

Boost earnings potential with a 200% multiplier



This is:

Mark

Single

Age: 60

Plans to retire in 5 years

Mark is looking for:

Increased growth potential in low-to-moderate return environments with principal protection in case of unexpected market downturns.

His solution:

A Power Series AICOSM Index Annuity

See how Mark's earnings could have increased from 2003-2008

1. Mark allocated \$100,000 of his retirement assets to a Power Select AICO Index Annuity to help grow his money and protect it from market downturns.

2. He chose the S&P 500[®] Annual Point-to-Point Index Interest Account and held it from 2003-2008, the worst 5-year period over the last 25 years with a cumulative index return of -18.77%.

3. At the end of 5 years, Mark's contract value would have grown to \$130,000, compared to \$100,000 allocated to the S&P 500[®], which would have declined to \$81,233, a difference of \$48,767!

Not FDIC or NCUA/NCUSIF Insured

May Lose Value • No Bank or Credit Union Guarantee
Not a Deposit • Not Insured by any Federal Government Agency

Mark can capitalize on the 200% multiplier to help increase earnings in low-growth markets

Power Select AICO (“AICO”) is designed to increase upside potential with an AICO feature that no other index annuity offers in today’s market. AICO uses a 200% multiplier to provide Mark with an additional credit on top of his total interest earned over 5 years, up to the 30% maximum overlay percentage. This credit is added to Mark’s contract value at the end of the 5-year withdrawal charge period and can provide him with growth during an unexpected market downturn, such as the one that occurred in 2008.

AICO would have provided Mark with 60% more growth than the S&P 500® from 2003-2008

200% multiplier

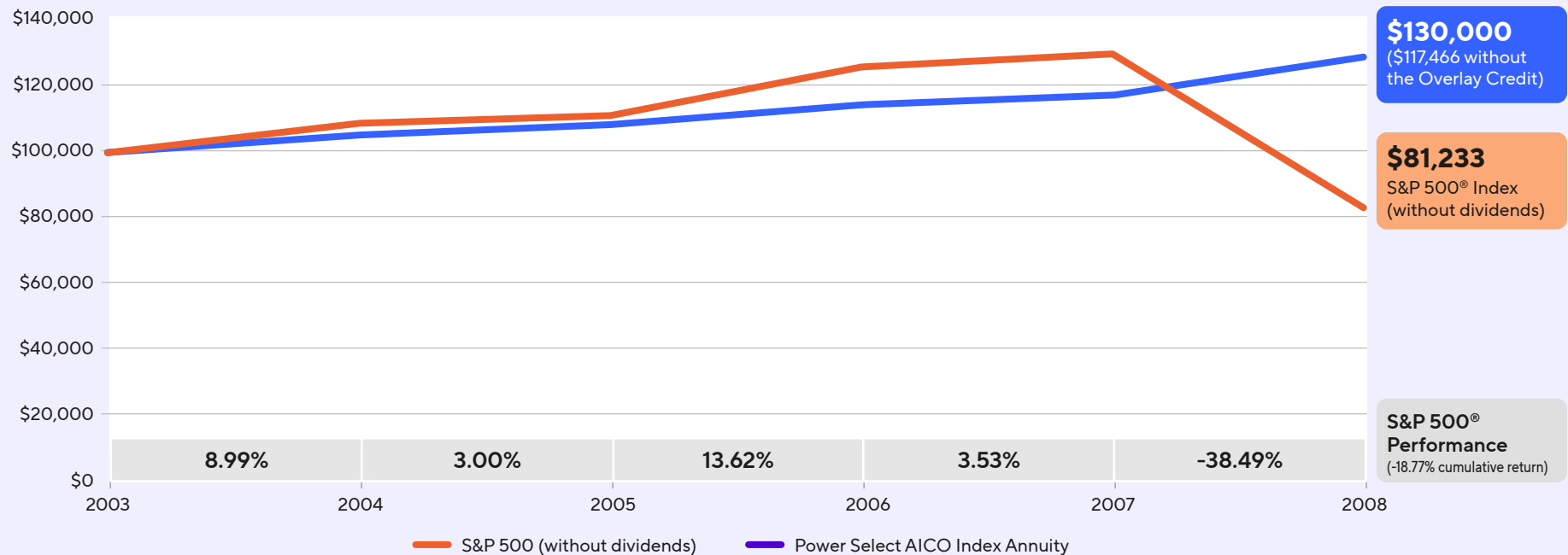
Total interest earned over 5 years is multiplied by 200% and added to Net Premium to determine the Overlay Value (subject to a 30% maximum rate).

