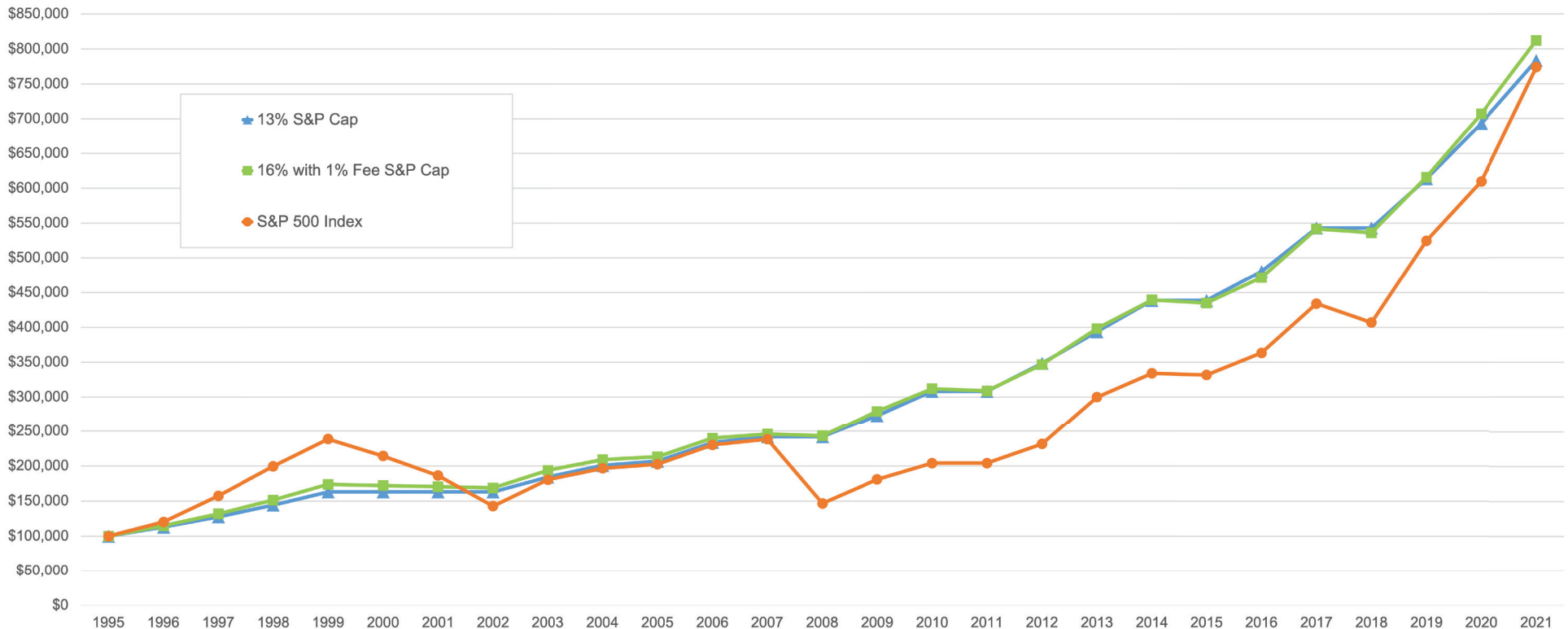




What Goes Up ... Must Come Down?

Discover the power of strong caps on an annual reset design

In addition to minimum guarantees, tax deferral and the opportunity to create guaranteed lifetime income, a fixed index annuity can be a powerful tool for retirement savers. Consider how an annual reset interest crediting design with a 13% cap might perform and the protection it delivers in years when the S&P 500® declines.



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The graph is based on hypothetical credited rates for a fixed index annuity with an S&P 500® Index annual point-to-point interest crediting method featuring a 13% cap. This historical performance of the S&P 500® is not intended as an indication of its future performance and is not guaranteed. This graph is only intended to demonstrate how the S&P 500® would be impacted by the hypothetical growth cap of 13% and the hypothetical floor of 0%, and is not a prediction of how any fixed index annuity insurance product might have operated had it existed over the period depicted above. The actual historical growth of an FIA product existing over the period depicted above may have been higher or lower than assumed, and likely would have fluctuated subject to product guarantees.



Year	S&P 500 Index		Fixed Indexed Annuity with 13% S&P 500 Cap Rate		Fixed Indexed Annuity with 16% S&P 500 Cap Rate with 1% Fee	
	S&P 500	Account Value	Interest Credited	Account Value	Interest Credited	Account Value
1995		\$100,000		\$100,000		\$100,000
1996	20.26%	\$120,260	13.00%	\$113,000	16.00%	\$114,840
1997	31.01%	\$157,553	13.00%	\$127,690	16.00%	\$131,882
1998	26.67%	\$199,572	13.00%	\$144,290	16.00%	\$151,454
1999	19.53%	\$238,548	13.00%	\$163,047	16.00%	\$173,929
2000	-10.14%	\$214,360	0.00%	\$163,047	0.00%	\$172,190
2001	-13.04%	\$186,407	0.00%	\$163,047	0.00%	\$170,468
2002	-23.37%	\$142,844	0.00%	\$163,047	0.00%	\$168,763
2003	26.38%	\$180,526	13.00%	\$184,244	16.00%	\$193,808
2004	8.99%	\$196,755	8.99%	\$200,807	8.99%	\$209,119
2005	3.00%	\$202,658	3.00%	\$206,831	3.00%	\$213,239
2006	13.62%	\$230,260	13.00%	\$233,719	13.62%	\$239,859
2007	3.53%	\$238,388	3.53%	\$241,970	3.53%	\$245,843
2008	-38.49%	\$146,632	0.00%	\$241,970	0.00%	\$243,384
2009	23.45%	\$181,018	13.00%	\$273,426	16.00%	\$279,502
2010	12.78%	\$204,152	12.78%	\$308,369	12.78%	\$312,071
2011	0.00%	\$204,152	0.00%	\$308,369	0.00%	\$308,950
2012	13.41%	\$231,524	13.00%	\$348,457	13.41%	\$346,870
2013	29.60%	\$300,056	13.00%	\$393,757	16.00%	\$398,346
2014	11.39%	\$334,232	11.39%	\$438,606	11.39%	\$439,280
2015	-0.73%	\$331,792	0.00%	\$438,606	0.00%	\$434,887
2016	9.54%	\$363,435	9.54%	\$480,436	9.54%	\$471,599
2017	19.42%	\$434,014	13.00%	\$542,892	16.00%	\$541,584
2018	-6.24%	\$406,932	0.00%	\$542,892	0.00%	\$536,168
2019	28.88%	\$524,454	13.00%	\$613,468	16.00%	\$615,736
2020	16.26%	\$609,730	13.00%	\$693,219	16.00%	\$707,111
2021	26.89%	\$773,686	13.00%	\$783,338	16.00%	\$812,046
	Annual Return	8.19%	Annual Return	8.24%	Annual Return	8.39%

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Annuity guarantees are backed by the financial strength and claims-paying ability of the issuing insurer, and may be subject to restrictions, limitations or early withdrawal fees. This example does not represent any specific product and/or service, and does not reflect the costs of any optional riders. This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice to meet the particular needs of an individual's situation. Please note, it is not possible to invest directly into the S&P 500®; this measure is provided solely as a gauge of overall market performance.

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