



Do you have a Protected Accumulation Gap?



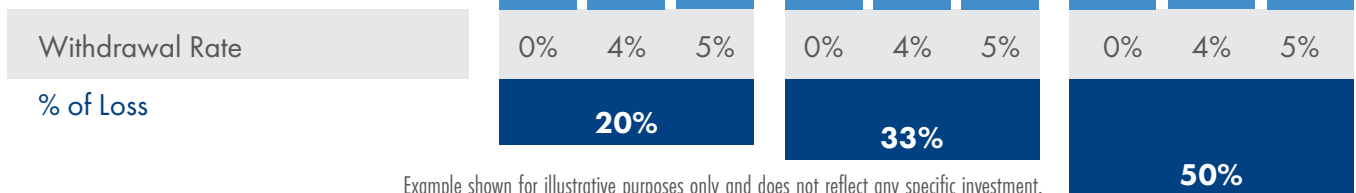
Solving for portfolio protection gaps that can have an impact on retirement security.

IDENTIFYING POTENTIAL GAPS

When a bear market strikes, you might realize that you don't have sufficient funds protected from market losses or the time to recoup. This is called a **Protected Accumulation Gap**.

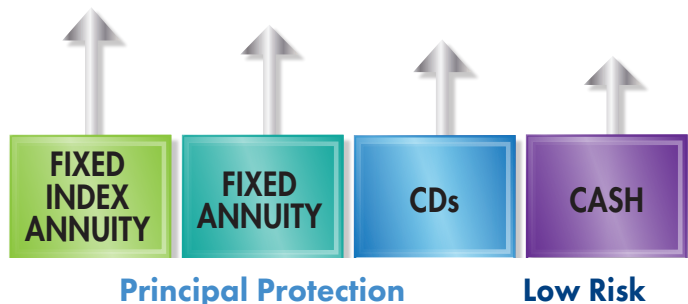
The future value of invested assets, such as stocks, mutual funds, and even bonds are not guaranteed. If a withdrawal is taken while the market is down, it will take an increase in value much greater than the decrease for the portfolio to recover.

Percent gain required over three years while taking income from the original investment



Example shown for illustrative purposes only and does not reflect any specific investment.

Possible Growth



A fixed index annuity can deliver protected accumulation through a combination of principal protection and index linked interest crediting strategies that may offer more growth potential than other principal protected products.

The one who works for you!®



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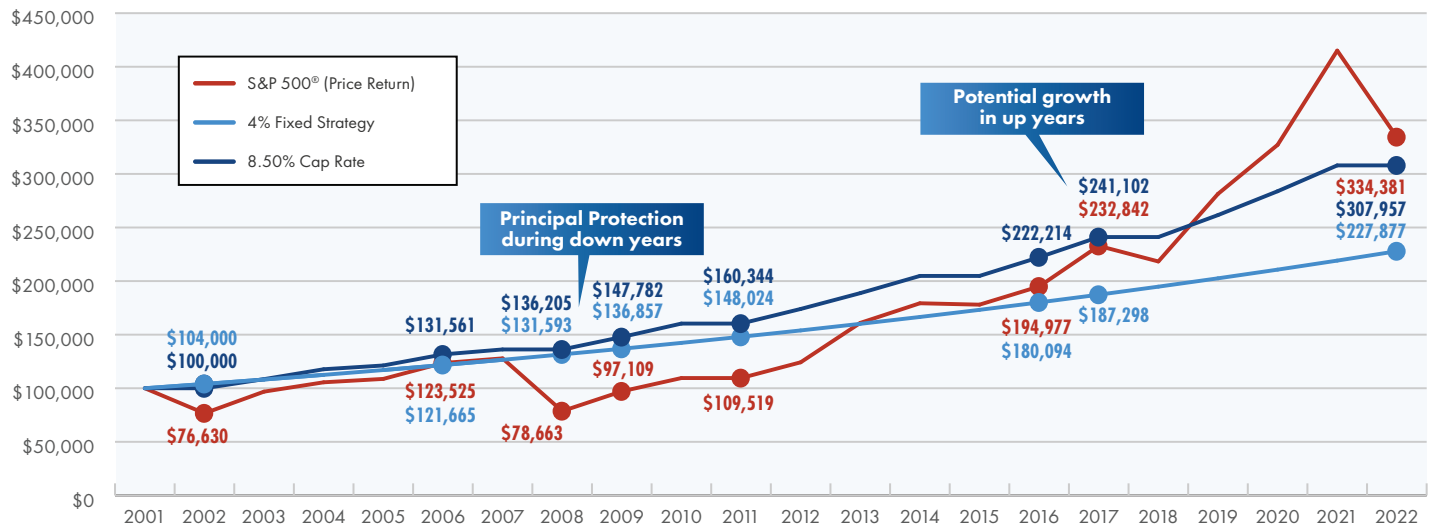


Solving for Protected Accumulation Gap

As an insurance product, a fixed index annuity offers a bedrock of protection where your principal will never decrease due to index volatility. This helps shield assets during down times and allows you to build on that protection during positive index increases.

Historical Demonstration of Preservation & Accumulation

The graph below shows the performance of the S&P 500® (Price Return) for the last 21 years* compared to a 4% Fixed Strategy and an 8.50% annual point to point S&P 500® Index cap rate available on **AssetShield 10** fixed index annuity. As you can see, when the S&P 500® is positive, you earn indexed interest up to the cap rate which is then protected in years when the S&P 500® is negative.



*Assumes a hypothetical investment of \$100,000 directly in the index and uses the annual point-to-point method based on changes in the S&P 500® to calculate the indexed rate for each term. Assumes no withdrawals.

Annuity Contract and Riders issued under form series ICC22 BASE-IDX, ICC22 IDX-10-10, ICC20 R-ERR, 21 R-ERR, ICC18 E-MPTP-A (Patent Pending), ICC20 E-MPTP-C, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC18 R-WSC, ICC20 R-EBR, ICC16 R-MVA, and state variations thereof. Availability may vary by state.

Past performance is not an indication of future results. Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or the index itself. Under current tax law, the Internal Revenue Code already provides tax deferral to qualified money, so there is no additional tax benefit obtained by funding a qualified contract, such as an IRA, with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

For a comprehensive overview of all the relevant features and benefits of the AssetShield 10, please read the sales brochure and disclosure for complete details and limitations. This advertisement presents specific examples of how interest crediting works.

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