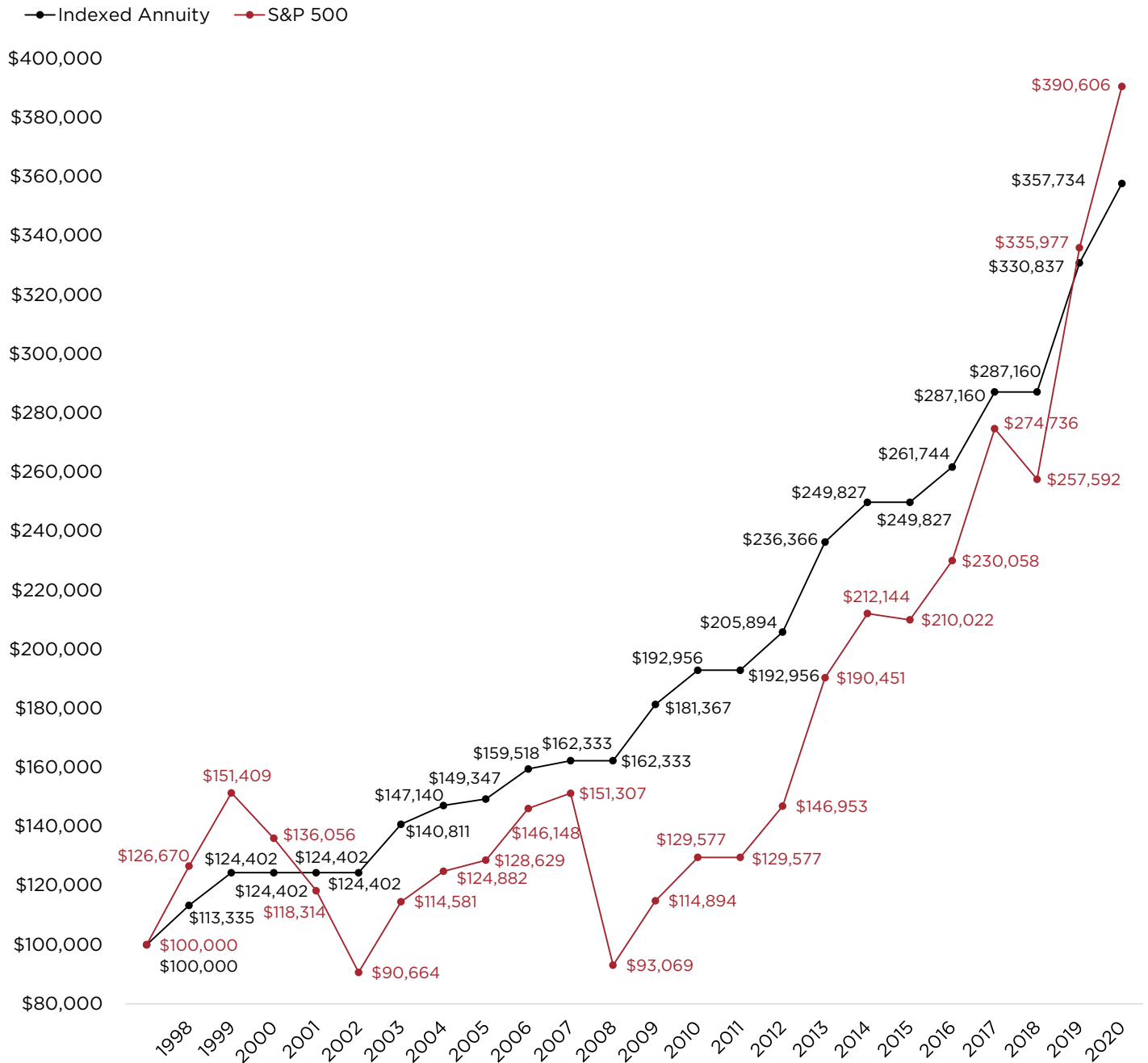




Benefits of Indexed Annuities with Annual Reset



For demonstration purposes only. Participation rates can change annually. The chart is based on actual rates for the time period for the S&P 500 only and does not include dividends paid on underlying stocks. Past performance does not guarantee future results. The chart demonstrates historical performance of the S&P 500 between years 1998-2020. The fixed indexed annuity in this hypothetical example uses the annual point-to-point index method based on changes in the S&P 500 to calculate the indexed rate for each term. For purposes of this charge a 50% participation rate is applied for all terms in the period. Assuming \$100,000 initial premium. Indexed interest is credited only on amounts held for the entire term. This example assumes no money is withdrawn from the annuity. Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period.