

Safe Haven for Savings and Interest Potential

Foundations could provide you the boost you need today, and the protected potential accumulation you need in the future.

As a fixed index annuity, the Foundations Annuity can help increase your retirement savings without investing in the stock market.

You can receive interest credits through any combination of a fixed account and 11 index crediting strategies based on a portion of the increase of a financial market index. Your account value is guaranteed to never lose money due to market loss.¹ If you're looking for a safe haven to protect a portion of your retirement savings, talk to your financial professional about the Foundations Annuity.

Key Advantages

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| ✓ | 1% bonus on 1st year Purchase Payments |
| ✓ | Diverse crediting options designed to respond to many market environments |
| ✓ | Protection from all market risk |
| ✓ | Tax-deferred accumulation |
| ✓ | Flexible purchase premiums |
| ✓ | 10% free withdrawals ² |

Protected Accumulation

On each contract anniversary, allocate your available Contract Value into any combination of the interest crediting strategies of your choice. Any interest credits you receive are locked in each year.

Fixed Account

Depending on market conditions, allocate all or a portion of your contract value into the Fixed Account.

Index Accounts

S&P 500® Index (Price Return; Subject to caps, without dividends)	<ul style="list-style-type: none"> • Annual Point to Point Index Account • Annual Average Index Account • Monthly Sum Index Account
S&P 500® Factor Rotator Daily RC2 7% Index ³ (Excess Return; Uncapped; subject to a participation rate)	<ul style="list-style-type: none"> • Annual Point to Point Index Account • 2-yr Point to Point Index Account
S&P 500® Low Volatility Daily Risk Control 5% Index ³ (Total Return; Uncapped; subject to spread, applied annually)	<ul style="list-style-type: none"> • Annual Point to Point Index Account • 2-yr Point to Point Index Account
S&P Multi-Asset Risk Control (MARC) 5% Index ³ (Excess Return; Uncapped; Subject to a participation rate)	<ul style="list-style-type: none"> • Annual Point to Point Index Account • 2-yr Point to Point Index Account
Morningstar Wide Moat Focus Barclays VC 7% Index (Excess Return; Uncapped; Subject to a participation rate)	<ul style="list-style-type: none"> • Annual Point to Point Index Account • 2-yr Point to Point Index Account

¹Withdrawals will reduce contract value.

²After the first contract anniversary and during the surrender charge period, you may withdraw up to 10% of your Account Value, free of surrender charges or market value adjustments. Withdrawals are subject to ordinary income tax, and if made before age 59½, a 10% tax penalty.

³The S&P 500® Factor Rotator Daily RC2 7% Index, S&P 500® Low Volatility Daily Risk Control 5% Index, S&P Multi-Asset Risk Control (MARC) 5% Index, and Morningstar Wide Moat Focus Barclays VC 7% Index Accounts are subject to an annual spread and participation rate set at the beginning of each Index term.

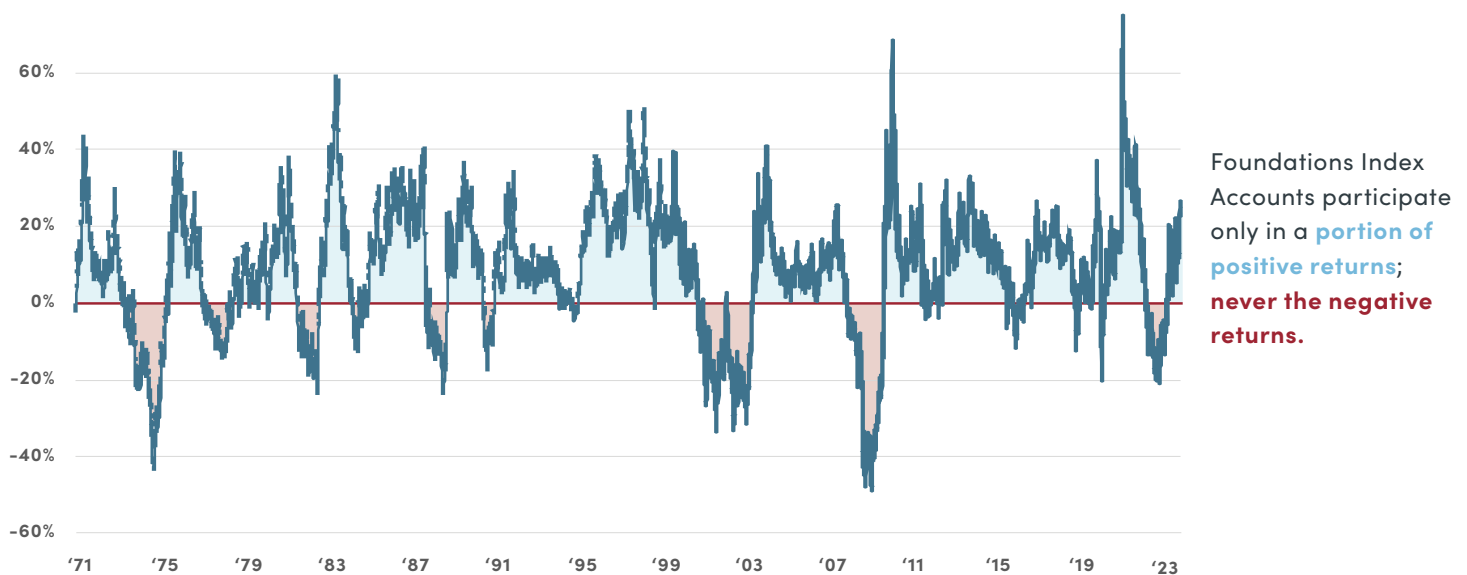
Foundations Protects You From Market Loss

If you look at the one-year S&P 500® daily rolling returns over the past 52 years, you can see the multiple times in which the returns dipped below 0%. Those dips only make it harder to recover account value.

With Foundations, you're never exposed to market dips, which means that any interest credits earned can work toward your account growth, not recovery. This makes Foundations a formidable safe money strategy for a portion of your retirement savings. And, with a fixed account, five Indices and 11 crediting strategies to choose from, you can diversify your contract allocation to best fit your financial goals.

Daily Rolling 1-yr S&P 500® Total Return

(Assuming beginning investment on Jan. 2, 1971)



The daily credits looks at 1-yr credits from 1/2/1971-12/29/2023.

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Your path *To and Through Retirement*[®]
begins here.

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can complement your retirement portfolio or contact us at 800.888.2461.



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