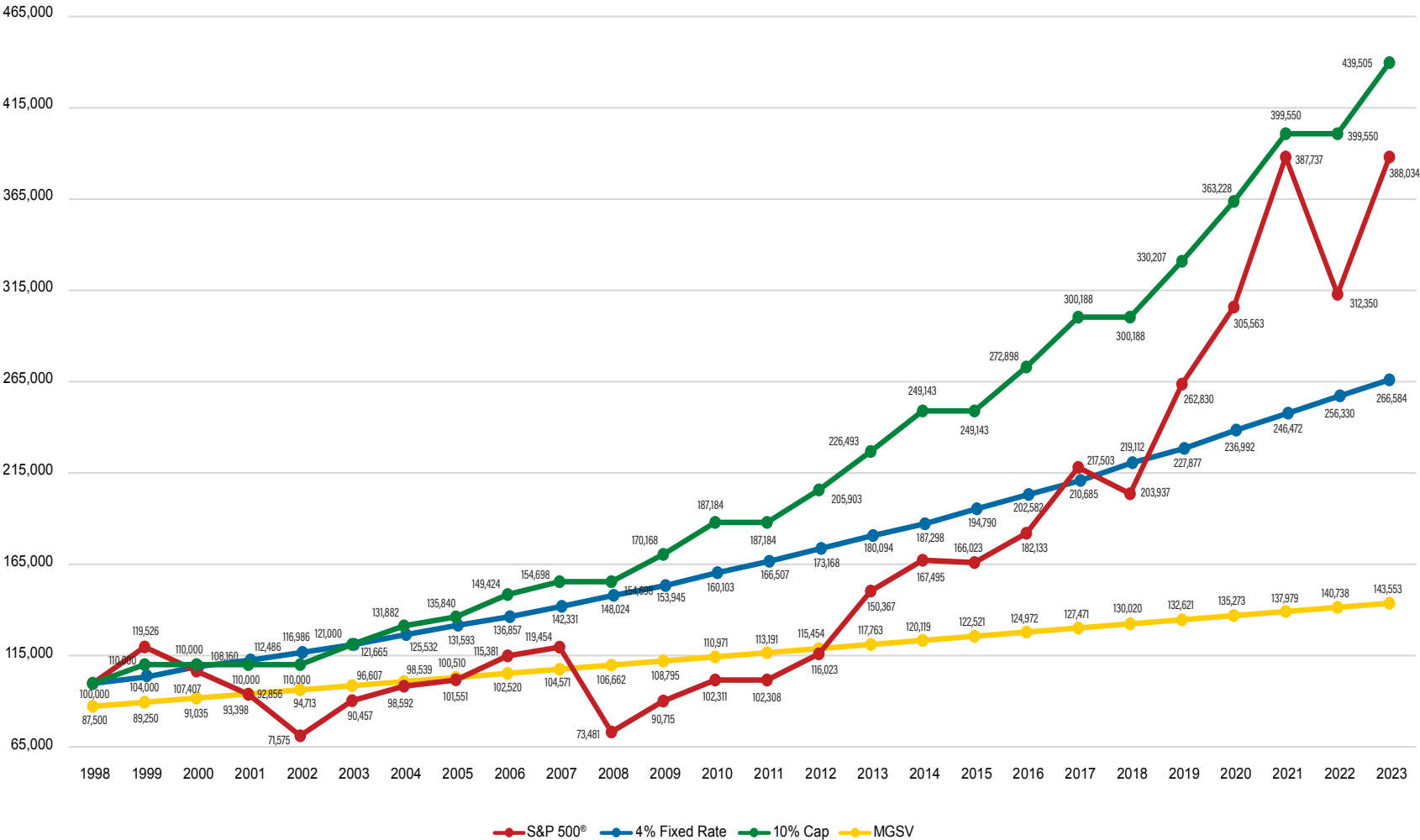


Fixed Index Annuity / The Power of Index Interest Crediting & Downside Protection

BENEFITS OF INDEX ANNUITIES WITH ANNUAL RESET



Above is a hypothetical comparison of the following:

