

Putnam Variable Trust Funds

Putnam offers its investment expertise and products through partnerships with a number of the country's best-known insurance companies.

For more information, visit putnam.com/advisor/annuities

ASSET ALLOCATION

Putnam VT Global Asset Allocation Fund

Putnam VT George Putnam Balanced Fund

FIXED INCOME

Putnam VT Diversified Income Fund

Putnam VT Government Money Market Fund

Putnam VT High Yield Fund

Putnam VT Income Fund

Putnam VT Mortgage Securities Fund

EQUITY — ESG/SUSTAINABLE

Putnam VT Sustainable Future Fund

Putnam VT Sustainable Leaders Fund

EQUITY — INTERNATIONAL/GLOBAL

Putnam VT Emerging Markets Equity Fund

Putnam VT Focused International Equity Fund

Putnam VT International Equity Fund

Putnam VT International Value Fund

EQUITY — LARGE CAP

Putnam VT Large Cap Value

Putnam VT Growth Opportunities Fund

Putnam VT Research Fund

EQUITY — MULTI

Putnam VT Multi-Cap Core

EQUITY — SMALL CAP

Putnam VT Small Cap Growth Fund

Putnam VT Small Cap Value Fund

SECTOR FUNDS

Putnam VT Global Health Care Fund

ABSOLUTE RETURN

Putnam VT Multi-Asset Absolute Return

All funds involve risk, including the loss of principal. You can lose money by investing.

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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.