

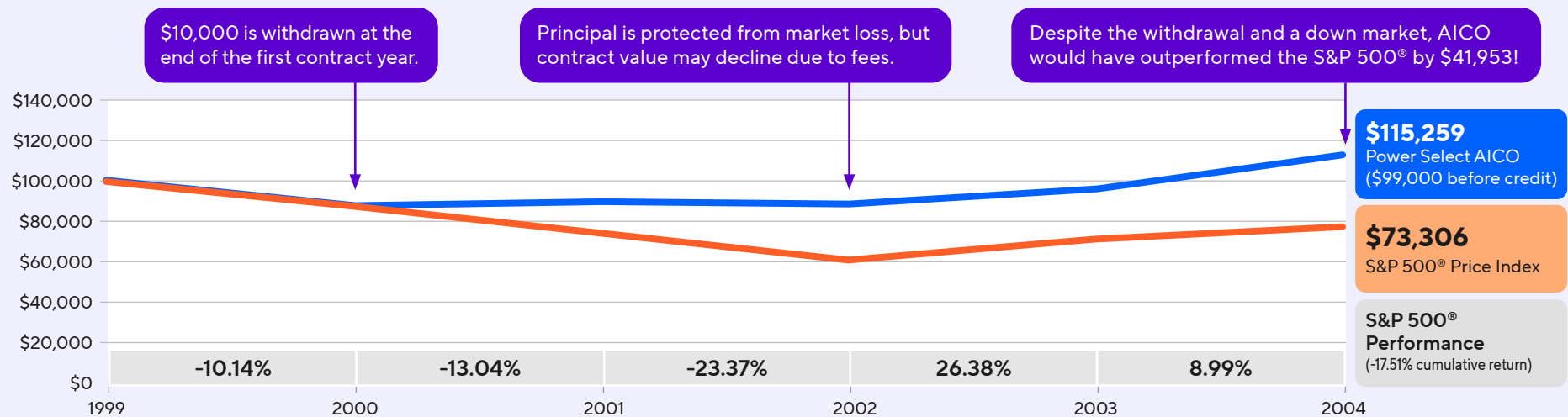
Capitalize on the 200% multiplier even after taking a withdrawal

Power Select AICOSM Index Annuity

Impact of withdrawals

Power Select AICO ("AICO") offers growth potential, principal protection, and an innovative Additional Interest Credit Overlay (AICO) with a 200% multiplier that can potentially double the interest earned in your index annuity, subject to a maximum amount. With AICO, you can withdraw assets and still benefit from the 200% multiplier rate. The following hypothetical example shows how AICO could have provided an Overlay Credit of \$16,259 from 1999-2004, one of the worst 5-year periods over the last 25 years, increasing your contract value to \$115,259, even as an equivalent investment tracking the S&P 500[®] would have dropped to \$73,306 due to the withdrawal and market volatility! Past performance is not a guarantee of future results.

AICO could have increased your contract value from 1999-2004, even after a withdrawal is taken



Hypothetical example assumptions: Power Select AICO with Annual Point-to-Point Index Interest Account (S&P 500[®] Price Index), \$100,000 premium, 7% annual index rate cap (held constant for the period shown), 200% multiplier rate, 30% maximum overlay percentage, \$10,000 withdrawal on the first contract anniversary and a 0.80% annual fee. **See pages 2-3 for key terms and definitions and additional chart disclosures.**

This sales idea is approved for consumer use only when presented by a financial professional. Due to its technical nature, the sales idea is not meant to be used in prospecting, social media, or online marketing campaigns where the financial professional is not available to answer questions.

How the Additional Interest Credit Overlay works

The table below shows the underlying numbers behind the chart on the previous page. Five factors are used to determine the additional credit that is added after 5 years:

