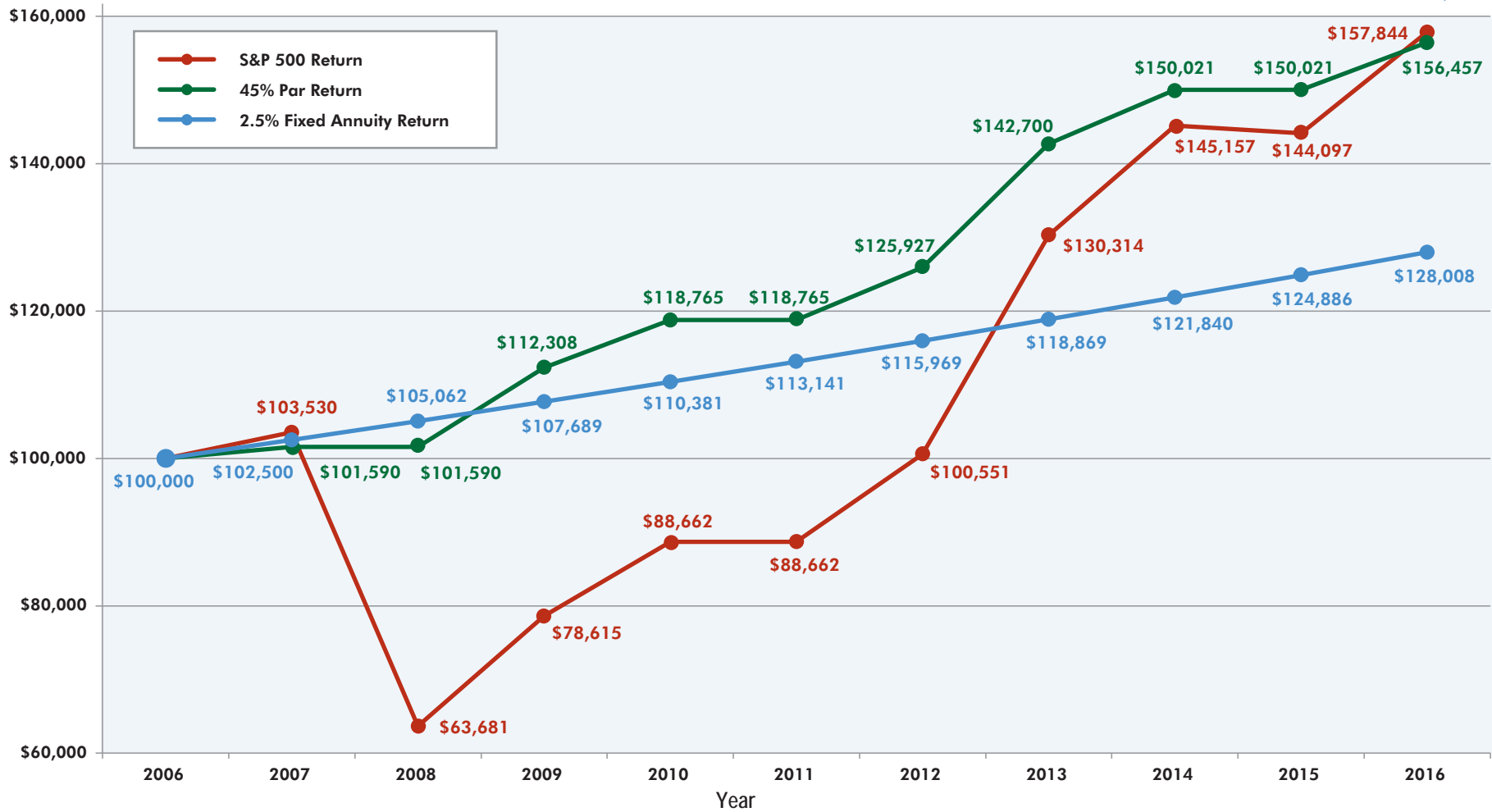


Investors vs. Savers



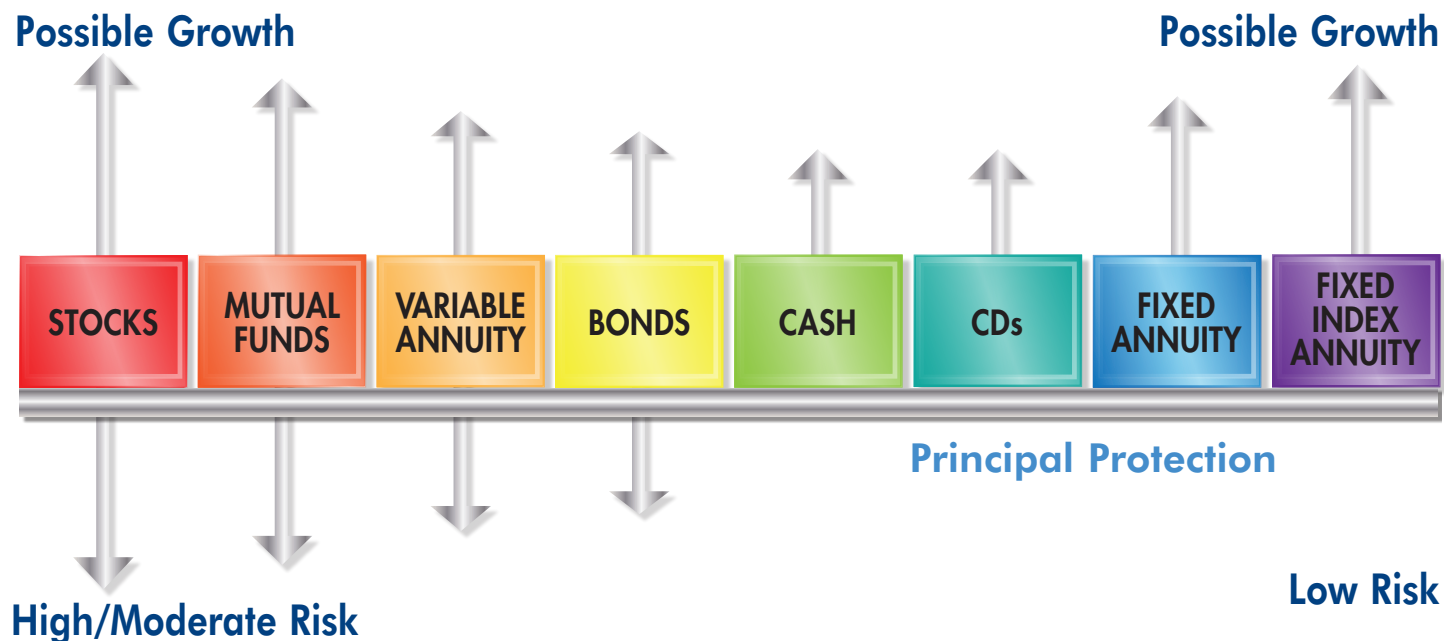
All returns are hypothetical. This hypothetical demonstration assumes \$100,000 initial premium into both an indexed and fixed annuity with a minimum guaranteed interest rate of 1% and no withdrawals taken.

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Investors vs. Savers



Investors

- Understand their account balance can go up and down
- Put their principal at risk for potentially higher returns
- Most take an active role in monitoring the market
- Develop a financial understanding of investing

Savers

- Want to build net worth over time with no risk to principal
- Require protection from stock market losses
- Use the power of compound interest to build net worth*
- Want simple, predictable, easy to understand safe money alternatives
- Need to access their money over time

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