

FIXED INDEX UNIVERSAL LIFE (FIUL) INSURANCE

# Why settle for regaining lost value when you can **build new value?**

The advantages of an FIUL insurance policy with annual reset

## How are you responding to market volatility?

Nobody can really predict the market; fortunately, you don't have to.

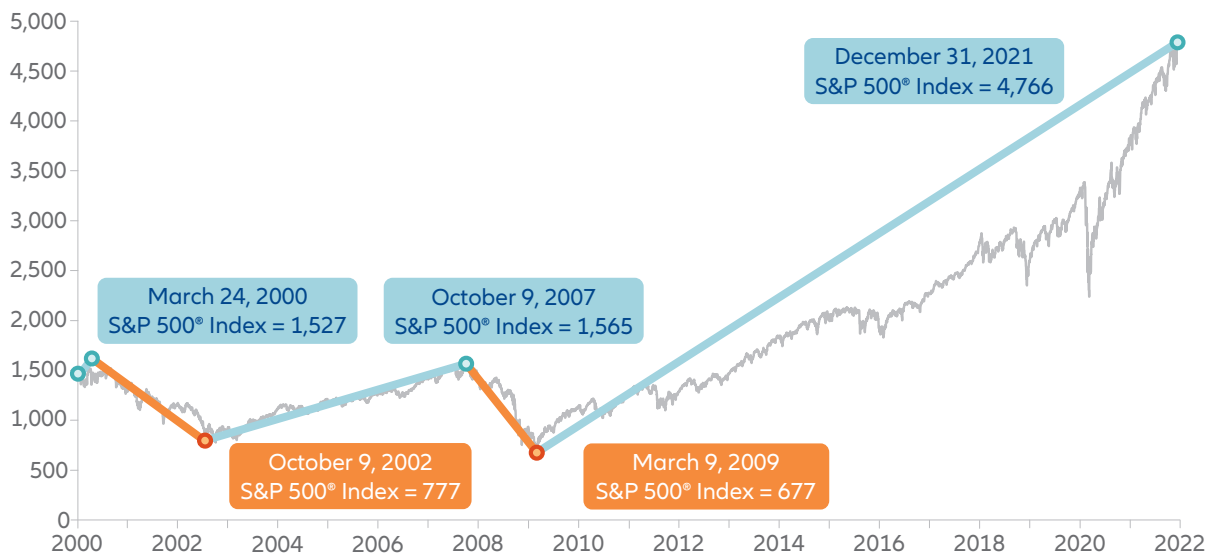
At the beginning of 2000, the value of the S&P 500® Index was 1,469 points. Twenty-two years later, its ending value was 4,766.

As you can see, during these 22 years, the S&P 500® Index went through multiple cycles of volatility, showing periods of growth as well as periods of decline. In fact, twice the S&P 500® Index more than doubled in value (the teal

lines) – and twice experienced drops that lost approximately half of its value (the orange lines).

You may think that the only way to earn interest during sustained volatility like this is to time the market – to try to enter the market before an up cycle and get out before a down cycle begins.

But if predicting the market was that easy, anyone could do it. Fortunately, you don't have to. **FIUL can help protect assets during periods of volatility.**



Must be accompanied by the “Understanding fixed index universal life insurance” brochure (M-3959) or the appropriate fixed index universal life insurance policy consumer brochure.

The indexes available within the policy are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the policy.

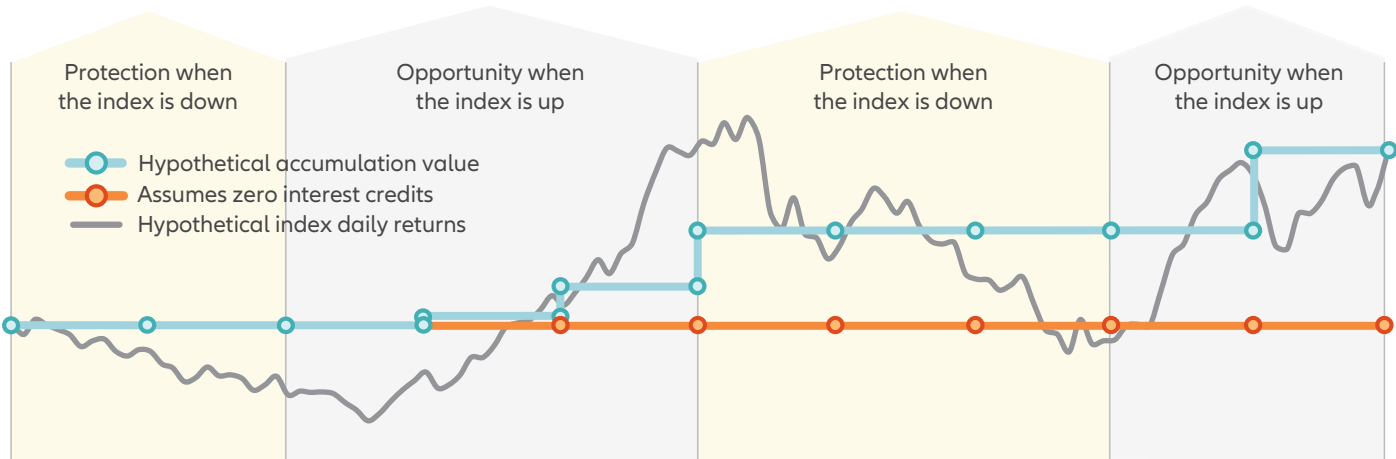
# Fixed index universal life insurance can protect value – even during volatile markets.

In addition to providing protection through a death benefit that is generally income-tax-free, FIUL has the potential to build accumulation value tax-deferred, based on changes in an external market index. In other words, your policy is not actually invested in the market, but you have the opportunity to earn interest based on your chosen index's positive annual performance. That means you cannot lose value due to negative index performance. However, fees and charges will reduce your policy values, including the death benefit.

## Annual reset can help protect your accumulation value.

The following hypothetical chart is intended to show you how our FIUL policies work, and how they provide opportunity and protection using annual reset. This example is not based on any specific index, crediting method, or FIUL product.

The gray line shows a hypothetical index, while the dark red line shows a hypothetical FIUL accumulation value using an index crediting method. The teal line indicates a hypothetical FIUL accumulation value, assuming a market index scenario in which the index interest rate would have been zero in all policy years.



Keep in mind, however, that fees and charges will reduce the policy's cash value. This also assumes no policy loans or withdrawals are taken, which would further reduce policy values. Past performance is not an indication of future results. This hypothetical example is provided for illustrative purposes only and is not intended to illustrate any specific FIUL product.



**FOR MORE INFORMATION** on the advantages of **annual reset with a fixed index universal life insurance policy**, contact your financial professional.

Actual interest credited will vary based on the crediting method and allocation options chosen, and may be affected by participation rates, caps, and floors. No single crediting method will be most effective in all environments. In addition, policy values will be assessed policy fees and expenses which will reduce the net result of any interest credited. These charges include: a monthly expense charge, a premium charge, a cost of insurance charge that is based on age, gender, and risk classification, and any riders added, which normally carry an additional fee. This may result in a loss of policy values in any policy year in which the policy does not earn interest or earns interest in an amount less than the policy charges. For details of these charges, refer to the consumer brochure and your individual illustration.

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The Dow Jones Industrial Average is a popular indicator of the stock market based on the average closing prices of 30 active U.S. stocks representative of the overall economy.

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