

A Little Less Guarantee ... A Lot More Potential

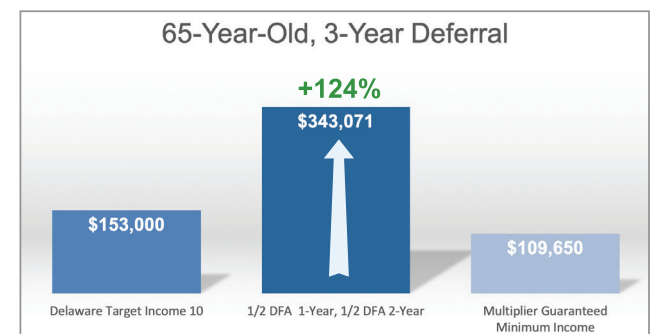
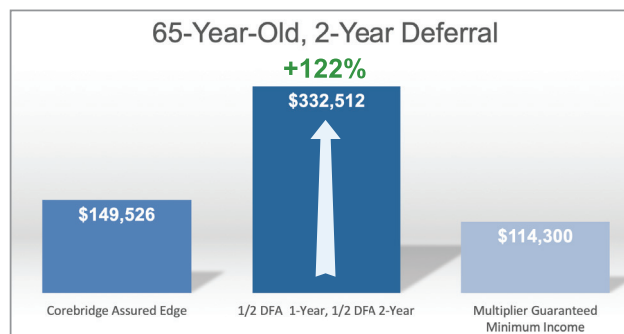
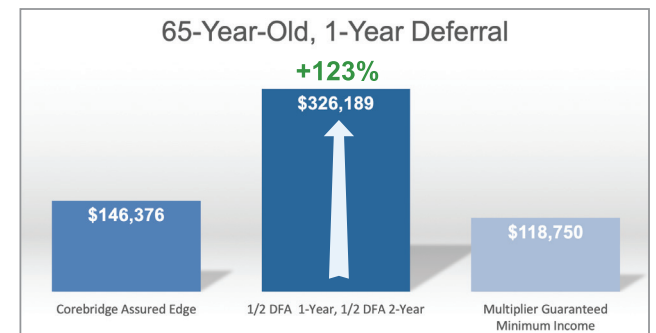
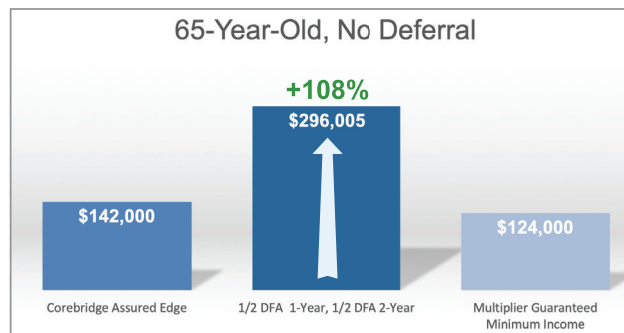
Generate increasing income with the Lifetime Income Plus Multiplier FlexSM

With low interest rates and continued market uncertainty, it's no surprise that fixed index annuity sales are soaring. The combination of upside potential with no downside risk and income one can't outlive delivers broad appeal. But what if you could turn upside potential into increasing income potential?

The Lifetime Income Plus Multiplier FlexSM guaranteed living benefit (GLB) rider, a feature available in the Power Select Plus Income[®] Index Annuity, offers clients the opportunity to receive annual income credits equal to DOUBLE (x2) the interest earned in the annuity prior to rider activation. Because income through the multiplier is based on account growth and not guaranteed — like many other riders in the marketplace — a willingness to shed some guarantee and let the index performance drive income could generate higher payouts in retirement.

Cumulative Income Comparison

Examples indicate deferral scenarios for a 65-year-old single individual with an 85-year life expectancy and \$100,000 of premium. See how the potential of the Lifetime Income Plus Multiplier FlexSM compares to leading guarantees available through other GLWB options.



Sometimes we give to get. Show clients how giving up a small portion of guarantee could get them ahead in retirement.

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¹ Annual income credits are amounts that may be added to the Income Base and are equal to 100% of interest earned in the annuity after activating the GLB rider and lifetime withdrawals begin. Annual income credits are not added to your contract value.

² Beginning on the second contract anniversary, clients have the opportunity to receive enhanced income of up to 200% of their MAWA on or after GLB rider activation. Clients must be confined to a qualified facility such as a nursing home for at least 90 days to be eligible for this benefit.

The examples shown are hypothetical and do not represent actual cases. They are intended only to show how Lifetime Income Plus Multiplier Flex can work.

Guarantees provided are backed by the issuing insurance company. Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be suitable or appropriate for all clients. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

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