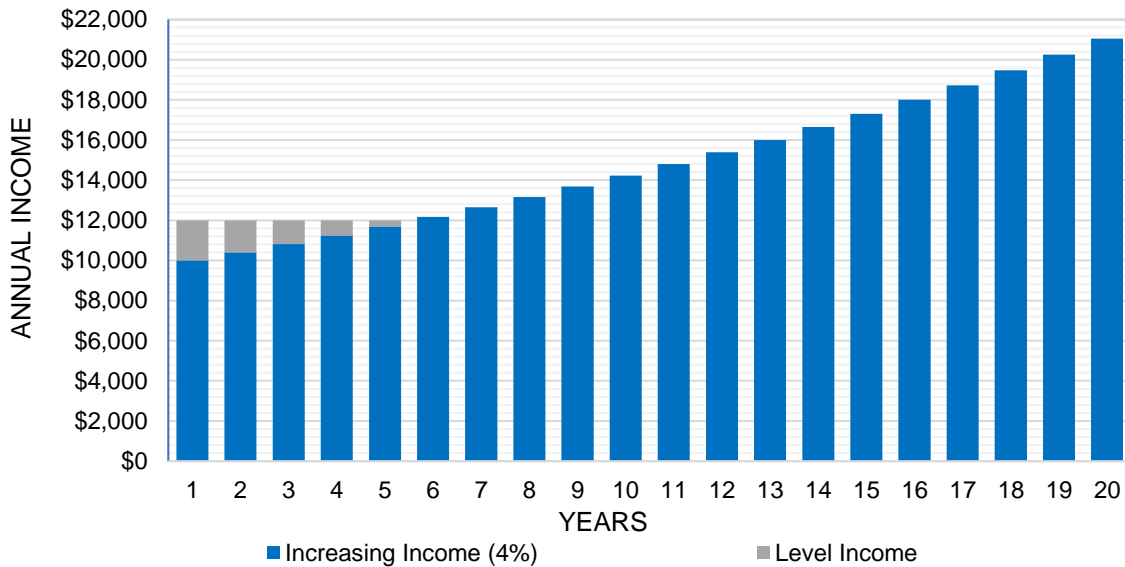




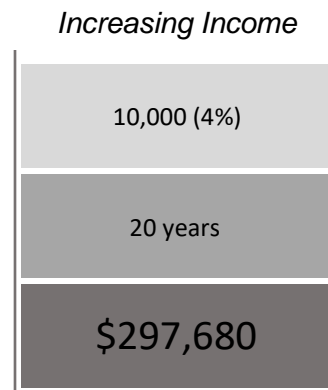
# LEVEL INCOME VS INCREASING INCOME

Level income may have started higher, but over 20 years the total payout was less.



Today, people are living past a 30-year retirement. Not only can an increasing income provide more income, but it also hedges against inflation, builds purchasing power and in some cases may double for the purpose of LTC.

## 20 Year Payout Example



*This is a hypothetical example. It is for illustrative purposes only and is not intended to project the performance of any specific investment or index.*

*Fixed Annuities and Life Insurance are designed to meet long-term needs. Early withdrawals may result in loss of principal and credited interest due to surrender charges. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.*

*For agent use only – Not for use with General Public*