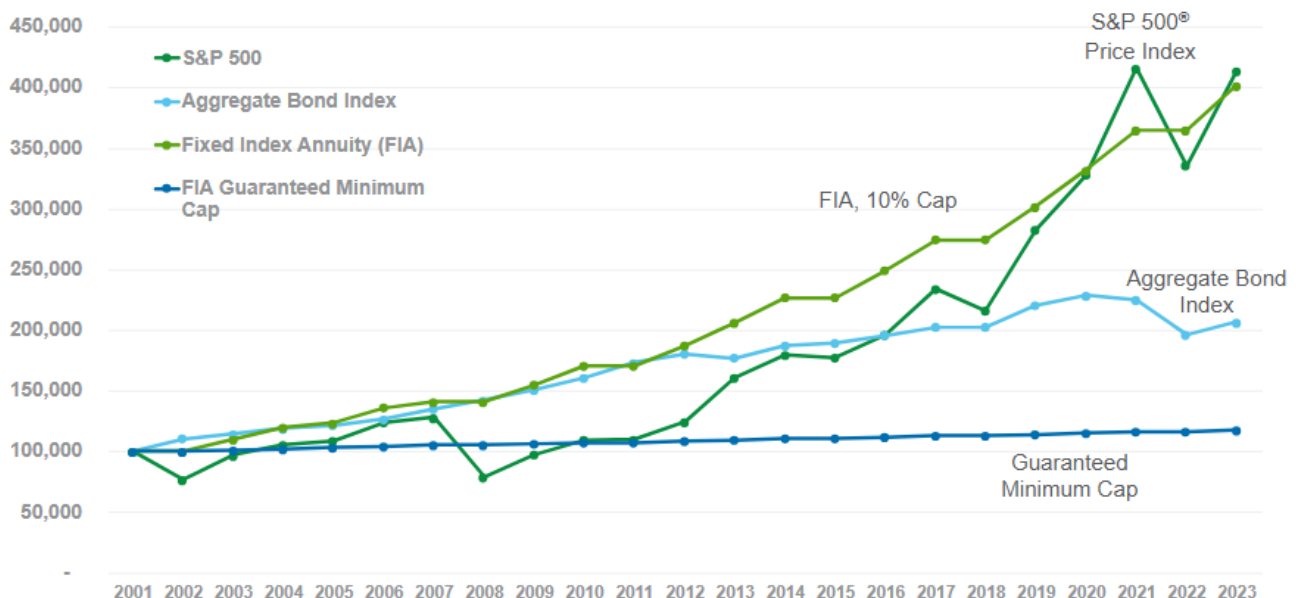


FIXED INDEXED ANNUITIES

Value of downside protection

Unlike direct investments in the S&P500® or bonds, fixed indexed annuities (FIAs) ensure your principal is never at risk to market downturns. While the S&P 500® offers strong growth potential, it can experience significant volatility and losses. Bonds may provide stability but often fall short on returns. FIAs balance the equation by offering upside potential with a guaranteed floor to safeguard your retirement savings.

When the market is up, FIAs allow you to participate in a portion of the gains. When the market is down, your account value remains protected. Over time, this strategy can help preserve your savings and position you for growth without the emotional rollercoaster of market fluctuations.



Hypothetical example used for illustrative purposes only. Not indicative of any particular investment or guarantee of future performance.

*To learn more about how fixed indexed annuities
can fit into your clients' portfolios, contact the
Annuity Sales Desk: 1-866-335-7355*

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charges) for early withdrawals.

Although interest credited to the annuity contract may be affected by an index, fixed indexed annuities are not securities and do not participate directly in the stock market or any equity investment. The rates for the initial crediting period, as well as the minimum rates that may apply thereafter, are shown in the contract at issue.

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