

Triple Laddering: Extra Indextra Opportunities

You can create a retirement strategy with **annual crediting opportunities**, potential for **higher participation rates** in longer periods and **multiple beginning index values**.

- **LADDER:** Spread initial investment over 1-, 2-, and 3-year options.
- **RENEW:** Renew into 3-year options at the end of each initial period.
- **BENEFITS:** Six annual crediting opportunities in six years. And, renewals into longer periods offer the potential for higher participation rates than shorter periods. Also, take advantage of beginning index value points with each renewal.

Split Investment to Increase Opportunities

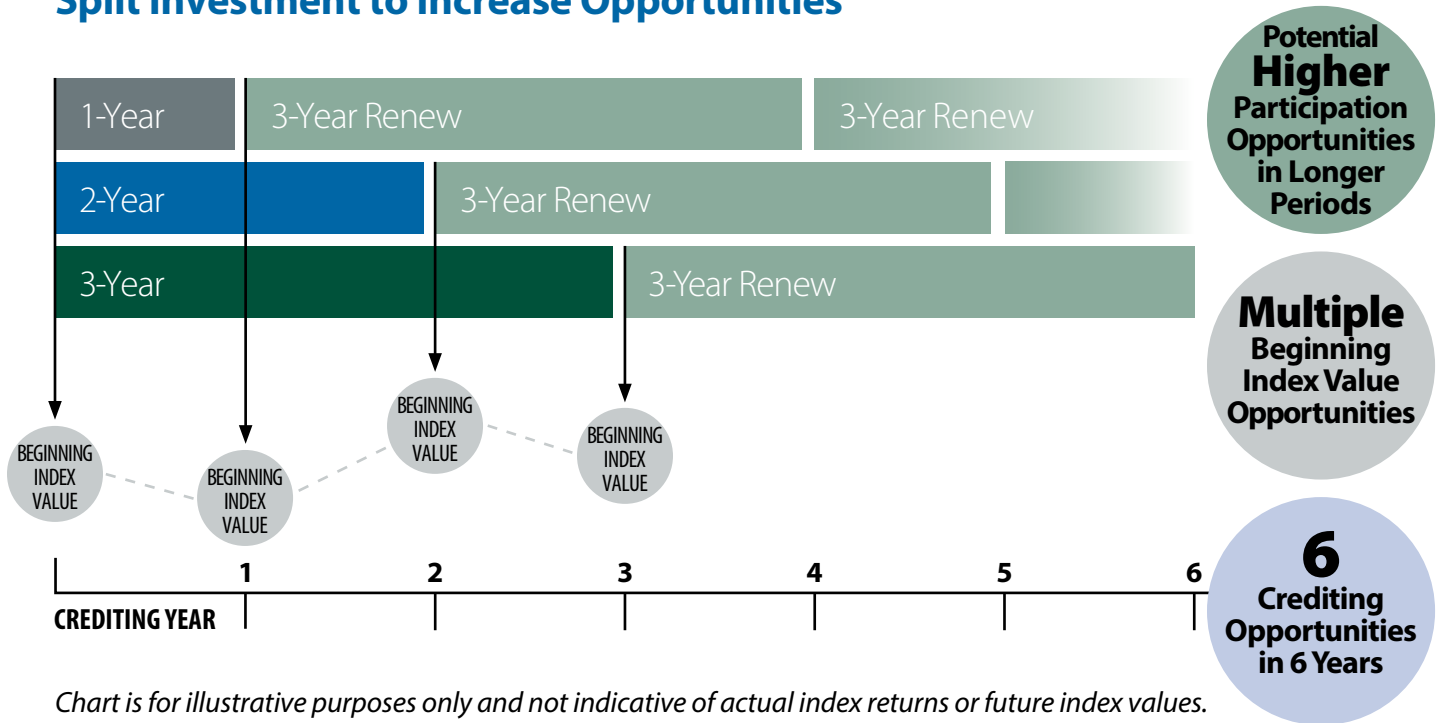


Chart is for illustrative purposes only and not indicative of actual index returns or future index values. Index starting points depict a hypothetical example of both negative and positive changes in index values. Allocation options and crediting periods may be changed or eliminated in the future.