

# Index Frontier Annuities

## What's Your Comfort Zone?

Asset growth is a critical part of planning for retirement. But as retirement nears, you may not be willing to assume the risk that comes with investing directly in the stock market. The Index Frontier annuities can help you grow your retirement assets by participating in market growth, while providing a level of protection from market loss.

### A hypothetical example to help you find your comfort zone

With an Index Frontier annuity, there are two strategies into which you can allocate your money:

- The conserve strategy, which offers some upside potential with complete downside protection
- The growth strategy, which offers higher upside potential with a maximum loss of 10% each term

The portion of the annuity's value that you allocate between the conserve and growth strategies, in conjunction with each strategy's maximum loss and maximum gain, will determine the annuity's maximum loss and maximum gain at one-year term end. The table below shows a variety of allocations between the two strategies, along with the corresponding maximum loss and maximum gain that the annuity could experience at the end of a one-year term.

Percent allocated to conserve strategy with 6% maximum gain	Percent allocated to growth strategy with 15% maximum gain	Annuity maximum loss at one-year term end	Annuity maximum gain at one-year term end
100%	0%	0.00%	6.00%
70%	30%	-3.00%	8.70%
60%	40%	-4.00%	9.60%
50%	50%	-5.00%	10.50%
40%	60%	-6.00%	11.40%
30%	70%	-7.00%	12.30%
0%	100%	-10.00%	15.00%

Table assumes a 6% maximum gain and a 0% maximum loss on the conserve strategy, and assumes a 15% maximum gain and a 10% maximum loss on the growth strategy.

### Calculations for range of returns when 50% of annuity's value is allocated to each strategy

Annuity maximum loss	50% allocation × 0% maximum loss (conserve strategy)	= 0.00%
	+ 50% allocation × -10% maximum loss (growth strategy)	= -5.00%
		<u>-5.00%</u>
Annuity maximum gain	50% allocation × 6% maximum gain (conserve strategy)	= 3.00%
	+ 50% allocation × 15% maximum gain (growth strategy)	= 7.50%
		<u>10.50%</u>

Talk to your financial professional about how an Index Frontier annuity can help you participate in market growth while providing a level of protection.

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