

Using your “Best of Both Worlds” exhibit

IMPORTANT: print double-sided

Use this piece to graphically illustrate how a fixed index annuity (FIA) offers upside potential without downside risk.

To use:

- 1 Lay your piece flat with the chart side face-up.
- 2 To show clients how an FIA removes downside risk:
 - Fold the bottom of the page up to dotted line A to “hide” the S&P 500’s negative years.
 - The folded flap will say “A Fixed Index Annuity provides protection from the downside risk of equity market volatility...”
- 3 To show clients how an FIA offers upside potential:
 - Fold the top of the page down to dotted line B which represents a hypothetical FIA cap.
 - This folded flap will say “... and enables you to participate in the upside of the market, up to a set cap.”
- 4 The folded piece now clearly reveals the strong potential and protection an FIA offers.



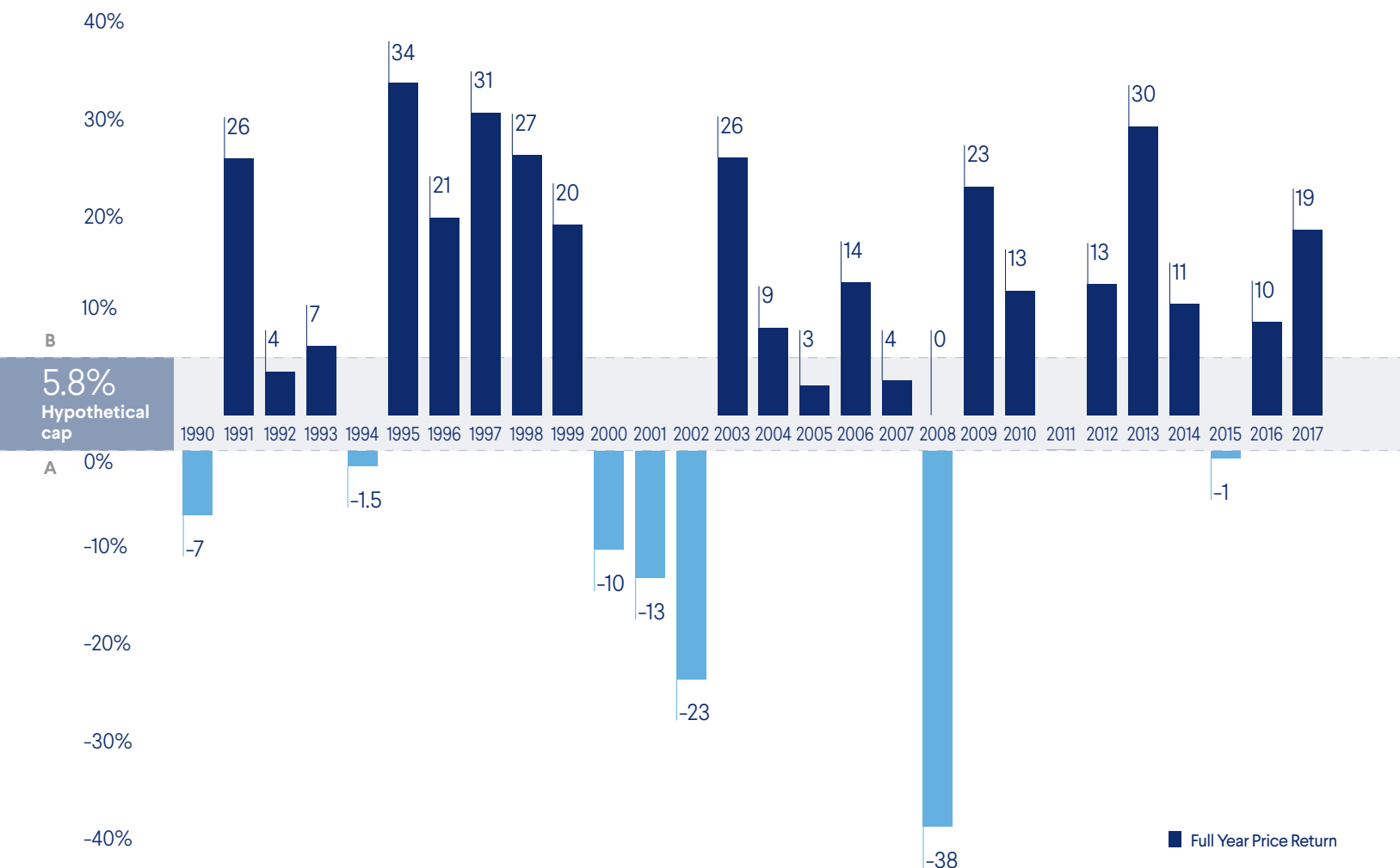
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The best of both worlds:

