

Engineered Growth. Protected Horizons.

A structural approach to accumulating wealth, generating lifetime income, and securing your legacy with a Fixed Index Annuity.



The Conservatory Concept: Upside Potential. Zero Downside Risk.



The Holy Grail of Retirement: Sunlight Without the Storm

For decades, retirement planning forced a difficult choice: expose your life savings to harsh market volatility to capture growth, or hide it in low-yield safe havens and risk losing purchasing power to inflation.

The Conservatory Concept

Think of this Fixed Index Annuity as a financial conservatory. It is an engineered environment designed to protect your assets from outside elements (market crashes, sequence of returns risk) while perfectly capturing the "sunlight" (market index growth) needed to cultivate your wealth.



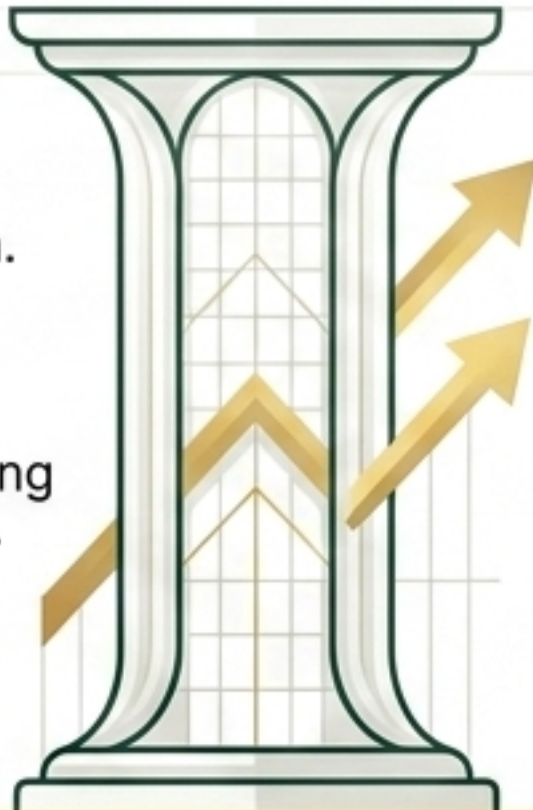
Key Takeaway: You participate in the market's upside. You are structurally immunized from its downside.

The Chronological Wealth Journey

1

Accumulate & Protect
(The Growth Years)

- Establish your foundation.
- Capture market upside while locking out losses.



2

Distribute & Adapt
(The Retirement Years)

- Generate guaranteed, inflation-adjusted lifetime income.
- Maintain flexibility for life's unexpected turns.



3

Preserve & Transfer
(The Legacy)

- Ensure your family is protected when your journey ends.



Let's step into Phase 1...

Phase 1: Planting the Seed for Cultivated Growth

Feature Focus 1: Claim Bonus

The Mechanic: Any premium placed into the contract in the first 18 months receives an immediate Premium Bonus. This bonus is credited directly to your Protected Income Value, instantly elevating your future lifetime withdrawal baseline.

Ongoing Bonus: Anytime your contract earns interest, you receive a secondary Interest Bonus.

Feature Focus 2: Tax Benefits Advantage

The Mechanic: Your contract values grow tax-deferred. You pay no taxes on the interest you earn until you begin taking withdrawals, allowing your money to compound faster within the "greenhouse" environment. (RMD friendly for IRAs).



