BUFFERED ANNUITY 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 portfolio. 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

			Buffered Annuity	1-Year Term
	IRA Account Invested In		Upside Cap	11.75%
	S&P 500 Index		Downside Buffer	-20.00%
Year	**Return**	**Value**	**Return**	**Value**
		$100,000		$100,000
2008	-38.49%	$61,510	-18.49%	$81,510
2009	23.45%	$75,934	11.75%	$91,087
2010	12.78%	$85,638	11.75%	$101,790
2011	0.00%	$85,636	0.00%	$101,790
2012	13.41%	$97,120	11.75%	$113,751
2013	29.60%	$125,868	11.75%	$127,116
2014	11.39%	$140,204	11.39%	$141,595
2015	-0.73%	$139,181	0.00%	$141,595
2016	9.54%	$152,459	9.54%	$155,103
2017	19.42%	$182,066	11.75%	$173,328
2018	-6.24%	$170,705	0.00%	$173,328
2019	28.88%	$220,005	11.75%	$193,693
2020	16.26%	$255,778	11.75%	$216,452
2021	26.88%	$324,531	11.75%	$241,886
2022	-19.44%	$261,442	0.00%	$241,886
2023	24.23%	$324,789	11.75%	$270,307
2024	23.31%	$400,498	11.75%	$302,068
Avg Annual Return	8.51%		6.72%	

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 buffered annuity example assumes an upside cap of 11.75% and a downside protection buffer of 20%.

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

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 $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 11.75% and a downside protection buffer of 20%**. 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 11.75% cap is used.

Downside Protection: Buffer
You can select from a range of downside protection level options ("buffers") including 10%, 15%, 20% and 100% to help protect from index loss. In this example, a 20% buffer is used.

Flexibility
You have the flexibility to reinvest, combine with, or reallocate to other strategies every selected term.

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 25.00%, then you will earn 11.75%.**

Scenario 2 - S&P 500 Index increases between 0.00% and the Cap
The buffered annuity earns 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 company 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 19.00%, then the insurance company will absorb the entire 19.00% loss and you will lose 0.00%.**

Scenario 4 - S&P 500 Index decreases more than the Buffer
The insurance company absorbs the first 20.00% of the loss and you will lose the difference for the 1-year term. For example, if the S&P 500 Index loses 30.00%, then the insurance company will absorb the first 20.00% of the loss, and you will lose 10.00%.**

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.*