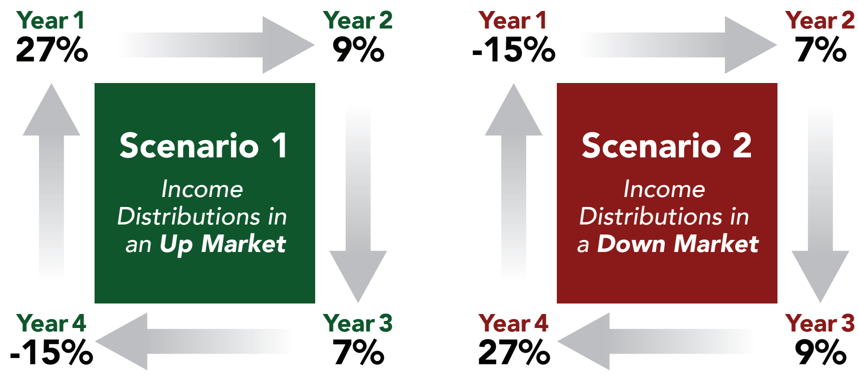
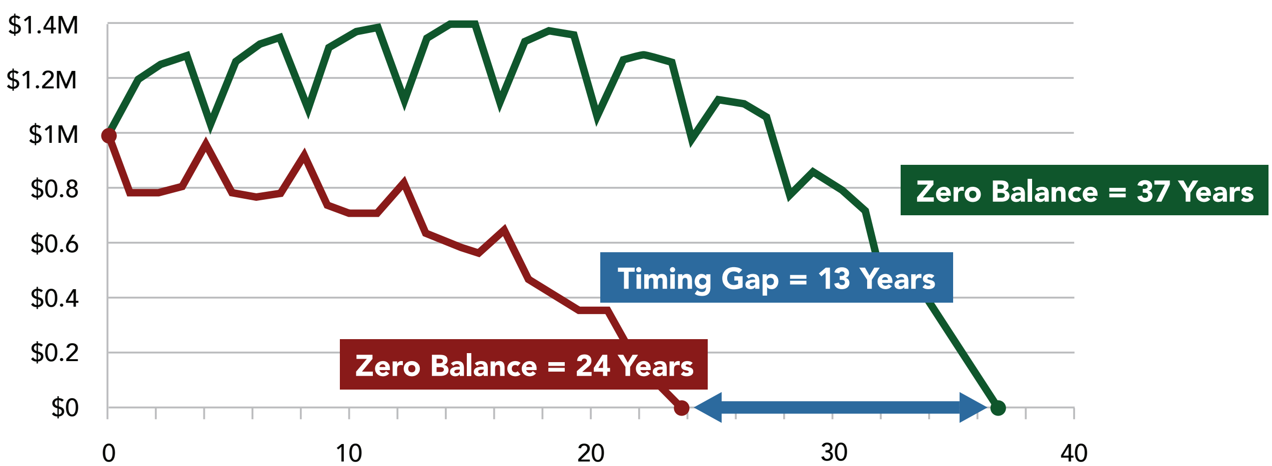
SEQUENCE OF RETURNS

HYPOTHETICAL CASE STUDY

John & Jane, Age 60 • $1,000,000 Life Savings • Annual Withdrawals: $50,0000 Adjusted 3.5% annually for inflation. Assuming today's volatile market will continue, let's explore how long John & Jane could expect their retirement nest egg to last under up and down market scenarios at the onset of withdrawing income.





As illustrated above, by starting retirement in a down market versus an up market, John & Jane's retirement income could run out 13 years sooner. One way to obtain guaranteed retirement income that cannot be outlived and also help address sequence-of-returns risk is through the use of a fixed index annuity. These long-term retirement income vehicles offer tax-deferred growth potential and a death benefit for beneficiaries during the accumulation phase. Maybe it's time to explore your options to help ensure financial peace of mind in retirement.

These are hypothetical examples for illustrative purposes only. The hypothetical returns are not indicative of actual market performance. Actual market returns will vary. This is not intended to project the performance of any specific investment or index. It is not possible to invest directly in an index. If this were an actual product, the returns may be reduced by certain fees and expenses. Withdrawals are subject to ordinary income tax and, if taken prior to 59 ½, a 10% federal tax penalty.

Guarantees associated with fixed index annuities are backed by the financial strength and claims-paying ability of the issuing insurance company.

G16272 (07/16)