Initial Premium Deposit

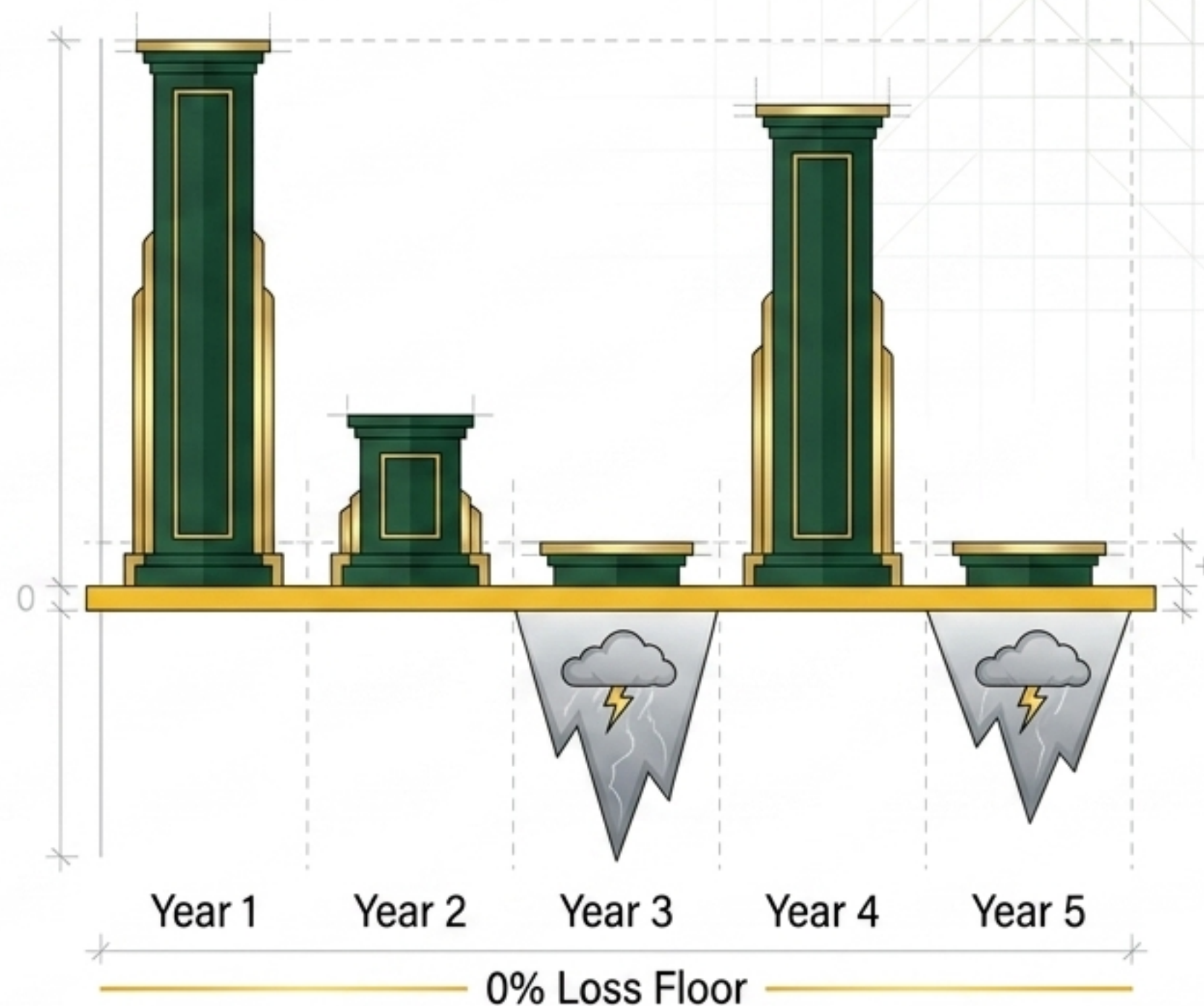
Feature Focus: Invest With Confidence

You allocate your money to track external market indexes (like the S&P 500®).

When the index goes up: Your contract earns indexed interest (up to certain limits).

When the index goes down: You lose nothing. You earn 0% for that period, but your principal and previously credited interest are perfectly preserved.

The Structural Truth: You are tracking the index, not directly participating in the stock market. Your funds are never actually exposed to Wall Street equities, eliminating direct market risk.



Feature Focus: Risk-Free Growth (The Index Lock)

Traditional investing forces you to wait until year-end to see what you've earned. The Index Lock gives you mid-year control.



The Logic: If you see a positive index value mid-year, you can lock it in. Once the lock is engaged, that positive credit is **mathematically guaranteed**—it never drops, even if the market crashes later in the year.

Note: Can be activated manually or via an Auto Lock feature.

The 'Two Buckets' Model: Organizing Your Wealth

Every dollar of interest you earn is distributed between two parallel values.

Bucket 1: The Accumulation Value (AV)

What it is:
Your "Walk Away"
money.

This is the actual cash value
you can take out as a lump
sum (after the 10-year
holding period).



Bucket 2: The Protected Income Value (PIV)

What it is:
Your "Income Engine."

This value cannot be cashed
out as a lump sum. It is a strictly
mathematical baseline used
exclusively to calculate your
guaranteed lifetime withdrawals.
(This is where your Premium and
Interest Bonuses live).






Bonus Control: Tuning Your Ecosystem

Choose how aggressively you want to fund your two buckets based on your primary retirement goal.

