Looking for greater annual growth potential with your fixed index annuity?

Couple annual interest credit opportunity with higher two-year strategy rates in 3 simple steps

While multi-year strategies can offer more potential than one-year crediting strategies, one downside is that you may only get a credit every other year.

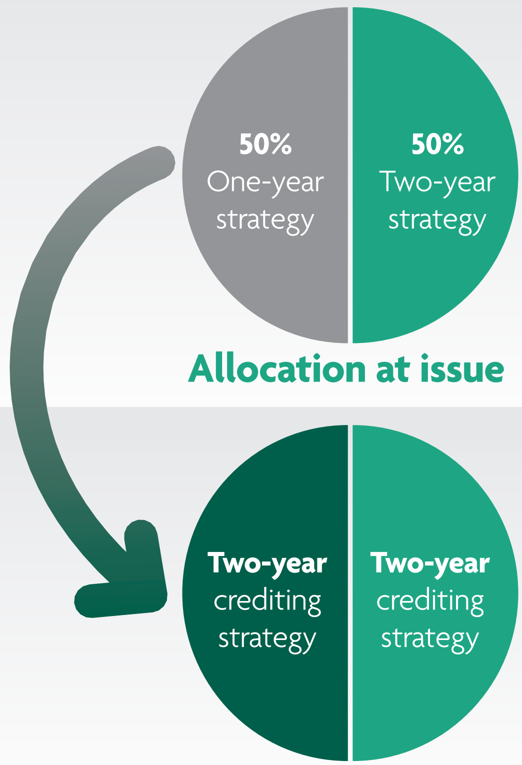
But with a little creativity, you could benefit from annual interest credits, while still taking advantage of the higher rates two-year strategies typically offer.

Step 1

At issue, allocate 50% of your initial premium to a one-year crediting strategy, and 50% to a two-year crediting strategy.

Step 2

On the first contract anniversary, reallocate the premium and any interest credits earned from the one-year crediting strategy into a second two-year crediting strategy.

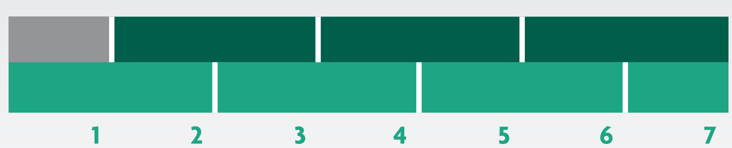


Allocation at issue

Allocation at end of year 1

Step 3

For future contract anniversaries, stick with two-year crediting strategies each time a portion of the account is available to reallocate. This helps ensure a pattern of potential annual credits that can continue as long as the contract remains inforce.



Annual credit potential throughout contract

Talk to your financial professional to see if this strategy can help meet your needs.

Understanding the 1-year and 2-year strategies

No one crediting strategy will always be the best. Using more than one index selection offers the possible advantage that different index selections may perform better in different years.

1-year strategy known as an annual point-to-point crediting method	**2-year strategy** known as a biennial or term point-to-point crediting method
This method looks at the percentage change in an external index value for a one-year term.	This method looks at the percentage change in an external index value for either a one-year or two-year term.

Any positive change is subject to an index cap rate, index margin, or participation rate before being added to your account value. When the change is zero or negative, no interest credit is received. See our How it Works: Crediting Methods and Index Options brochure for more information.

Talk to your financial professional to see if this strategy can help meet your needs.

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Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

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Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	