

Implementing Buffered Annuities In Your Portfolio

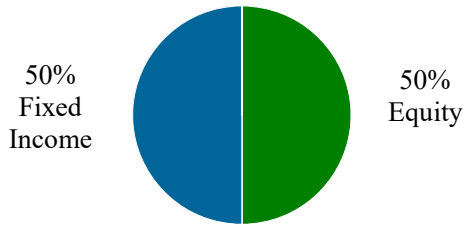
Buffered annuities are typically implemented as an Equity Allocation Replacement for a portion of the equity piece of an asset allocation pie.

Portfolio Construction
BEFORE
Implementation Of
Buffered Annuity (BA)

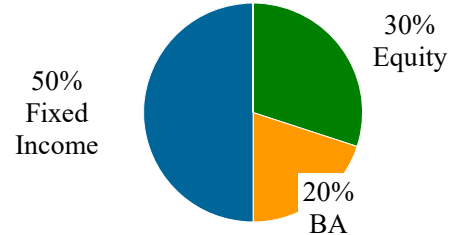
Reposition equity
to help
reduce risk
& volatility,
and create more
stable returns.

Portfolio Construction
AFTER
Implementation Of
Buffered Annuity (BA)

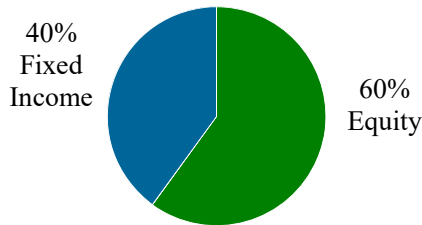
50% Equity / 50% Fixed Income



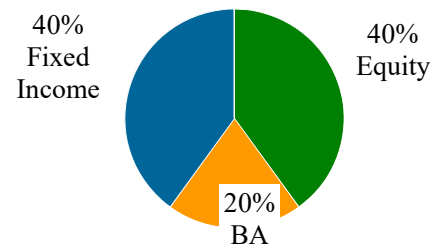
30% Equity + 20% BA / 50% Fix Inc



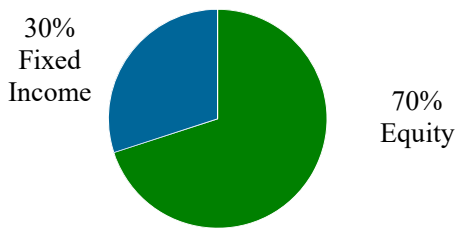
60% Equity / 40% Fixed Income



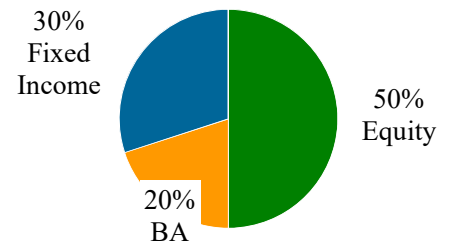
40% Equity + 20% BA / 40% Fix Inc



70% Equity / 30% Fixed Income



50% Equity + 20% BA / 30% Fix Inc



These examples are provided for illustrative purposes only and should not be construed as advice designed to meet the needs of an individual's situation.

Contact Green Pastures to learn more about how a buffered annuity could fit into your portfolio.

***Disclosure:**

Buffered Annuities are index-linked variable annuity products.

This is an illustration only, not an offer or contract. The purpose of this illustration is to demonstrate how a buffered annuity works and how the performance of the indexed account options could affect a buffered annuity's account value, death benefit, and optional benefits and features over an extended period of time.

The hypothetical rates and values are for illustrative purposes only and not intended to predict or project future performance. The values in these illustrations are not guarantees or even estimates of the amounts you can expect from a buffered annuity. Current index performance, upside performance caps, upside performance trigger rates, upside participation rates, downside buffer protection levels and/or downside floor protection levels shown were not the rates in effect throughout the entire time period depicted in these illustrations. Index performance, upside performance caps, upside performance trigger rates, upside participation rates, downside buffer protection levels and/or downside floor protection levels available at the time of investment may not be the same as illustrated. The values do not reflect the deduction of applicable charges, expenses, and a 1/2 percent (0.50%) advisory fee.

The index portion of a buffered annuity has a risk of loss that occurs each time you move into a new indexed account option after the end of an indexed term. However, the buffered level option selected in the indexed account helps protect you from some (not all) downside risk. If the negative return is in excess of the buffered protection level selected, then there is a risk of loss of principal. Buffered protection levels vary based on the index and term selected and are subject to change and may not be available with every option. The buffered annuity value will fluctuate and is subject to investment risk and loss of principal. Annuity contract provisions are available upon request. Please request a Personalized Hypothetical Illustration and Product Prospectus for more detailed information before considering the purchase of a buffered annuity.

S&P 500 Index Values shown illustrate what account performance would have been, based on the market index. It is not possible to invest directly in an index.

Average Annual Return is the arithmetic mean of the annual return figures and does not reflect the impact of additional deposits and withdrawals.

Return values are rounded to two decimal places. Therefore, a return that is slightly negative or slightly positive may appear as 0.00%.

The information above is obtained from sources considered reliable, but it is not necessarily complete and its accuracy is not guaranteed. Buffered annuities are subject to change in rates, ratings and availability at any time.