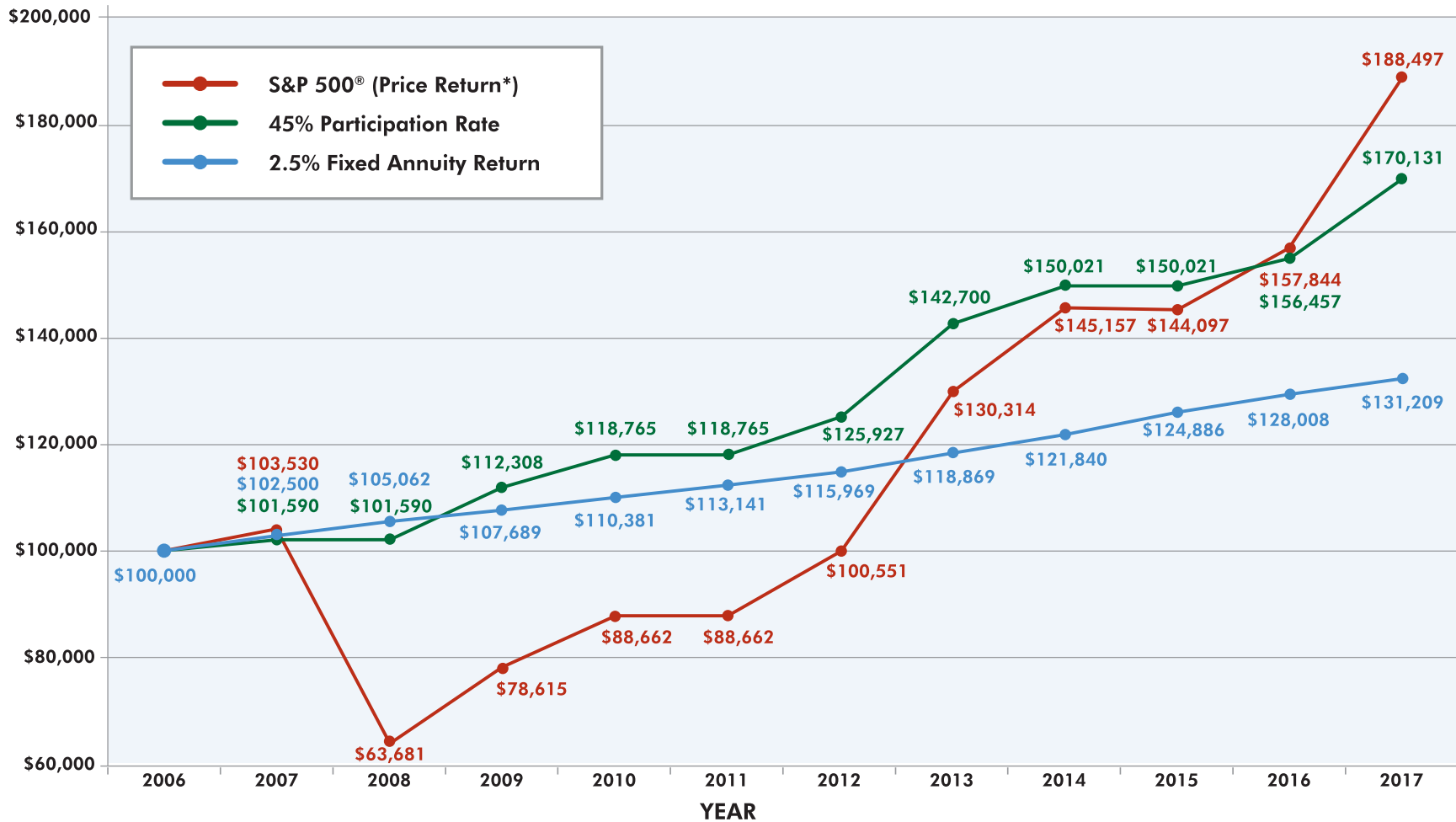


# Fixed Index Annuity: Preservation & Accumulation



All returns are hypothetical. This hypothetical demonstration assumes \$100,000 initial premium into both an indexed and fixed annuity with a minimum guaranteed interest rate of 1% and no withdrawals taken. Hypothetical values and returns are calculated using the last business day of each year's closing value.

