Strategy Overview:

annual point-to-point

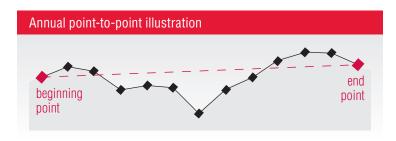


Annuities

An annual point-to-point strategy measures the change of the index by comparing the closing S&P 500° value at the end of the term to the closing S&P 500^1 value on the first day of that term. Annual point-to-point may be particularly beneficial when the index is rising, but may reduce the amount of interest you would receive if the S&P 500 declines just before the end of a term.

The power of 100% protection through:

- ★ The security of a life insurance company rated "A (Excellent)" by A.M. Best. This is the third highest of 16 ratings.
- ★ The ability to receive a stream of payments you cannot outlive.
- ★ A guaranteed minimum surrender value.
- ★ Extended care and terminal illness waivers² to provide flexibility in case of unforeseen events.



Strategy concept

By assigning money to this strategy, your annuity can be protected from market volatility because, no matter how the S&P 500 performs, your indexed interest rate *will never be negative*.

With this strategy, the measured change of the index is reduced by a 0% index spread and has a 100% participation rate.³ Therefore, **your money is credited 100% of the measured index change, up to the cap.** Please see your contract for the maximum (cap) interest rate that will be applied.

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Hypothetical example

The example below shows the account value for a scenario with a \$10,000 purchase payment in the annual point-to-point strategy.

Term: 1 year Hypothetical index values
Index spread: 0% Beginning value: 1,150.50
Participation rate: 100% Ending value: 1,203.03
Cap: 7%

		Account value calculation	Annual point-to-point
			Indexed
		Purchase payment	\$10,000
	Index change	Annual point-to-point index change = (end value - beg. value) / beg. value = (1,203.03 - 1,150.50) / 1,150.50	4.57%
	Indexed interest rate	Index spread Participation rate Indexed interest rate Interest credited Account value	0.00% 100% 4.57% \$457 \$10,457

The annual point-to-point indexed strategy credited an indexed interest rate of 4.57%, which falls between the cap and zero. This is one strategy that may be available on your fixed-indexed annuity. Ask your financial professional for details on the strategies offered.

This example assumes that the purchase payment is submitted on a day when money is moved into interest strategies, and the effects of any applicable bonus are not illustrated.

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- 2 Waivers not available in all states.
- 3 Not applicable on all products.
- 4 Referred to as base interest rate in some contracts.

When you buy a fixed-indexed annuity, you own an insurance contract. You are not buying shares of any stock or index. You cannot invest directly in an index.