

## Implementing Multi-Year Guarantee Annuities In Your Portfolio\*

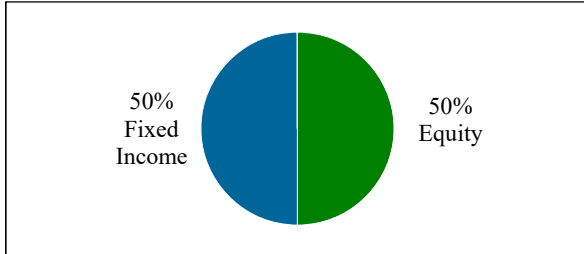
Multi-year guarantee annuities are typically implemented as a Fixed Income Allocation Replacement (as an alternative to CDs, bonds, bond mutual funds, fixed index annuities, etc.) for a portion of the fixed income piece of an asset allocation pie.

Portfolio Construction  
**BEFORE**  
Implementation Of  
Multi-Year Guarantee Annuity (MYGA)

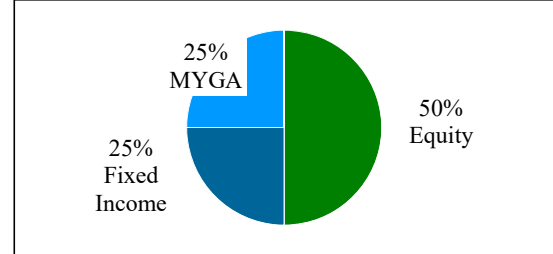
Reposition  
fixed income to  
reduce risk  
& volatility,  
& create more  
predictable  
returns.

Portfolio Construction  
**AFTER**  
Implementation Of  
Multi-Year Guarantee Annuity (MYGA)

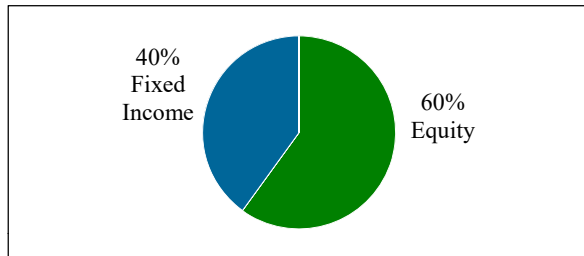
50% Equity / 50% Fixed Income



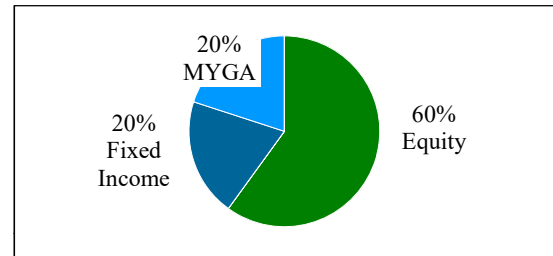
50% Equity / 25% Fix Inc + 25% MYGA



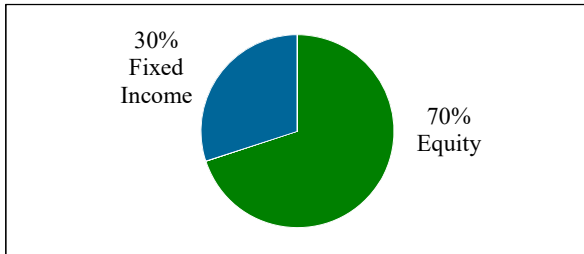
60% Equity / 40% Fixed Income



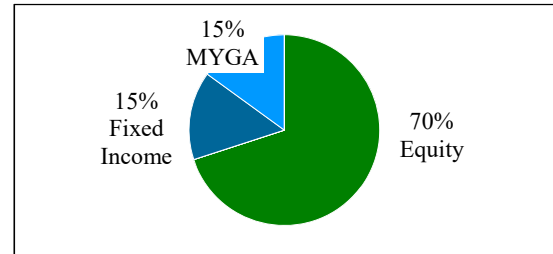
60% Equity / 20% Fix Inc + 20% MYGA



70% Equity / 30% Fixed Income



70% Equity / 15% Fix Inc + 15% MYGA



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 how multi-year guarantee annuities, **Multi-Year Guarantee Annuity Ladders** (multiple multi-year guarantee annuities with different maturity dates) and **Mixed-Fixed Ladders** (multiple multi-year guarantee annuities and fixed index annuities with different maturity dates) could fit into your portfolio.

\*Disclosure: Multi-Year Guarantee Annuities ("MYGA") 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 multi-year guarantee annuity works and how the performance could affect a multi-year guarantee 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 multi-year guarantee 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. Multi-year guarantee fixed annuity ratings represent the A.M. Best Company (Best's Rating, 15 ratings) for each respective multi-year guarantee fixed annuity insurance carrier. The multi-year guarantee fixed annuity rates vary by state and premium amount (call or email for state availability) and represent the Overall Average Yield for the life of each respective multi-year guarantee fixed annuity contract. Yields may vary from contract anniversary year to year during the life of a multi-year guarantee annuity contract. Annuities are not (1) insured by the FDIC or any federal government agency, (2) deposits of 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. The rates and yields shown are as of the dates indicated in the table. Multi-year guarantee annuities are subject to change in ratings, yields and availability at any time.