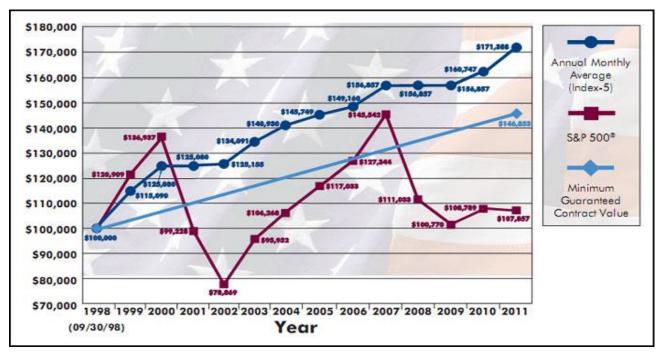
## The Benefits of Annual Reset

Annuities can be great long-term financial products to save for retirement. They offer tax-deferred growth potential, guarantees to your principal and credited interest, and the ability to take income for life. Different products have different ways to earn interest. Many fixed index annuities (FIAs), for example, can base their interest potential not only on changes in the market index, but also include an annual reset feature that may offer better interest potential than those without this feature.

With annual reset, the index does not have to make up previous losses in order for the annuity to earn additional interest. Each contract year, the index's ending value becomes next year's starting value.

## Annual Reset example

This example is intended to highlight the annual reset feature of a Fixed Index Annuity. This is not a comprehensive overview of all the relevant annuity features and benefits. Be sure to review all material details about these products.





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