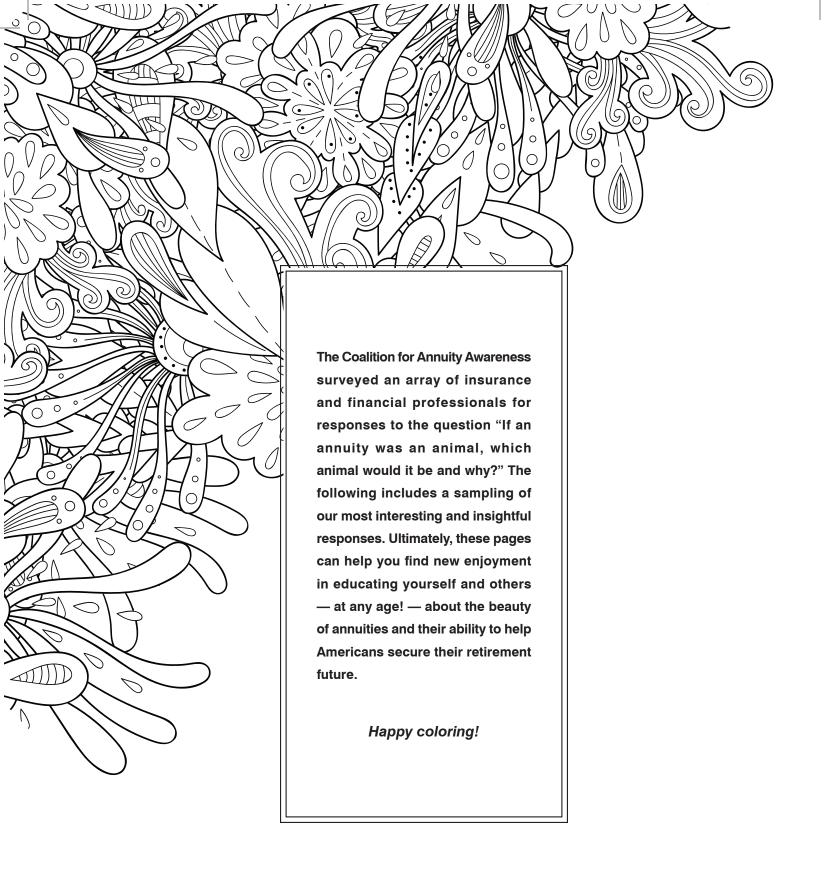
IF ANDUITIES WERE AN AMAL

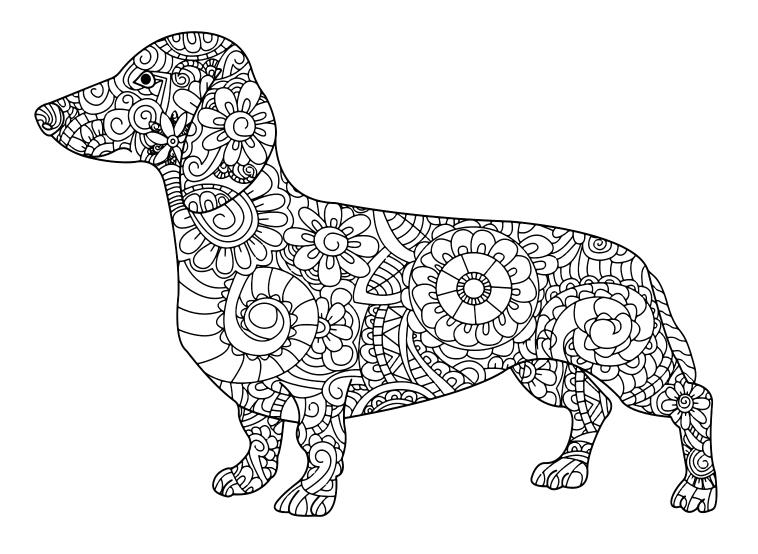
COLORING BOOK



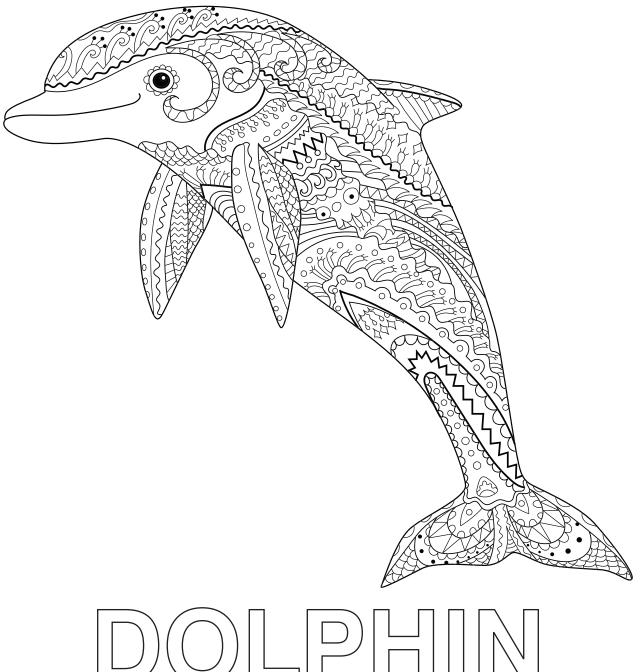








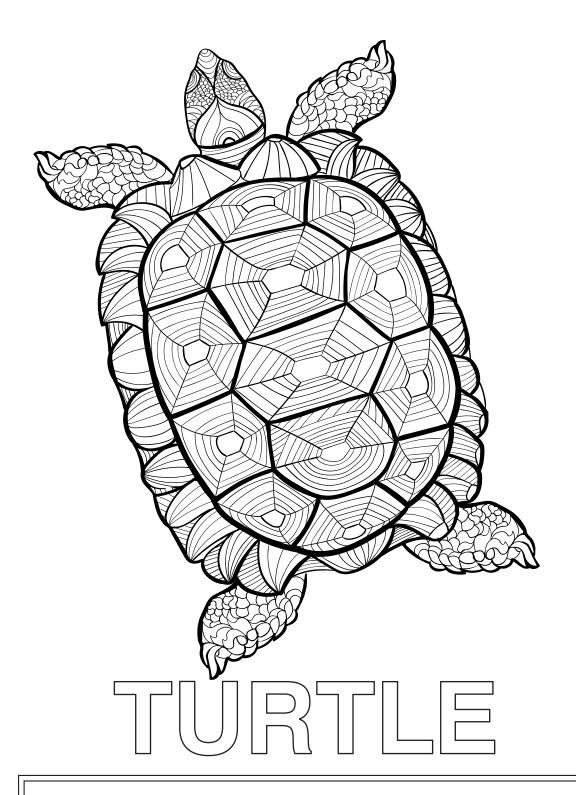
Loyal, faithful and dependable, dogs are well known and loved for giving their owners comfort, security and a sense of safety in unpredictable environments. Fixed annuities are trusted insurance contracts that provide predictability, safety and guarantees for the future. Just