

# 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 October 2019:**

**These leading insurance companies have selected Putnam funds for their platforms**

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