	Accelerated Strategy	Balanced Strategy
Primary Goal	Maximize Future Lifetime Income	Maintain Lump-Sum Liquidity
PIV Interest Bonus	250% (\$2.50 credited to PIV for every \$1 earned)	150% (\$1.50 credited to PIV for every \$1 earned)
Accumulation Factor	50% (Half of earned interest goes to cash value)	100% (All earned interest goes to cash value)
Best Suited For	Those certain they will trigger lifetime income	Those who may want to withdraw their full contract value down the road

Phase 2: Distribute & Adapt

Feature Focus: Guarantee Lifetime Income & Overcome Longevity Risk

-  **The Switch:** When you are ready (and at least age 50), you can flip the switch to begin guaranteed lifetime withdrawals based on your Protected Income Value (PIV).
-  **The Longevity Guarantee:** Once lifetime withdrawals begin, they are structurally guaranteed for the rest of your life.
-  **The Ultimate Safety Net:** Your lifetime withdrawals will continue uninterrupted, even if you use up all the money you originally placed in the annuity and your Accumulation Value drops to zero.

The Ultimate Safety Net



Feature Focus: Shield From Inflation

A static income stream loses purchasing power every year due to inflation.
This contract offers the potential for your paycheck to grow.



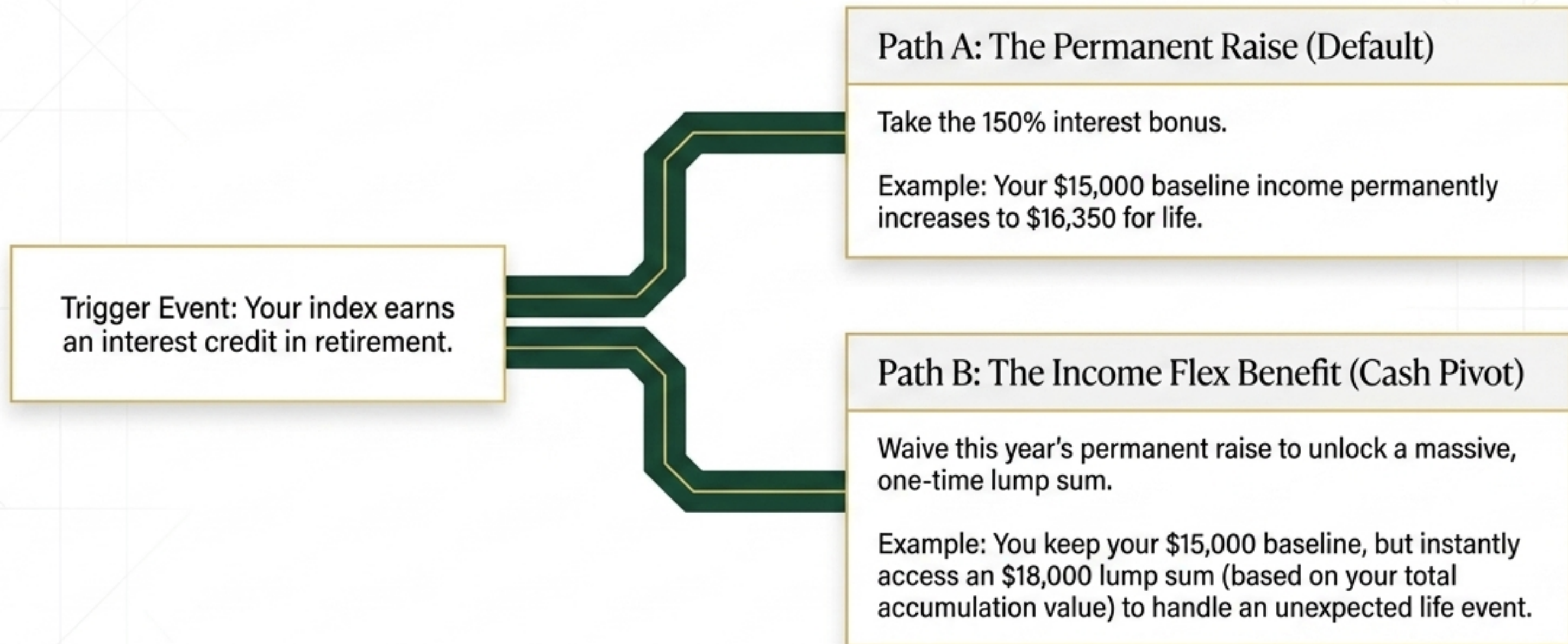
The Mechanic

Every time your chosen market allocations earn an interest credit, we apply a 150% interest bonus to increase your actual lifetime withdrawal amount.

