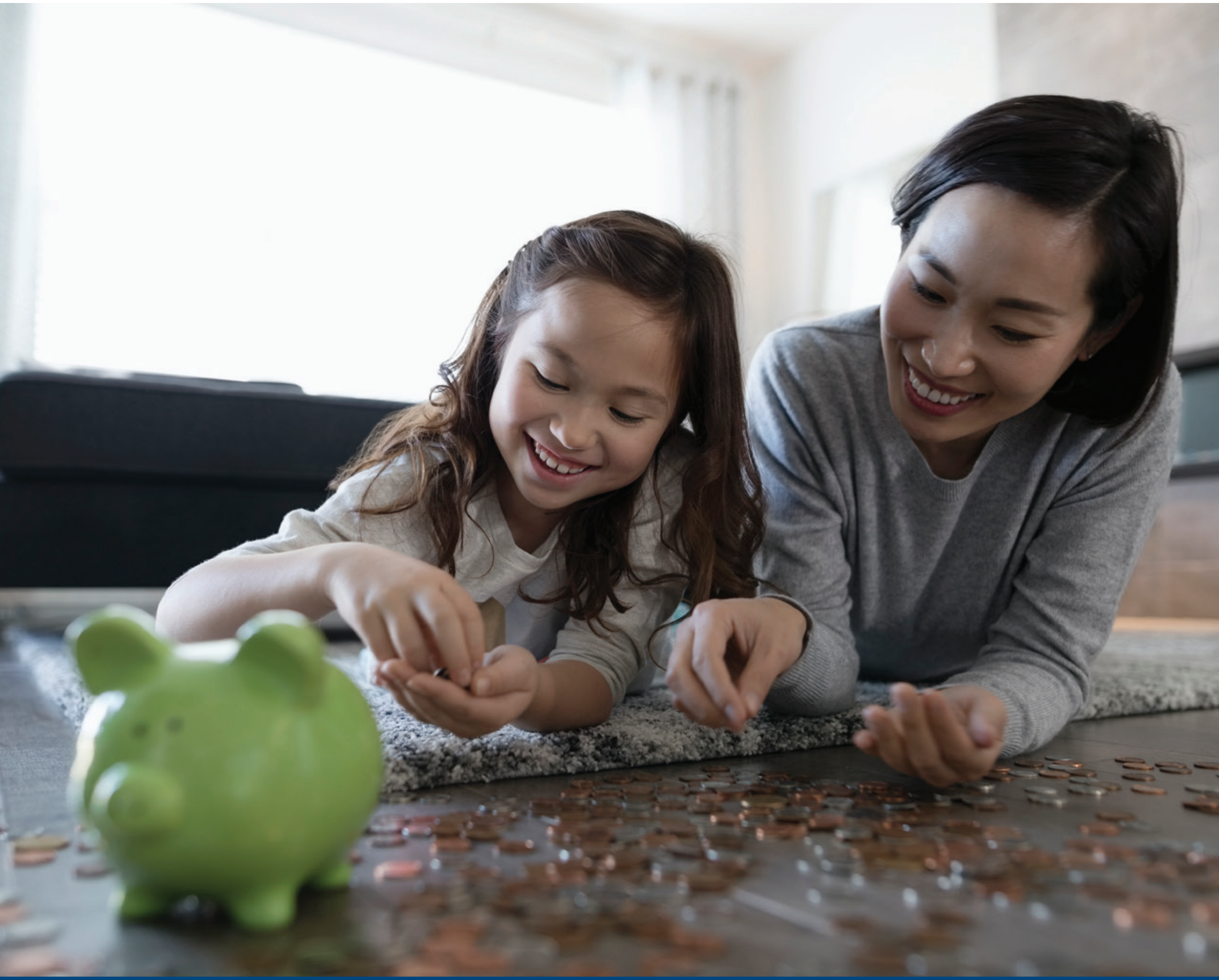

Bankers Life Advisory Services:

Uniting you and your financial goals

BANKERS LIFE®

Bankers Life Advisory Services, Inc.

