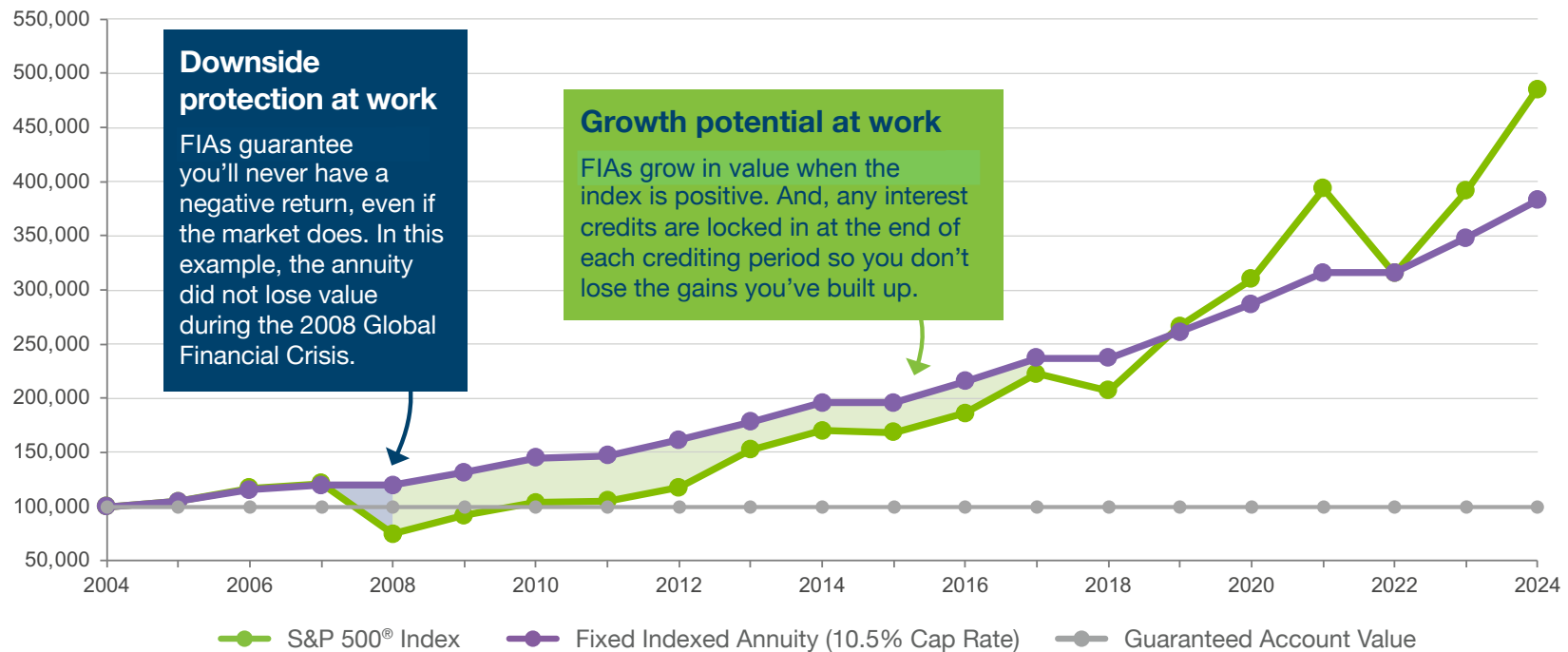


How downside protection and growth potential work together

To illustrate performance in both up and down market conditions, this example shows \$100,000 invested in a Fixed Indexed Annuity (FIA) compared to the S&P 500® Index.

Helps provide peace of mind - no making up for market losses

Downside protection and growth potential work together to help ensure you don't have to worry about market volatility.



The hypothetical performance of the illustrated FIA assumes a \$100,000 initial premium with no withdrawals taken, a 10.50% Cap, using a one-year point-to-point crediting method. The example participation rates, caps and/or spreads may not reflect participation rates, caps and/or spreads currently available. The above graph is based on credited rates for the period 12/31/04- 12/31/24. Index performance is not indicative of future results. The index does not reflect dividends paid on underlying stocks. This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product

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