

creating &
managing
wealth



CAMS Managed Variable Annuity Portfolios

A true managed account solution wrapped in a Variable Annuity

Cornerstone Asset Management Services, Inc. works as a third-party money manager with select variable annuity providers and adapts their active management strategies to the variable annuity subaccounts to offer a true managed account portfolio while maintaining the benefits of a variable annuity.

Risk/Return Portfolios

Investors choose a portfolio based on their Investment Policy Statement and risk tolerance/time horizon.

Risk-Focused (Beta)

- Foundation Portfolios
- Cornerstone Portfolios

Return-Focused (Alpha)

- Alpha Portfolios

Current Custodians:



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For more information on any of our products or services please visit us on the web at:
www.CornerstoneAssetMgmt.com

Call for more information on specific policy types, products and other carriers, as management cannot be added to all products.

The performance figures set forth above are compiled from actual portfolios managed by Cornerstone Asset Management Services, Inc. ("CAMS") for the time-periods shown. All managed portfolios within each of the mutual fund and variable annuity strategies were included in the performance calculation for each respective strategy. The figures were not audited or prepared by any third party. Performance is shown net of fees and calculated on a time-weighted basis. Performance also includes reinvestment of capital gains and dividends. Clients having portfolios containing securities other than those used in the strategies shown, and portfolios subject to tax, client-imposed or other restrictions would have had higher or lower returns than the performance shown. Factors such as size and performance of specific positions in accounts, length of time certain positions are held, timing of purchases and sales and deposits and withdrawals, cyclical securities price trends, favorable and unfavorable news pertaining to securities, market trends and other factors all influence performance results materially. For these reasons, actual client account performance would have only matched any performance result set out above by coincidence. The data used for this report was obtained from sources deemed reliable and then organized by the firm. Errors could have occurred in the data, in the calculations, or in the preparation of the results. Therefore, the information contained in this summary may not be precise. The results shown should not be considered indicators of future performance. There can be no assurance that any client's account performance will be favorable, or that losses will not occur, by using CAMS' recommendations or strategies. The Standard & Poor's (S&P) 500 Index is an unmanaged index that tracks the performance of 500 widely held, large-capitalization U.S. stocks. Indices are not managed and do not incur fees or expenses. It is not possible to invest directly in an index.