

FIXED ANNUITIES & RIDERS

EXPLAINED



WHAT ARE FIXED ANNUITIES?

[Redacted text block]

PRODUCT OPTIONS

[Redacted text block]

BENEFITS OF FIXED ANNUITIES

Tax Deferral: [Redacted text block]

Guaranteed Interest: [Redacted text block]

Protection: [Redacted text block]

- [Redacted text block]
- [Redacted text block]
- [Redacted text block]

THE GAME OF ROULETTE

[Redacted text block]

FIXED INDEXED ANNUITIES

[Redacted text block]

[Redacted text]

LIFETIME INCOME RIDERS

[Redacted text]

WHAT IS INDEXING?

[Redacted text]

INDEXING EXAMPLE

[Redacted text]

Year 1: [Redacted text]

[Redacted text]

Year 2: [Redacted text]

[Redacted text]

Year 3: [Redacted text]

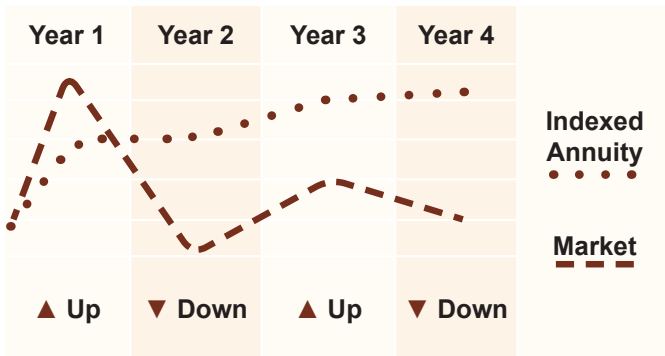
[Redacted text]

Year 4: [Redacted text]

[Redacted text]

SPOUSAL CONTINUANCE OPTIONS

[Redacted text]



INCOME RIDER EXAMPLE

- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

ENHANCED DEATH BENEFIT RIDERS

- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

ACHIEVE YOUR RETIREMENT GOALS

- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

Investment	Index Annuity Rider Value	\$100,000 Growing at Estimated 3% Rate
Value after 10 years	[Redacted]	[Redacted]
Annual withdrawal amount at age 65	[Redacted]	[Redacted]
Guarantees	[Redacted]	[Redacted]



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