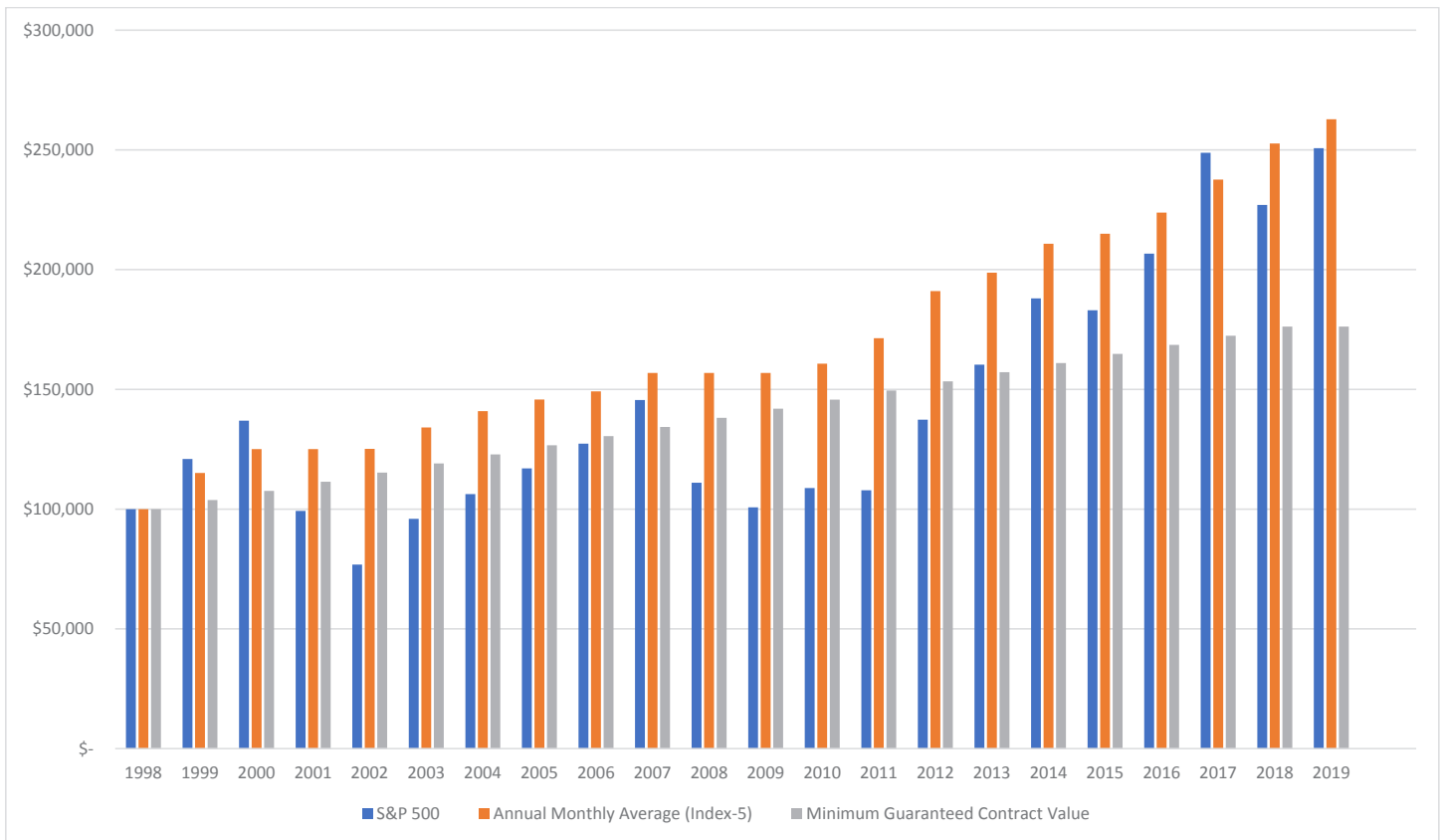


# Annual Reset Advantage

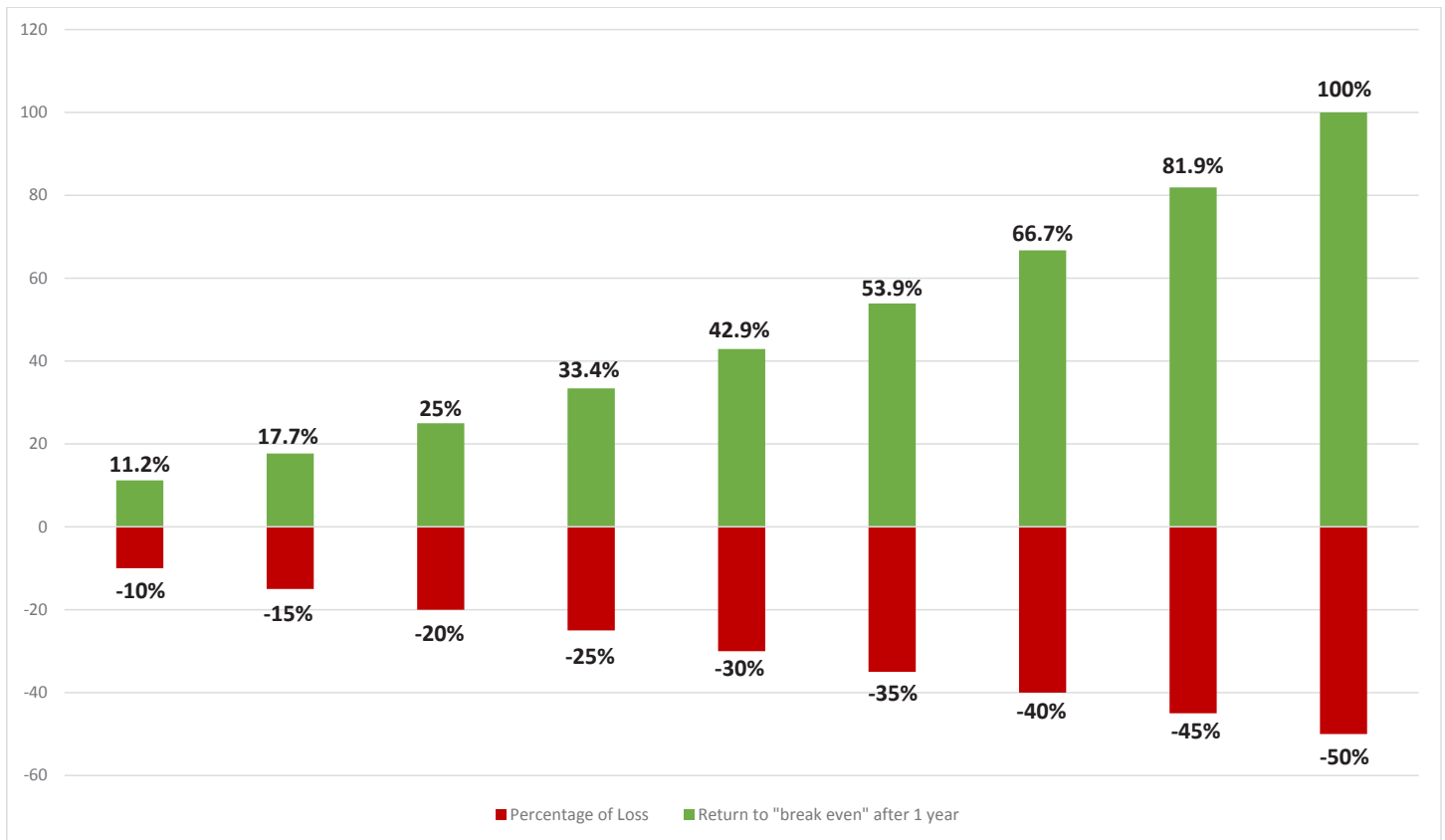
Indexed Annuities with The Annual Reset Design  
 Sept 30, 1998 - 2019



While recovering some or all of losses is better than further negative movement, an account that stays flat or recovers to its starting point, loses value over time due to inflation, taxes, and longevity. In that sense, **recovering loss is not good enough**. Now what if there was a solution that could protect you in down years and offer guaranteed growth in up years? There is a such a solution: a fixed indexed annuity with an annual reset provision. Growth is locked in each year and your interest can never go below zero. The chart to the left illustrates the advantage of annual reset.

*This information is presented only for illustrative purposes. Talk to your financial professional to see if a fixed indexed annuity is appropriate for your unique situation.*

# Percentage of Loss Vs. Return to “Break Even” After 1 Year



If you have market-exposed assets, you may have an expectation that some years will be better than others. But when you experience a loss in a year, the reality is that positive movement will need to be greater than percentage lost. The greater the loss, the more ground that must be covered to break even.

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