



Coordinated Retirement Strategies (CRS)

"Guaranteed Income for Life "

A Living Benefit

Guaranteed Income for Life is exactly what a Variable Annuity with a Living Benefit was built for. And for some retirees, Guaranteed Income would be enough. But you are not a one-size fits all individual. So why should your vision of retirement be any different.

Grow Your Income

In the years prior to retirement, you want guaranteed growth that you can count on in any market up, down or flat. The growth features of a Living Benefit allow you to grow your Guaranteed Withdrawal Balance (GWB), which is the Protected Balance from which you take income, in any market condition.

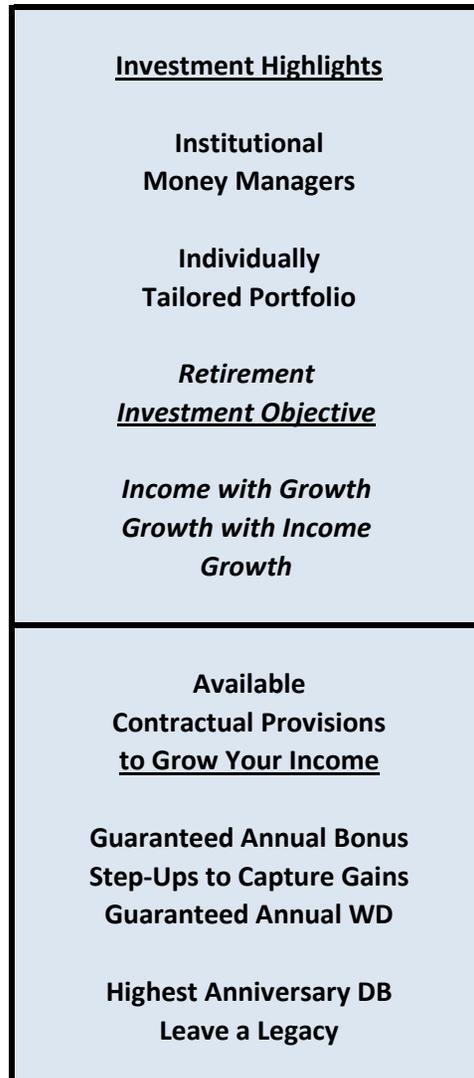
Take Your Income

When you reach retirement and are ready to begin taking withdrawals, you want to know that your income will last as long as you do. The percentage that you receive is based upon your age at the time of your first withdrawal but may increase as you age. A powerful income feature may be available that allows you to have income for life, plus greater access to your earnings.

*Investment
Sub-Accounts
Expenses*

*Contract
Level Expenses*

*Rider
Charges*



*Tax-Deferred
Growth*

*Investment
Flexibility*

*Guaranteed
Lifetime
Income*



*Access to
Investment Gains*

"Live the Life that You Desire, Call 1-877-2RETIRE"

Important Disclosure: Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing. Investments are subject to the loss of your principal investment and past performance is not an indication of future results. This CRS utilizes a Variable Annuity with an optional Guaranteed Income Rider (this rider is not available in products offered by all insurance companies). Variable annuities often carry additional fees for mortality and administrative expenses. Tax deferred growth for non-qualified investments will ultimately be taxed as ordinary income upon withdrawal. Withdrawals of earnings prior to age 59 1/2 are subject to tax penalties.

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