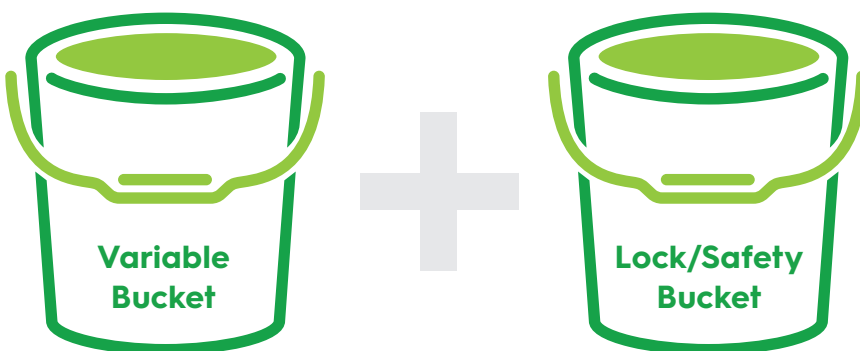


**SALES IDEA**

# MultiOption Momentum: Two-Bucket Approach for Accumulation

MultiOption Momentum is an investment-only variable annuity (IOVA), which gives clients the opportunity to use both variable investments and indexed account options to help invest for the future.

It also helps manage wealth to achieve long-term retirement goals. With one bucket that allows you to allocate for more growth potential, and the other bucket for more safety, MultiOption Momentum can be customized to meet an individual's investment risk comfort level.



- The option to allocate up to 100% into variable subaccounts
- 75+ variable investment options available
- Investment changes available without triggering a taxable event
- 0.90% M&E and Admin charges (0.80% if net purchase payments \$1 million or greater)<sup>1</sup>
- Daily value shown
- No M&E or Admin charges when allocating to indexed options
- The interest credited will never be less than zero, which acts as a safety net during market downturns
- The option to allocate up to 100% into indexed options
- Diverse lineup of Indexed Account offerings:
  - S&P 500® Index
  - Barclays All Caps Trailblazer 5 Index
  - SG Climate Prepared Index
- 1-Year Point-to-Point growth. Interest may be credited at the end of each contract year based on how that account's index performed

1. Charge based on net purchase payments. Initially set at contract issue and adjusted each calendar quarter if applicable. Investment management fees apply and vary by subaccount. \$50 maintenance fee applied to variable subaccounts if contract value is under \$75,000.

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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. Variable annuities have additional expenses such as mortality and expense risk, administrative charges, investment management fees and rider fees. The variable subaccounts of variable annuities are subject to market fluctuation, investment risk and loss of principal.

The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. The guarantees have no bearing on the variable investment performance.

Some products and features may not be available in all states and features may vary by state. Not all products, features and optional benefits are available from all firms. Please consult with your firm before providing any products/services or materials listed here

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The indexes are not available for direct investment.

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**Variable annuities are sold by prospectus. Your clients should consider the investment objectives, risks, charges and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information.**

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