

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

Year	IRA Account Invested In		Fixed Index Annuity		1-Year Term
	iShares Core US Aggregate Bond ETF (AGG)	Value	IRA Account Invested In S&P 500 Index	Upside Cap Downside Floor Protection Level	
	Return	Value	Return	Return	Value
2008	5.88%	\$250,000	-38.49%	0.00%	\$250,000
2009	5.14%	\$264,700	23.43%	11.25%	\$278,125
2010	6.30%	\$278,306	12.78%	11.25%	\$309,414
2011	7.58%	\$295,839	0.00%	0.00%	\$309,414
2012	4.04%	\$318,263	13.41%	11.25%	\$344,223
2013	-2.15%	\$331,121	29.60%	11.25%	\$382,948
2014	6.84%	\$324,002	11.39%	11.25%	\$426,030
2015	0.48%	\$343,572	-0.73%	0.00%	\$426,030
2016	2.56%	\$345,221	9.54%	9.54%	\$466,673
2017	3.53%	\$354,059	19.42%	11.25%	\$519,174
2018	-0.05%	\$366,557	-6.24%	0.00%	\$519,174
2019	8.68%	\$366,374	28.88%	11.25%	\$577,581
2020	7.42%	\$398,175	16.26%	11.25%	\$642,559
2021	-1.67%	\$427,719	26.89%	11.25%	\$714,847
2022	-13.06%	\$420,577	-19.44%	0.00%	\$714,847
2023	5.59%	\$365,649	24.23%	11.25%	\$795,267
2024	1.37%	\$386,089	23.31%	11.25%	\$884,734
Avg Annual Return	2.67%	\$391,378	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 confidently 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 during these bear markets.

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*

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.

Downside 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.

Flexibility

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

Tax-Deferred Growth

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

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 28.00%, 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 4.00%, then you will earn 4.00%.

Scenario 3 - S&P 500 Index decreases in value

The insurance company 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 7.00%, then the insurance company will absorb the entire 7.00% 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.