The power of protection

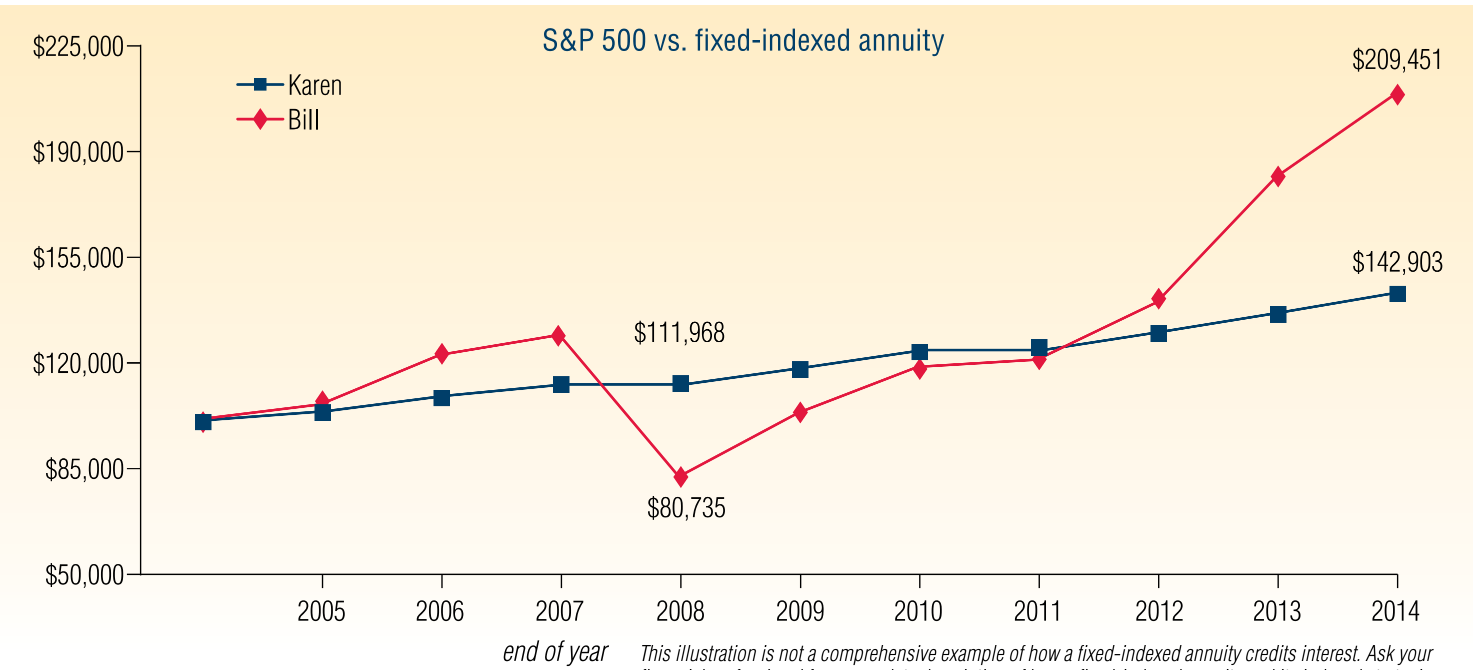
with a fixed-indexed annuity

Are you looking to protect your principal while still having the opportunity for growth? If so, consider a fixed-indexed annuity.

With a fixed-indexed annuity, you can protect your initial purchase payment and receive a predictable stream of income. You can also take advantage of the potential growth of the stock market, subject to a capped rate, without worrying about losing your money if the market declines. To find out how your money can stay protected with a fixed-indexed annuity, read the example below.

The story of Bill & Karen

Bill invested his $100,000 IRA in stocks that make up the S&P 500® index, while **Karen** purchased a fixed-indexed annuity with a purchase payment of $100,000. Over a 10-year period, both Bill and Karen faced a dramatic market. However, Karen's annuity account value never dropped below her initial purchase payment of **$100,000** since her fixed-indexed annuity protects against market declines. Conversely, the value of Bill's investment dropped as low as **$80,735** because his investment didn't offer downside protection.



This illustration is not a comprehensive example of how a fixed-indexed annuity credits interest. Ask your financial professional for a complete description of how a fixed-indexed annuity and its indexed strategies work.

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.

This graph illustrates historical performance of the S&P 500® across 10 years. The hypothetical fixed-indexed annuity in this example uses the annual point-to-point index method based on changes in the S&P 500 to calculate the indexed interest rate for each term. For purposes of this illustration a 5.0% cap, 0% index spread, 100% participation rate and one-year term is applied for all terms in the period. However, during the illustrated period, the actual caps that we applied to our fixed-indexed annuities varied from term to term and ranged from 3.25% to 10%. Caps, spreads, participation rates and terms are subject to change. Indexed interest is credited only on amounts held for the entire term. This example assumes no money is withdrawn from the annuity. Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period. See the disclosure document for the early withdrawal charge schedule.

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

For purposes of this example, Bill's account is assumed to be an IRA so that the dividends, gains and losses over the period of comparison are tax-deferred. For most stock investments outside of a retirement plan, dividends are subject to income tax at capital gains rates when paid, and long term capital gains are subject to income tax at capital gains rates when the stock is sold. For annuity contracts, income earned on the contract is subject to income tax as ordinary income when withdrawn. If you are under age 59½, the taxable amount may also be subject to a 10% federal penalty tax. Generally income tax rates on ordinary income are higher than capital gains tax rates on long-term capital gains and qualified dividend income.

This information is not intended or written to be used as legal or tax advice. It cannot be used by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor.

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