The Ratchet Effect

Once your lifetime withdrawal amount increases, that higher payout becomes your new permanent baseline. It can step up, but it can never step down.

Feature Focus: Optimize Retirement Life (The Flexibility to Pivot)



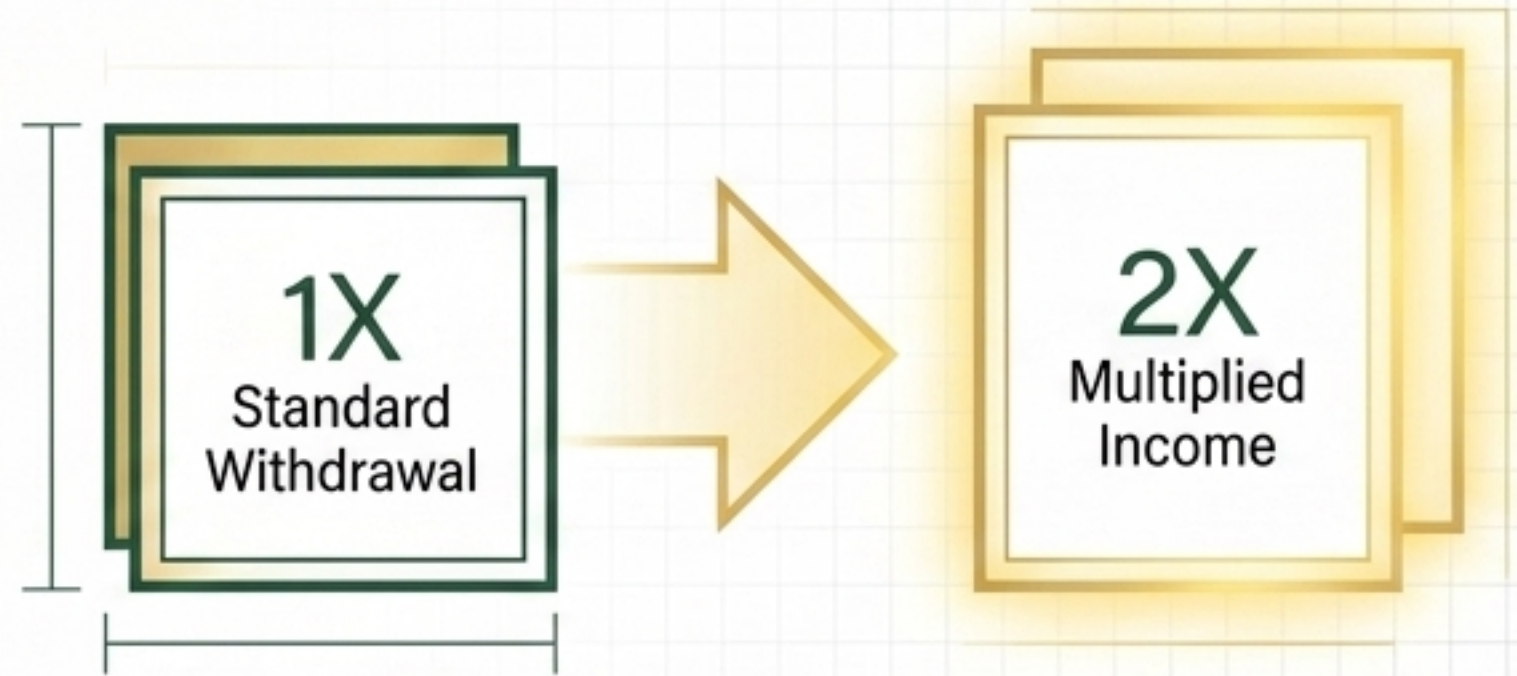
Key Insight: You are not locked into a rigid system. You control whether you need long-term inflation protection or immediate liquidity.

Feature Focus: Optimize Retirement Life (Health Contingencies)



The Income Multiplier Benefit:
If your health changes dramatically,
your financial needs will too.

If you are unable to perform two
of six Activities of Daily Living
(ADLs)—such as eating, bathing, or
dressing—or if you are confined
to a qualified care facility for at
least 90 days...

