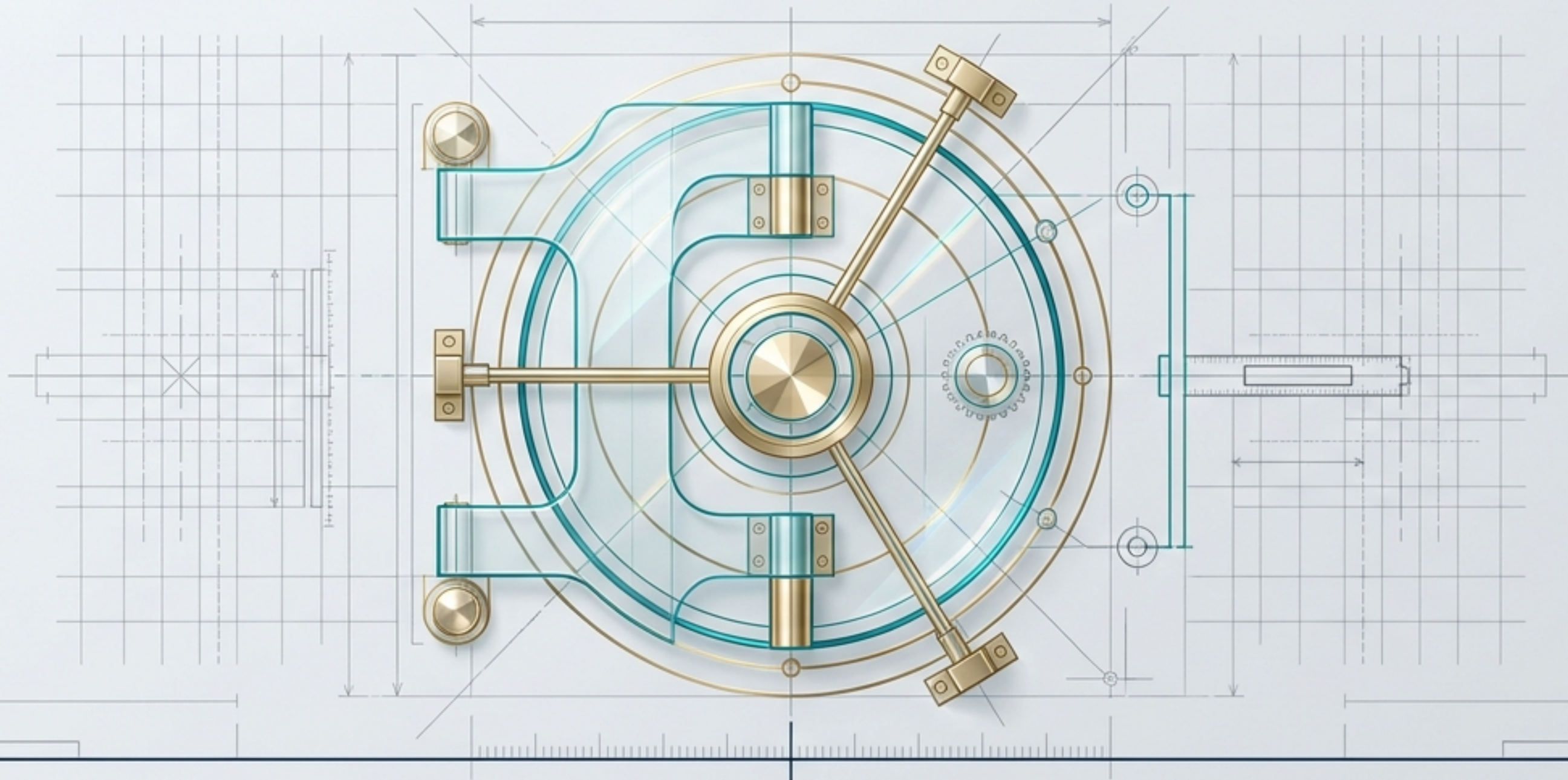


# Introduction to the Latest Annuity Product from a Top-Tier Annuity Company

Precision-Engineered for Accumulation, Protection, and Access.