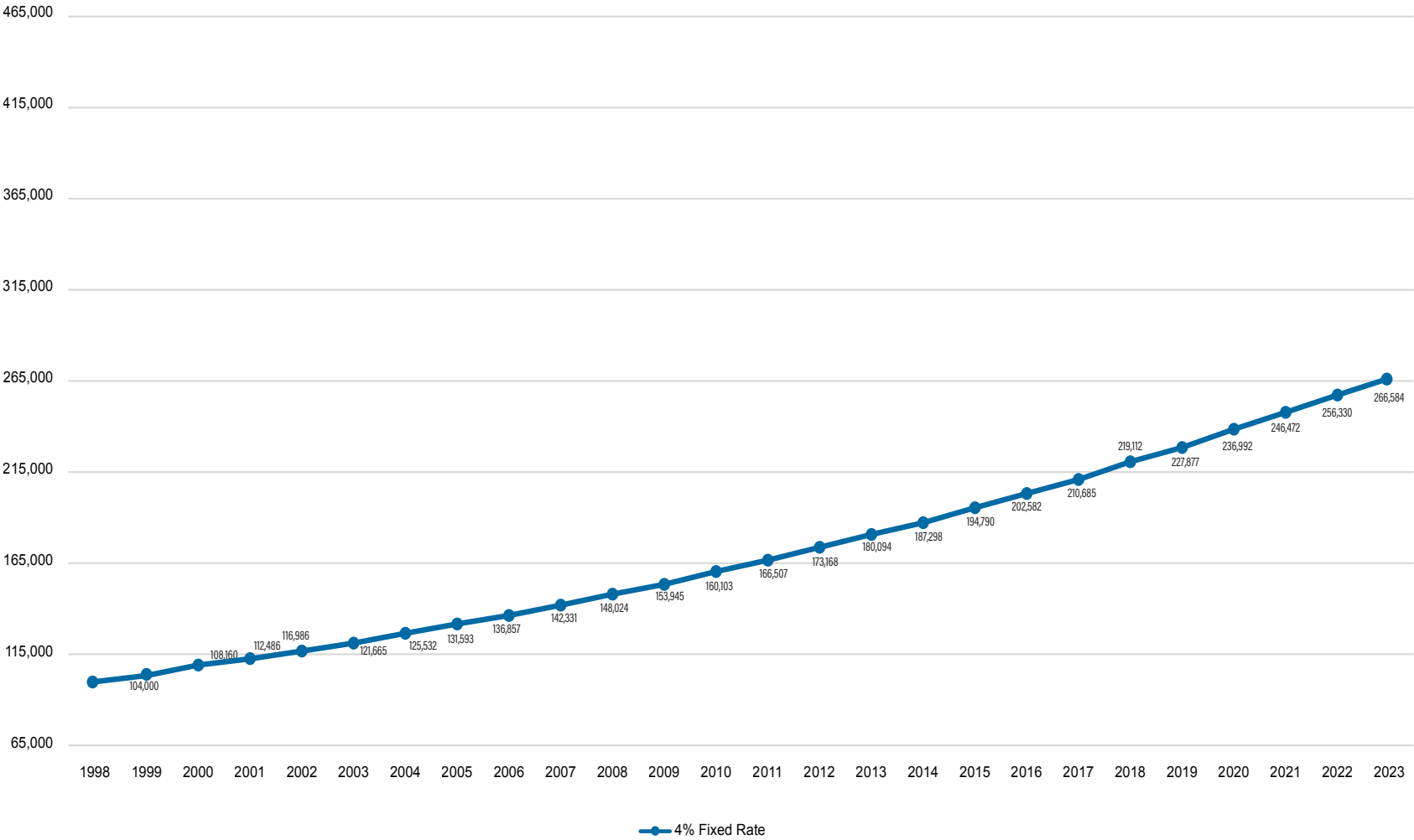
1. Red line represents a \$100,000 investment in the stock market that tracks the performance of the S&P 500 Index, excluding dividends. 2. Green line represents the \$100,000 used to purchase a fixed index annuity with a x 10% cap rate index interest crediting method – based on the performance of the S&P 500 Index – with an interest rate floor of 0%. 3. Blue line represents the \$100,000 initial premium compounding at a fixed interest rate of 4% per year. 4. Yellow line represents the contract's Minimum Guaranteed Surrender Value (MGSV), which is equal to 87.5% of the initial premium accumulated at an interest rate of 1.00%.

