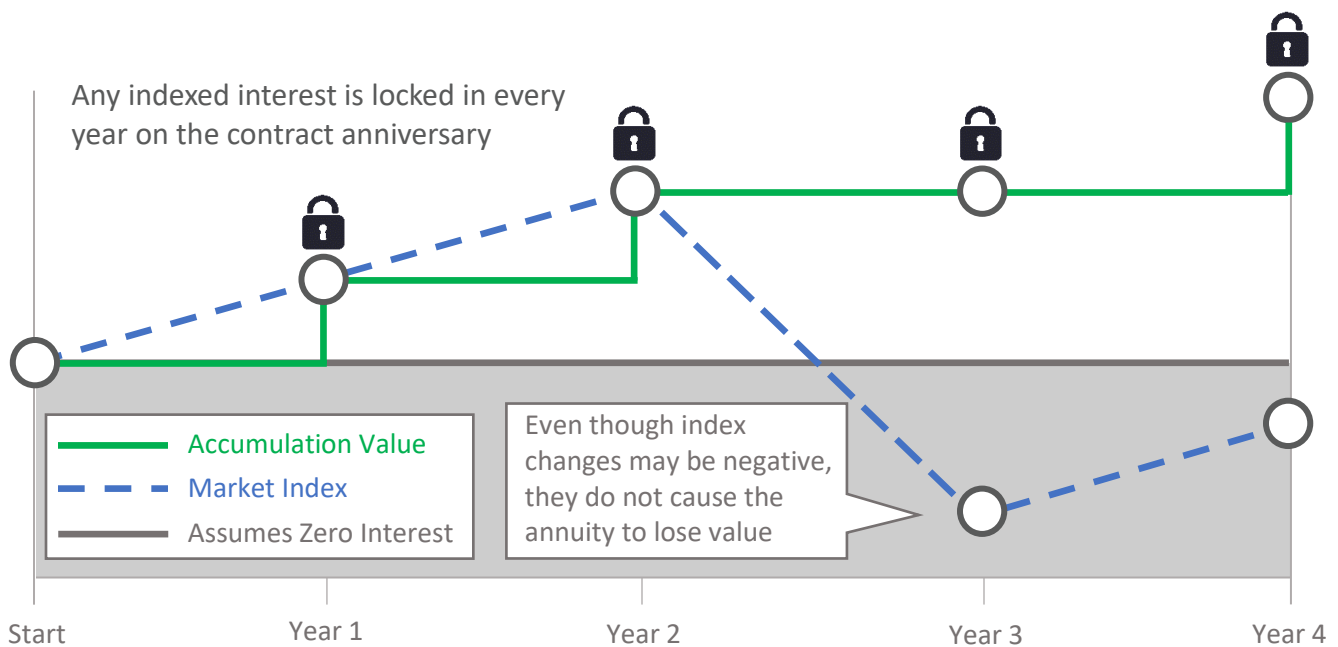




THE POWER OF ANNUAL RESET

Annual Reset can build value, even if the index has not recovered previous lost value



The annual reset feature looks only at the change during that individual contract year and because a fixed index annuity provides principle protection, you cannot lose value due to negative index performance. So, if the index performance is positive for that year, even if it has not recovered prior year losses, your contract will receive an interest credit.

Some fixed index annuities also use the annual reset feature to calculate lifetime income increases, which means you will be credited an increase for any year the index performance is positive, even if it has not recovered prior year losses or hit a high-water mark in the contract.