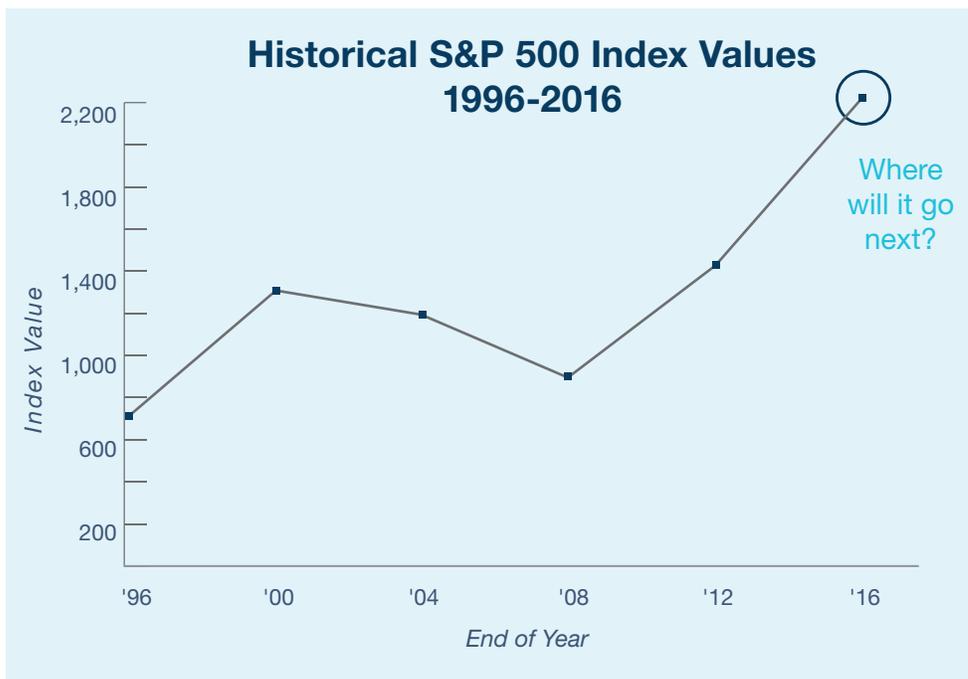


Is your money protected from the next market decline?

See how a fixed-indexed annuity could help

A fixed-indexed annuity may help to accumulate money for retirement with principal protection and growth potential. You have the opportunity to allocate money to indexed strategies that credit interest based, in part, on the change in an external index, such as the S&P 500®. Interest credited may vary from term to term, but your account value will not go down, unless you take a withdrawal.

The chart below shows historical values of the S&P 500®. While the peaks represent an opportunity for growth in the stock market, the valleys represent a threat for significant loss. Fixed-indexed annuities protect against the possible losses that come with investing directly in the market.



You can't predict which way the market will go. One thing you can count on is that a fixed-indexed annuity will protect your money from the next market decline.

Talk with your insurance professional to see how a fixed-indexed annuity could fit into your overall retirement plan and long-term financial goals.

To demonstrate the volatility of the stock market, selected high and low S&P 500 index values are shown in the graph above. Index values fluctuate over time. The connecting lines between the points do not represent actual index values.

While past performance does not guarantee future results, with a fixed-indexed annuity, you can be certain that your money will be protected against loss if you hold your annuity through the early withdrawal charge period.

With a fixed-indexed annuity, money can be allocated to an indexed strategy for a specified period of time (term). Indexed interest is credited only on the last day of the term. The portion of a positive index change credited to the account value is limited by the cap or the participation rate we set for the term. The indexed interest rate for a term will never be lower than 0%, but we do not guarantee that amounts allocated to an indexed strategy will earn interest.

When you buy a fixed-indexed annuity, you own an insurance contract. You are not buying shares of any stock or investing in an index. All guarantees are backed by the claims-paying ability of the issuing insurance company.

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