as dogs serve as man's best friend, annuities can serve as a retiree's best friend.



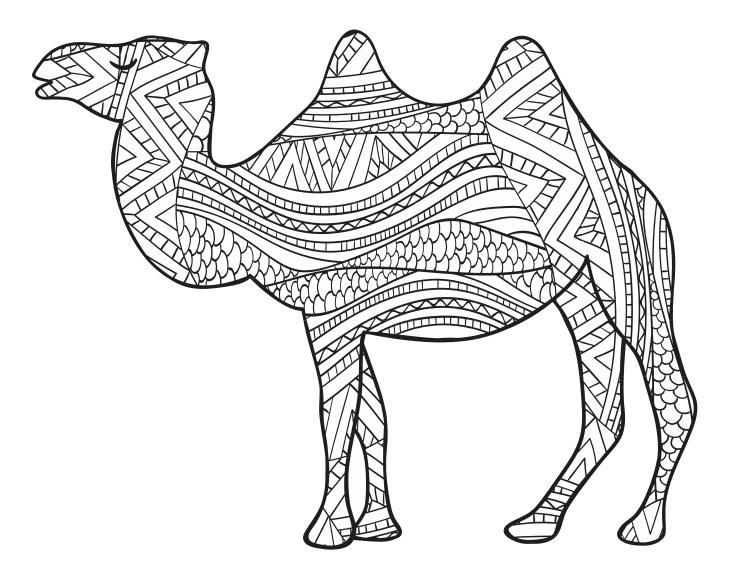
Dolphins are among the friendliest and most well-liked animals on the planet. Consumers who own fixed annuities may feel the same sense of admiration for the benefits these products deliver. Dolphins are smart and sociable, living in every ocean. The smart and varying designs of annuities can play a role in nearly every individual's retirement plans.



