

A Fixed Index Annuity provides protection from the downside risk of equity market volatility...



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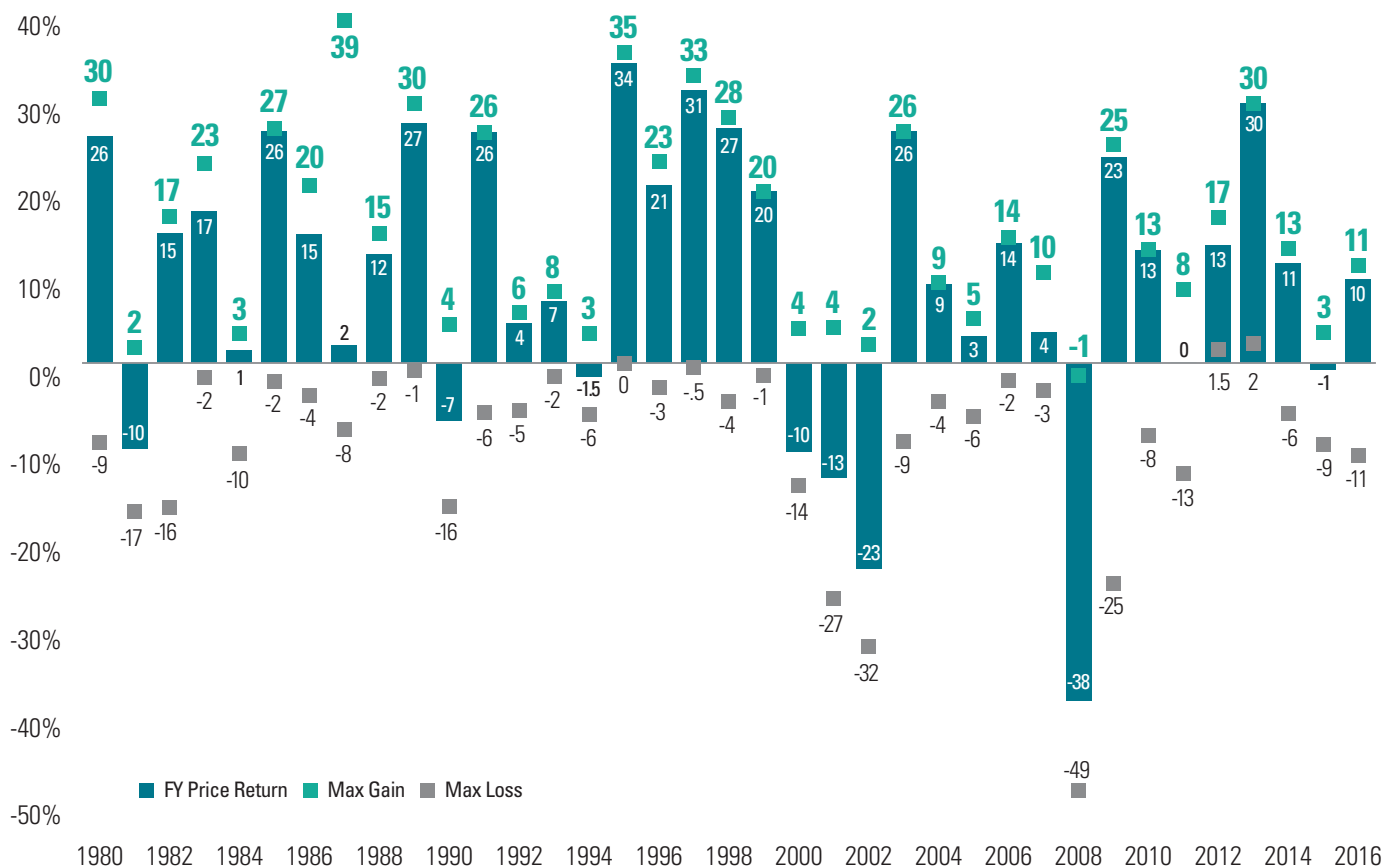
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... and enables you to participate in the upside of the market, up to a set cap.

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 1980 through 2016. The Index had a positive return 28 of the 36 years (78% 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: Yahoo Finance website <https://finance.yahoo.com/quote/%5EGSPC/history?period1=315464400&period2=1483160400&interval=1d&filter=history&frequency=1d>

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.)