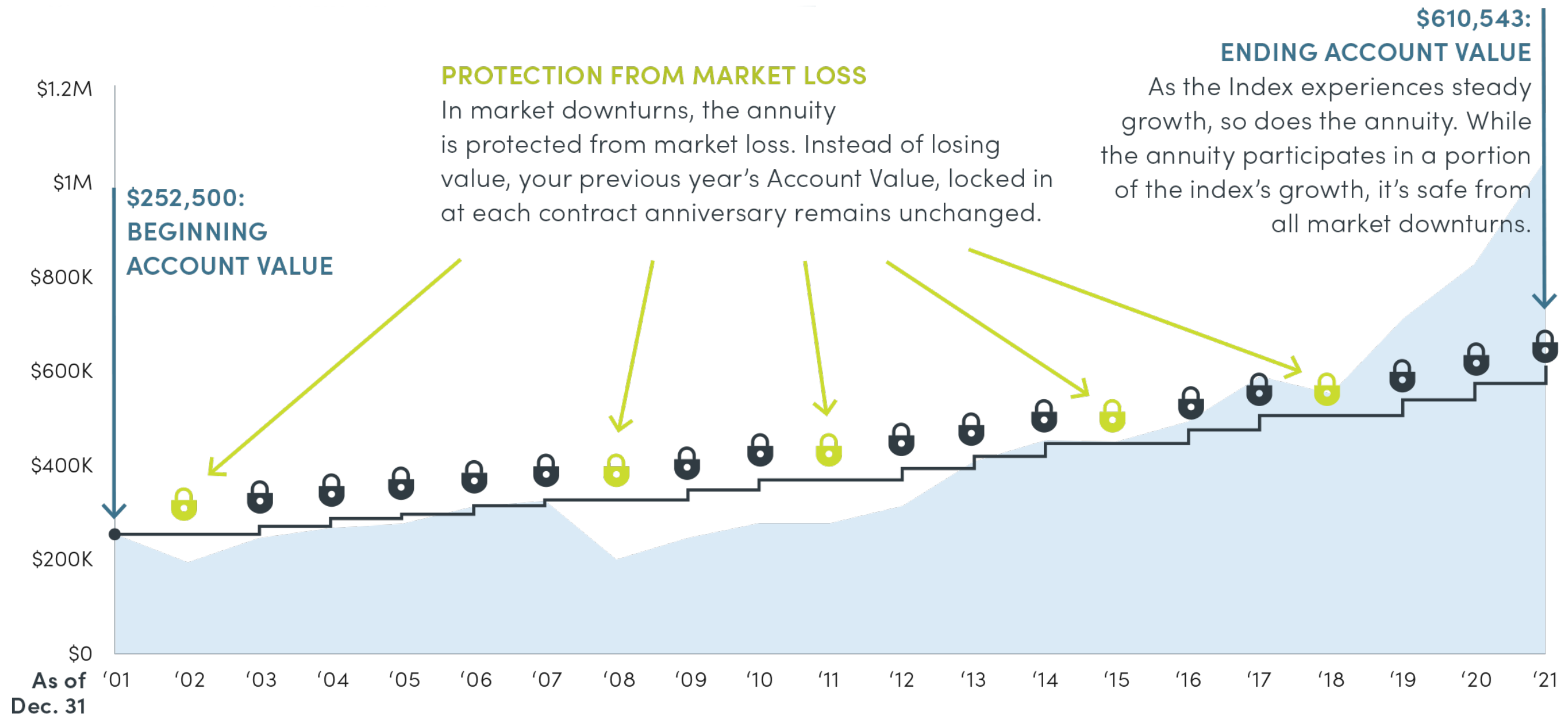


## Help your clients grow their retirement savings without market risk

Your clients can choose from a fixed account as well as five diverse crediting options to provide them with safety and the potential to receive interest for their contracts based in part on the performance of either the S&P 500<sup>®</sup> Index or the [S&P 500<sup>®</sup> Low Volatility Daily Risk Control 5% Index](#).

### **Some Market Participation. No Market Downside.**

Here's an example of how the S&P 500<sup>®</sup> Annual Point to Point Index Account, with a 4.75% cap applied, [Foundations](#) can help protect and grow your clients' account value (assuming the contract was purchased on Dec. 31, 2020):



The example makes hypothetical assumptions, which are not a guarantee and do not reflect the interest that would be credited to your annuity. The values of the S&P 500<sup>®</sup> Index are actual values for the periods shown. The Foundations Annuity was not available until September 2012 and is not reflected in this example. The hypothetical interest calculations are based upon assumptions on the cap applied in computing Annual Point to Point Index Account interest credits. Different caps and different index crediting accounts may produce significantly different results. The hypothetical values assume no withdrawals and no additional Purchase Payments. All returns shown are cumulative and not on an annualized basis. Withdrawals are subject to ordinary income tax and if made before age 59½, may incur a 10% IRS penalty tax and may be subject to product-specific charges.

To learn more about all the crediting strategies within Foundations, [read our product brochure](#).

**Not available in New York.**

**For more information about Foundations or to get a customized client illustration, call our Sales Support Team at 800.747.5164, option 3.**

## **Related Resources**

- [Foundations Annuity](#)
- [Uncapped Low Vol Index Strategy vs. Capped Index Strategy \(PDF\)](#)
- [Foundations Index Crediting Options Performance 5-Year \(PDF\)](#)
- [Foundations Index Crediting Options Performance 7-Year \(PDF\)](#)
- [Foundations S&P 500 Low Vol Index Performance Snapshot 5-Yr \(PDF\)](#)
- [Foundations S&P 500 Low Vol Index Performance Snapshot 7-Yr \(PDF\)](#)
- [Safe Haven for Savings and Interest Potential \(PDF\)](#)
- [FIAs vs. Bonds \(PDF\)](#)
- [Foundations Locked In Account Value Sales Idea \(PDF\)](#)

### **FINANCIAL PROFESSIONAL USE ONLY — NOT FOR USE WITH CONSUMERS**

In Idaho, Foundations is issued on form ICC10 5800 (11-10).

Product features vary by state, including but not limited to the Surrender Charge rates, Surrender Charge period and applicability of the Market Value Adjustment.

Bonus annuities may include changes to the elements used to determine the index interest credits or changes to the interest rate that are not included in similar annuities without a bonus. These changes may include lower current interest rates, higher surrender charges, longer surrender charge periods, lower participation rates or caps, higher spreads, or other changes. The amount of charges or reduction in interest credits may exceed the amount of the bonus.

Product not available in New York.

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