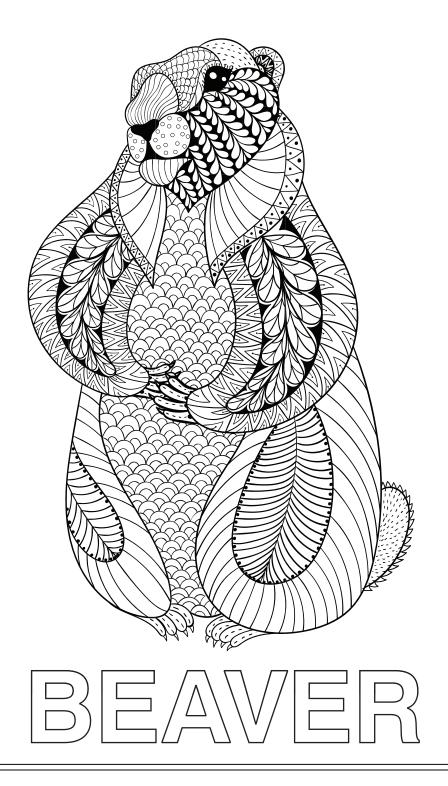
The work horse is bred for strength and stamina, the annuity for principal protection and lifetime income. An individual's retirement "farm" may have a number of machines and animals, but if it includes a good work horse, the farm will be more productive and more adaptable. The annuity may also be able to safely see your family over the river and through the unpredictable woods.



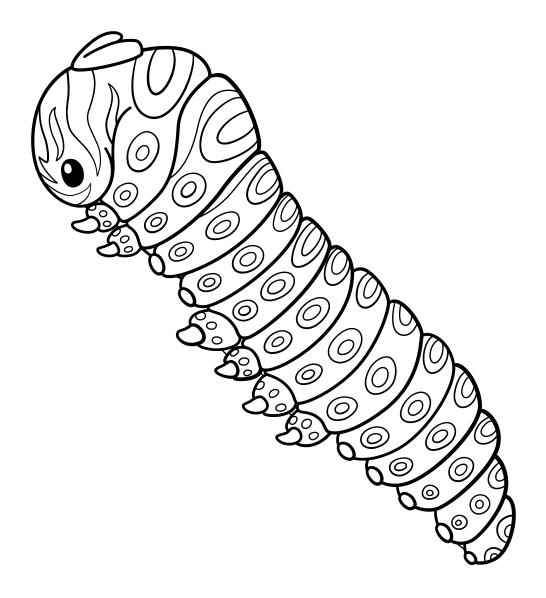
We all know the adage "slow and steady wins the race." The turtle moves at a steady pace, using its shell for protection from predators and other harm. Fixed and fixed index annuities seek to provide you with accumulation potential that, while eliminating the high highs also protects against volatile lows. The predictability continues via steady lifetime income.



Camels can withstand long periods without water and adapt well to fluctuating temperatures (when it's hot, they don't even sweat!). Similarly, fixed annuities offer predictable accumulation and built-in guarantees, even in long periods of low interest rates, and they don't sweat market fluctuations even a little!