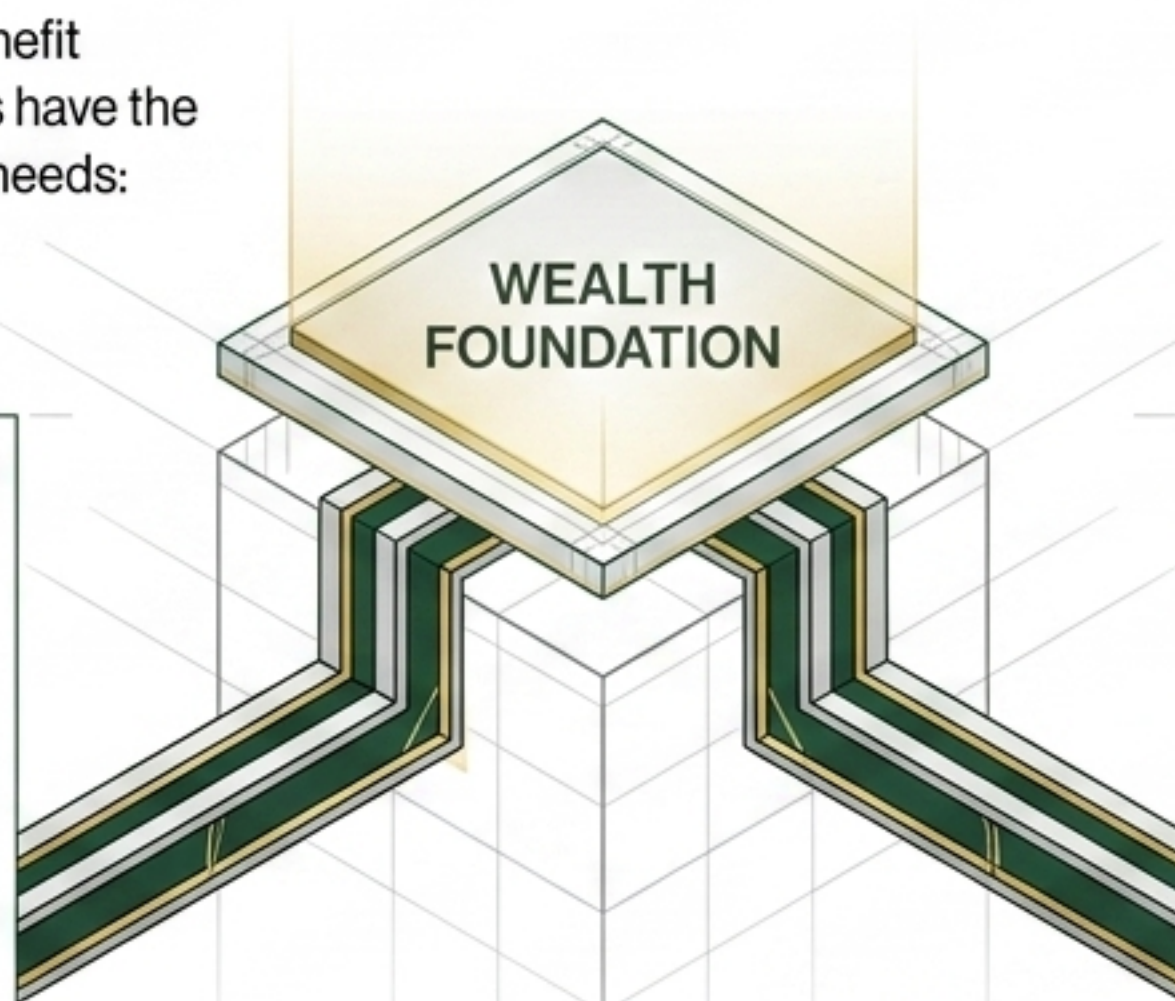


The Result: You can withdraw up to double
your full lifetime withdrawal amount until you
recover or your accumulation value is depleted.
(Requires holding the contract for 5 years).

