FIXED INDEX ANNUITIES w/Performance Trigger

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 Performance Trigger.

Comparing Index Performance To Fixed Index Annuity With 1-Yr Performance Trigger

	IRA Account Invested In iShares Core US Aggregate Bond ETF (AGG)		IRA Account Invested In S&P 500 Index	Fixed Index Annuity	1-Year Term
				Upside Performance Trigger	7.75%
				Downside Floor Protection Level	0.00%
Year	**Return**	**Value**	**Return**	**Return**	**Value**
		$250,000			$250,000
2008	5.88%	$264,700	-38.49%	0.00%	$250,000
2009	5.14%	$278,306	23.45%	7.75%	$269,375
2010	6.30%	$295,839	12.78%	7.75%	$290,252
2011	7.58%	$318,263	0.00%	0.00%	$290,252
2012	4.04%	$331,121	13.41%	7.75%	$312,746
2013	-2.15%	$324,002	29.60%	7.75%	$336,984
2014	6.04%	$343,572	11.39%	7.75%	$363,100
2015	0.48%	$345,221	-0.73%	0.00%	$363,100
2016	2.56%	$354,059	9.54%	7.75%	$391,240
2017	3.53%	$366,557	19.42%	7.75%	$421,562
2018	-0.05%	$366,374	-6.24%	0.00%	$421,562
2019	8.68%	$398,175	28.88%	7.75%	$454,233
2020	7.42%	$427,719	16.26%	7.75%	$489,436
2021	-1.67%	$420,577	26.89%	7.75%	$527,367
2022	-13.06%	$365,649	-19.44%	0.00%	$527,367
2023	5.59%	$386,089	24.23%	7.75%	$568,238
2024	1.37%	$391,378	23.31%	7.75%	$612,276
Avg Annual Return	2.67%		8.51%	5.41%	

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 hypothetical fixed index annuity example assumes an upside performance trigger 7.75% 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 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 $250,000 IRA invested in the iShares Core US Aggregate Bond ETF and, in this 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 performance trigger of 7.75%**. 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*

Solve For 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.

Solve For Upside Potential - Performance Trigger
In exchange for downside protection, fixed index annuities can provide income/growth potential by capturing market gains at a performance trigger rate if the S&P 500 Index change is flat or positive at the end of the term. In this example, a 7.75% performance trigger is used.

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

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

FIAs May Potentially Help Reduce Taxes On Your Social Security Benefits
Provisional Income is an IRS threshold above which social security income is taxable. **FIA interest can compound and grow tax-deferred and be excluded from the Provisional Income calculation until interest is withdrawn. You may be able to help reduce taxes on your Social Security Benefits, by controlling the timing and amount of withdrawals from your FIA, when you may be in a lower tax bracket and withdrawals may be taxed at a lower rate.**

Investment Scenarios*

Scenario 1 - S&P 500 Index increases higher than the Performance Trigger
The fixed index 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 7.75%.

Scenario 2 - S&P 500 Index increases between 0.00% and the Performance Trigger
The fixed index annuity earns the Performance Trigger for the 1-year term. For example, if the S&P 500 Index gains 5.00%, then you will earn 7.75%.

Scenario 3 - S&P 500 Index decreases in value
The insurance comnpany absorbs the entire loss, your principal is fully protected from loss, and you lose 0.00% for the 1-year term. In this example, if the S&P 500 Index loses 30.00%, 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.