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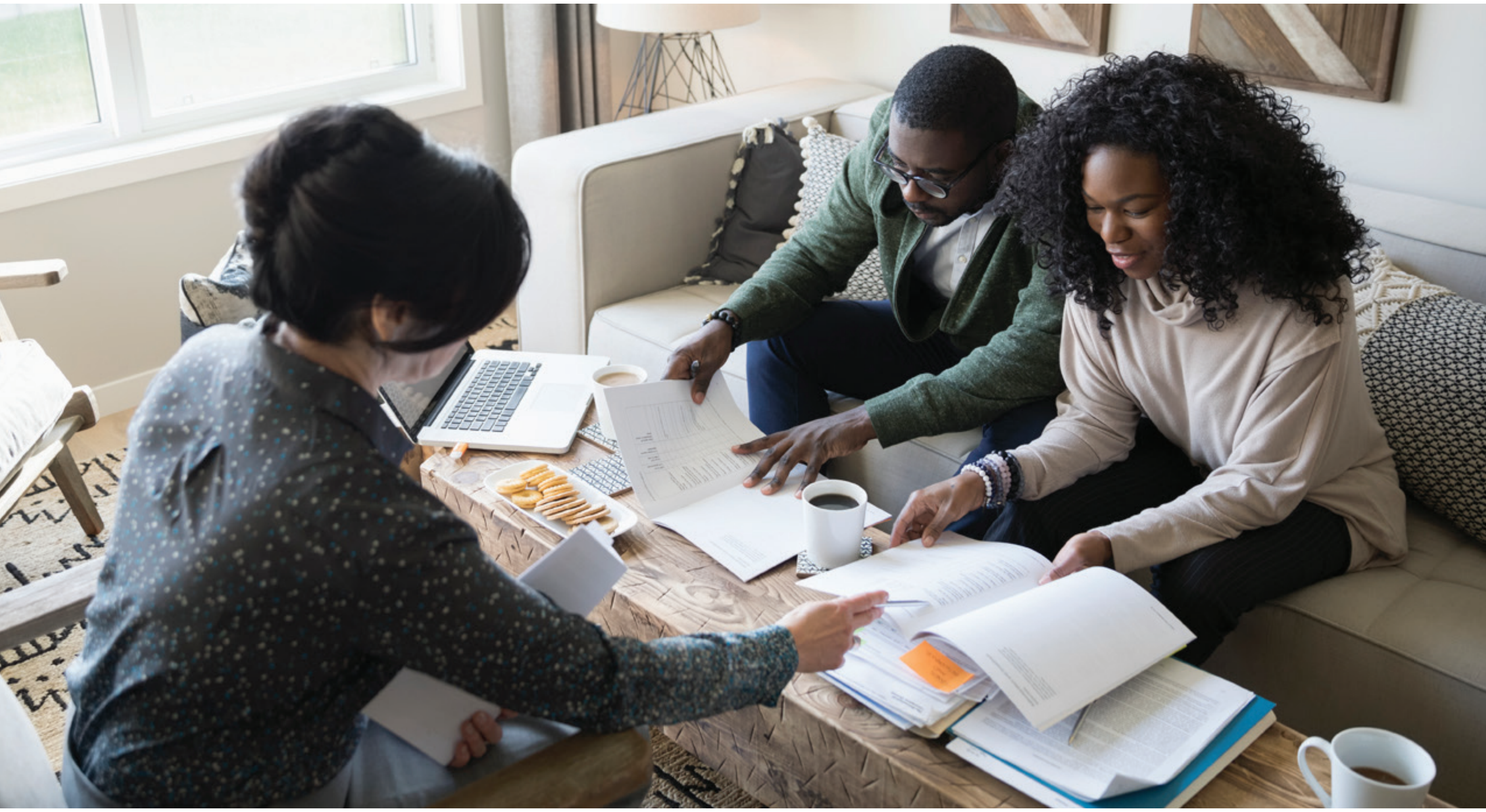


Decisions about investing can be stressful

Investing on your own can feel overwhelming. There are so many important decisions to be made,

- How do I meet my investment goals – retirement, buying a new home, or leaving a legacy?
- What products will help me get there?
- How do I deal with market volatility and changes in the economic environment?
- What happens if my goals change?
- How do I prepare for unexpected life events – unexpected medical bills, loss of a job or death in the family?

