

FIXED INDEXED ANNUITIES

Term guarantee Cap

A term guarantee cap crediting method within a fixed indexed annuity offers a cap rate that is locked in for the duration of the surrender period.

One of several crediting method options, the term guarantee cap can provide stability and security for clients knowing that their cap will not change. It's one less variable that can help instill confidence. Plus, you don't have to get stuck explaining why their cap rate went down after the first year!

Year	Non-Guaranteed Cap	Term Guarantee Cap
1	10%	8.25%
2	?	8.25%
3	?	8.25%
4	?	8.25%
5	?	8.25%

Which situation would your client prefer?

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

*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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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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