Downside protection

Negative index performance does not impact the index annuity’s value. No interest is earned in down years.

Performance gap of \$48,767

AICO would have increased Mark’s contract value to \$130,000, while the S&P 500® would have declined to \$81,233, a difference of 60%.



Hypothetical example assumptions: Power Select AICO with Annual Point-to-Point Index Interest Account (S&P 500® Index without dividends), \$100,000 premium, 7% annual index rate cap (held constant for the period shown), 200% multiplier rate, 30% maximum rate, no withdrawals and a 0.80% annual fee. The Annual Point-to-Point Index Interest Account earns interest based on the S&P 500® index 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 above chart and the table on the next page are for illustrative purposes only and are produced with the benefit of hindsight for the period, 12/31/2003 to 12/31/2008. They are not intended to predict actual performance. Indices are unmanaged and are not available for direct investment. The index rate cap is hypothetical and may be reset at a higher or lower rate on each contract anniversary by the issuing insurance company. It 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. **Past performance is not a guarantee of future results.**

A closer look at the numbers

Year	S&P 500® Return	Credited Rate	Credited Interest	Product Fee	Contract Value (before overlay)	Overlay Value	Overlay Credit	Power Select AICO	S&P 500® (without dividends)
2003	–	–	–	–	\$100,000	\$100,000	–	\$100,000	\$100,000
2004	8.99%	7.00%	\$7,000	\$800	\$106,200	\$114,000	–	\$106,200	\$108,993
2005	3.00%	3.00%	\$3,187	\$850	\$108,537	\$120,374	–	\$108,537	\$112,264
2006	13.62%	7.00%	\$7,598	\$868	\$115,267	\$130,000	–	\$115,267	\$127,554
2007	3.53%	3.53%	\$4,068	\$922	\$118,413	\$130,000	–	\$118,413	\$132,056
2008	-38.49%	–	\$0	\$947	\$117,466	\$130,000	\$12,534	\$130,000	\$81,233
Total	-18.77%		\$21,853	\$4,387					

\$12,534

Overlay Credit

would have stepped up Mark's contract value to \$130,000. In this scenario, the credit would have offset the \$4,387 in fees deducted over the first 5 years.

Key terms and definitions

Overlay Credit is the amount added to the contract value on the 5th contract anniversary. It is calculated by taking the difference between the Overlay Value and contract value. In this example, the Overlay Credit is \$12,534:

$$\text{\$130,000 Overlay Value} - \text{\$117,466 contract value} = \text{\$12,534 Overlay Credit}$$

Overlay Value: the amount used to calculate the Overlay Credit. It is equal to the Net Premium plus the lesser of:

1. **Double the total interest earned over 5 years**

\$21,853 interest earned x 200% multiplier rate

OR

2. **Maximum overlay amount**

30% maximum overlay percentage x \$100,000 Net Premium

Fee is calculated as a percentage of the premium in the first year and as 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.

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.

Net Premium: total premiums reduced by any withdrawals in the same proportion that the withdrawals reduced the contract value.

Additional considerations

- In consistently down markets, where no interest is earned annually over the 5-year period, AICO ensures that you'll get back at least the Overlay Value, which would equal the \$100,000 Net Premium.
- In strong up markets, AICO offers you the opportunity to earn a percentage of the market's gains. No Overlay Credit is applied if the contract value is greater than the maximum overlay amount. In this case, you may have paid for the enhanced growth potential without receiving the Overlay Credit.

Take action today to build a brighter tomorrow.

Talk to your financial professional or agent to learn more about the Power Select AICOSM Index Annuity

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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