The benefits of working with a financial professional

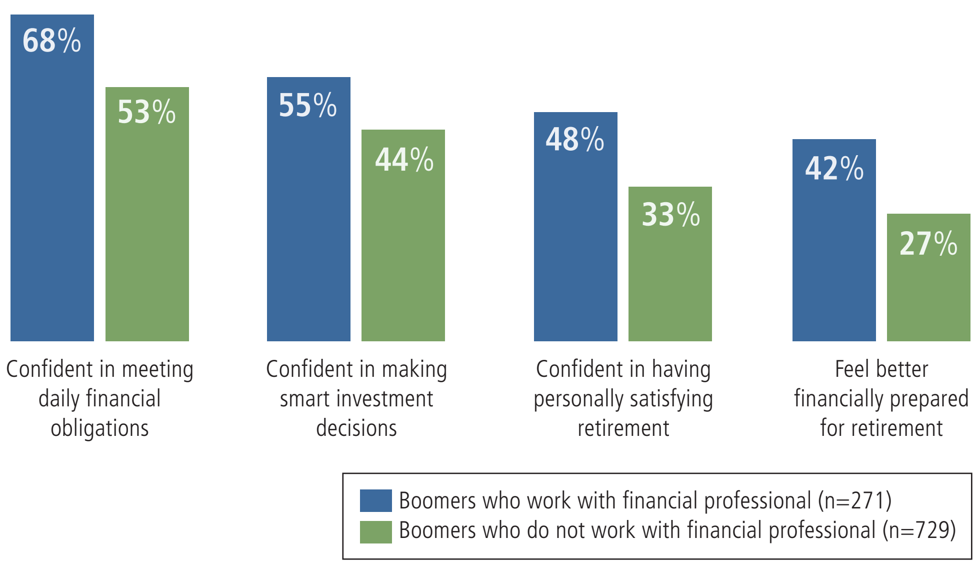
At Bankers Life Advisory Services, a professionally managed advisory account can help take the pressure of investing off your plate. Clients who have their money professionally managed by one of our Investment Advisors can relax knowing their investments are in good hands.*

Investment Advisors take the time to get to know you, to understand your personal and financial goals, and to build a relationship that is focused on helping you meet your investment objectives.

In a recent study by Bankers Life Center for Secure Retirement, Baby Boomers who seek the help of a financial professional are more confident in their ability to meet daily financial obligations, make smart investment decisions and have a personally satisfying retirement.

Impact of working with a financial professional*

Among middle-income Boomers



In the midst of the ever-changing investment world, investors need an experienced and knowledgeable financial professional who can guide them through the complexities of investing. Together, we can partner and build a plan that can help you feel confident about your financial future.

*Source: Bankers Life Center for Secure Retirement, stage.centerforasecureretirement.com

Thoughtfully built and professionally managed portfolios

What investment strategy suits you best? That's the ultimate question.

But before you can determine the answer, you and your Investment Advisor must first consider some core questions regarding your investment objectives, risk tolerance and investment time horizon.

What is your current situation and what are you saving for?

When do you expect to start drawing income?

How do you expect your investments to perform over the long term?

What is your attitude toward short-term volatility?

