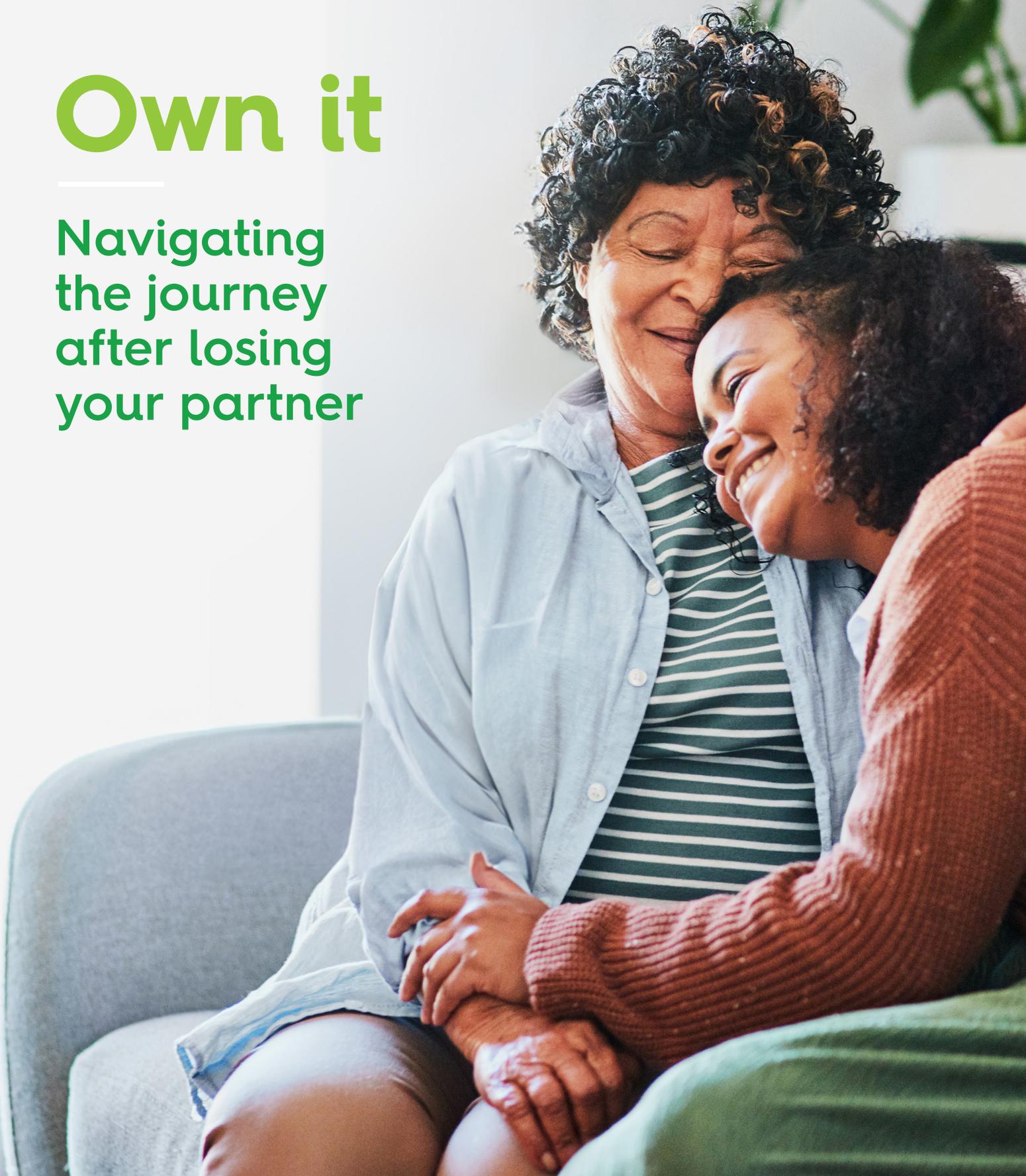


Own it

Navigating
the journey
after losing
your partner





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Every widow's journey is unique

Fortunately, the journey after losing a loved one isn't one you have to walk alone. A support group of family and friends is invaluable, and having a trusted financial professional to help you navigate your financial future is also important.

Working with a financial professional can help ensure you're handling each financial decision when you need to - and as you're ready. Here are some steps to help you through the process.

PHASE

1

Preparing to move forward

If your partner recently passed away, you may still be coming to terms with losing them.

During this time:

- Focus on your immediate financial needs such as paying bills, starting the estate administration and filing for death benefits.
- Do not make any irrevocable long-term financial plans.

Don't rush financial decisions

- You may be tempted to invest death benefit proceeds or sell or pay off your home. Instead, work with your financial professional to consider alternative options such as opening an interest-bearing savings account until later in your journey.

Beware of predatory financial offers

- Unfortunately, some people make a living by taking advantage of recent widows. Be cautious of acquaintances who suddenly become interested in providing ideas for investing and be aware of scammers who may target you through text, email or phone calls.



Phase 1 checklist:

Funeral arrangements

- If funeral arrangements were previously made, begin to follow through on them.
- Contact a funeral home if no funeral arrangements have been made. Bring a family member or friend for support.
- Make a list of family and friends who need to be contacted about the death and any memorial services. Enlist a family member or friend to help.
- Write an obituary for funeral service announcement.
- Keep a record of everyone who sends cards, donations and flowers and have funeral service attendees sign a guest book.
- Obtain multiple copies of the death certificate for estate administration.

Estate administration

- Contact an attorney to start the estate administration and probate process.
- Locate your partner's estate planning documents and provide them to the attorney.
- Create a list of your partner's assets and debts.

