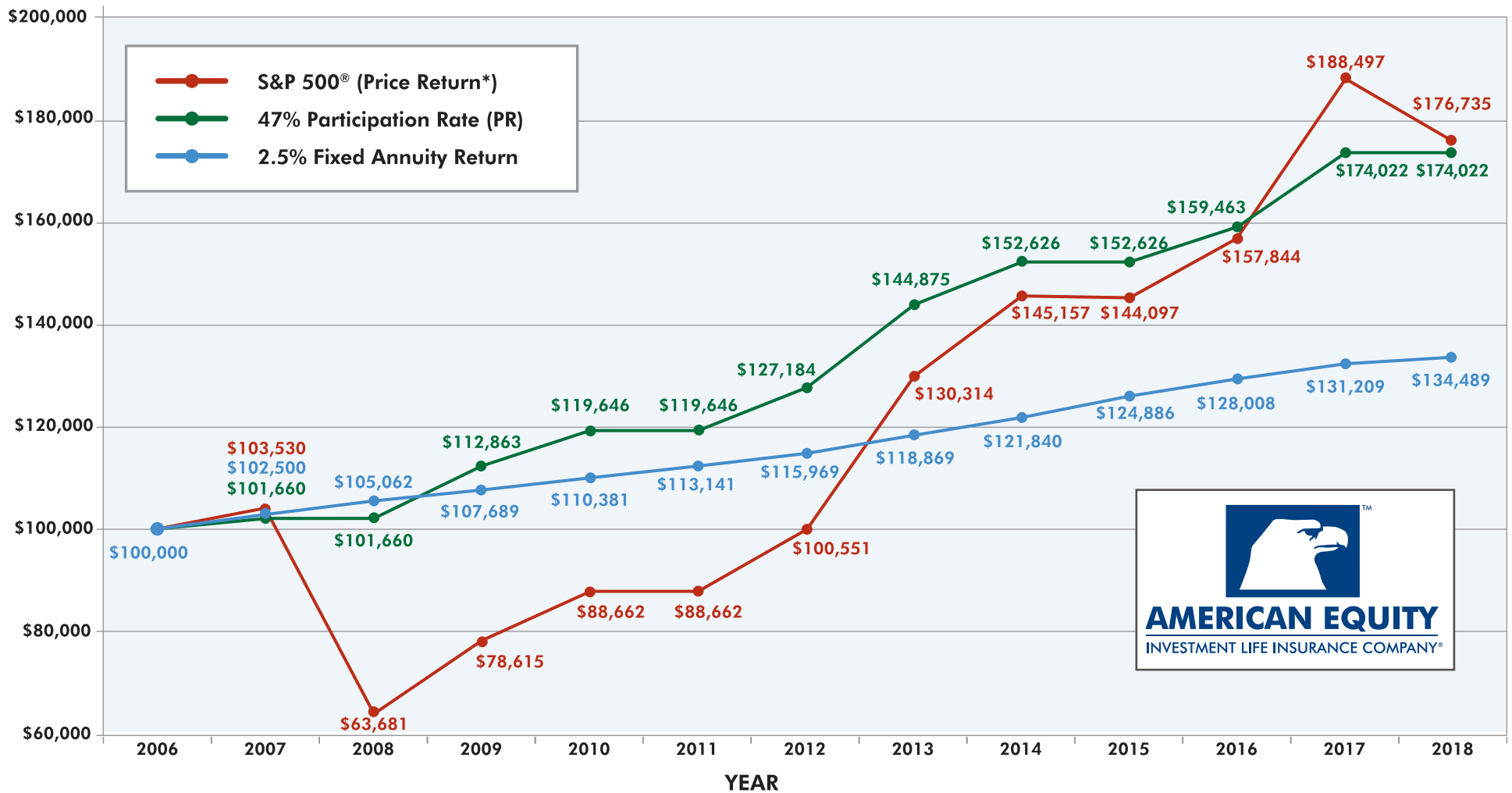


Fixed Index Annuity: Preservation & Accumulation

This hypothetical demonstration assumes \$100,000 initial premium and no withdrawals taken. The 47% PR uses the annual point-to-point index method based on changes in the S&P 500® to calculate the indexed rate for each term. Hypothetical values and returns are calculated using the last business day of each year's closing value.



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