

## Find better returns in today's low interest rate environment

It can be challenging to safely grow your money when interest rates are at historical lows. The national average rate of short-term CDs, money market accounts, and savings accounts is less than one percent.

### You don't have to sacrifice growth to enjoy protection

There are many challenges to be navigated in retirement — a volatile market, low interest rates and longer life expectancies. Since no one can predict the future — or the market — it's important to have an investment and retirement plan that account for market ups ... and downs.

#### Highlights Include:

-Zero Fees

#### -No Downside Principal Protection:

Your account will never be credited less than 0% — even in a down market. So, your hard-earned savings is protected.

-Uncapped Growth Potential linked (not in) to the Market including Dividends

-10% Free Withdrawals

### GROWTH POTENTIAL IN AN UP MARKET

Based on the hypothetical returns from 1/1/1991 – 1/1/2001

Interest Credited Rate	Interest Credited	Account Value
		\$100,000
11.68%	\$11,684	\$111,684
6.29%	\$7,021	\$118,705
7.42%	\$8,807	\$127,513
5.02%	\$6,398	\$133,911
11.84%	\$15,850	\$149,761
9.14%	\$13,685	\$163,446
12.82%	\$20,948	\$184,394
4.89%	\$9,010	\$193,404
6.22%	\$12,024	\$205,428
4.74%	\$9,741	\$215,169
<b>8.00% Average<sup>1</sup></b>	<b>\$115,168</b>	<b>Total interest credited</b>

### WEALTH PROTECTION IN A DOWN MARKET

Based on the hypothetical returns from 1/1/2000 – 1/1/2010

Interest Credited Rate	Interest Credited	Account Value
		\$100,000
5.53%	\$5,533	\$105,533
5.25%	\$5,538	\$111,072
3.89%	\$4,326	\$115,398
8.29%	\$9,566	\$124,964
6.20%	\$7,746	\$132,710
1.55%	\$2,056	\$134,766
8.00%	\$10,786	\$145,552
9.03%	\$13,147	\$158,699
0.00%	\$0	\$158,699
4.43%	\$7,029	\$165,729
<b>5.22% Average<sup>1</sup></b>	<b>\$65,727</b>	<b>Total interest credited</b>

High guaranteed rates for 2 to 5 years are also available!