This illustration is for informational purposes and intended only to demonstrate how a hypothetical fixed index annuity might have performed had it existed over the period depicted in the chart and based on the stated assumptions. Actual performance would have been higher or lower than assumed, and likely would have fluctuated based on product guarantees and carrier rate-setting procedures. This illustration does not represent any specific product, and does not reflect the costs of any optional riders or the effects of any withdrawals on contract values. Fixed index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the financial strength and claims-paying ability of the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indexes, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for everyone. This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice to meet the particular needs of an individual's situation. Please note, it is not possible to invest directly into the S&P 500® Index; this measure is provided solely as a benchmark of overall market performance. Past performance of the S&P 500® is not an indication of future performance and is not guaranteed. Standard & Poor's: "Standard & Poor's" "S&P" and "S&P 500" are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"). S&P 500® returns based on information obtained from <https://finance.yahoo.com/quote/%5EGSPC/history?p=%5EGSPC>.

Any references to guarantees or lifetime income generally refer to fixed insurance products, never securities or investment products.

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BENEFITS OF INDEX ANNUITIES WITH ANNUAL RESET

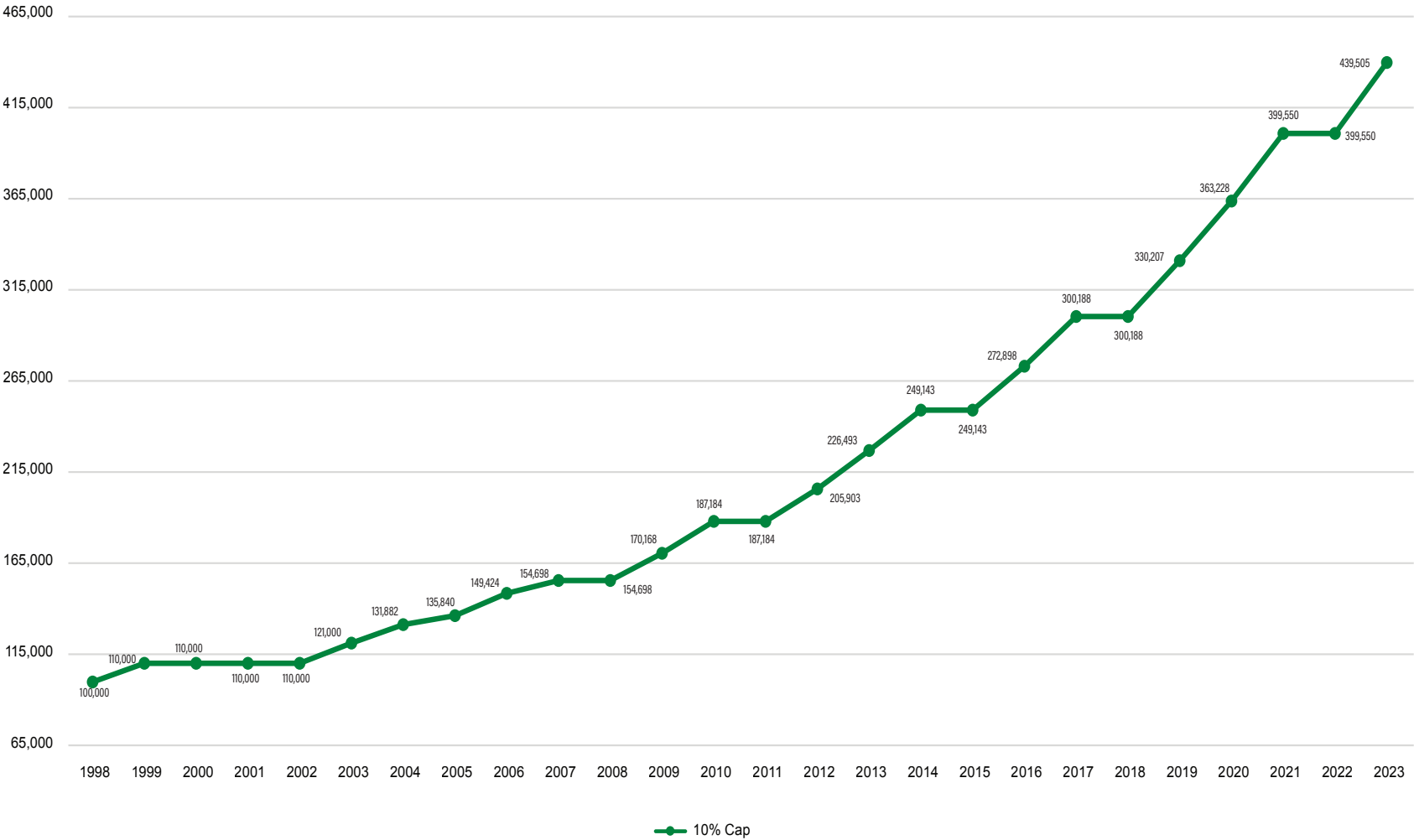


Above is a hypothetical comparison of the following:
Blue line represents the \$100,000 initial premium compounding at a fixed interest rate of 4% per year.

This illustration is for informational purposes and intended only to demonstrate how a hypothetical fixed index annuity might have performed had it existed over the period depicted in the chart and based on the stated assumptions. Actual performance would have been higher or lower than assumed, and likely would have fluctuated based on product guarantees and carrier rate-setting procedures. This illustration does not represent any specific product, and does not reflect the costs of any optional riders or the effects of any withdrawals on contract values. Fixed index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the financial strength and claims-paying ability of the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indexes, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for everyone. This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice to meet the particular needs of an individual's situation. Please note, it is not possible to invest directly into the S&P 500® Index; this measure is provided solely as a benchmark of overall market performance. Past performance of the S&P 500® is not an indication of future performance and is not guaranteed. Standard & Poor's: "Standard & Poor's", "S&P", and "S&P 500" are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"). S&P 500® returns based on information obtained from <https://finance.yahoo.com/quote/%5EGSPC/history?p=%5EGSPC>.

