FIXED INDEX ANNUITIES w/Cap

Win By Not Losing

As you near or are in retirement, Sequence-Of-Returns Risk and market downturns can significantly impact your investment and retirement income portfolio. By avoiding losses and locking in gains related to the market, Fixed Index Annuities guarantee your principal and provide steadier returns than the stock and bond markets. Consider adding principal protection to a portion of your investment portfolio via a Fixed Index Annuity with an upside Point-To-Point Cap.

Comparing Index Performance To Fixed Index Annuity With 1-Yr Point-To-Point Cap

	IRA Account Invested In			Fixed Index Annuity	1-Year Term
	iShares Core US		IRA Account Invested	Upside Cap	11.25%
	Aggregate Bond ETF (AGG)		In S&P 500 Index	Downside Floor Protection Level	0.00%
Year	Return	Value	Return	Return	Value
		$250,000			$250,000
2008	5.88%	$264,700	-38.49%	0.00%	$250,000
2009	5.14%	$278,306	23.45%	11.25%	$278,125
2010	6.30%	$295,839	12.78%	11.25%	$309,414
2011	7.58%	$318,263	0.00%	0.00%	$309,414
2012	4.04%	$331,121	13.41%	11.25%	$344,223
2013	-2.15%	$324,002	29.60%	11.25%	$382,948
2014	6.04%	$343,572	11.39%	11.25%	$426,030
2015	0.48%	$345,221	-0.73%	0.00%	$426,030
2016	2.56%	$354,059	9.54%	9.54%	$466,673
2017	3.53%	$366,557	19.42%	11.25%	$519,174
2018	-0.05%	$366,374	-6.24%	0.00%	$519,174
2019	8.68%	$398,175	28.88%	11.25%	$577,581
2020	7.42%	$427,719	16.26%	11.25%	$642,559
2021	-1.67%	$420,577	26.89%	11.25%	$714,847
2022	-13.06%	$365,649	-19.44%	0.00%	$714,847
2023	5.59%	$386,089	24.23%	11.25%	$795,267
2024	1.37%	$391,378	23.31%	11.25%	$884,734
Avg Annual Return	2.67%		8.51%	7.72%	

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 fixed index annuity example assumes an upside cap of 11.25% and your principal is fully protected from loss.

Guaranteed Principal & Upside Potential*

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 - so you may stay confidendently invested to weather market ups and downs so your investment plan stays on track.

Prepare For Bear Markets

Bear market performances from 1961 - 2021 based on S&P 500 Index *:

(1) A bear market occured approximately every 5.5 years,
(2) the average market decline during a bear market was (34.5%), and
(3) the average return required to break even from a bear market decline was 52.6%.
*** Source: Bloomberg 1/3/2022**

Consider a $250,000 IRA invested in the iShares Core US Aggregate Bond ETF and, in this example, $250,000 invested in a fixed index annuity allocated to an indexed strategy based upon the performance of the S&P 500 Index with **an upside point-to-point cap of 11.25%**. Going back to 2008, the fixed index annuity would have participated in bull markets and locked in gains during times of market declines **with your principal guaranteed**.

How It Works*

Solve For Principal Protection - Floor
Your principal is guaranteed. There is a downside floor protection level of 0.00%. If the S&P 500 loses value, your principal is fully protected from loss.

Upside Potential - Cap
In exchange for downside protection, fixed index annuities can provide income/growth potential by capturing market gains up to a cap. In this example, an 11.25% cap is used.

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

Solve For Tax-Deferred Growth
You do not pay taxes on the interest until you withdraw it, so your interest can compound and grow tax-deferred.

FIAs May Potentially Help Reduce Taxes On Your Social Security Benefits
Provisional Income is an IRS threshold above which social security income is taxable. **FIA interest can compound and grow tax-deferred and be excluded from the Provisional Income calculation until interest is withdrawn. You may be able to help reduce taxes on your Social Security Benefits, by controlling the timing and amount of withdrawals from your FIA, when you may be in a lower tax bracket and withdrawals may be taxed at a lower rate.**

Investment Scenarios*

Scenario 1 - S&P 500 Index increases higher than the Cap
The fixed index annuity earns the Cap for the 1-year term. For example, if the S&P 500 Index gains 25.00%, then you will earn 11.25%.

Scenario 2 - S&P 500 Index increases between 0.00% and the Cap
The fixed index annuity earns the 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 in value
The insurance comnpany absorbs the entire loss, your principal is fully protected from loss, and you lose 0.00% for the 1-year term. For example, if the S&P 500 Index loses 30.00%, then the insurance company will absorb the entire 30.00% loss and you will lose 0.00%.

Notes:
1. Term: Assumes a new 1-year term begins each calendar year.
2. Performance Trigger and Floor: Based on the performance of the S&P 500 Index.
3. There is no Advisor Fee.