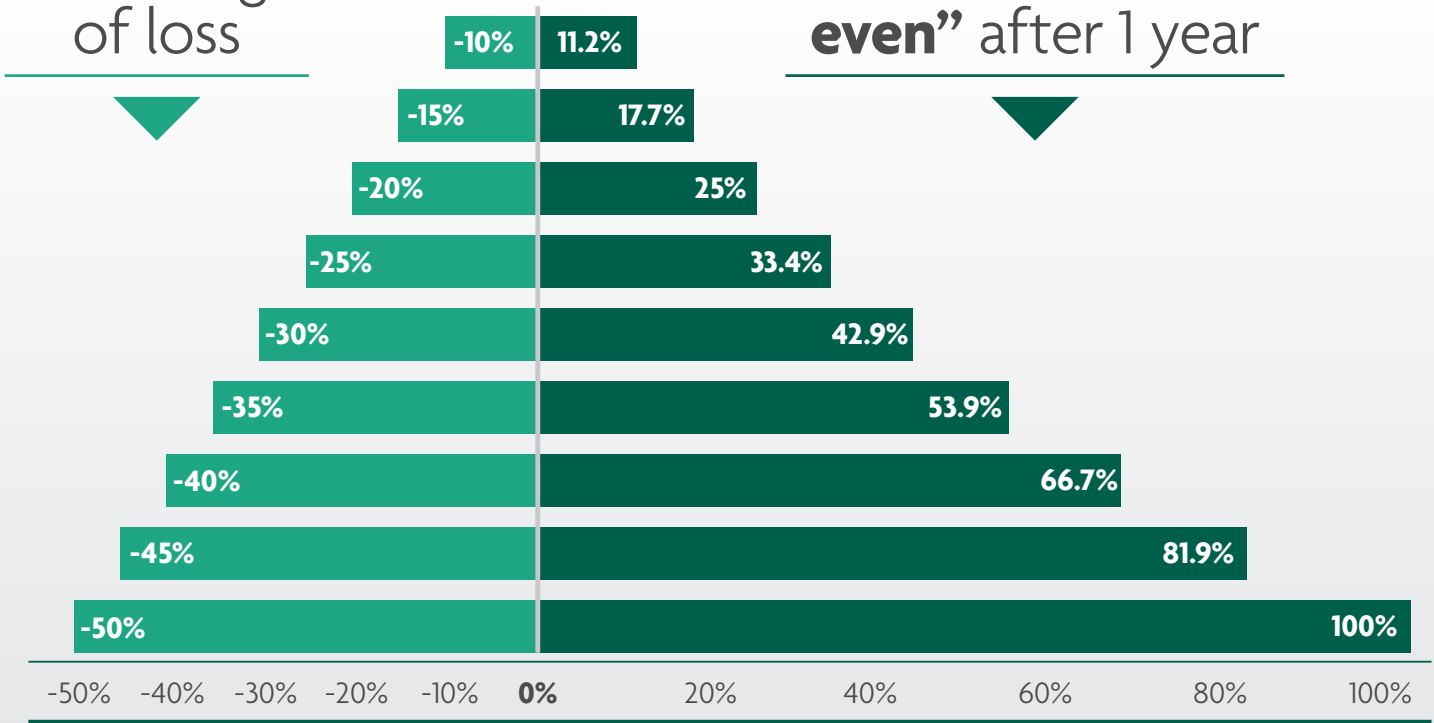


The break-even burden

What is the “break-even” point after a market loss?

Percentage of loss

Return to “break even” after 1 year



Fixed index annuities offer index-linked accumulation potential without the risk of loss or premium due to market downturns.

- ▶ **Accumulation potential:** Both index-linked interest (subject to cap, participation rate or index margin) and fixed rate options.
- ▶ **Interest credits floored at 0%:** No risk of loss of premium due to market downturns.



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Securing Your Independence

Talk to your financial professional for details.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

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The break-even burden