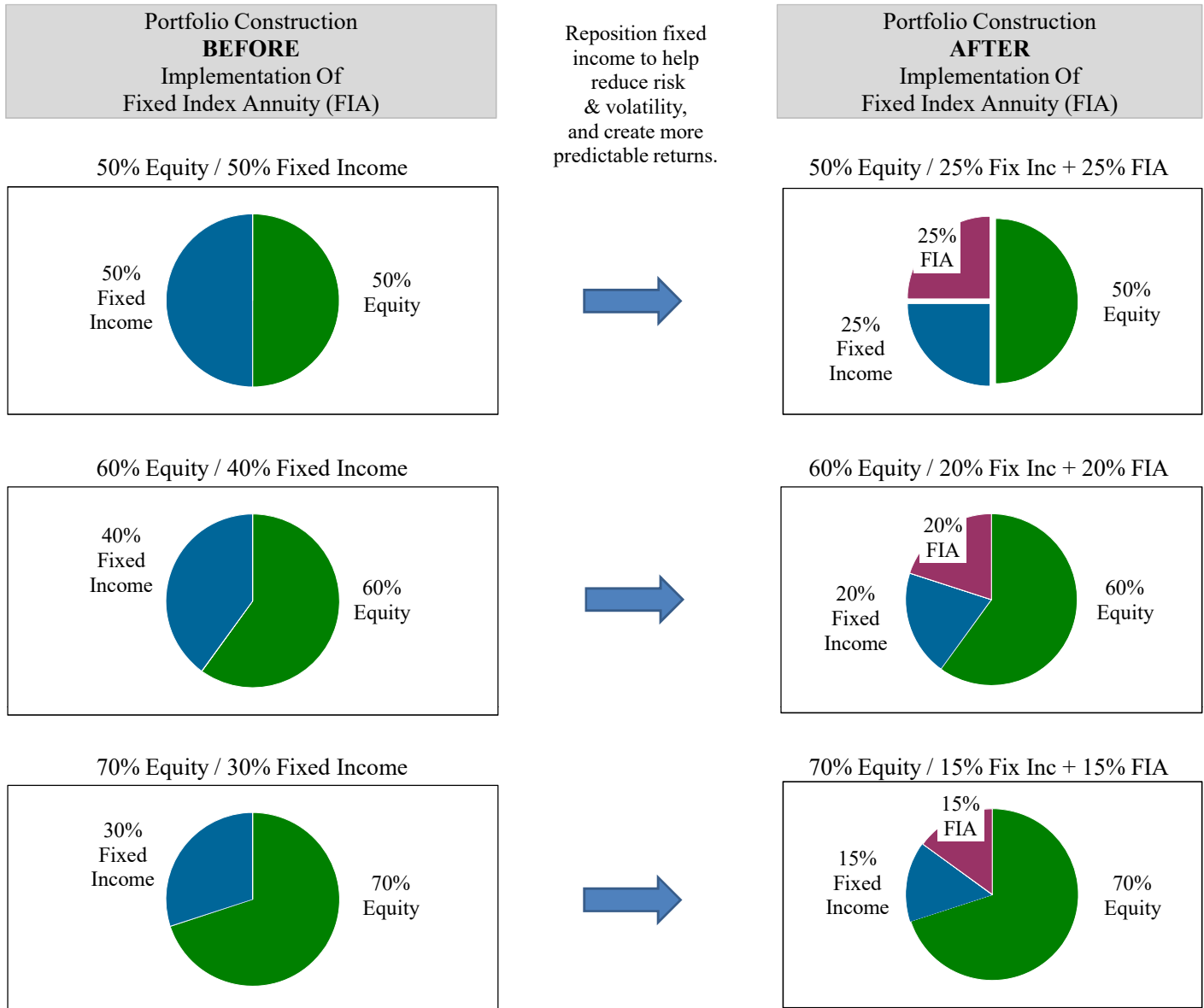


# Implementing Fixed Index Annuities In Your Portfolio

Fixed index annuities are typically implemented as a Fixed Income Allocation Replacement (as an alternative to CDs, bonds, bond mutual funds, multi-year guarantee annuities, etc.) for a portion of the fixed income piece of an asset allocation pie.



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 fixed index annuities, **Fixed Index Annuity Ladders** (invest in fixed index annuities with different maturity dates) **Mixed-Fixed Ladders** (invest in multi-year guarantee annuities and fixed index annuities with different maturity dates) could fit into your portfolio.

**\*Disclosure:**

Fixed Index Annuities are fixed annuity products. These illustrations are provided for illustrative purposes only and should not be construed as advice designed to meet the needs of an individual's situation. They are not an offer or contract. The purpose of these illustrations is to demonstrate how a fixed index annuity works and how the performance of the crediting strategies could affect a fixed index annuity's account value and death benefit over an extended period of time.

The hypothetical rates, yields 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 fixed index annuity. Current index performance, interest rates and yields were not the rates in effect throughout the entire time period depicted in these illustrations. Interest rates and yields available at the time of investment may not be the same as illustrated and are subject to change at any time. Current index performance, interest rates and yields, upside performance caps, upside performance trigger rates and upside participation rates were not the rates in effect throughout the entire time period depicted in these illustrations.

Fixed index annuity ratings represent the A.M. Best Company (Best's Rating, 15 ratings) for each respective fixed index annuity insurance carrier. The fixed index annuity rates vary by state and premium amount (call or email for state availability).

Rates may vary from contract anniversary year to year during the life of a fixed index annuity contract. Annuities are not (1) insured by the FDIC or any federal government agency, (2) deposits or guaranteed by any bank or credit union and (3) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. A surrender charge may apply during the surrender period, a 10% IRS early withdrawal penalty may apply to withdrawals prior to age 59 1/2 and, in addition, investors may be liable for payment of federal income tax on the taxable portion of the withdrawal.

Annuity contract provisions are available upon request and should be consulted for detailed explanations of rates, benefits, limitations and restrictions before investing. Please request a Personalized Hypothetical Illustration, Disclosure Document, Buyer's Guide and Client Brochure for more detailed information including Accumulation Value calculations, Death Benefit, Surrender Value, Market Value Adjustment (if applicable), Surrender Charges, Penalty-Free Withdrawals, 30-Day Window For Renewals and Annuity Payout Options before considering the purchase of a multi-year guarantee annuity.

The iShares Core US Aggregate Bond ETF values shown illustrate what account performance would have been, based on the AGG ETF. Investors should be aware that bond values may decline, if interest rates rise.

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.

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