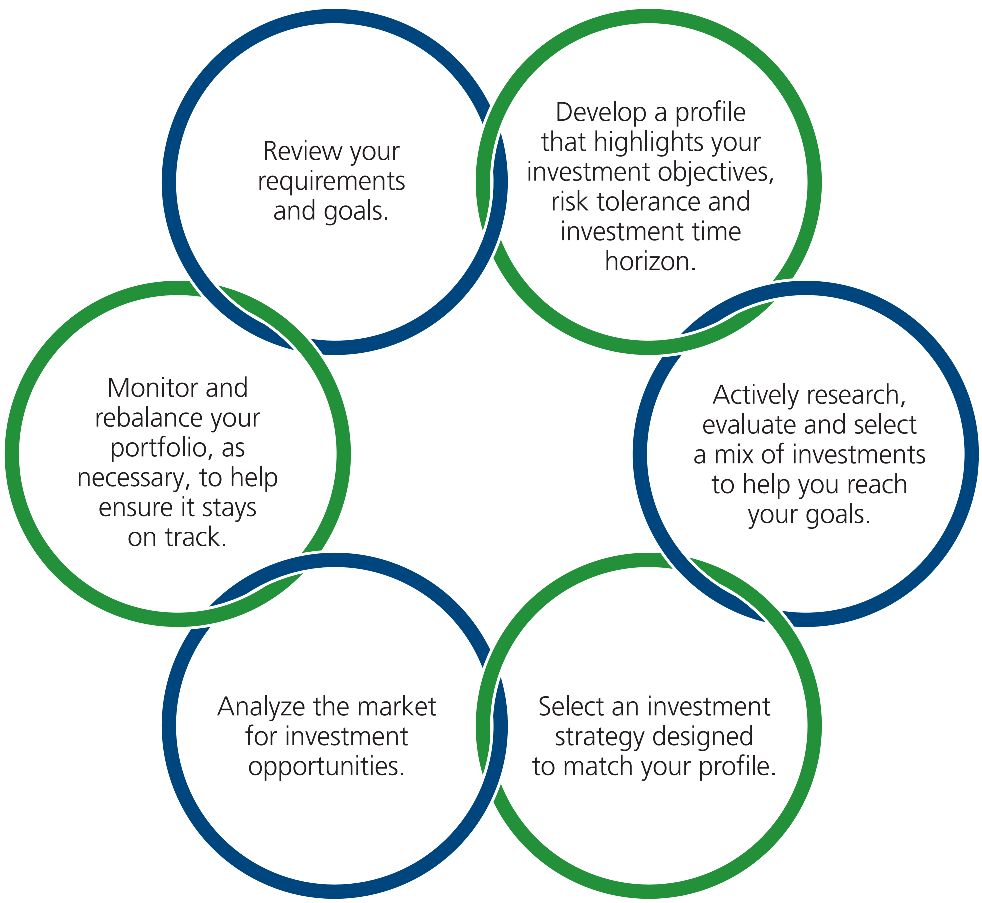
What do you do if your goals change?

Your Investment Advisor will help you determine the most effective way to achieve your objectives by carefully assessing your investment goals and helping you build a strategy that makes sense for you.

Our investment process — your plan and future

When you work with an Investment Advisor, you receive ongoing guidance and access to the knowledge, resources and experience of a professional investment manager. Your Investment Advisor will employ a step-by-step process that identifies your goals, constructs an appropriate strategy, implements the investment plan and monitors it for effectiveness through market cycles.

To do this, we:



There is no assurance that this objective return will be met.

Understanding the benefits of your portfolio

Knowing that your portfolio is working toward meeting your goals is reassuring. We offer these key benefits so you know how your assets are being invested and so you and your Investment Advisor can keep track of your portfolio's performance.

Key Benefit	What it means to you
Active management	Your portfolio is constructed according to your individual goals and objectives and then monitored regularly to help ensure it stays on track.
Diversification	We can help spread risk among various asset classes and investment vehicles, such as exposure to international markets, which helps to reduce risk over the long term and may enhance your portfolio's performance.
Customization	Your portfolio is tailored to your unique investment needs and objectives. Also, with certain investments, like Separately Managed Accounts, you can restrict specific securities and/or entire industries from your portfolio.
Professional reporting	Our technology provides you with 24/7 online access to your account information and the ability to run professional quality proposals, custom reports on holdings, transactions, performance and more. In addition, if you have multiple accounts held on this platform, you can get one single, consolidated report.
Access to leading institutional-level asset managers	We partner with firms – such as BlackRock, Northern Trust, Russell and Vanguard that employ leading investment managers who are well-established in their investment specialties to manage your portfolio.

Flexible, knowledgeable and dependable

At Bankers Life Advisory Services, our objective is to provide you with a sound investment plan that is built around your individual investment needs. To this end, we employ an objective, advice-driven process; we listen to your investment goals and then select the solutions that fit to help you achieve them. Every step we take is determined by the investment strategy approved by you. And we ensure that you are regularly informed of the progress of your portfolio so that you can understand how you are tracking toward your goals.

We offer a wide range of financial services and tools to help clients build and protect their wealth, and we would be delighted to provide you with a free assessment of your personal situation.

Let your local Investment Advisor show you how our integrated wealth management approach can benefit you over the long term. We look forward to working with you.

Bankers Life Advisory Services, Inc. does not charge a fee for portfolio reviews. Fees for other services may apply as noted in the Bankers Life Advisory Services' Form ADV

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