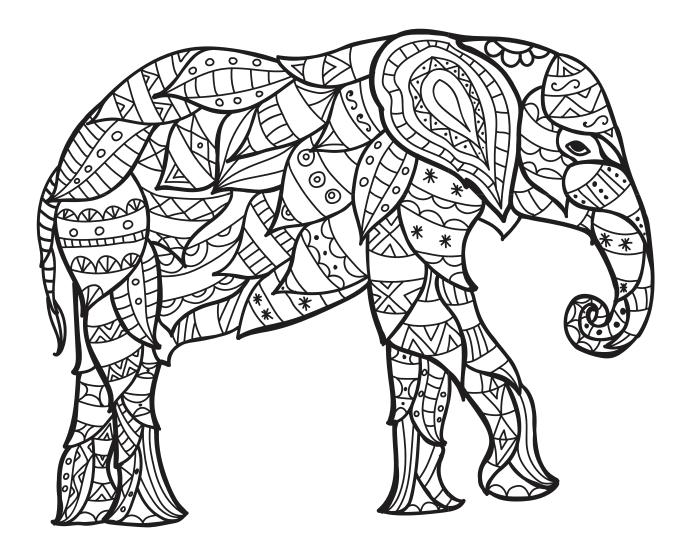


Beavers actively build dams to create deep ponds in which they live, perfect for storing food and providing protection from predators. Much the same, fixed annuities have built-in protection from the ups and downs of the market while "storing" principal and interest earned to generate a stream of predictable lifetime income in retirement.



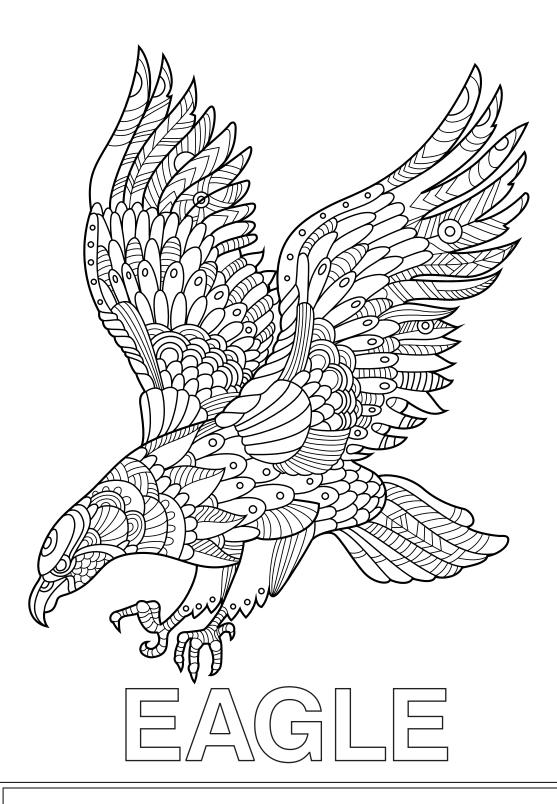
CATERPILLAR

The caterpillar's metamorphosis is reminiscent of a fixed annuity's life cycle. Initially, the hungry caterpillar is focused on eating, as the annuity is in accumulation. The caterpillar soon builds a cocoon for protection, while the annuity shields consumers from loss. After some time, a butterfly safely emerges and the consumer generates protected lifetime income.



ELEPHANT

Clearly elephants have a sizeable presence. Much less known is the presence annuities have in American retirement: there is currently \$1 trillion of in-force annuity premium serving roughly 8 million Americans! Just as elephants will travel long distances for food, annuities are well positioned as long-term savings vehicles that will "feed" you lifetime income.

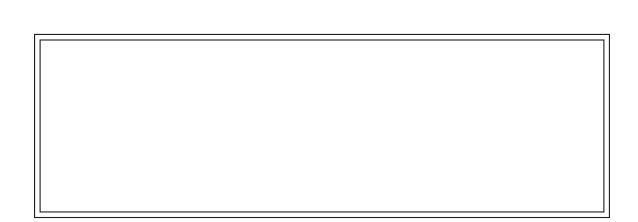


The bald eagle was aptly selected by our Founding Fathers to serve a symbol of our nation's strength and freedom. Much the same, the annuity is a symbol of the collective strength of American retirement and provides owners with the freedom to confidently meet their long-term income needs, no matter how long they live.



They say cats have nine lives; fixed and fixed index annuities give individuals new life any time the market does not perform or becomes unpredictable. Cats will always land on their feet, and with the downside protection and upside potential of fixed index annuities, one can be confident their retirement future can, too.

MY ANNUITY ANIMAL OMPARISON





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