FLOOR 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 Floor Annuity with an upside Cap.

Comparing Index Performance To Floor Annuity With 1-Year Cap

			Floor Annuity	**1-Year Term**
	IRA Account Invested In		**Upside Cap**	**14.50%**
	S&P 500 Index		**Downside Floor**	**-10.00%**
Year	**Return**	**Value**	**Return**	**Value**
		$100,000		$100,000
2008	-38.49%	$61,510	-10.00%	$90,000
2009	23.45%	$75,934	14.50%	$103,050
2010	12.78%	$85,638	12.78%	$116,220
2011	0.00%	$85,636	0.00%	$116,217
2012	13.41%	$97,120	13.41%	$131,802
2013	29.60%	$125,868	14.50%	$150,913
2014	11.39%	$140,204	11.39%	$168,102
2015	-0.73%	$139,181	-0.73%	$166,875
2016	9.54%	$152,459	9.54%	$182,795
2017	19.42%	$182,066	14.50%	$209,300
2018	-6.24%	$170,705	-6.24%	$196,240
2019	28.88%	$220,005	14.50%	$224,694
2020	16.26%	$255,778	14.50%	$257,275
2021	26.88%	$324,531	14.50%	$294,580
2022	-19.44%	$261,442	-10.00%	$265,122
2023	24.23%	$324,789	14.50%	$303,565
2024	23.31%	$400,498	14.50%	$347,582
Avg Annual Return	8.51%		7.60%	

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 floor annuity example assumes an upside cap of 14.50% and a downside floor of 10%.

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, floor 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 floor annuity allocated to an indexed strategy with **an upside cap of 14.50% and a downside floor of 10%**. Going back to 2008, the floor 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, floor annuities can provide growth potential by capturing market gains up to a cap. In this example, a 14.50% cap is used.

Downside Protection: Floor

In this example, a downside floor of 10% 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 floor annuity earns the Cap for the 1-year term. For example, if the S&P 500 Index gains 25.00%, then you will earn 14.50%.**

Scenario 2 - S&P 500 Index increases between 0.00% and the Cap

The floor 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 Floor

You will incur the loss for the 1-year term. For example, if the S&P 500 Index loses 8.00%, then you will lose 8.00%.**

Scenario 4 - S&P 500 Index decreases more than the Floor

You will incur a loss up to the floor and the insurance company will absorb all losses above the floor. For example, if the S&P 500 Index loses 30.00%, then you will lose the first 10.00% of the loss, and the insurance company will absorb all losses in excess of the floor, in this case 20.00%.**

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