

CASE STUDY: Allocation Education

Meet the Allens: Laddering for Opportunities

Challenge: Allocating premium in today's volatile rate environment.

Solution: Ladder premium for multiple durations, annual crediting and portfolio diversification in a fixed indexed annuity (FIA).



The Allens buy an **Indextra Series** FIA for its many choices within the product's allocation options. They decide to "ladder" their premium, splitting it among different choices to take advantage of three benefits ...

ANNUAL CREDITING:

More Allocation Periods = More Crediting Opportunities

The Allens allocate money across all different durations. Doing so gives them the opportunity to see their value credited numerous times, rather than waiting solely for a three-year period to end.

DIVERSIFICATION:

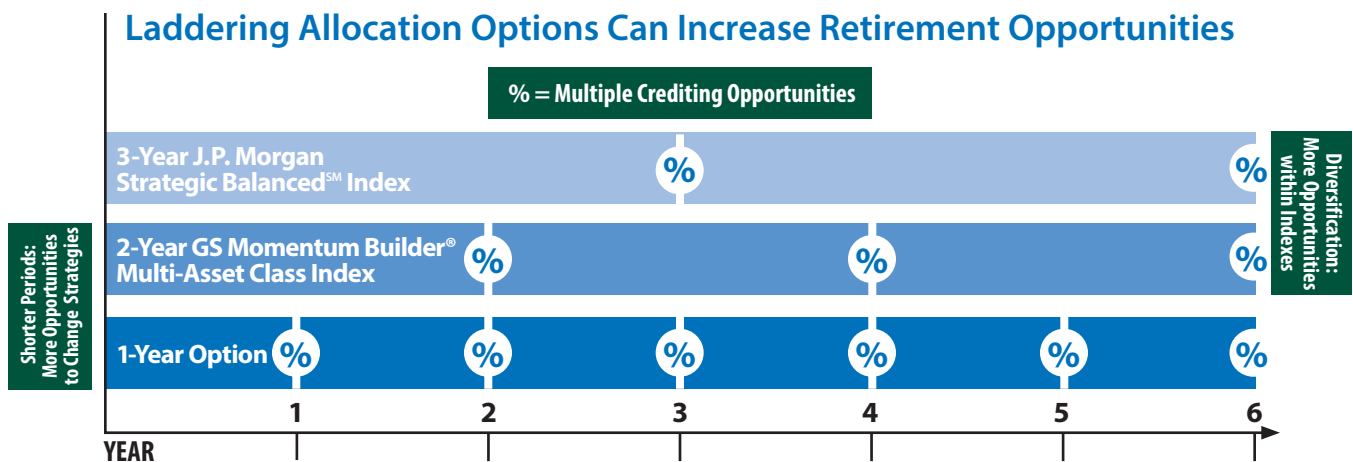
More Asset Classes = More Diversification Opportunities

The Allens believe it best to not commit to only one option. So they allocate to two of the proprietary indexes. Broader diversification can help reduce performance risk by increasing the likelihood of interest crediting.

FLEXIBILITY:

Shorter Renewal Periods = More Flexible Change Opportunities

The Allens allocate some money to shorter one- and two-year options. Doing so creates more frequent opportunities to renew and reallocate to different strategies that help address their changing needs.



NOTE: Withdrawal charges decrease over 7- or 10-year periods (availability may vary by representative or institution). You may choose to renew in any available allocation option that addresses your individual needs and outlook.