



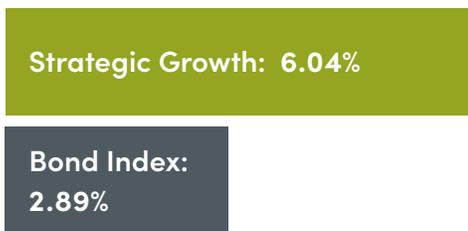
Strategic Growth Annuity Case for A Fixed Income Alternative

Are you getting the yield you need from your fixed income portfolio?

Given today's fixed income performance, chances are you haven't seen the typical 3-4% returns you may have come to expect from the "safe" portion of your retirement portfolio. Considering that the 2021 Bloomberg US Aggregate Index (a widely used US Bond benchmark index) return was -1.54%, you may be seeking an alternative. In today's low interest rate environment, consider Strategic Growth Annuity, a fixed index annuity which offers both risk protection and interest potential based in part on the performance of financial market indices. In this piece, we look at the hypothetical performance of four Index Account strategies within Strategic Growth Annuity.

The Bottom Line: Assuming a contract purchase on December 31, 2011, we looked at the past ten years of four Index Account crediting strategies within the Strategic Growth Annuity, assuming equal 25% allocation to each of the four strategies, and then compared the annualized average to the Bloomberg US Aggregate Index (Bond Index) returns over the same time period. The following shows the annualized average Strategic Growth credit vs Bond Index return and the hypothetical growth of a \$200,000 account value in each over the ten years.

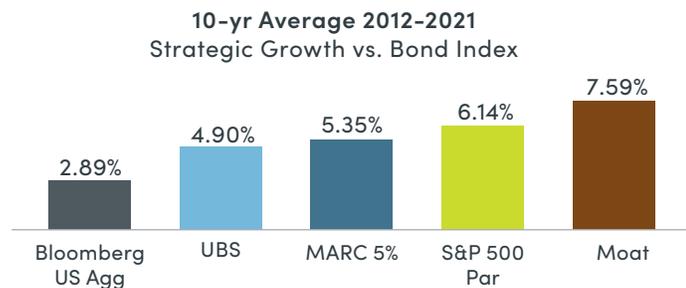
10-year Annualized Average 2012-2021 Strategic Growth vs Bond Index



10-year Account Growth Comparison Strategic Growth – Contract vs. Bond Index Account



Performance of Index Accounts Used in Hypothetical Example



Strategic Growth Advantages Over Fixed Income:

1. Ability to de-risk a portion of your retirement portfolio
2. Protection from interest rate risk
3. Locked in interest credits with a 0% floor on risk – which means each year starts with the interest credit preserved from the year before, never a from a loss
4. Tax-deferred growth
5. Death benefit and the ability to name a beneficiary, thereby passing probate

This is a hypothetical example using the annualized average calendar year returns (Dec. 31 contract anniversaries 2012-2021) from 25% allocation into each of the following: S&P Multi-Asset Risk Control (MARC) 5% Annual Point to Point Index Account with 110% Participation Rate applied, UBS Market Pioneers Annual Point to Point Index Account with a 100% Participation Rate applied; Morningstar Wide Moat Barclays 7% VC Annual Point to Point Index Account with a 100% Participation Rate applied; and S&P 500® Annual Point to Point Index Account with a 40% Participation Rate applied. Participation rates are subject to change. The indices are not available for direct investment. Simulated index performance utilizes backward looking projections and should not be relied on as a predictor of future index performance, which may differ substantially from the simulated performance reflected in this example. The caps, spreads, and participation rates used in this example are for demonstration purposes only. The rates are based on actual rates published on 5/31/2022, which were not the rates available the entirety of the simulated period, and may not be currently available. The actual caps, spreads and participation rates may be different than what is assumed for this example, which is provided for demonstration purposes only. Caps, spreads, and participation rates are set at our discretion at the beginning of each Index Term based upon factors we consider relevant, including market conditions. It was not possible for a consumer to have received the interest credits shown in this retrospective example. Actual interest credits for a purchased annuity contract will be based on the allocations selected by the owner, the performance of the underlying indexes for any index accounts to which contract value is allocated, and the respective caps, spreads, and participation rates applicable to those index accounts.

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

If you're interested in using the Strategic Growth Annuity as a strategy to help offset risks to your retirement portfolio, talk to your financial professional to learn more.

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