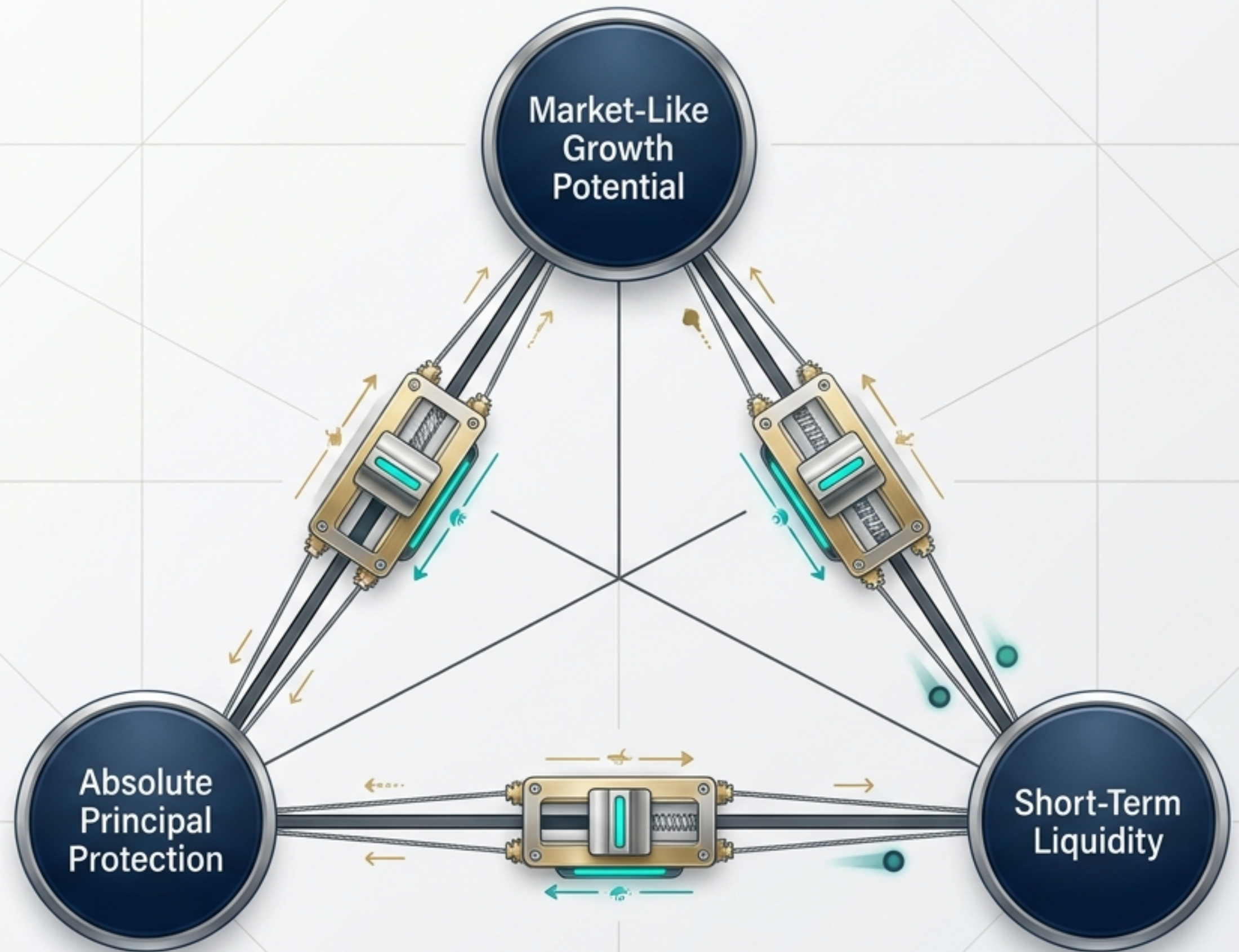


# The Historical Compromise

Investors preparing for retirement face a persistent structural challenge.

## The Trade-Off

Traditional financial vehicles force a choice. Secure principal protection, and you sacrifice yield. Chase market growth, and you expose capital to volatility. Demand liquidity, and you compromise both.



# Shattering the Traditional Compromise

This premium Fixed Index Annuity (FIA) is engineered to resolve the investor's dilemma, delivering a rare combination of tax-deferred accumulation, market protection, and an accelerated liquidity horizon.

## Target Audience

Optimized for clients up to age 85.

## Scale

Premium capacities ranging from a \$20,000 minimum up to \$2,000,000 (with premium banding breakpoints at \$100,000).

## Flexibility

Open architecture allows additional premium additions (\$25 to \$25,000) during the first 18 contract months.

