

# FIXED INDEXED ANNUITY BENEFITS: PRINCIPAL PROTECTION + ACCUMULATION

Fixed Indexed Annuities (“FIAs”) offer two important benefits:



## 1. PRINCIPAL PROTECTION

In a SILAC® FIA, your principal is protected from market losses. *This means that your FIA will never decline in value due to market downturns.* This is a key benefit because you may not have time to recover from a market correction as you near retirement.



## 2. ACCUMULATION

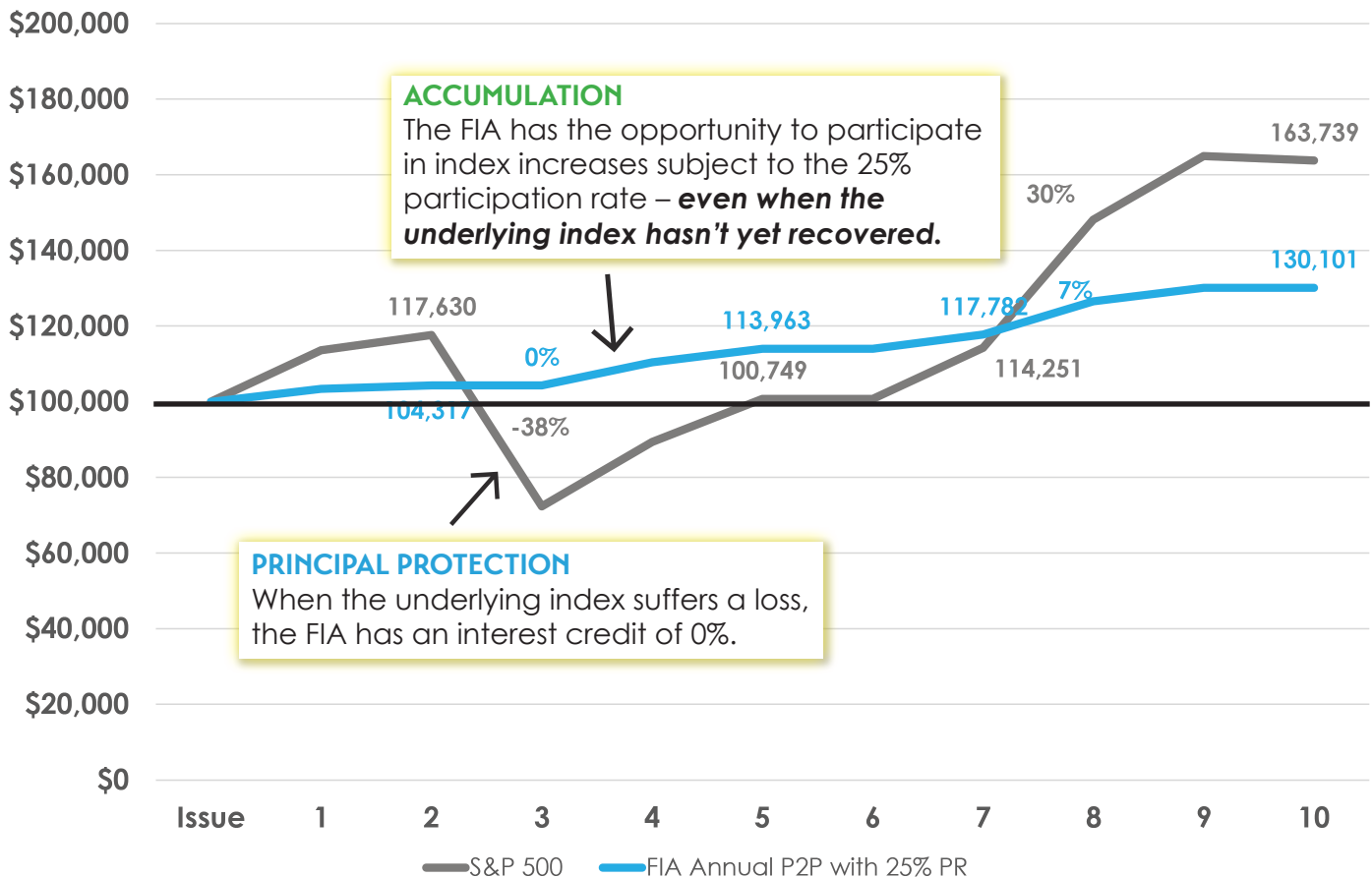
FIAs offer accumulation tied to index performance. The index performance is typically adjusted by a cap, participation rate or spread and has a floor of 0% each year (no negatives).

*These two benefits offer a potent combination when planning for retirement!*

### THE BENEFITS OF PRINCIPAL-PROTECTED ACCUMULATION CAN BE SEEN BELOW.

This historical example shows \$100,000 in the S&P 500® index and \$100,000 in an FIA with an Annual Point-to-Point Participation Rate of 25% tied to the S&P 500® index.

*The start date used is 12/31/2005.*



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Your fixed indexed annuity is not a security or any type of investment contract. It is not a stock market investment and does not directly participate in any stock or equity investments. Your Premium is never directly invested in the external index that is part of the crediting strategies you choose. Past performance is not indicative of future results. Index crediting strategies contain caps, participation rates and spreads that may affect the interest credited in a given year. SILAC Annuities are products of the insurance industry and are not guaranteed by any bank, nor insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Withdrawal charges, bonus recovery & market value adjustment may apply to withdrawals made during the withdrawal charge period. Restrictions apply. May only be offered by a licensed insurance agent.

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