



Maximize Returns, Minimize Risk with Market Crest™

The Multi-Year Guarantee Indexed Annuity with Market-Related Upside



Market Crest™ delivers a powerful combination of two features that annuity clients value most: guaranteed growth and the potential for enhanced returns linked to S&P 500® Index* performance, all with no downside risk. Key highlights include:

- A competitive 4%¹ **guaranteed interest rate**, compounded annually over 5 years.²
- Potential for **unlimited higher returns** if the growth from the Indexed Value, based on S&P 500® Index performance, exceeds the 4% interest rate by the end of the 5-year guarantee period.^{3,4}
- Multiple opportunities to capture peak gains - Market Crest™ tracks the S&P 500® Index each year, **locking in the anniversary high-water mark** of the index in your bonus calculation. This feature maximizes the potential for returns while minimizing the impact of market dips.

- Market Crest™ allows you to take IRS-mandated Required Minimum Distributions (RMDs) starting in the first contract year without penalties.⁵ However, if any other types of withdrawals are taken, the contract will be ineligible for an interest bonus at the end of the 5-year guarantee period.^{6,7}

Market Crest™ 5-Year Guarantee Period in Action

Consider a hypothetical scenario: an individual invests \$100,000 in Market Crest™, which offers a 4% guaranteed fixed interest rate, and a 60% participation rate, over an initial 5-year period with no withdrawals. We will explore two potential outcomes—one where they qualify for an interest bonus⁸ and one where they do not.⁹

Scenario 1: A Bonus is Credited

At the end of the 5-year guarantee period, the Indexed Value based on the S&P 500® Index performance is **\$144,899** providing an annualized cumulative return of 7.7%. Since this return exceeds the 4% guaranteed fixed interest rate, **an annualized interest bonus of 3.7% is applied.**

\$100,000
Initial Premium

Did the annuity contract qualify
for an interest bonus?

YES

NO

Scenario 2: A Bonus is Not Credited

At the end of the 5-year guarantee period, the Indexed Value based on the S&P 500® Index performance is \$105,100 providing an annualized cumulative return of 1%. Since this is less than the 4% guaranteed fixed interest rate, **no interest bonus is applied.**

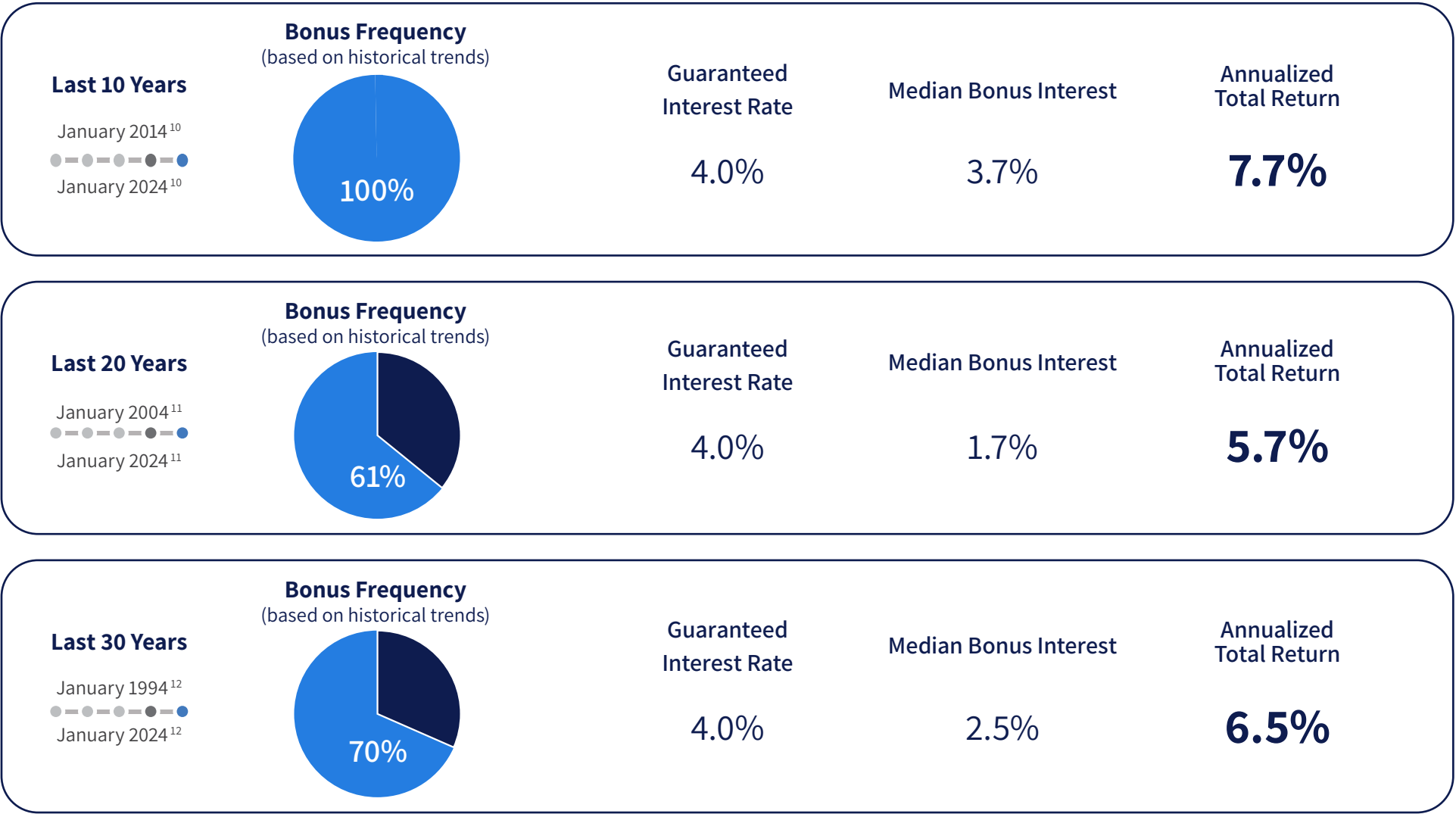
| | Compounding Guaranteed Interest Rate for 5 Years | S&P 500® Indexed Value | Annualized Effective Yield |
|----------------------------------|--|-----------------------------------|--|
| End of Guarantee Period Value | \$121,665 | \$144,899⁸ | |
| | | \$23,234 Interest Bonus | |
| Guaranteed Interest Rate: 4% | \$21,665 | \$21,665 | Annualized Indexed Value growth is greater than 4% |
| Initial Premium | \$100,000 | \$100,000 | =↑ 7.7% |

