

***Mutual Funds and/or Exempt Market Products and/or Exchange Traded Funds***

*Mutual funds, approved exempt market products and/or exchange traded funds are offered through Investia Financial Services Inc. Commissions, trailing commissions, management fees and other expenses may be associated with mutual fund, exempt market product, and/or exchange traded fund investments. Please read the Fund Fact or prospectus carefully before investing. Mutual fund, exempt market product and exchange traded fund investments are not guaranteed, their values change frequently, and their past performance may not be repeated.*

***Segregated Funds***

*Segregated fund products are offered through Investia Financial Services Inc. and/or multiple carriers. Subject to any applicable death benefit guarantee, any part of the premium or other amount that is allocated to a segregated fund, is invested at the risk of the policy owner and may increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund.*

***Guaranteed Investment Certificates***

*Guaranteed Investment Certificates (GICs) are offered through Investia Financial Services Inc. and/or multiple carriers.*