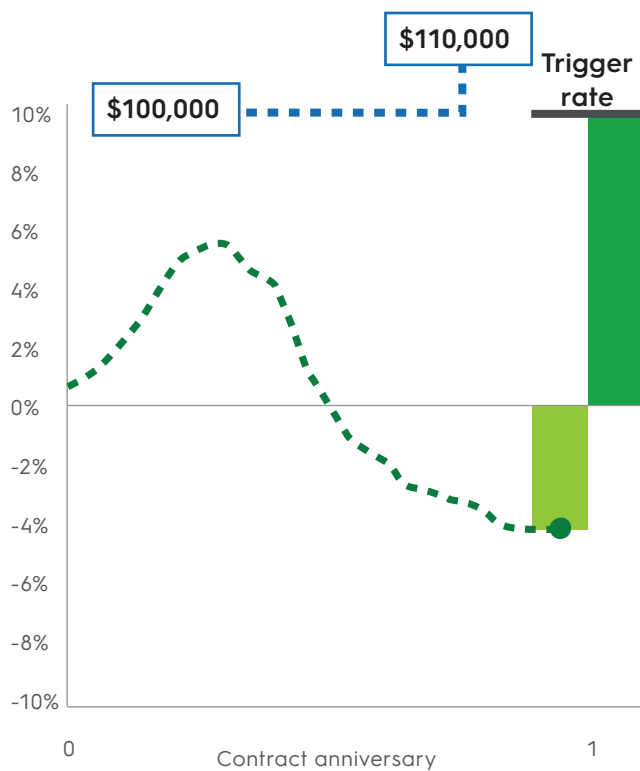


SALES IDEA – SECURELINK® ULTRA

Inverse performance trigger: Negative market, positive experience

For clients concerned about market corrections, the one-year inverse performance trigger crediting method offers a hedge for a portion of their assets. Allocating among different crediting methods may help ensure growth regardless of market performance.



- Unique option provides the ability to earn interest when markets are down
- Can be combined with other crediting methods that earn interest when market is up
- With fixed indexed annuities, interest credited will never be less than zero

Index performance	
Declared trigger rate	10%
Index growth	-4%
Interest applied	10%
Index credit	\$10,000
Ending account value	\$110,000

SecureLink Ultra offers a diverse lineup of indexed account options, plus a fixed account. Clients can allocate their purchase payment in any way they choose among the accounts. Each crediting method operates differently and each strategy may be more or less effective in specific situations.

SecureLink Ultra indexed account options

S&P 500® Index

- 1-Year Point-to-Point with Cap
- 1-Year Point-to-Point with Term Guarantee Cap¹
- 1-Year Point-to-Point with Participation Rate
- 1-Year Performance Trigger
- 1-Year Inverse Performance Trigger

Barclays All Caps Trailblazer 5 Index

- 1-Year Point-to-Point with Participation Rate
- 1-Year Point-to-Point with 2% Spread and Participation Rate

MSCI EAFE® Index

- 1-Year Point-to-Point with Cap

SG Climate Prepared Index

- 1-Year Point-to-Point with Participation Rate
- 1-Year Point-to-Point with 2% Spread and Participation Rate

Fixed Account

Clients may also choose to have some of their purchase payment allocated to the Fixed Account which is not linked to an index. This account provides the opportunity for money to grow daily at a steady fixed interest rate.

1. Term Guarantee accounts are only available for allocation at contract issue. No transfers may be made into this account after contract issue.



Learn more

Find out more about SecureLink Ultra and how it can work for your clients in different market conditions. 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.

Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Some products may not be available in all states and features may vary by state. Not all products and features 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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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market environments, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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