PHASE

2

The first steps forward

The next phase brings the hope of moving ahead with your life

- You will need to complete estate and probate administration. It's important to work with an attorney as there are several deadlines for this process.
- After completing the estate and probate administration, it may be time to review your finances - including your retirement income and housing needs.

Go back to the basics

- Review your sources of income as they may have changed.
- Reach out to your financial professional if you need help creating a budget for income and expenses.
- Once you've created a budget and reviewed your investments, your financial professional can help ensure your choices align with your future financial goals.



Phase 2 checklist:

Emotional support

- Consider contacting a grief counselor or joining a grief support group.

Retirement income

- Gather information on your survivor benefits from:
 - Social Security
 - Department of Veteran Affairs
 - Life insurance
 - Annuities
 - Spouse's employer
- List your monthly expenses and debts.

PHASE

3

Charting a new path

The third phase of your journey offers a new sense of purpose and independence.

In this phase, you can begin to look beyond your immediate needs and start the process of reviewing your estate and charitable planning ideas with your financial professional.



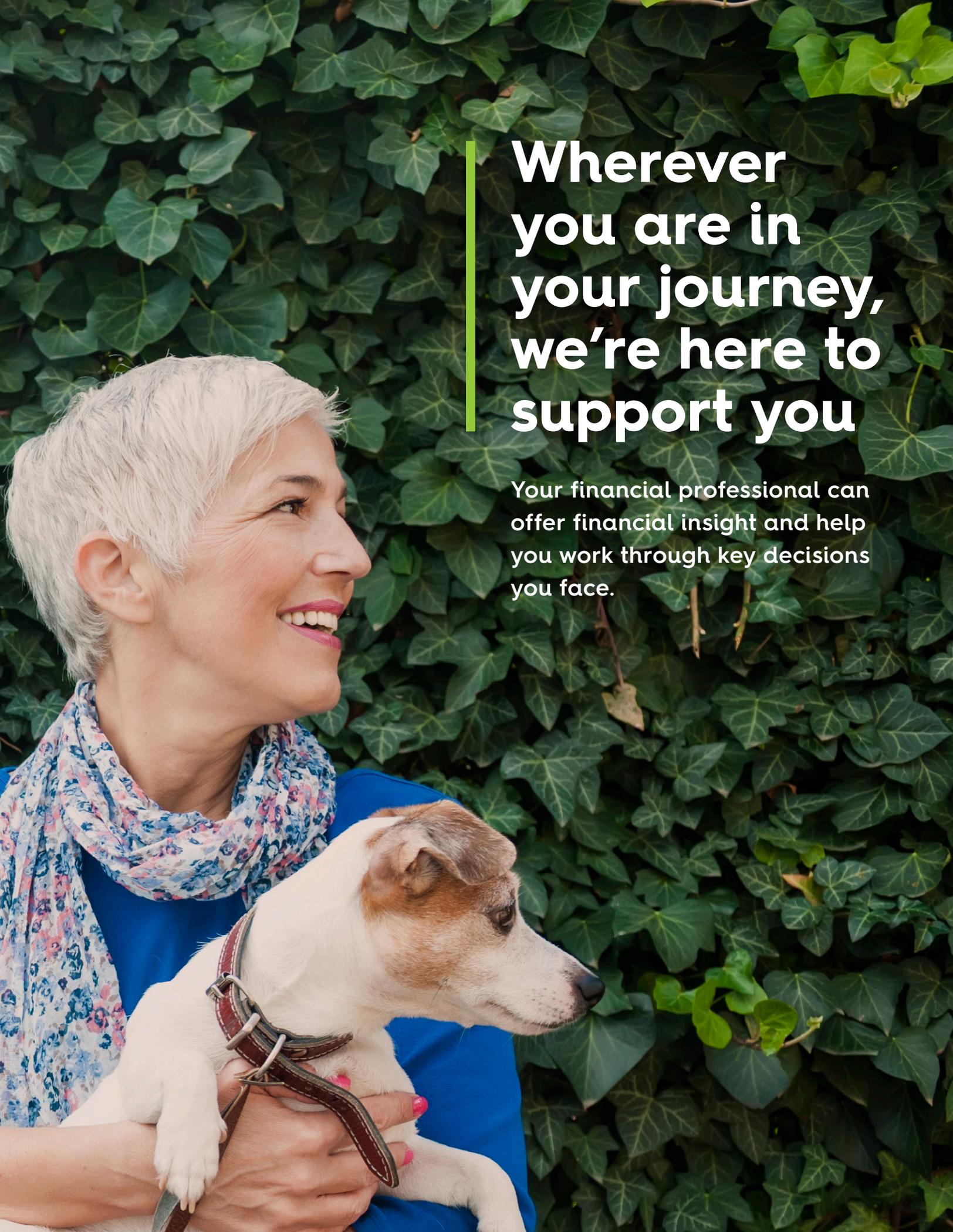
Phase 3 checklist:

Emotional support

- Consider contacting a grief counselor or joining a grief support group.

Retirement income

- Providing for future generations
 - Work with an estate planning attorney to update any estate planning documents.
 - Discuss strategies to maximize your estate for retirement.
- Charitable planning
 - Make a list of all your charitable contributions.
 - Ask your financial professional about charitable giving strategies that can help make your giving more tax efficient.



Wherever you are in your journey, we're here to support you

Your financial professional can offer financial insight and help you work through key decisions you face.



Learn more

Contact your financial professional today. Together, we can work through key decisions you face as a widow.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charges) for early withdrawals.

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