# Pillar I: Absolute Capital Protection

## The Mechanism

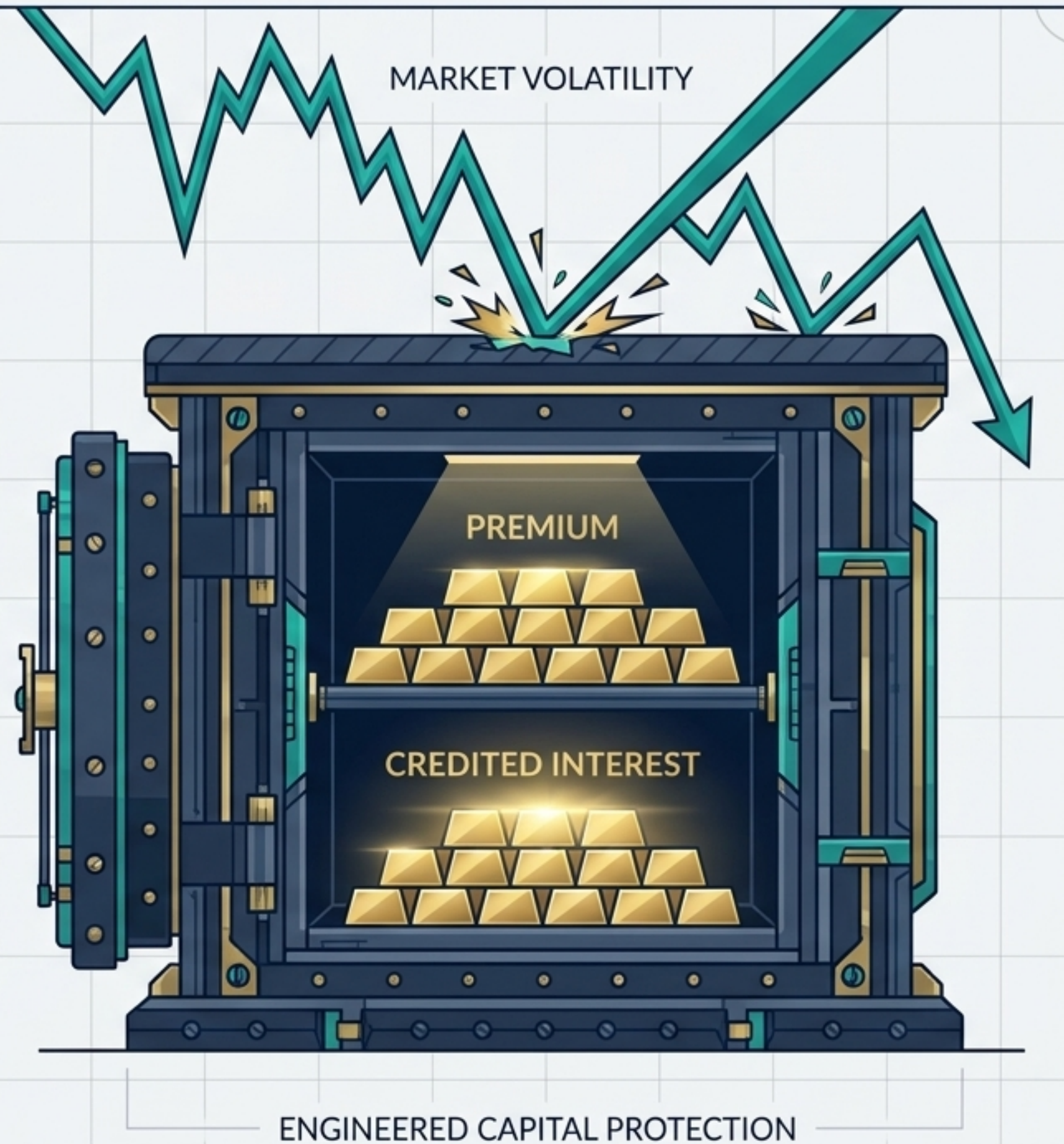
Premium is **never directly** invested in the stock market. You track the index, but you do not own the underlying equities.

## The Result

Complete **immunity** from market downturns. Principal and previously credited interest are shielded from market losses.

## Secondary Layer of Defense

Built-in death benefit protection ensuring beneficiaries receive the greatest of the accumulation value, guaranteed minimum value, or **net premium** if the client passes away before annuity payments begin.



# Pillar II: Precision Accumulation Engines

## Engine A: Fixed Allocation



**Predictable, steady growth.** Interest is calculated and credited daily based on an established rate set at the beginning of the crediting period.

