BUFFERED ANNUITIES w/Cap
Balancing Protection And Growth

If you are approaching or in retirement, Sequence-Of-Returns Risk and bear markets can devastate your investment and retirement income portolio. Consider adding a level of downside protection to your portfolio plus opportunities to grow your investments via a Buffered Annuity with an upside Cap.

Comparing Index Performance To Buffered Annuity With 1-Year Cap

	IRA Account Invested In S&P 500 Index		Buffered Annuity	1-Year Term
			Upside Cap	11.50%
			Downside Buffer	-15.00%
Year	**Return**	**Value**	**Return**	**Value**
		$100,000		$100,000
2008	-38.49%	$61,510	-23.49%	$76,510
2009	23.45%	$75,934	11.50%	$85,309
2010	12.78%	$85,638	11.50%	$95,119
2011	0.00%	$85,636	0.00%	$95,119
2012	13.41%	$97,120	11.50%	$106,058
2013	29.60%	$125,868	11.50%	$118,254
2014	11.39%	$140,204	11.39%	$131,724
2015	-0.73%	$139,181	0.00%	$131,724
2016	9.54%	$152,459	9.54%	$144,290
2017	19.42%	$182,066	11.50%	$160,883
2018	-6.24%	$170,705	0.00%	$160,883
2019	28.88%	$220,005	11.50%	$179,385
2020	16.26%	$255,778	11.50%	$200,014
2021	26.88%	$324,531	11.50%	$223,016
2022	-19.44%	$261,442	-4.44%	$213,114
2023	24.23%	$324,789	11.50%	$237,622
2024	23.31%	$400,498	11.50%	$264,949
Avg Annual Return	8.51%		5.90%	

The Average Annual Return is the rate of return that would have to be earned each year in order to achieve the results shown. This hypothetical buffered annuity example assumes an upside cap of 11.50% and a downside protection buffer of 15.00%.

Built For Market Ups And Downs - Stay Invested With Reduced Downside Risk*

Building a portfolio that gives you opportunities to grow your investments and have a level of protection during market downturns can be challenging. It's important to have a plan in place for both bull and bear markets - one that offers the potential for growth - while also adding protection from some of the downside. By providing upside potential with less exposure to market fluctuations, buffered annuities may help you stay confidendently invested to weather market ups and downs so your investment plan stays on track.

Prepare For Bear Markets

> **Since 1929, there have been 26 bear markets (at least a 20% market decline approximately every 3.6 years).**

> **Stocks have lost more than 36% on average in a bear market.**

Consider a $100,000 IRA invested in the S&P 500 Index, and in the example above, $100,000 invested in a buffered annuity allocated to an indexed strategy with **an upside cap of 11.50% and a downside protection buffer of 15.00%**. Going back to 2008, the buffered annuity participated in Up Markets and Flat Markets, and significantly reduced losses during Bear Markets.

How It Works*

Upside Potential: Cap

In exchange for downside protection, buffered annuities can provide growth potential by capturing market gains up to a cap. In this example, a 11.50% cap is used.

Downside Protection: Buffer

You can select from a range of downside protection level options ("buffers") including 10.00%, 15.00% and 20.00%, to help protect from index loss. In this example, a 15.00% buffer is used.

Flexibility

You have the flexibility to reinvest, combine with, or reallocate to other strategies every year.

Tax-Deferred Growth

You don't pay taxes on the earnings until you withdraw money - so your earnings can compound and grow tax-deferred.

Investment Scenarios*

Scenario 1 - S&P 500 Index increases higher than the Cap

The buffered annuity earns the Cap for the 1-year term. For example, if the S&P 500 Index gains 28.00%, then you will earn 11.50%..**

Scenario 2 - S&P 500 Index increases between 0.00% and the Cap

The buffered annuity earns the the exact same percentage as the S&P 500 Index for the 1-year term. For example, if the S&P 500 Index gains 5.00%, then you will earn 5.00%.**

Scenario 3 - S&P 500 Index decreases between 0.00% and the Buffer

The insurance comnpany absorbs the entire loss, your principal is fully protected from the loss, and you earn 0.00% for the 1-year term. For example, if the S&P 500 Index loses 13.00%, then the insurance company will absorb the entire 13.00% loss and you will lose 0.00%.**

Scenario 4 - S&P 500 Index decreases more than the Buffer

The insurance company absorbs the first 15.00% of the loss and you will lose the difference for the 1-year term. For example, if the S&P 500 Index loses 18.00%, then the insurance company will absorb the first 15.00% of the loss, and you will lose 3.00%.**

Notes:
1. Term: Assumes a new 1-year term begins each calendar year.
2. Cap and Buffer: Based on the performance of the S&P 500 Index.
*** Figures exclude Advisor Fee.*

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