

# Volatility control + Annual reset

Annuity

Fixed index annuities (FIAs) generally credit a portion of total index gains based on the crediting method chosen, but don't lose value due to market downturns.

**Fixed index annuity (100% allocation to annual point to point with participation rate crediting method based on the S&P 500 Dynamic Intraday TCA index)** Accumulation value of a hypothetical fixed index annuity. Assumes no withdrawals. Interest credits to the accumulation value are subject to a hypothetical 55% participation rate. Does not reflect actual historical performance and is not a guarantee of future results.

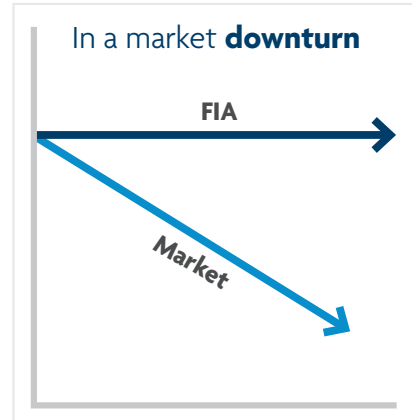
**S&P 500 Dynamic Intraday TCA index**  
Based on a quarterly review of \$100,000 directly invested in the S&P 500 Dynamic Intraday TCA without dividends taken into account. The Index has been in existence since 8/14/2023. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJ") using the same methodology as used currently.

**S&P 500®** Based on a quarterly review of \$100,000 directly invested in the S&P 500® without dividends taken into account.

## Market-linked interest



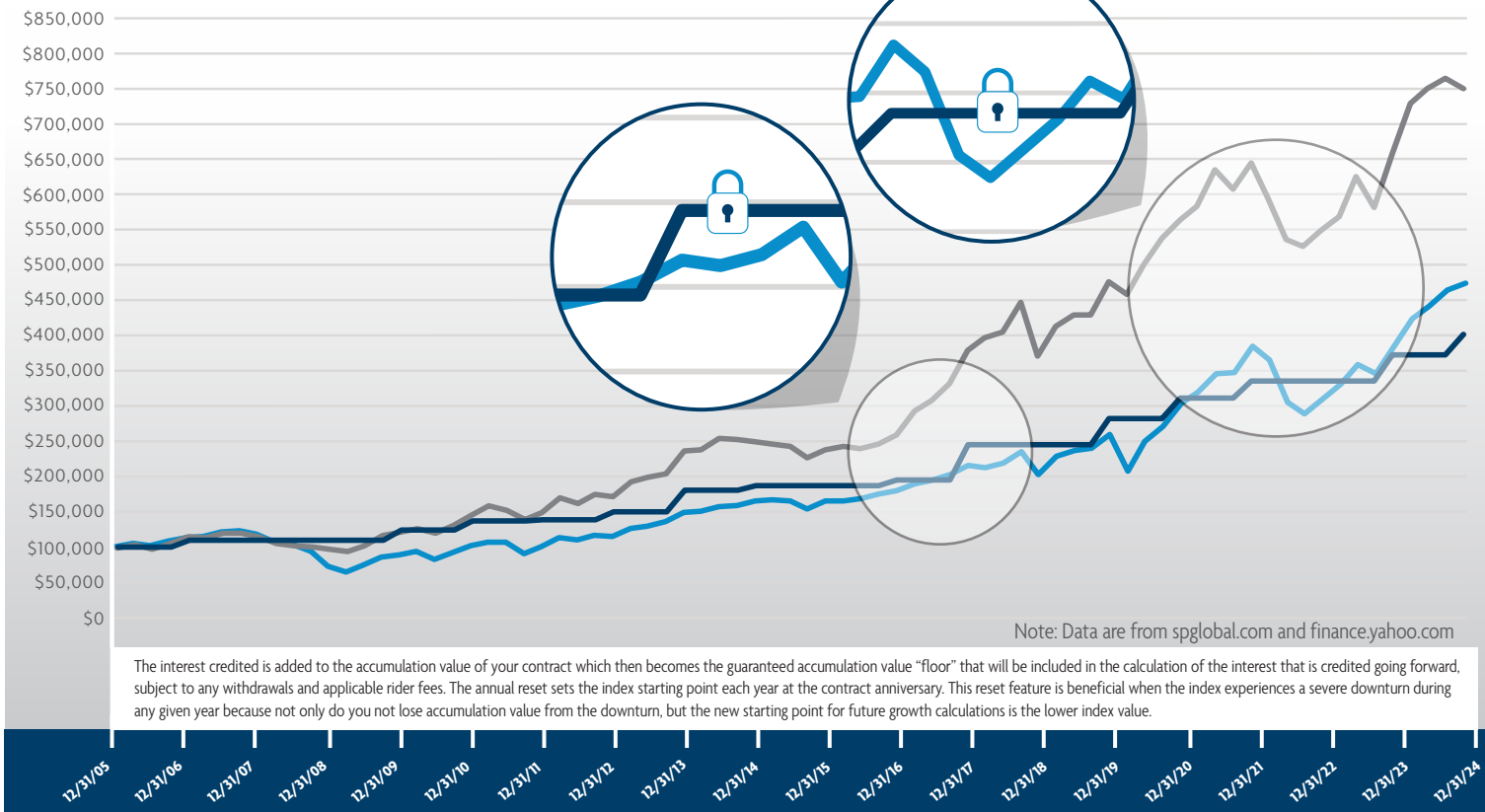
**0% floor**  
(subject to a cap, margin or participation rate)



## Annual reset

The annual reset feature of many fixed index annuity designs means any interest credits are locked-in and the gains cannot be lost due to market decreases. The "annual" reset feature only applies to crediting terms that are one year long, and that for terms longer than one year, the reset feature coincides with the length of the term.

See next page to learn more about volatility control indexes, annual reset, and important disclosures.



**Contact your financial professional to see how a fixed index annuity can offer upside potential with downside protection from market losses.**



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## Volatility control index design

The S&P 500 Dynamic Intraday TCA strives to create stable returns over time by managing to a targeted volatility (“risk control”). The index manages volatility by adjusting the allocations to certain asset classes, and by allocating to cash in certain market environments. The S&P 500 Dynamic Intraday TCA is an excess return index, which means index performance is reported after subtracting a benchmark rate (the Federal Funds Rate).

For more information, please refer to <https://www.spglobal.com/spdji/en/indices/multi-asset/sp-500-dynamic-intraday-tca-index-usd-er/#overview>



## Annual reset

As shown in the example on the previous page, the annual reset feature can be powerful in helping you grow and maintain your retirement nest egg. The annual reset allows for any interest credited on each contract anniversary to be “locked-in” and it can never be taken away due to market decreases. The interest credited is added to the accumulation value of your contract which then becomes the guaranteed accumulation value “floor” that will be included in the calculation of the interest that is credited going forward, subject to any withdrawals and applicable rider fees. The annual reset sets the index starting point each year at the contract anniversary. This reset feature is beneficial when the index experiences a severe downturn during any given year because not only do you not lose accumulation value from the downturn, but the new starting point for future growth calculations is the lower index value.

**Talk to your financial professional today about how to reach your long-term financial goals and how annuities can be a part of your plan.**

Source: Bloomberg 1/3/2025

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While we are featuring this index, keep in mind that other indexes besides the presented one are also available and that this flyer should not be viewed as allocation advice.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index..

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This index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P 500 Dynamic Intraday TCA has been in existence since Mar. 27, 2017. Ending Values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) using the same methodology as used currently.

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May Lose Value	Not Insured By Any Federal Government Agency	