

# Growth and Income, Without ANY of the Market Risks!

## High Returns without any risk *Guaranteed!*

Indexed Annuities offer interest crediting tied to a market-index without exposing you to market risk! This means you can earn higher interest rates than many fixed interest rate products without the worry of loss.

How is this possible? Your annuity will credit interest based on the increase in the underlying index, subject to a “cap” or annual maximum. So, when the index has a good year, you share in a portion of the index gains. In years when the index decreases those gains have been locked into your annuity value. Your earnings can only increase in value when the index goes up and you can never lose a penny of those earnings.

You can sleep soundly knowing your annuity is backed by the legal reserve system and that by law the annuity companies must have funds on hand to fully pay back all of their accounts—including 100% of your annuity value.

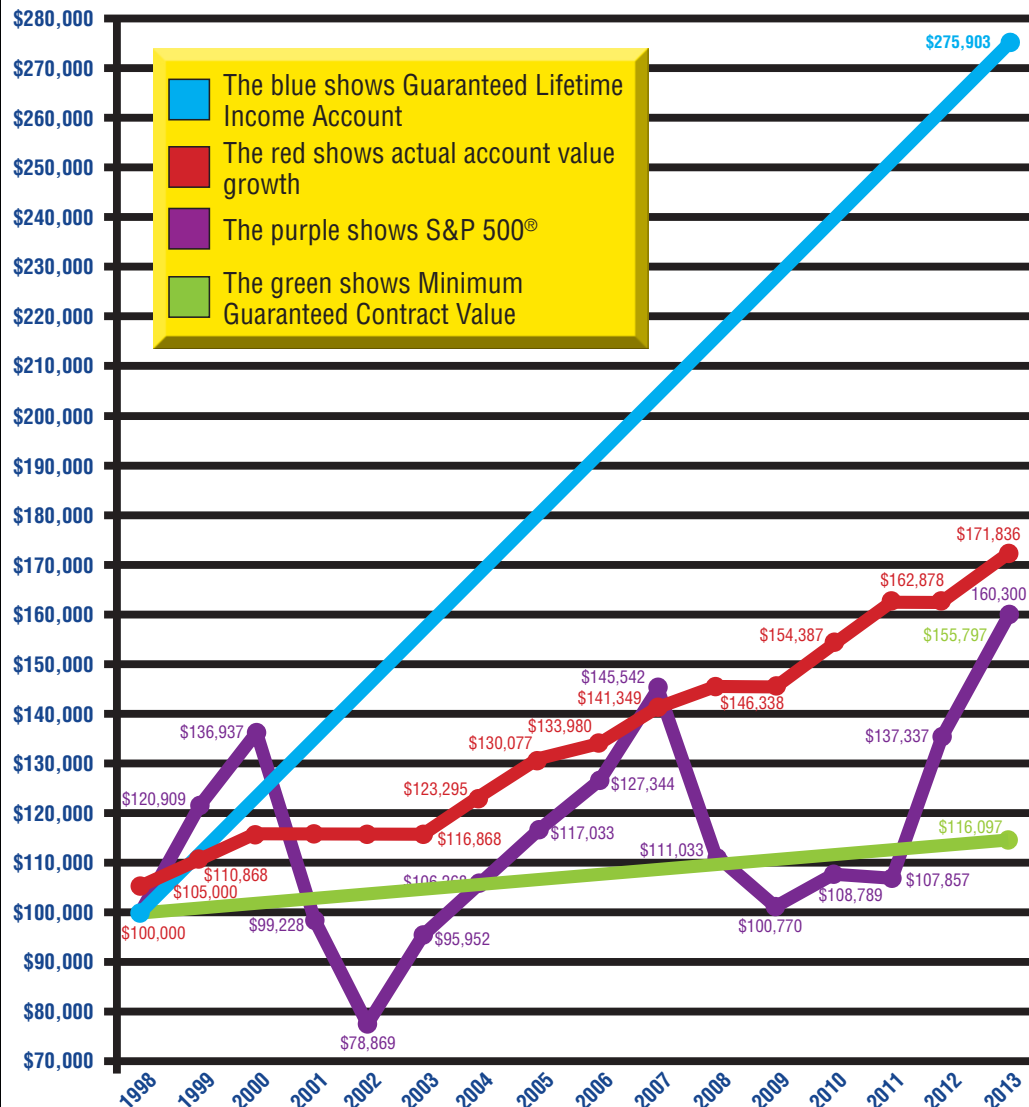
## A Paycheck for Life: Guaranteed Income You Can't Outlive, No Matter What!

Annuities are now available with Guaranteed Lifetime Income Benefits that let you create a guaranteed growth fund that will be the basis of your Guaranteed Lifetime income. When activated you will have an income stream that will last for the rest of your life—or your life and your spouse's life.

While payments are being made to you from your still active index annuity account, it is possible that your account could become depleted. If so, you will continue to receive income payments for as long as you live. Unlike old fashioned annuity income plans, the underlying value of your payout will still be available to you for emergencies.

It's like creating your own pension plan.

## BENEFITS OF INDEXED ANNUITIES



This is not an illustration. It is a hypothetical example of how an index-linked annuity would have performed based on the following assumptions

- Guaranteed Lifetime Income Account assumes a hypothetical growth rate of 7%. This account value can only be used to determine guaranteed lifetime income payments. Payments will be determined based on your age at time of election.
- The account value assumes interest based on the annual performance of the S&P 500 with a cap rate of 5.5%
- Actual annual performance of the S&P 500
- Assumes a guaranteed minimum interest rate of 1% per year

Funds are not invested in the S&P 500. The S&P500 is a trademark of the McGraw-Hill Companies, Inc. Standard & Poor's does not sponsor, endorse, promote. Or make any representation regarding the advisability of index linked annuity products.

