

# Locking In Interest Potential



## Interest potential

Foundations Annuity offers a guaranteed Fixed Account and crediting strategies based in part on the performance of the following benchmarked indices:

- S&P 500® (PR)
- MSCI EAFE Index (PR)
- Nasdaq-100 Index® (PR)
- Russell 2000® Small Cap Index (PR)
- S&P 500 Factor Rotator Daily RC2 7% Index (ER)
- S&P 500 Low Volatility Daily Risk Control 5% Index (TR)
- S&P Multi-Asset Risk Control 5% Index (ER)
- Morningstar Wide Moat Focus Barclays 7% Index (ER)



## 1% bonus

The Foundations Annuity, a fixed index annuity, kicks off with a 1% bonus on your first year Purchase Payments.



## Market loss protection

Even if the index has a negative return, you are guaranteed to never earn less than 0% interest credit.



## Locked in interest

Any interest credited to your annuity is locked in at each contract anniversary and can never be lost due to market downturns.

## Example:

100% Allocation into the S&P 500® Annual Point to Point Index Account | Hypothetical 8.00% Annual Cap Applied

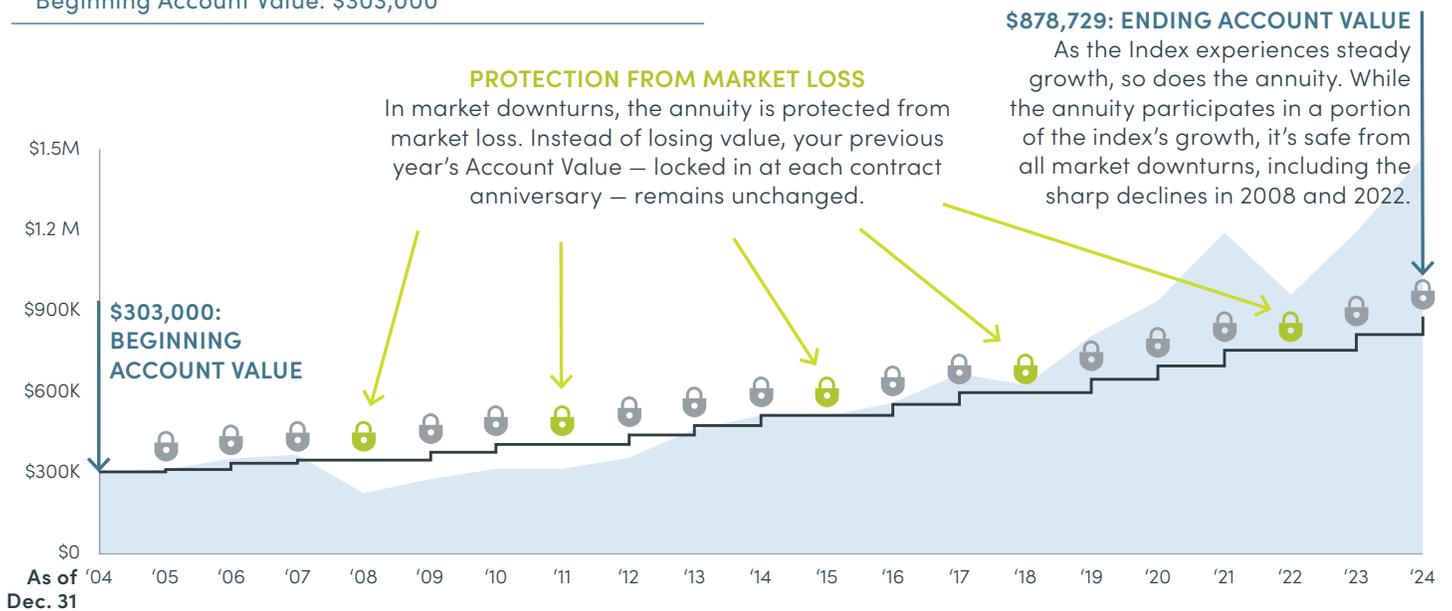
\$300,000 Foundations purchase on Dec. 31, 2004

1% Bonus of \$3,000

Beginning Account Value: \$303,000

■ S&P 500® (Price Return)

🔒 S&P 500® Annual Point to Point Index Account Value



The Foundations Annuity was not available until December 2012. 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.

In addition, the actual Caps, Trigger Rate, Spread, and Participation Rates may be different than what is assumed for this example, which is provided for demonstration purposes only. 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. The hypothetical values assume no withdrawals and no additional Purchase Payments. All returns shown are cumulative and not on an annualized basis. Withdrawals are subject to ordinary income tax and if made before age 59½ may incur a 10% IRS penalty tax and may be subject to product-specific charges.

## Talk to your financial professional to see whether a Foundations Annuity can complement your retirement portfolio or contact us at 800.888.2461.

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