BENEFITS OF INDEX ANNUITIES WITH ANNUAL RESET



Above is a hypothetical comparison of the following:

1. Red line represents a \$100,000 investment in the stock market that tracks the performance of the S&P 500 Index, excluding dividends.

2. Blue line represents the \$100,000 used to purchase a fixed index annuity with a 50% participation rate index interest crediting method - based on the performance of the S&P 500 Index - with an interest rate floor of 0%.

3. Green line represents the \$100,000 initial premium compounding at a fixed interest rate of 2% per year.

4. Gray line represents the contract's Minimum Guaranteed Surrender Value (MGSV), which is equal to 875% of the initial premium accumulated at an interest rate of 1.00%.

This illustration is for informational purposes and intended only to demonstrate how a hypothetical fixed index annuity might have performed had it existed over the period depicted in the chart and based on the stated assumptions. Actual performance would have been higher or lower than assumed, and likely would have fluctuated based on product guarantees and carrier rate-setting procedures. This illustration does not represent any specific product, and does not reflect the costs of any optional riders or the effects of any withdrawals on contract values. Fixed index annuity might have performance or specific indexes, without the risk of loss of permium due to market downturms or fluctuation. They may not be appropriate for everyone. This information is not indexed of the sole basis for financial decisions, nor should it be construed as advice to meet the particular needs of an individual's situation. Please note, it is not possible to invest directly into the S&P 500° index; this measure is provided solely as a benchmark of overial market performance of the S&P 500° is not an indicated of form theses/financea/advector/strate/SECPC/history70=SECPC/h

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Gray line represents the contract's Minimum Guaranteed Surrender Value (MGSV), which is equal to 87.5% of the initial premium accumulated at an interest rate of 1.00%.

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