



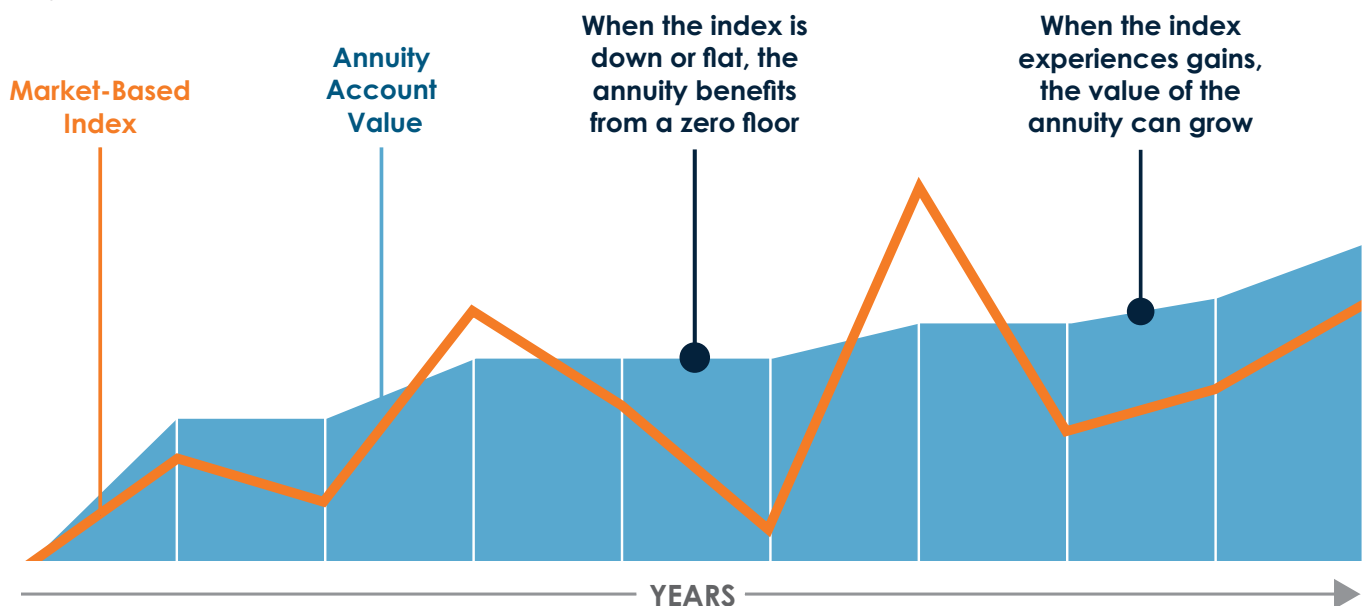
# MAKE ZERO YOUR HERO

**Eliminate market risk from a portion of your nest egg**

Given today's complex planning environment, you might feel as if you need superpowers to achieve your future financial goals. Making sense of and attempting to address market risk, longevity risk and other retirement threats can be overwhelming. Consider capitalizing on the power of zero to secure your hard-earned savings.

## A POWERFUL LAYER OF PROTECTION

Fixed index annuities (FIAs) offer a minimum guaranteed interest rate and the potential to earn higher interest credits based on the performance of one or more market-based indices. During periods when the index rises, a portion of those gains will be credited to your account. Importantly, in years when the index declines, you benefit from the annuity's zero floor.



In other words, because your funds are not directly invested in the market, the interest credited to your contract can never be less than zero! Any gains you earn are then locked in and will grow tax deferred.

Ultimately, this strategy can help you safely grow your retirement savings knowing that the power of zero provides as a valuable layer of protection.

**Contact us to learn more about FIAs and how we can help make zero your hero!**

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