## Engine B: Indexed Allocation



**Market-driven upside.** Potential to earn interest based on positive changes in a choice of several external market indexes.

**The Rule of Zero:** If the tracked index return is negative, the credited interest is simply 0%.  
You capture the upside potential without absorbing the downside reality.

# The Game Changer: Mid-Period Index Lock



**The Advantage:** You do not have to wait until the end of the contract year to see where the market lands.



**How It Works:** If an index allocation is performing well (>0% return), clients can intervene and manually "lock in" that positive index value at any point during the crediting period.



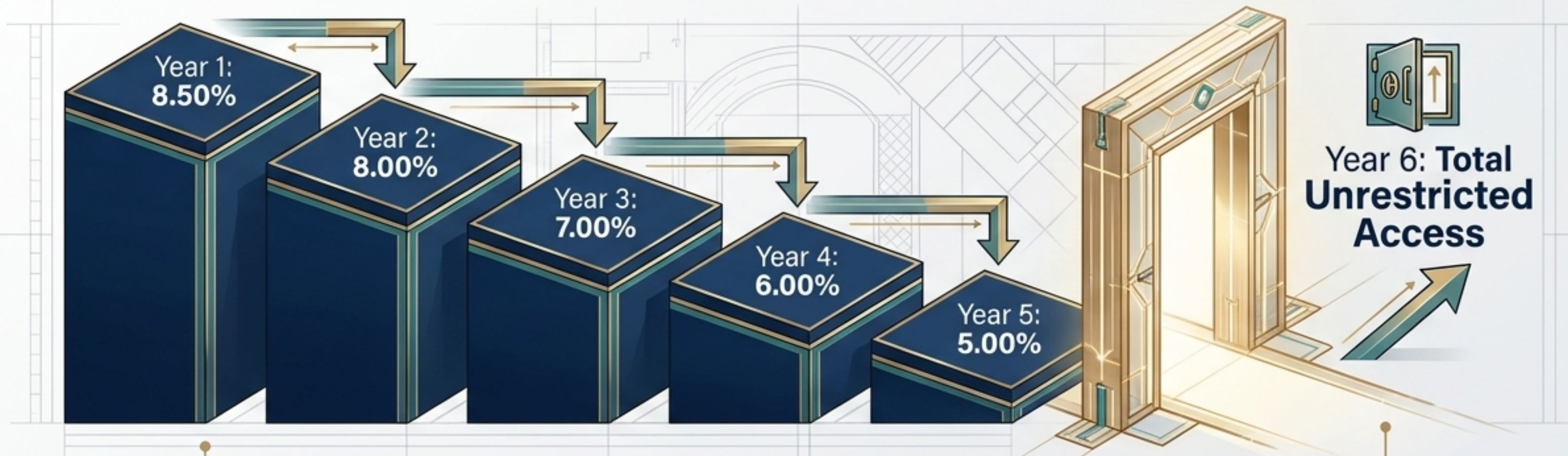
**The Outcome:** Assures a positive index credit at the end of the year, utterly insulating those locked gains from any subsequent market volatility during the remainder of the term.



