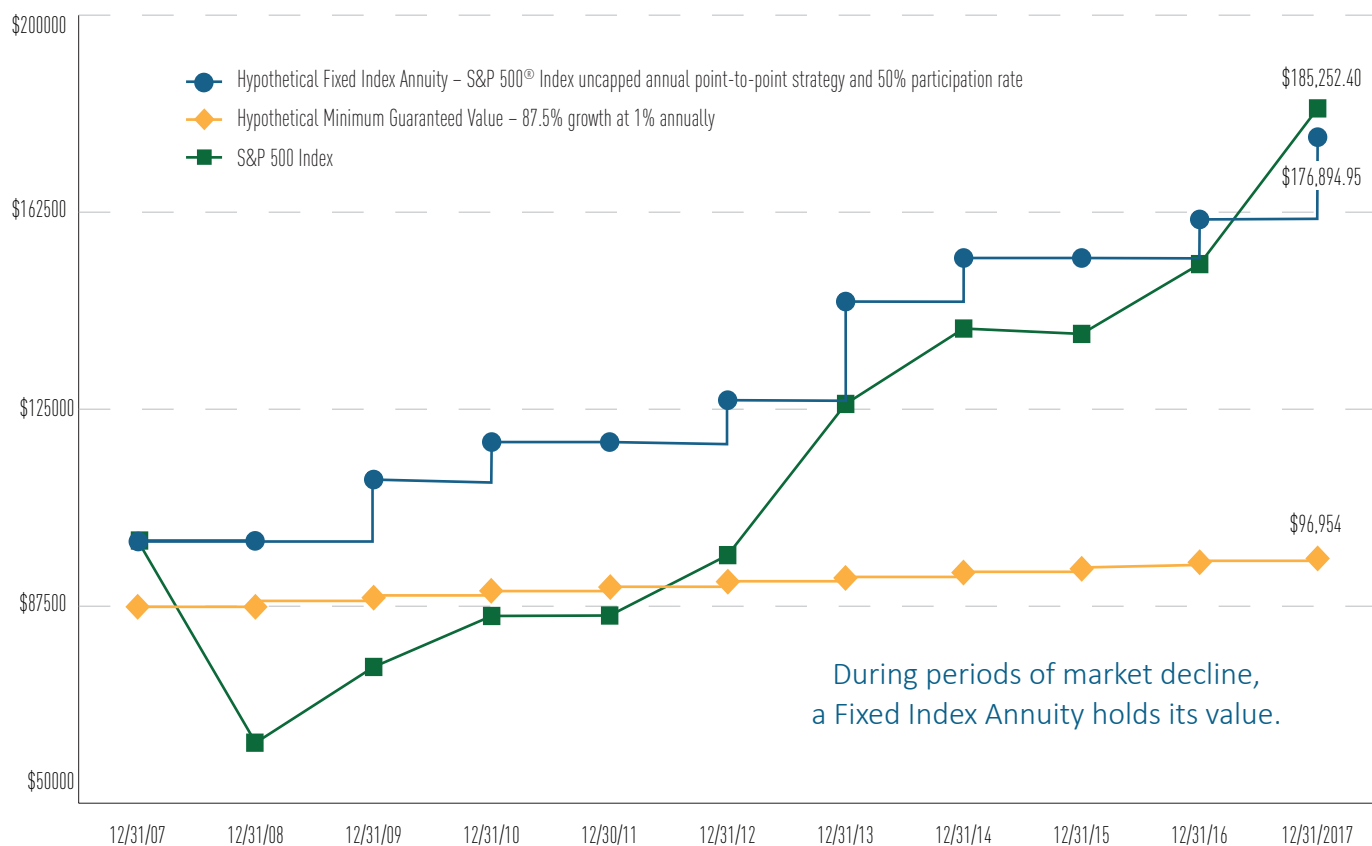


## THE POWER OF LOCKING IN YOUR INTEREST GAINS

### A Fixed Index Annuity reset strategy may help you weather market downturns

Hypothetical example of a \$100,000 investment over the past 10-year period, ending 12/31/2017. Past performance is not a guarantee of future results.



During periods of market decline, a Fixed Index Annuity holds its value.

Annual reset is just one aspect of Fixed Index Annuities (FIAs), and should be part of a complete discussion including features, costs, terms, and conditions.

Please talk with your financial professional for a more detailed FIA discussion.

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This example represents a hypothetical fixed index annuity with uncapped annual point-to-point and a 50% participation rate. The FIA has the potential to earn interest in a policy year in which the index experiences a positive return. The guaranteed line represents the policy's minimum guarantee and assumes no interest credited during this time period. If the index generates a negative return, the policy owner does not participate in those losses, and the annuity simply credits no interest for that year.

This example calculation uses an uncapped 50% participation rate from 12/31/2007-12/31/2017

This example is not intended to portray a specific fixed index annuity from a specific insurance company. It is for hypothetical purposes only. Actual results, including any interest crediting, the performance of the S&P 500, and other terms and conditions could vary from this hypothetical illustration. Limitations and restrictions apply to fixed index annuities. Taxation consequences may apply in addition to specific policy provisions. Consult a qualified tax professional. Before purchasing any specific fixed index annuity, you should read carefully and understand all specific policy provisions. Consult the services of a licensed and qualified insurance professional prior to purchasing any specific product.

Annuity guarantees are backed by the financial strength and claims-paying ability of the issuing company. Annuities involve fees and charges, including surrender penalties for early withdrawals. Withdrawals are subject to ordinary income taxes, and if taken before age 59½, are subject to an additional 10% federal penalty. Fixed index annuities are not an investment in the "market" or the applicable index.

No specific product is being offered for sale as part of this document. An annuity is a long-term retirement savings insurance product that can help protect you from outliving your money. It has the potential to grow tax-deferred. Some, but not all annuities, offer optional living benefits to help protect and guarantee your retirement income. Some annuities offer death benefits to protect your beneficiaries. You can decide how you want to fund your annuity, how interest is credited to it and how you take payments from it.

This document should not be construed as giving legal, tax, or accounting advice. Clients should consult with their qualified legal, tax, and accounting advisors as appropriate.

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