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BENEFITS OF INDEX ANNUITIES WITH ANNUAL RESET

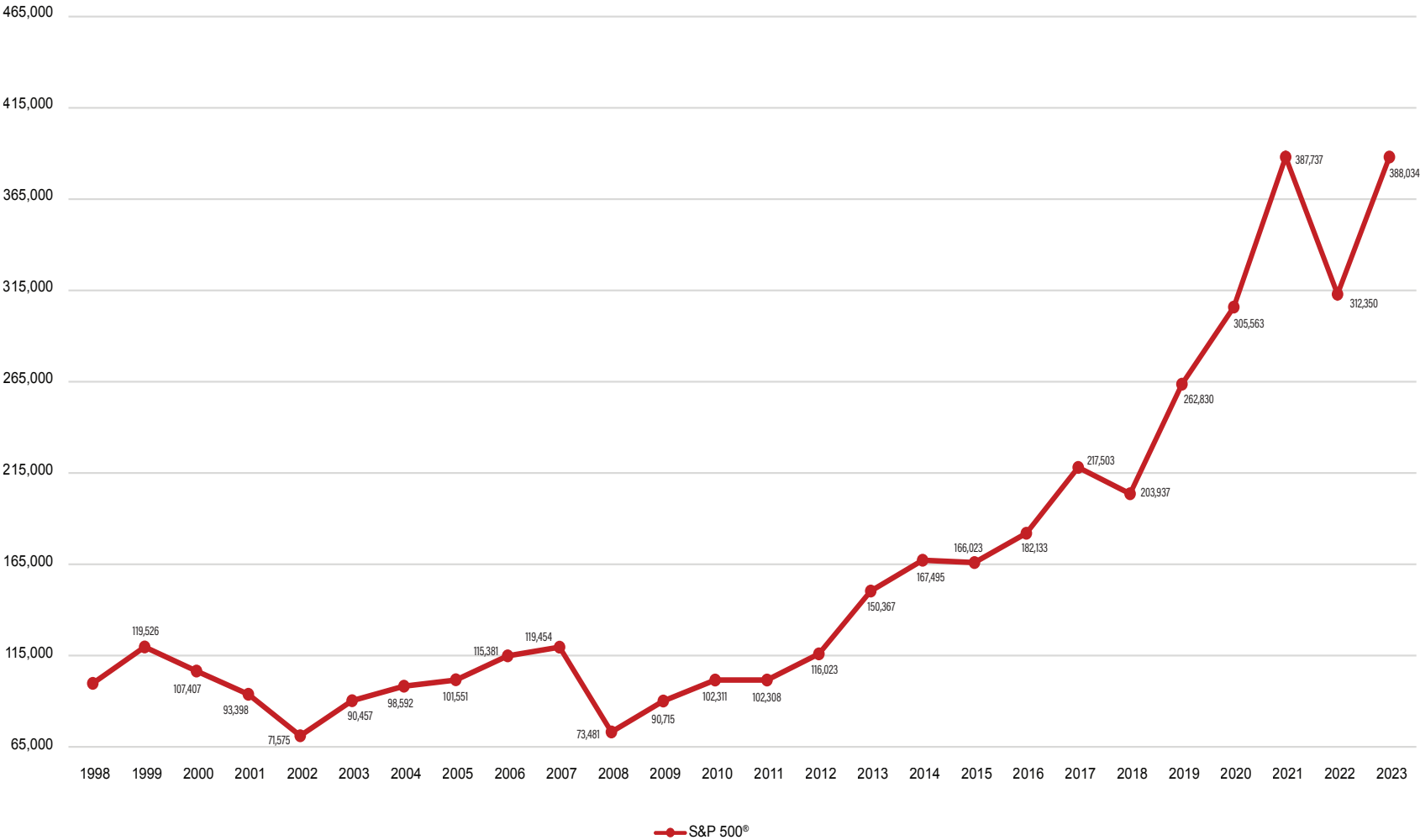


Above is a hypothetical comparison of the following:
Green line represents the \$100,000 used to purchase a fixed index annuity with a 10% Cap rate index interest crediting method - based on the performance of the S&P 500 Index - with an interest rate floor of 0%.

This illustration is for informational purposes and intended only to demonstrate how a hypothetical fixed index annuity might have performed had it existed over the period depicted in the chart and based on the stated assumptions. Actual performance would have been higher or lower than assumed, and likely would have fluctuated based on product guarantees and carrier rate-setting procedures. This illustration does not represent any specific product, and does not reflect the costs of any optional riders or the effects of any withdrawals on contract values. Fixed index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the financial strength and claims-paying ability of the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indexes, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for everyone. This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice to meet the particular needs of an individual's situation. Please note, it is not possible to invest directly into the S&P 500® Index; this measure is provided solely as a benchmark of overall market performance. Past performance of the S&P 500® is not an indication of future performance and is not guaranteed. Standard & Poor's: "Standard & Poor's", "S&P", and "S&P 500" are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"). S&P 500® returns based on information obtained from <https://finance.yahoo.com/quote/%5EGSPC/history?p=%5EGSPC>.