**CAPTURE & KEEP: MID-PERIOD LOCK**

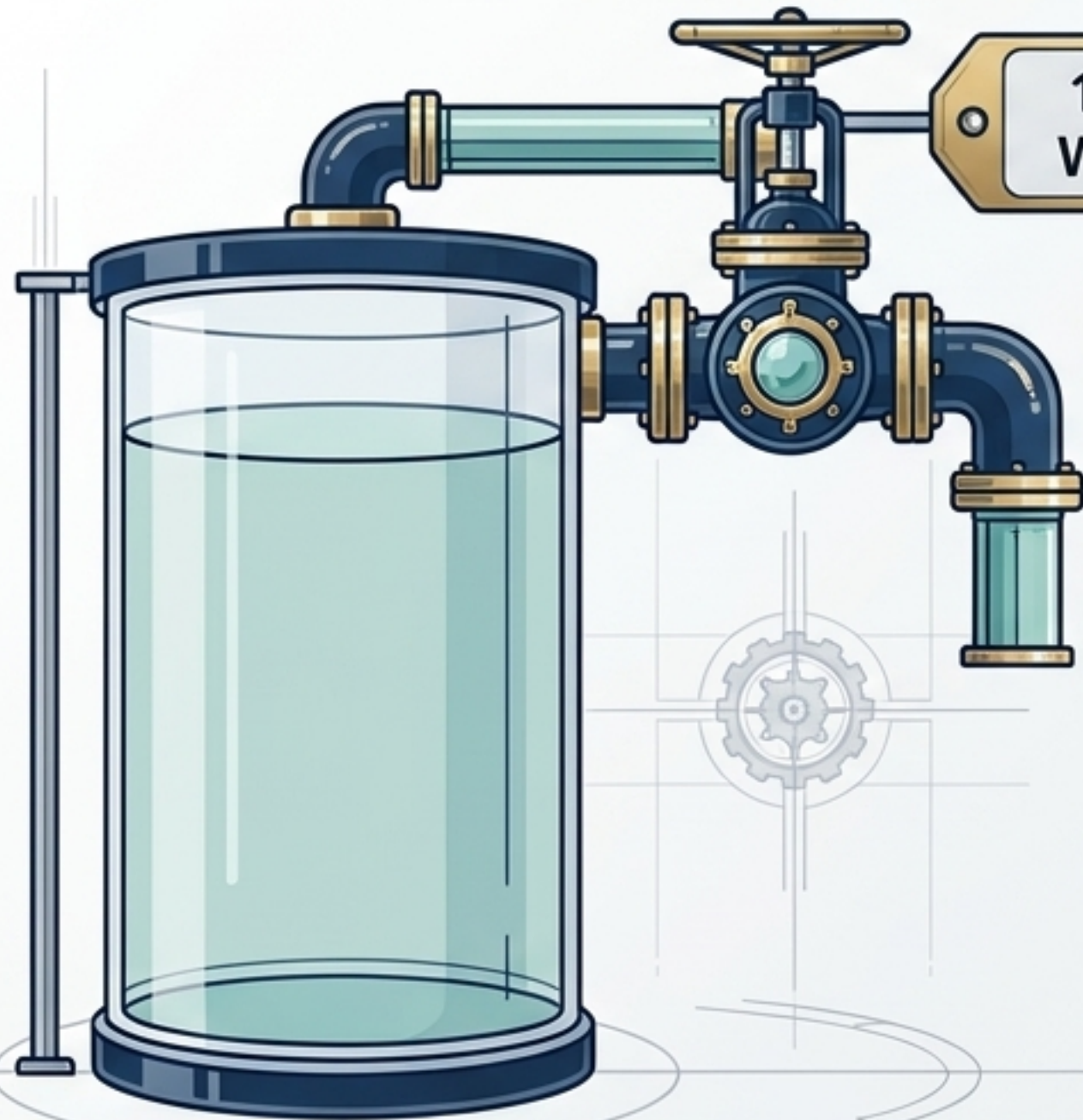
# Pillar III: The 5-Year Accelerated Horizon

**The Shift:** Traditional annuities demand a decade-long commitment. This architecture fundamentally changes the timeline.



**The Gateway:** Any time after five contract years, clients can take a full lump-sum distribution of the accumulation value with zero withdrawal charges and zero Market Value Adjustments (MVA).

# Navigating Immediate Liquidity



## 10% Free Partial Withdrawal Valve

**The 10% Valve:** Starting the year after premium is paid, clients can access up to 10% of their paid premium or accumulation value every contract year. Completely free of withdrawal charges and penalties.

**RMD Compatibility:** Held in a tax-qualified plan? Required Minimum Distributions seamlessly qualify as free partial withdrawals.

## Exceeding the Valve (MVA Mechanics)


If **accessing more than 10% within the first 5 years**, a Market Value Adjustment (MVA) and withdrawal charge applies.

