Why settle for regaining lost value when **you can build new value**?

The advantages of a fixed index annuity (FIA) with annual reset

The above time period was chose as an example to illustrate two complete cycles of recent volatility in the S&P 500® Index from 1/1/2000 to 1/1/2013.

How are you responding to market volatility?

Consider the following points:

At the beginning of 2000, the value of the S&P 500® Index was 1,469 points. Twelve years later, its ending value was 1,426. Based on those two numbers, you might conclude that this change of only -2.9% shows that the S&P 500® Index "did nothing" during that span of time.

But that isn't really the case. As you can see, during these 12 years, the S&P 500® Index went through multiple cycles of volatility, showing periods of growth as well as periods of decline.

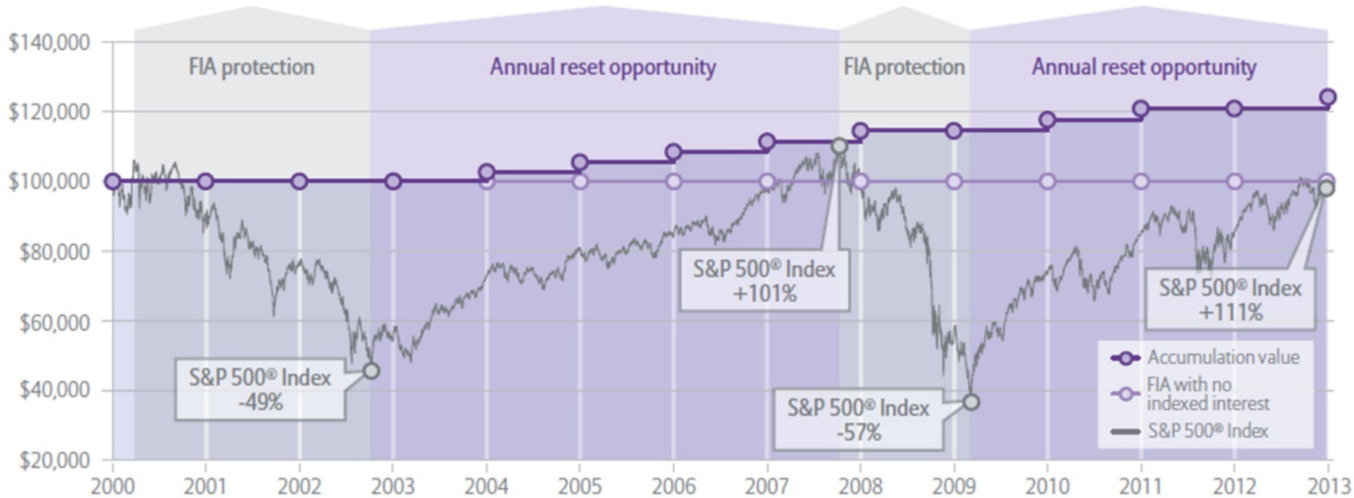
In fact, twice the S&P 500® Index more than doubled in value (the green line) – and twice experienced drops that lost approximately half of its value (the red lines).

You may think that the only way to make positive net gains during sustained volatility like this is to time the market – to try to enter the market before an up cycle and get out before a down cycle begins.

But if predicting the market was that easy, anyone could do it. Fortunately, you don't have to.

Fixed index annuities can protect value during periods of volatility.

This is not a comprehensive overview of all the relevant annuity features and benefits. Be sure to review all material details about these products.
Although an external index may affect your interest credited, the contract does not directly participate in any equity or fixed income investments. You are not buying shares in an index. The index value does not include the dividends paid on the equity investments underlying any equity index. These dividends are not reflected in the interest credited to your contract.
Product and feature availability may vary by state and broker/dealer.



This hypothetical chart is for illustrative purposes only, and is not intended to predict or project future results. The fixed index annuity and annual interest rates in this example are all hypothetical, and individual results will vary. The annuity's interest assumes a hypothetical annual cap of 2.50% (annual point-to-point crediting method). Your actual results will vary by a number of factors, including the crediting method, cap, spread, and/or interest rates in effect. The time period shown is from 1/1/2000 to 1/1/2013.

Fixed index annuities can protect value – even during volatile cycles of index performance

In addition to providing tax deferral, guaranteed income, and a death benefit to help meet your long-term retirement needs, a fixed index annuity (FIA) can protect value in volatile times. With an FIA, you have the opportunity to receive interest based on positive changes in an external index such as the S&P 500® Index. In other words, you're not actually invested in the market, but you can receive interest based on your chosen index's annual performance.

That means you cannot lose value due to negative index performance. Your principal and credited interest are locked in and protected during periods of index decline.

The annual reset feature can build value following any contract year-end positive index performance – even when your index has not recovered previous lost value.

That's because the annual reset feature (available on most FIAs) looks only at the change during that individual contract year. So if the index performance is positive for that year (as measured by your chosen crediting method), your contract will receive an interest credit – even if the index has not recovered any previous contract year's losses.

This powerful combination of protection and interest opportunity means you have the potential to build value even in periods when it looks like the index "does nothing," like the period from 2000-2012.

For interest potential and protection from market volatility, **talk to your financial professional** about putting a portion of your retirement assets in a fixed index annuity.

No single crediting method consistently delivers the most interest under all market conditions. With the purchase of additional cost riders, the contract's value will be reduced by the cost of the rider each contract year. This may result in a loss of principal in any contract year in which the contract does not earn interest or earns interest in an amount less than the rider charge.