| | Compounding Guaranteed Interest Rate for 5 Years | S&P 500® Indexed Value | Guaranteed Interest Rate |
|----------------------------------|--|---|---|
| End of Guarantee Period Value | \$121,665 | \$105,100⁹ | |
| | | \$0 Interest Bonus \$5,100 | |
| Guaranteed Interest Rate: 4% | \$21,665 | \$5,100 | Annualized Indexed Value growth is less than 4% |
| Initial Premium | \$100,000 | \$100,000 | =↑ 4.0% |

Historical S&P 500® Index Performance

Looking back, how likely is it that an interest bonus would have been credited to Market Crest™, and what have the median annualized total returns been? Let’s take a look.

Based on Market Crest’s current 5-year guaranteed interest rate of 4% and its 60% participation rate in the S&P 500® Index annualized cumulative return, Market Crest’s historical performance would hypothetically look like this:



MARKET CREST™ OFFERS A SIMPLE SOLUTION FOR GUARANTEED GROWTH WITH A 4% FLOOR, PLUS THE OPPORTUNITY FOR UNLIMITED HIGHER RETURNS FROM AN “A” RATED¹³ COMPANY.

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¹California may be subject to a different guaranteed interest and/or participation rate. ²Subject to any surrender charges or MVA that may be incurred because of a withdrawal. California is not subject to an MVA. ³The Indexed Value Return is calculated by multiplying the participation rate times the percentage change in the S&P 500® Index’s price from just before the guarantee period start date to its highest price on any anniversary during the guarantee period. An interest bonus is credited if the return from the Indexed Value exceeds the growth from the fixed interest rate. ⁴Only the 3-year guarantee period is available in Ohio. ⁵Surrenders may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Please consult your tax advisor. ⁶A death benefit may qualify for an interest bonus based on the highest anniversary price as of the most recently completed policy anniversary (if death occurs within the selected interest rate guarantee period). ⁷Please review the Market Crest™ contract for further details. ⁸Based on an initial S&P 500® Index price of 4,000, the highest anniversary price of 6,993, and a participation rate of 60%. ⁹Based on initial S&P 500® Index price of 4,000, the highest anniversary price of 4,340, and a participation rate of 60%. ¹⁰Based on \$100,000 premium, 4% fixed interest rate for a 5-year guarantee period and S&P 500® Index data for policies issued on the 1st of the month of every month from 1/1/2009 through 1/1/2019. ¹¹Based on \$100,000 premium, 4% fixed interest rate for a 5-year guarantee period and S&P 500® Index data for policies issued on the 1st of the month of every month from 1/1/1999 through 1/1/2019. ¹²Based on \$100,000 premium, 4% fixed interest rate for a 5-year guarantee period and S&P 500® Index data for policies issued on the 1st of the month of every month from 1/1/1989 through 1/1/2019. ¹³A (Excellent) Financial Strength Rating from AM Best, its second-highest rating category. Visit www.ambest.com for more information.

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