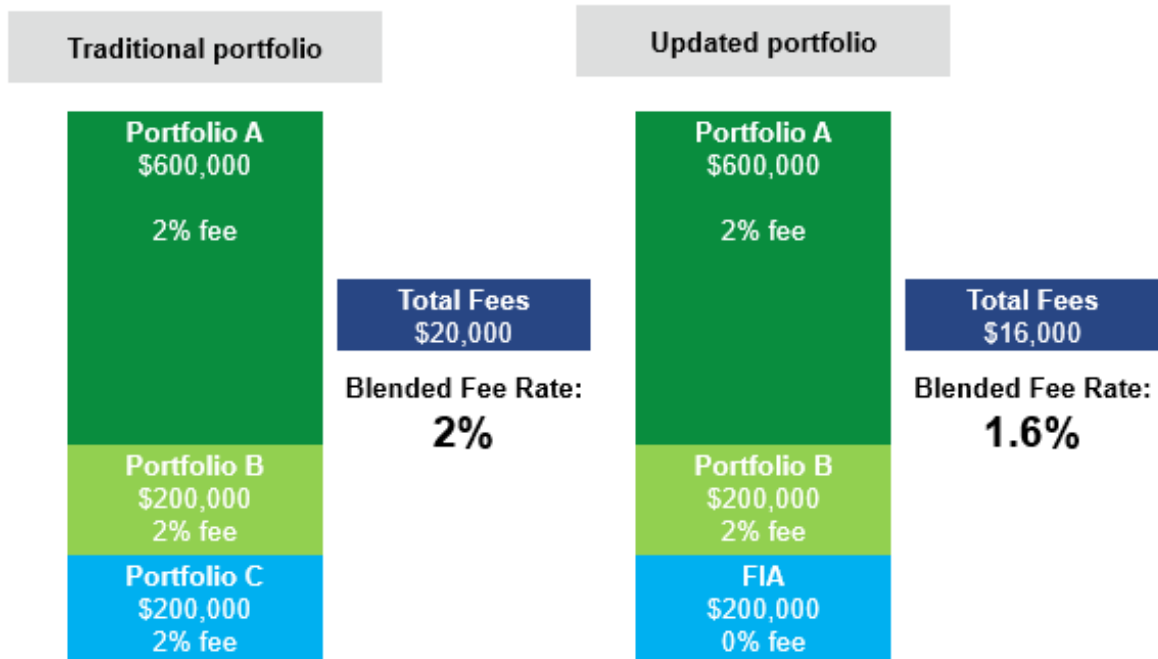


FIXED INDEXED ANNUITIES

A great complement to managed money

Using a fixed indexed annuity (FIA) can complement a managed money strategy in many ways:

- Principal protection
- Tax deferred growth
- Diversification
- No direct market exposure
- Reduced sequence of returns risk



Hypothetical example used for illustrative purposes only. Not indicative of any particular investment or guarantee of future performance.

By replacing some of the bond portion of a traditional portfolio with a fixed indexed annuity you can reduce fees by 0.4% and secure added downside protection. Bear in mind, an annuity would likely have surrender charges – so in this example it is assumed there are no withdrawals taken that would be subject to those charges.

To learn more about how fixed indexed annuities can fit into your clients' portfolios, contact the Annuity Sales Desk: 1-866-335-7355

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charges) for early withdrawals.

Although interest credited to the annuity contract may be affected by an index, fixed indexed annuities are not securities and do not participate directly in the stock market or any equity investment. The rates for the initial crediting period, as well as the minimum rates that may apply thereafter, are shown in the contract at issue.

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