The Envision® process

Breathe Life into Your Investment Strategy

Goals-based Investment Planning

"Investment planning" too often boils down to cookie-cutter investment mixes and generalized guesswork regarding your future financial circumstances or needs. It's better than nothing, but it's impersonal and vague.

That's why the *Envision* process, by planning your investments around benchmarks and life events that hold real meaning for you, can connect you to your investment strategy in a refreshing, revealing and personal way. Even better, it can keep you apprised of that most critical of financial questions, "How am I doing?"

The *Envision* process offers you and your financial professional the tools and technology you need to discuss your life expectations, decide on an appropriate investment strategy, track your progress and re-sync – or rethink – your approach whenever necessary.

Envision Priority Cards help you clarify your financial goals and prioritize your objectives.

It All Starts with Your Needs

The *Envision* process' interactive approach can help you identify:

- Where you are now financially
- Where you want to go
- How you plan to get there

Your *Envision* plan will take the following into account:

- Life goals
- Education goals
- Assets
- Liabilities
- Cash-flow requirements
- Retirement planning needs
- Levels of acceptable investment risk
- Asset allocation objectives

This allows your financial professional to help you strategically allocate your portfolio based on your needs and situation.*

* Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

Your Personal Benchmark: "The Dot"

The centerpiece of your *Envision* investment plan is a personalized benchmark called "the dot." Instead of tracking your portfolio's performance against a major standardized index, such as the S&P 500, your financial professional uses the dot to monitor your progress toward achieving your life goals.

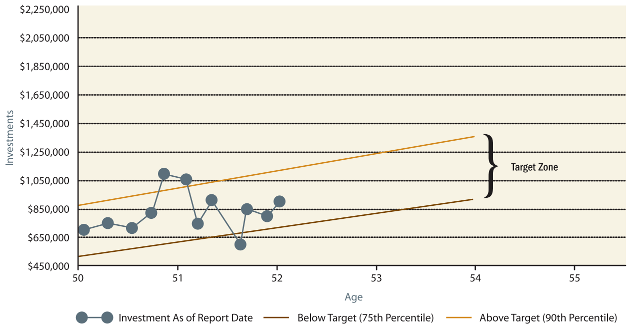
While tracking an index lets you gauge market trends and relative performance, what's more important is how well your investments are helping you work toward achieving your unique personal goals. Your financial professional can update you on your dot's progress as frequently as you want – weekly, monthly or annually.

The *Envision* process also offers you the flexibility to adjust your priorities, if necessary, based on fluctuating market conditions or life-changing events.

Tracking Progress and Minimizing Risk

Envision technology uses a powerful statistical modeling technique to help confirm you are in the right "Target Zone" to achieve your life goals, without unduly sacrificing your current lifestyle needs or being exposed to unnecessary risk. When your personal benchmark moves out of the Target Zone or your personal situation changes, your financial professional will work with you on adjustments to your plan, such as modifying savings rates or reallocating assets, to get your investment plan back on target.

Staying on target to achieve your goals



The *Envision* tool uses Monte Carlo simulations, which are based on historical and hypothetical information; there is no guarantee that investments will perform in accordance with the simulated trials.

The *Envision* process lets you and your financial professional look at your profile on a regular basis and make sure that you are staying on track. Keeping your dot within the Target Zone helps ensure you're working toward your goals without making undue sacrifices or taking unnecessary risk.

Will You Have Enough?

The *Envision* process gives you and your financial professional the flexibility to adjust your profile to account for any of life's changes, such as:

- Increasing medical costs
- Getting married or divorced
- Helping a child or grandchild afford higher education
- Caring for an elderly parent
- Starting a second career
- Inheriting money or other assets

When things change, simply contact your financial professional to ensure that your *Envision* profile keeps pace with your life.

IMPORTANT: The projections or other information generated by *Envision* regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

ENVISION METHODOLOGY: Based on accepted statistical methods, the *Envision* tool uses a simulation model to test your ideal, acceptable and recommended investment plans. The simulation model uses assumptions about inflation, financial market returns and the relationships among these variables. These assumptions were derived from analysis of historical data. Using Monte Carlo simulation the *Envision* tool simulates 1,000 different potential outcomes over a lifetime of investing varying historical risk, return, and correlation amongst the assets. Some of these scenarios will assume strong financial market returns, similar to the best periods of history for investors. Other will be similar to the worst periods in investing history. Most scenarios will fall somewhere in between.

Find the Best Way Forward

Contact your financial professional today to schedule a confidential meeting to discuss your life goals and put the *Envision* process to work for you.

Investment and Insurance Products:

▶ **NOT FDIC Insured** ▶ **NO Bank Guarantee** ▶ **MAY Lose Value**

76679-v3 (70628-v5)

0000584792 (Rev 02/1ea)