

Variable annuities offering Putnam strategies

In its simplest terms, a variable annuity is a contract between an investor and an insurance company that offers tax-deferred investment growth potential and a combination of investment and insurance features. In some cases, it may be an appropriate addition to your clients' portfolios, particularly for retirement.

As of February 2020:

These leading insurance companies have selected Putnam funds for their platforms

Firm	Product name	Putnam funds offered
AIG	Income Plus Daily	SA Putnam Asset Allocation Diversified Growth (sub-advised version of DAA Growth), SA Putnam International Growth and Income (sub-advised version of International Value)
AIG (Edward Jones only)	Income Builder Daily	SA Putnam Asset Allocation Diversified Growth (sub-advised version of DAA Growth)
AIG	Select Investor	SA Putnam Asset Allocation Diversified Growth (sub-advised version of DAA Growth), SA Putnam International Growth and Income (sub-advised version of International Value)
Ameritas	Direction	Global Asset Allocation, Global Health Care (variable trusts)
CUNA	MEMBERS Horizon	High Yield (variable trust)
Delaware Life	Masters Prime	Global Asset Allocation, George Putnam, Income, Research, Equity Income, Global Health Care (variable trusts)
Equitable (AXA)	Investment Edge	Multi-Asset Absolute Return, Diversified Income, Global Asset Allocation, Research (variable trusts)
Equitable (AXA)	Retirement Cornerstone	Diversified Income (variable trust)
Global Atlantic	ForeInvestors Choice	Multi-Asset Absolute Return, Mortgage Securities, Equity Income, Global Asset Allocation, Income, International Value, Multi-Cap Core, Small Cap Value (variable trusts)
Global Atlantic	ForeRetirement	Equity Income, Income (variable trusts)
Guardian	ProFreedom	Research (sub-advised portfolio), Equity Income, Multi Cap Core (variable trusts)
Lincoln	Choice Plus	Equity Income, George Putnam (variable trusts)
Lincoln	Investor Advantage	Multi-Asset Absolute Return, George Putnam Balanced, Global Health Care, Income (variable trusts)
Nationwide	COLI/BOLI	All Putnam variable trusts
Nationwide	Destination Freedom Plus	Equity Income (variable trust)
Nationwide	Destination	International Equity (variable trust)
Nationwide Advisory Solutions	NARIA	Income, Diversified Income (variable trusts)
Nationwide Advisory Solutions	Monument Advisor	Mortgage Securities, Multi-Asset Absolute Return, Diversified Income, Equity Income, High Yield, Income (variable trusts)
Securian (Minnesota Life)	MultiOption Advantage	Equity Income, Growth Opportunities, International Equity, Sustainable Leaders (variable trusts)
Security Benefit	EliteDesigns	Multi-Asset Absolute Return, Small Cap Growth, Diversified Income, Equity Income, Global Asset Allocation, Growth Opportunities, High Yield, Income, Multi-Cap Core (variable trusts)

For informational purposes only. Not an investment recommendation.

All funds involve risk, including the loss of principal.

Variable annuities are long-term investment vehicles intended for retirement planning. Annuities have insurance-related charges and tax considerations, and are offered by contract only. All guarantees are based on the claims-paying ability of the issuing company.

Your clients should carefully consider the investment objectives, risks, charges, and expenses of a fund before investing. For a prospectus containing this and other information for any variable annuity or variable life product that invests in Putnam managed products, call the Putnam Client Engagement Center at 1-800-354-4000. Your clients should read the prospectus carefully before investing.

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Putnam Retail Management

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