

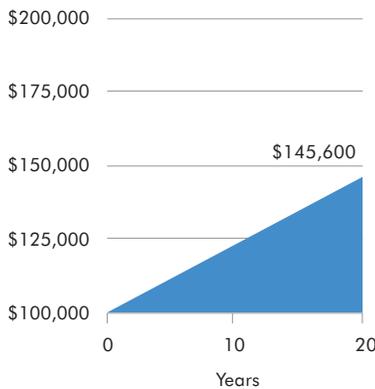
Triple Compound Interest Benefits

With a fixed index annuity, all money grows tax-deferred until income is withdrawn. This allows for three levels of compounding interest.

Three levels of compounding interest

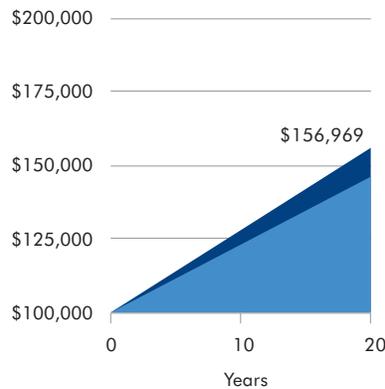
1 Interest on principal*

An initial premium of \$100,000, with no additional contributions made, earns interest over time.



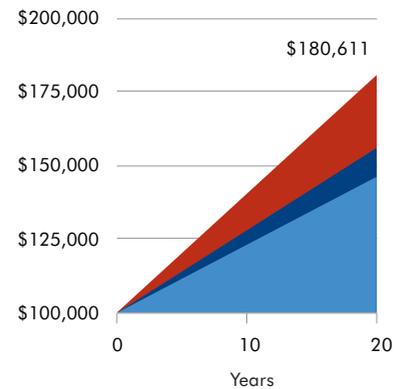
2 Interest on interest*

As long as the interest earned on the principal is not withdrawn, it will earn additional interest known as compound interest.



3 Interest on taxes saved*

Interest on taxes saved for a 24% tax-bracket over 20 years, with a hypothetical 3% annual growth, provides another layer of compound interest that allows all of the money in the annuity to work harder for the contract owner.



These are hypothetical graphs for demonstration purposes only.

Our line of fixed index annuities offers flexible premium payment options, so that clients can add to their principal without resetting their surrender charge schedule. This provides ongoing tax-deferred growth opportunities, which are protected from loss due to index volatility and can be transitioned into lifetime income. As the annuity accumulates over time, the contract owner has access to their money with liquidity options like free annual withdrawals up to 10% of the contract value.

*Charts are for demonstrative purposes, and assumes a hypothetical 3% annual growth rate for an individually owned contract.

All withdrawals will be subject to ordinary income taxes, as well as a 10% tax penalty if taken before age 59-1/2.

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This is not a comprehensive overview of all the relevant features and benefits of a fixed index annuity. This advertisement presents specific examples of how tax deferral works. Please read the sales brochure and disclosure for complete details and limitations.



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