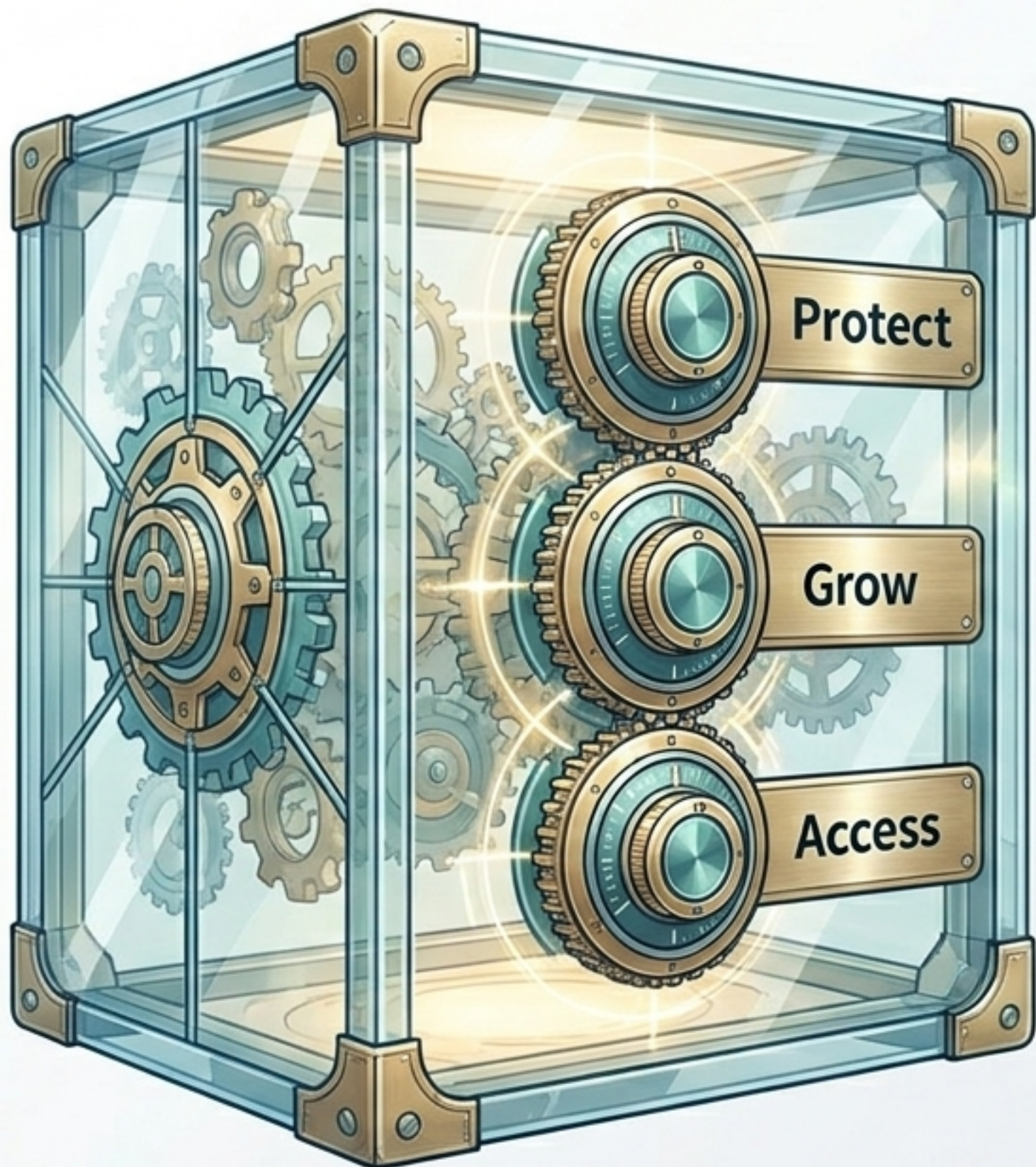
- If bond yields are **higher** than at purchase → Cash value adjusts **lower**.
- If bond yields are **lower** than at purchase → Cash value adjusts **higher**.

# Strategic Positioning: The Engineered Advantage

## Comparative Analysis of Core Financial Architectures

	Traditional Fixed Income (CDs/Bonds)	Direct Market Investment (Equities)	<b>This Premium 5-Year FIA</b>
Principal Protection	Yes ✓	No ✗	✓ Yes - Absolute Floor 
Growth Ceiling	Low/Capped 	Uncapped 	✓ High - Indexed Potential & Mid-Year Lock 
Volatility Exposure	Low 	High 	✓ Zero 
Liquidity Horizon	Varies/Locked 	Immediate 	✓ 5-Year Full Access + 10% Annual 

 Only this engineered architecture captures the positive attributes of both safety and growth, wrapped in an exceptionally competitive 5-year timeline.



# Engineering Your Wealth Strategy

-  **Protect:** Shield capital from market risk and volatility.
-  **Grow:** Capture tax-deferred indexed returns with the precision of mid-year Index Locking.
-  **Access:** Maintain near-term control with 10% annual free withdrawals and full, unrestricted access after just 5 years.

**Strategic Next Step:** This architecture transforms accumulation from a passive hope into an engineered certainty. Consult with your financial professional to model how this premium Fixed Index Annuity integrates into your customized retirement timeline.