

Index Protector Fee-Based Annuities

Quick Comparison

An Index Protector fee-based annuity can strengthen clients' portfolios by serving as an alternative to bonds, which can lose value when interest rates rise, or to equities, which leave clients exposed to market volatility. Take a closer look at our comprehensive lineup of Index Protector annuities.

 <p>Built for the RIA market</p>	 <p>Participation in market growth</p>	 <p>Principal protection</p>	 <p>Diversified earning potential with five indexed strategies</p>
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	Index ProtectorSM 7 (MVA) Could be a fit for clients focused on greater accumulation and income opportunity	Index Protector 5 MVASM Could be a fit for clients seeking a simple product without early withdrawal charges	Index Protector 4SM (No MVA) Could be a fit for clients seeking the flexibility to access funds penalty-free after just four years
10% free withdrawals	✓	✓	✓
Early withdrawal charges	✓		✓
Market value adjustments¹	✓	✓	
Return of premium feature	✓		
Included waiver riders²	✓	✓	✓
Optional income riders	✓		

¹ Different formulas and limits are applied to MVA calculations for the Index Protector 7 and Index Protector 5 MVA

² Not available in all states. Extended care waiver is offered under form number R6032410NW or R6062619NW. Terminal illness waiver offered under form number R6032310NW or R6062719NW.

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It pays to keep things simple.[®]

Not FDIC or NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value	Not Insured by any Federal Government Agency	Not a Deposit
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