

Avantis Barclays Volatility Control Index Crediting Strategy Analysis 2015-2025

Avantis Barclays Volatility Control Index Account within the ClearLine Annuity – designed to pursue higher expected returns with lower volatility from a daily hedging strategy

- Rules based approach from world class fund managers at Avantis Investors
- Uncapped Index Account employs an excess return strategy vs. a price return, which offers the benefit of reinvested dividends
- Seeks to overweight companies with strong profitability trading at attractive valuations, while remaining broadly diversified across individual companies and sectors

ClearLine Annuity Advantages

- Ability to de-risk a portion of your clients' retirement portfolios
- Locked in interest credits with a 0% floor on risk – which means each contract year begins with the interest credit preserved from the year before, never from a loss
- Tax-deferred accumulation

Hypothetical Account Performance 12/31/2015: \$100,000 Contract Purchase

Avantis Barclays Volatility Control Annual Point to Point Index Account			
On Dec 31	Index Return	Account Credit with 125% Par Rate	Account Value
2016	2.15%	2.69%	\$102,688
2017	31.63%	39.54%	\$143,288
2018	-0.12%	0.00%	\$143,288
2019	19.83%	24.79%	\$178,805
2020	7.73%	9.66%	\$196,082
2021	9.22%	11.53%	\$218,680
2022	-18.93%	0.00%	\$218,680
2023	4.29%	5.36%	\$230,407
2024	5.71%	7.14%	\$246,853
2025	3.31%	4.14%	\$257,066
Avg	6.48%	10.48%	

Calendar Year Return of Underlying Index: Assumes the investment into the index was made on 12/31 of the prior year and held until 12/31 of the following year. Rolling 1-yr Interest Credit: Considers the daily 1-yr credits on every possible contract anniversary during the 10-yr period. This hypothetical example uses backcasted Avantis Barclays Volatility Control Index (Avantis Index) calendar year excess returns from 2015-2025. The Avantis Index was not available until November 10, 2021. Past performance does not guarantee future results. Participation rates are subject to change. The Index is not available for direct investment. The Avantis Index includes dividend reinvestment. An annuity contract year typically will not coincide with a calendar year, and the historical interest credits will be different for non-calendar year periods. Results may vary.

We're here to help your clients *To and Through Retirement*[®].

Talk to your financial professional to learn more
or contact us at 800.888.2461.

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