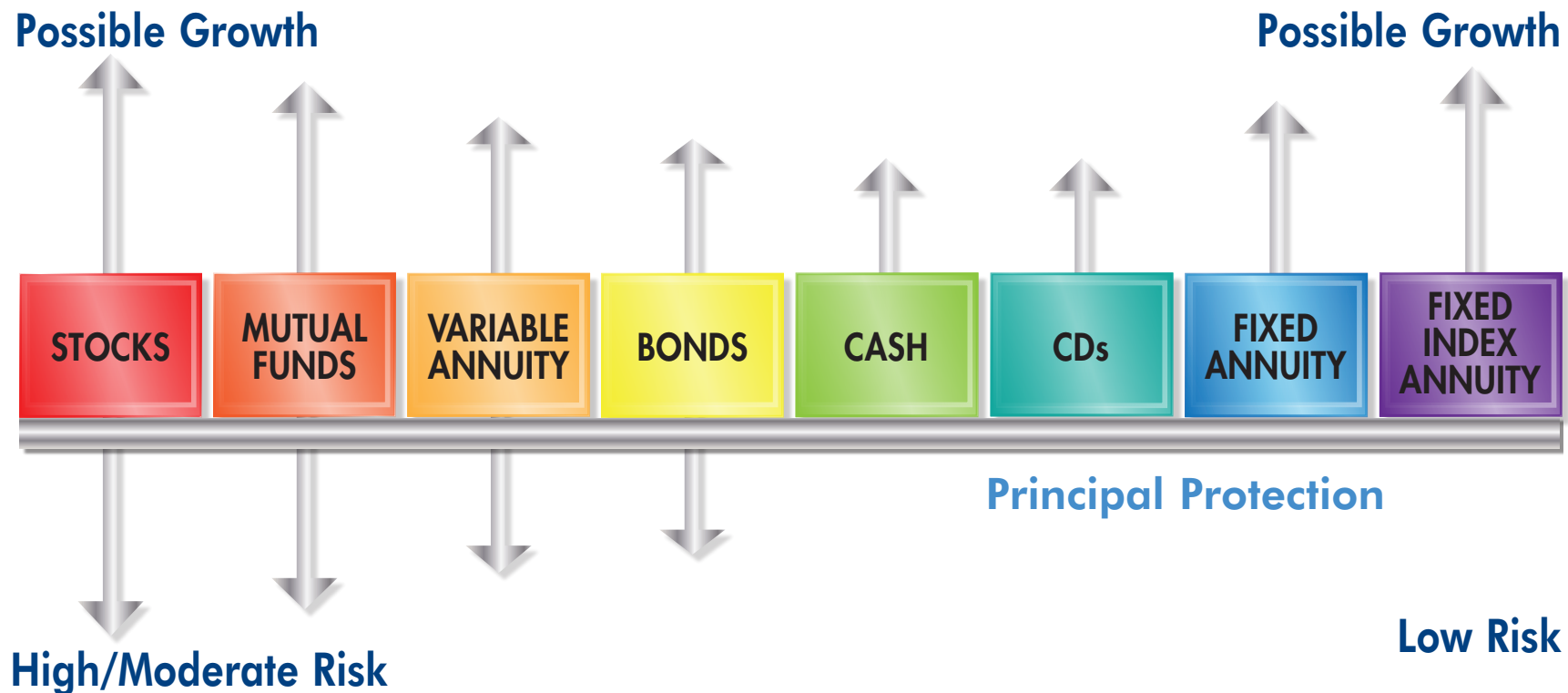
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