

SECURELINK® ASSURE

CoreRate+: when zero isn't enough

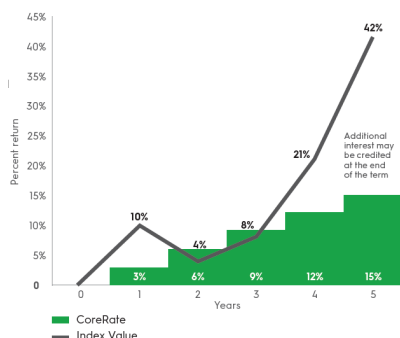
CoreRate+ credits your account guaranteed simple interest on an annual basis.

Potential for an additional end of term index credit

Fixed indexed annuities have risen in prominence because your index credit is never below zero. But what happens when clients decide zero is not enough? With CoreRate+, not only are you participating in index performance, it also offers guaranteed simple interest credited annually. You are enhancing the 'worst case scenario' of earning zero in a down market.

Annual guaranteed simple interest is credited for the duration of the guarantee period. At the end of the guarantee period, assuming a 3% Core Rate and a five-year schedule, your new 'worst case scenario' is 15% cumulative simple interest, not zero. CoreRate+ provides predictable growth.

It also provides an opportunity for an index credit at the end of the guarantee period. If the index performance exceeds the total guaranteed simple interest credited, a participation rate is applied to the excess and credited to your account. If the index performance does not exceed the total guaranteed simple interest credited, no additional Index Credit is applied.



CoreRate+ credits guaranteed simple interest each year during the guarantee period, with the potential for an additional Index Credit at the end if index performance is greater than the total amount already credited.



Change in Index Value

minus Core Rate interest credited

times Participation Rate

equals CoreRate+ Interest Credit

To learn more about how CoreRate+ works, contact the **Annuity Sales Desk:**

1-866-335-7355

Hypothetical example used for illustrative purposes only. Not indicative of any particular investment or guarantee of future performance. Actual rates will vary.

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charges) for early withdrawals.

Indexed accounts using the CoreRate+ crediting methodology are only available at issue.

SecureLink® Assure offers a range of index crediting strategies that should be considered when making investment decisions. The feature highlighted is one of many available.

The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

The Cap(s), Participation Rate(s), Trigger Rate(s), CoreRate(s), and/or Fixed Interest Rate for the Guarantee Period are listed on the Contract Schedule Page. For any Crediting Period commencing after the Guarantee Period, the applicable rate(s) will be declared at the beginning of each Crediting Period. All rates are subject to the maximums and/or minimums as stated in the contract.

Funds allocated to an indexed account using the CoreRate+ Crediting Methodology must remain allocated to the account until the completion of the Guarantee Period in order to be eligible for an Indexed Credit. Interest Credits are applied at the end of each Crediting Period within the Guarantee Period and are not compounded.

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