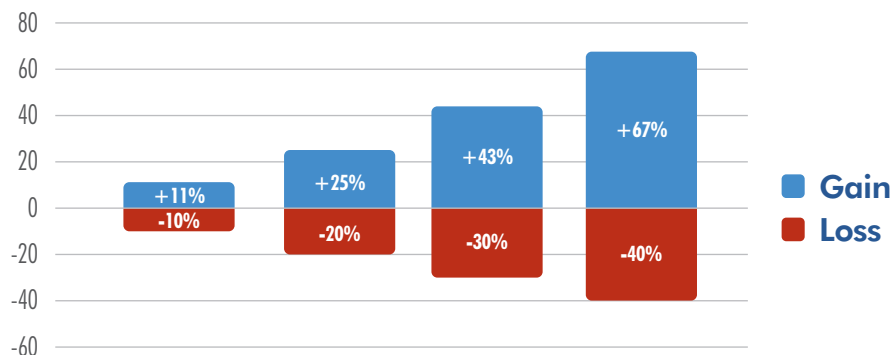


# HELP PROTECT YOUR TOP ASSETS

## Money

Market losses require exponentially higher market gains to recuperate.

### Loss Incurred vs. Gain Required<sup>1</sup>



### 14 years to recover



## Time

Loss can be recuperated, but time cannot.

## Protected Money Options

A fixed index annuity can help protect years of accumulated growth and save years of recovery with guaranteed principal protection. In addition, any interest credited to the contract is secure and protected from index decreases. The contract value is able to grow tax-deferred until income is taken<sup>2</sup>, and up to 10 percent free withdrawal is available annually. Multiple surrender charge schedules are available, as well as lifetime income options.

<sup>1</sup>Chart represents the gain required to make up for the loss from the prior year. Hypothetical example: Year 1 (Loss) reflects \$100,000 -30%=\$70,000. Year 2 (Gain) reflects \$70,000 + 43% (42.8571...) = \$100,000.

<sup>2</sup>Assuming contract is individually owned.

Fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or an index itself. Other retirement options may also support similar goals.

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