BUFFERED ANNUITY w/Performance Trigger Rate

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 downside level of protection to your portfolio plus opportunities to grow your investments via a Buffered Annuity with an upside Performance Trigger.

Comparing Index Performance To Buffered Annuity With 1-Year Performance Trigger

			Buffered Annuity	**1-Year Term**
	IRA Account Invested In		**Upside Performance Trigger Rate**	**9.00%**
	S&P 500 Index		**Downside Buffer**	**-15.00%**
Year	**Return**	**Value**	**Return**	**Value**
		$100,000		**$100,000**
2008	**-38.49%**	**$61,510**	**-23.49%**	**$76,510**
2009	**23.45%**	**$75,934**	**9.00%**	**$83,396**
2010	**12.78%**	**$85,638**	**9.00%**	**$90,902**
2011	**0.00%**	**$85,636**	**0.00%**	**$90,902**
2012	**13.41%**	**$97,120**	**9.00%**	**$99,083**
2013	**29.60%**	**$125,868**	**9.00%**	**$108,000**
2014	**11.39%**	**$140,204**	**9.00%**	**$117,720**
2015	**-0.73%**	**$139,181**	**0.00%**	**$117,720**
2016	**9.54%**	**$152,459**	**9.00%**	**$128,315**
2017	**19.42%**	**$182,066**	**9.00%**	**$139,863**
2018	**-6.24%**	**$170,705**	**0.00%**	**$139,863**
2019	**28.88%**	**$220,005**	**9.00%**	**$152,451**
2020	**16.26%**	**$255,778**	**9.00%**	**$166,172**
2021	**26.88%**	**$324,531**	**9.00%**	**$181,127**
2022	**-19.44%**	**$261,442**	**-4.44%**	**$173,085**
2023	**24.23%**	**$324,789**	**9.00%**	**$188,663**
2024	**23.31%**	**$400,498**	**9.00%**	**$205,642**
Avg Annual Return	**8.51%**		**4.33%**	

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 performance trigger of 9.00% and a downside protection buffer of 15%.

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 performance trigger of 9.00% and a downside protection buffer of 15%**. 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: Performance Trigger
In exchange for downside protection, buffered annuities can provide growth potential by capturing market gains at a performance trigger rate if the index change is flat or positive at the end of the term. In this example, a 9.00% performance trigger is used.

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

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

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 Performance Trigger
The buffered annuity earns the Performance Trigger for the 1-year term. For example, if the S&P 500 Index gains 25.00%, then you will earn 9.00%.**

Scenario 2 - S&P 500 Index increases between 0.00% and the Performance Trigger
The buffered annuity earns the Performance Trigger for the 1-year term. In this example, if the S&P 500 Index gains 5.00%, then you will earn 9.00%.**

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 14.00%, then the insurance company will absorb the entire 14.00% loss and you will lose 0.00%.**

Scenario 4 - S&P 500 Index decreases more than the Buffer
The insurance company absorbs the first 15.00% 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 15.00% of the loss, and you will lose 15.00%. **

Notes:
1. Term: Assumes a new 1-year term begins each calendar year.
2. Performance Trigger and Buffer: Based on the performance of the S&P 500 Index.
*** Figures exclude Advisor Fee.*