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BENEFITS OF INDEX ANNUITIES WITH ANNUAL RESET

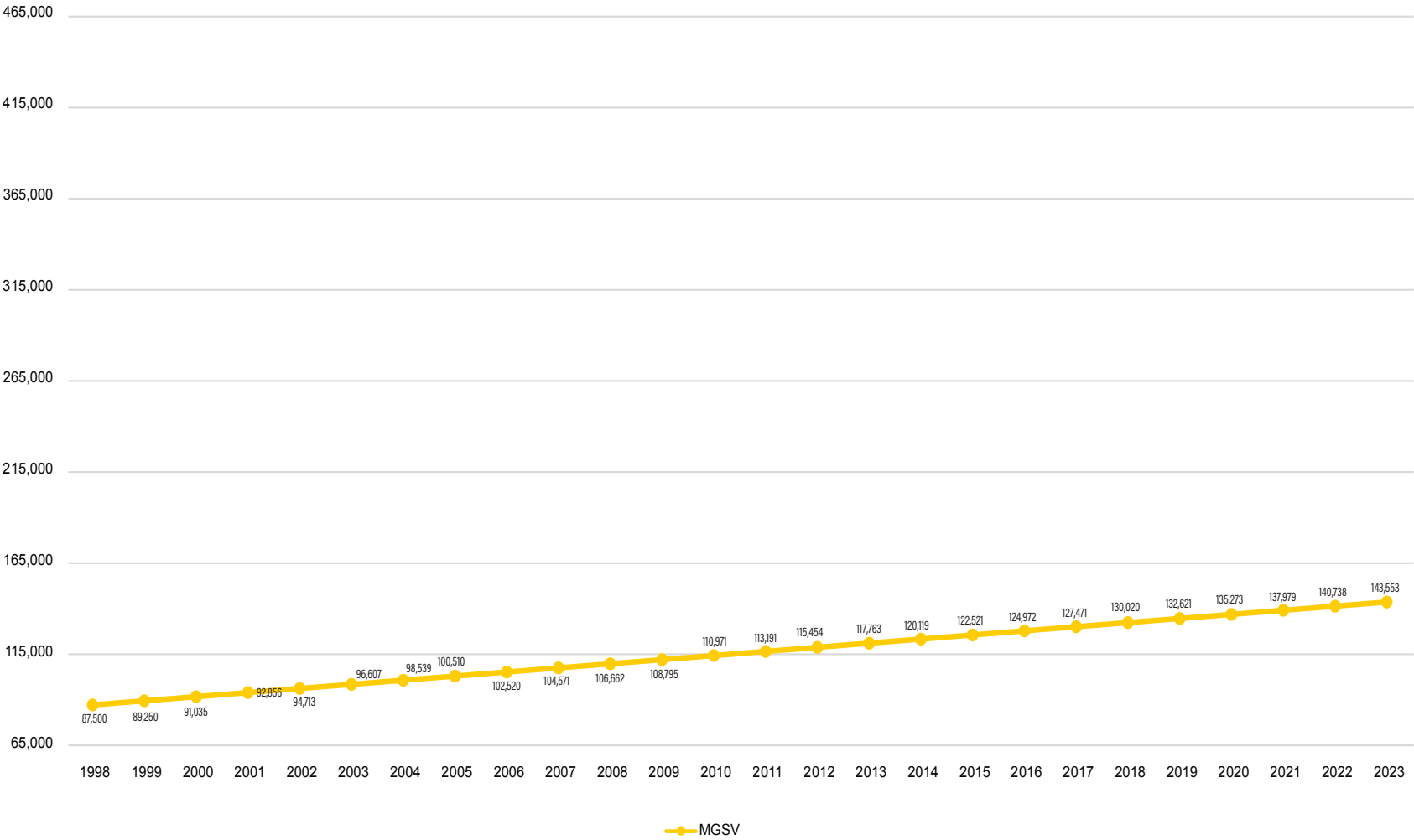


Above is a hypothetical comparison of the following:
Red line represents a \$100,000 investment in the stock market that tracks the performance of the S&P 500 Index, excluding dividends.

This illustration is for informational purposes and intended only to demonstrate how a hypothetical fixed index annuity might have performed had it existed over the period depicted in the chart and based on the stated assumptions. Actual performance would have been higher or lower than assumed, and likely would have fluctuated based on product guarantees and carrier rate-setting procedures. This illustration does not represent any specific product, and does not reflect the costs of any optional riders or the effects of any withdrawals on contract values. Fixed index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the financial strength and claims-paying ability of the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indexes, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for everyone. This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice to meet the particular needs of an individual's situation. Please note, it is not possible to invest directly into the S&P 500® Index; this measure is provided solely as a benchmark of overall market performance. Past performance of the S&P 500® is not an indication of future performance and is not guaranteed. Standard & Poor's: "Standard & Poor's", "S&P", and "S&P 500" are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"). S&P 500® returns based on information obtained from <https://finance.yahoo.com/quote/%5EGSPC/history?p=%5EGSPC>.

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BENEFITS OF INDEX ANNUITIES WITH ANNUAL RESET



Above is a hypothetical comparison of the following:
Yellow line represents the contract's Minimum Guaranteed Surrender Value (MGSV), which is equal to 87.5% of the initial premium accumulated at an interest rate of 1.00%.

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