- **Net Premium** is total premiums reduced by any withdrawals in the same proportion that these withdrawals reduced the contract value. In this example, the \$10,000 withdrawal reduces the contract value by 10.081% (\$10,000 withdrawal divided by \$99,200 contract value after fees), meaning total premiums also decrease by this same percentage:
 - **\$100,000 total premium – (\$100,000 total premium x 10.081%) = \$89,919 Net Premium**
- **Maximum overlay percentage** is a percentage of the Net Premium that is used to determine the maximum overlay amount. This rate is currently set at 30% but is subject to change. See rate flyer for current rates.
- **Overlay Value** is the amount used to calculate the Overlay Credit. It equals the Net Premium plus the lesser of 1) double the interest earned; or 2) maximum overlay amount.
 - **For 2000-2002, the Overlay Value equals \$89,919** since no interest is earned in down markets: \$89,919 Net Premium + lesser of \$0 (\$0 interest earned x 200% multiplier rate) or \$26,976 (\$89,919 Net Premium x 30% maximum overlay percentage).
 - **For 2003, the Overlay Value equals \$102,208:** \$89,919 Net Premium + lesser of \$12,288 (\$6,144 interest earned x 200%) or \$26,976 maximum overlay amount.
 - **For 2004, the Overlay Value equals \$115,259:** \$89,919 Net Premium + lesser of \$25,340 (\$12,670 interest earned x 200%) or \$26,976 maximum overlay amount.
- **Overlay Credit** is the amount added to the contract value on the 5th contract anniversary. It equals the difference between the Overlay Value and contract value. In this example, the Overlay Credit is \$16,259, calculated as follows:
 - **\$115,259 Overlay Value - \$99,000 contract value = \$16,259 Overlay Credit**
- **Fee** is a percentage of the premium in the first year and a percentage of the contract's prior anniversary value in years 2-5. The fee and the overlay feature will terminate on the 5th contract anniversary. In most market scenarios where an Overlay Credit is earned, the amount of the credit will be more than the amount of the fees that have been deducted over the 5-year withdrawal charge period. In certain up market scenarios, the credit may not be sufficient to cover all fees due to the maximum overlay amount.

| Year | S&P 500® Return | Credited Rate | Credited Interest | Product Fee | Withdrawal Amount | Contract Value (before overlay) | Net Premium | Overlay Value | Overlay Credit | Power Select AICO | S&P 500® Price Index |
|--------------|-----------------|---------------|-------------------|----------------|-------------------|---------------------------------|-------------|---------------|-----------------|-------------------|----------------------|
| 1999 | — | — | — | — | — | \$100,000 | \$100,000 | \$100,000 | — | \$100,000 | \$100,000 |
| 2000 | -10.14% | — | \$0 | \$800 | \$10,000 | \$89,200 | \$89,919 | \$89,919 | — | \$89,200 | \$79,861 |
| 2001 | -13.04% | — | \$0 | \$714 | — | \$88,486 | \$89,919 | \$89,919 | — | \$88,486 | \$69,445 |
| 2002 | -23.37% | — | \$0 | \$708 | — | \$87,779 | \$89,919 | \$89,919 | — | \$87,779 | \$53,218 |
| 2003 | 26.38% | 7.00% | \$6,144 | \$702 | — | \$93,221 | \$89,919 | \$102,208 | — | \$93,221 | \$67,258 |
| 2004 | 8.99% | 7.00% | \$6,525 | \$746 | — | \$99,000 | \$89,919 | \$115,259 | \$16,259 | \$115,259 | \$73,306 |
| Total | -17.51% | | \$12,670 | \$3,669 | | | | | | | |

Even with a withdrawal in a down market, AICO would have provided a \$16,259 Overlay Credit, increasing the contract value to \$115,259 and covering the \$3,669 in fees deducted over the first 5 years.

Hypothetical example assumptions: Power Select AICO with Annual Point-to-Point Index Interest Account (S&P 500® Price Index), \$100,000 premium, 7% annual index rate cap (held constant for the period shown), 200% multiplier rate, 30% maximum overlay percentage, \$10,000 withdrawal on the first contract anniversary and a 0.80% annual fee. **See page 3 for additional chart disclosures.**

Additional chart disclosures

The S&P 500® Annual Point-to-Point Index Interest Account earns interest based on the S&P 500® performance from one contract anniversary (an anniversary of the date the contract is issued) to the next contract anniversary (and subsequent anniversaries), subject to the 7% index rate cap. The S&P 500® Price Index reflects \$100,000 allocated to an investment that tracks the index and does not reflect the impact of dividends. The hypothetical chart and table herein are for illustrative purposes only and are produced with the benefit of hindsight for the period, 12/31/1999 to 12/31/2004. They are not intended to predict actual future performance. Indices are unmanaged and are not available for direct investment. The cap is hypothetical and may be reset at a higher or lower rate on each contract anniversary by the issuing insurance company. The chart assumes no deduction of taxes and no dividends reinvested. If dividends were included, the values shown would be different and the performance gap could be smaller.

Take withdrawals and still earn an Additional Interest Credit Overlay with Power Select AICO

Talk to your financial professional or agent to learn more about Power Select AICO today.

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be appropriate for all individuals.

Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if individuals make withdrawals or surrender their annuity before age 59½. Individuals should consult their tax advisor regarding their specific situation.

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