A fixed index annuity offers upside potential without the downside risk

The chart below shows the calendar year returns of the S&P 500® Index (the “Index”) from 1990 through 2017. The Index had a positive return 20 of the 28 years (71% of those years). If you had owned a fixed index annuity, your contract may have earned interest during those up years. In years when Index performance was negative, the contract would have been protected from loss, but no interest would have been credited. Additionally, if a withdrawal was made during the initial guaranteed period, a withdrawal charge may have been deducted from the contract value.

S&P 500® Index intra-year highs and lows versus calendar-year returns

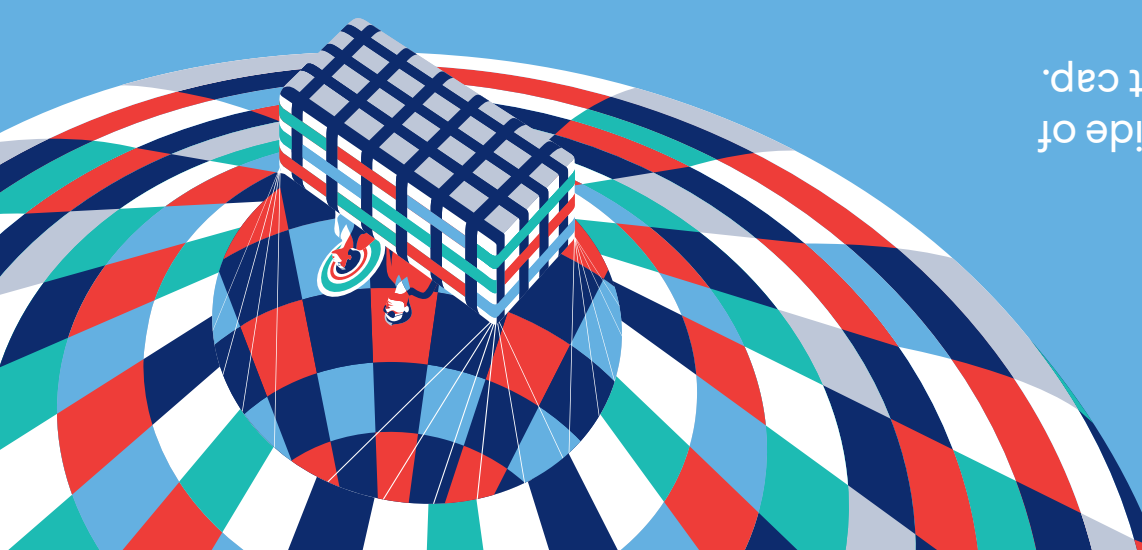


Source: The data provided is for informational purposes only and is not an endorsement of any security, mutual fund, sector, or index. The information contained here is not guaranteed as to accuracy or completeness. All economic and performance information is historical and does not guarantee future results.

This is an example of historical S&P 500® Index performance for illustrative purposes only. The Index is not available for direct investment, and index performance does not include the reinvestment of dividends.

A fixed index annuity (FIA) is a long-term contract with an insurance company, created to help you build assets for retirement. It offers guaranteed principal like a traditional fixed annuity and the opportunity to earn interest based on the performance of a stock market index. (Note: A FIA does not invest directly in securities.)

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