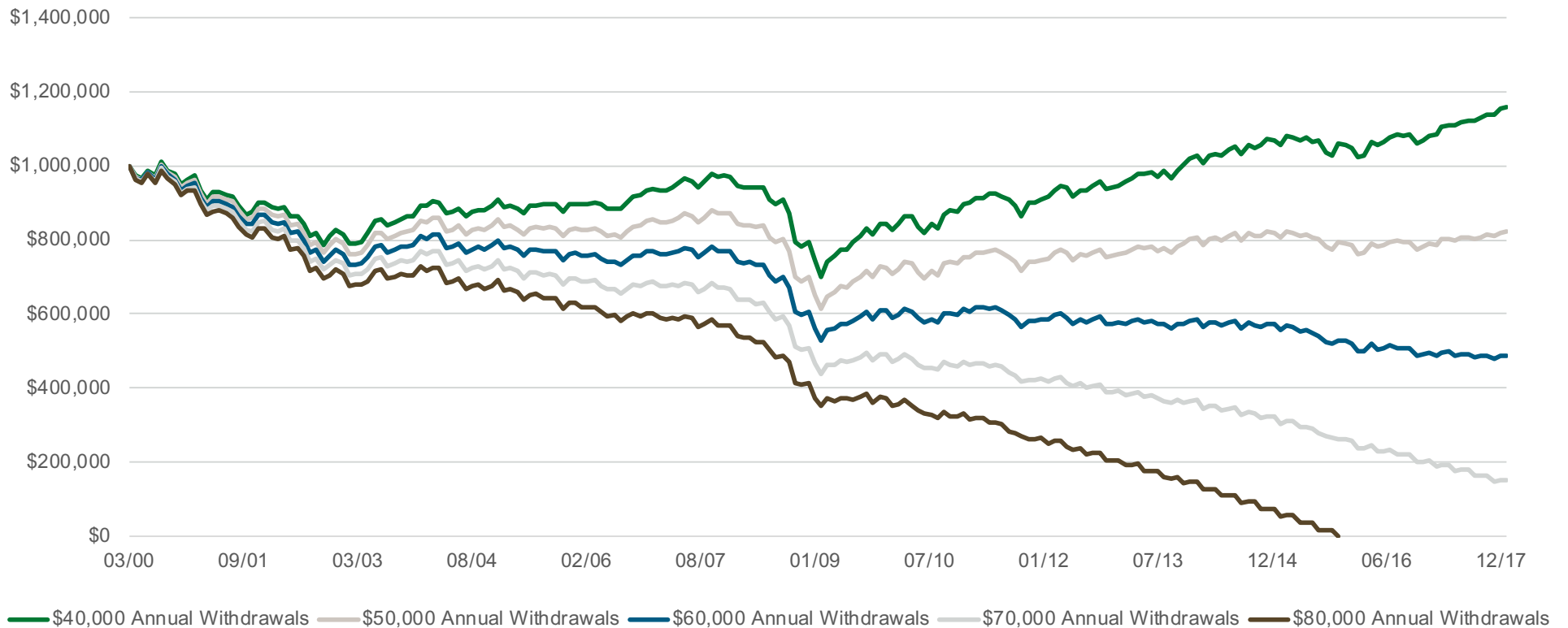


Fixed Dollar Amount Withdrawals for a 50% Stock/50% Bond Portfolio



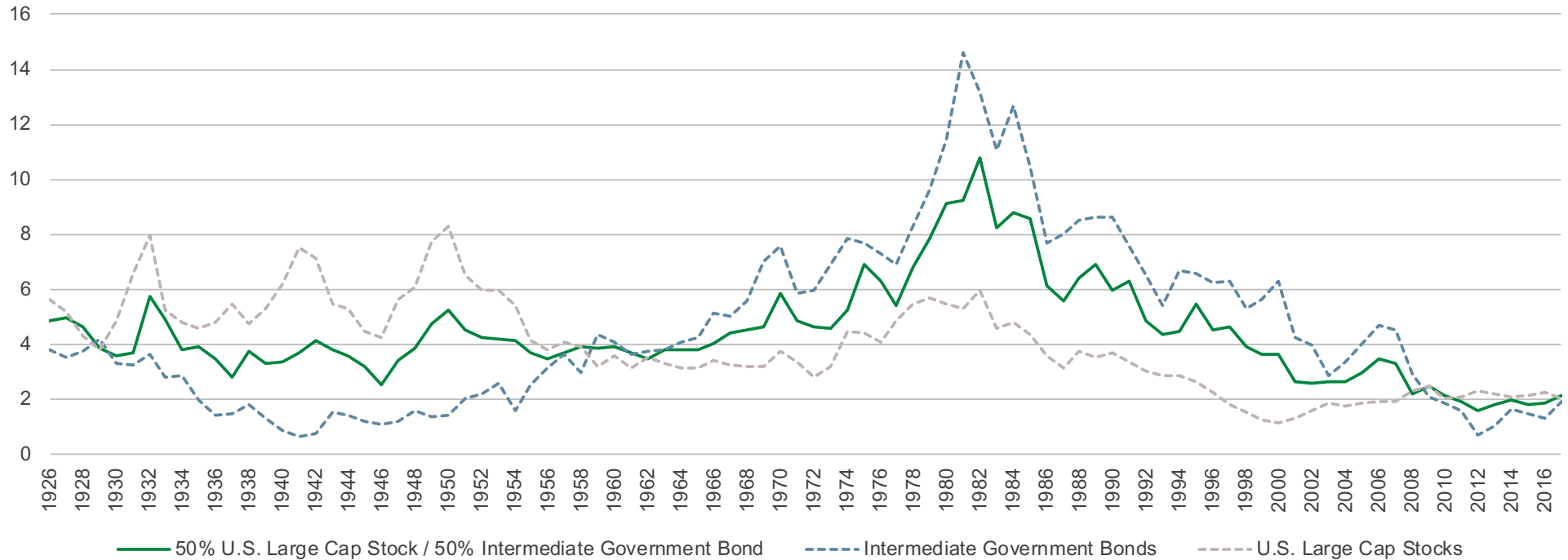
50% Stock/50% Bond Portfolio Ending Value with No Withdrawals
\$2,504,990

For illustrative purposes only. Past performance does not guarantee future returns.

Source: Morningstar. The 50% Stock/50% Bond Portfolio is reflected by 50% Ibbotson Associates SBBI U.S. Large Stock Index and 50% Ibbotson Associates SBBI U.S. Intermediate-Term Government Bond Index. The Ibbotson Associates SBBI U.S. Large Stock Index is an unmanaged index representing the broad U.S. large cap stock market. The Ibbotson Associates SBBI U.S. Intermediate-Term Government Bond Index is an unmanaged index representing the U.S. intermediate-term government bond market. The index is constructed as a one bond portfolio consisting of the shortest-term non callable government bond with less than 5 years to maturity. The Index returns do not reflect any fees or expenses. ©2018 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied, adapted or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information, except where such damages or losses cannot be limited or excluded by law in your jurisdiction.

Why The Traditional Solution May No Longer Work

Calendar Year Income Returns (%) (01/01/1926 - 12/31/2017)



	Income Return (01/01/1926 - 12/31/2017)	Income Return (01/01/2017 - 12/31/2017)
50% U.S. Large Cap Stock/50% Intermediate Government Bond	4.40%	2.16%
U.S. Large Cap Stocks	3.96%	2.05%
Intermediate Government Bonds	4.56%	1.93%

For illustrative purposes only. Past performance does not guarantee future returns. Performance for periods greater than one year is annualized. Source: Morningstar. U.S. Large Cap Stocks data is reflective of the Ibbotson Associates SBBI U.S. Large Stock Index. Intermediate Government Bonds data is reflective of the Ibbotson Associates SBBI U.S. Intermediate-Term Government Bond Index. The Ibbotson Associates SBBI U.S. Large Stock Index is an unmanaged index representing the broad U.S. large cap stock market. The Ibbotson Associates SBBI U.S. Intermediate-Term Government Bond Index is an unmanaged index representing the U.S. intermediate-term government bond market. The index is constructed as a one bond portfolio consisting of the shortest-term non-callable government bond with no less than 5 years to maturity. The Index returns do not reflect any fees or expenses. ©2018 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied, adapted or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information, except where such damages or losses cannot be limited or excluded by law in your jurisdiction.