Phase 3: Preserve & Transfer

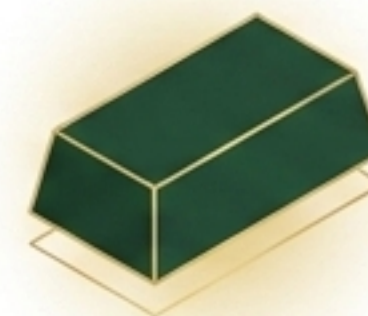
Feature Focus: Family Protection

Your legacy is secured through flexible death benefit options (prior to annuitization). Your beneficiaries have the power to choose the format that best suits their needs:



Option 1: The Income Stream

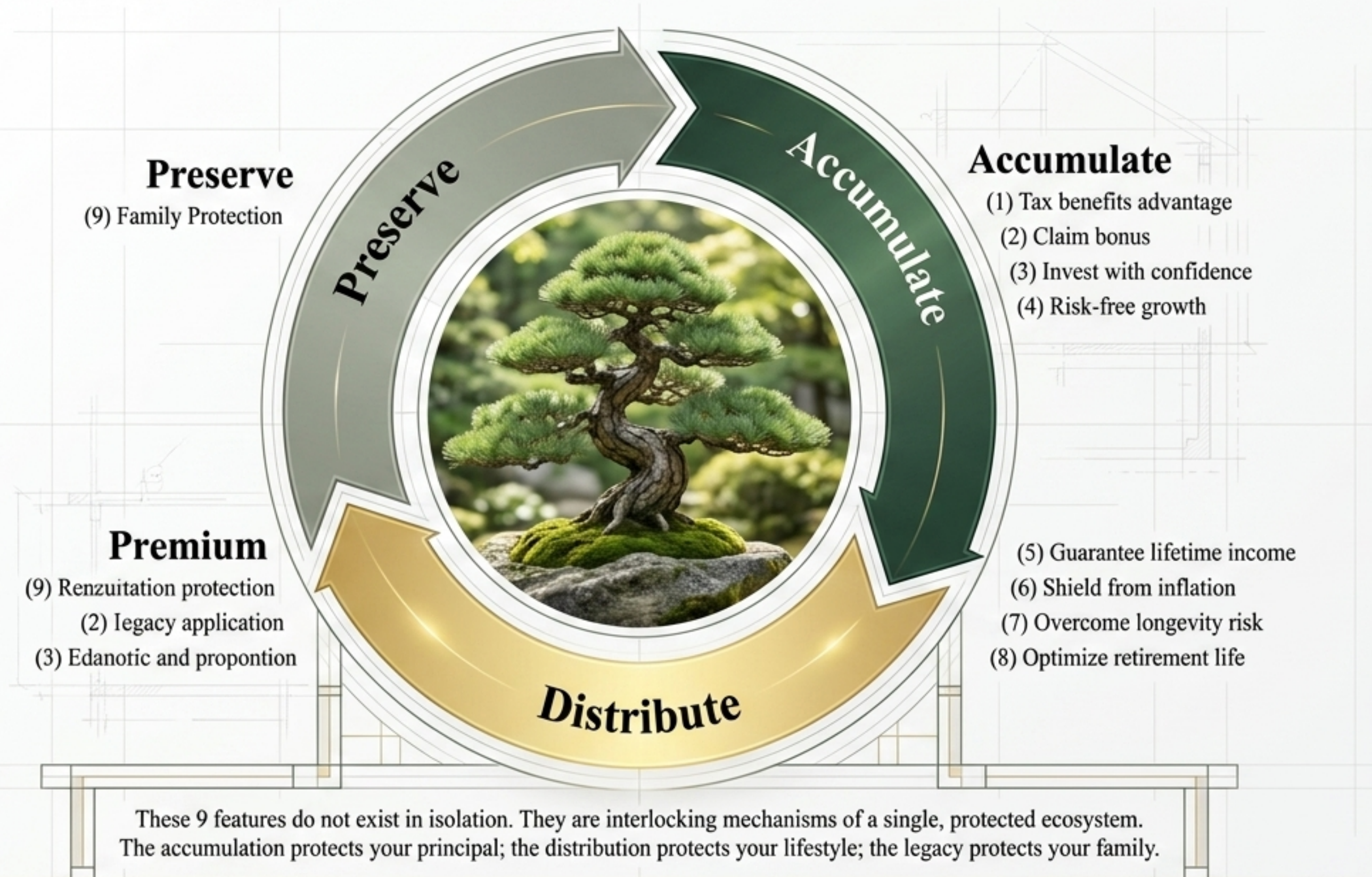
They can take the highly elevated Protected Income Value (PIV) paid out as an annuity stream over at least five years (capped at 250% of the Accumulation Value).



Option 2: The Lump Sum

They can choose to receive the full Accumulation Value as a single lump-sum payment.

The Complete Ecosystem of Cultivated Wealth



Ultimate financial control isn't about predicting the market's weather—it's about building a conservatory that thrives regardless of it.