Three Generations of Income
From One IRA

Susan names her son Adam as beneficiary

Susan passes away. Adam names his daughter Jessica as beneficiary and begins minimum annual distributions based on his life expectancy

Adam passes away and Jessica receives remaining distributions based on Adam's life expectancy at time of his death

Before investing carefully read the prospectus(es) which contain information about investment objectives, risks, charges, expenses and other information all of which should be carefully considered before investing. For current prospectus(es) call (800) 874-6910. Investing involves risk. The investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than the original purchase price. Asset Allocation or the use of an investment advisor does not ensure a profit nor guarantee against loss.