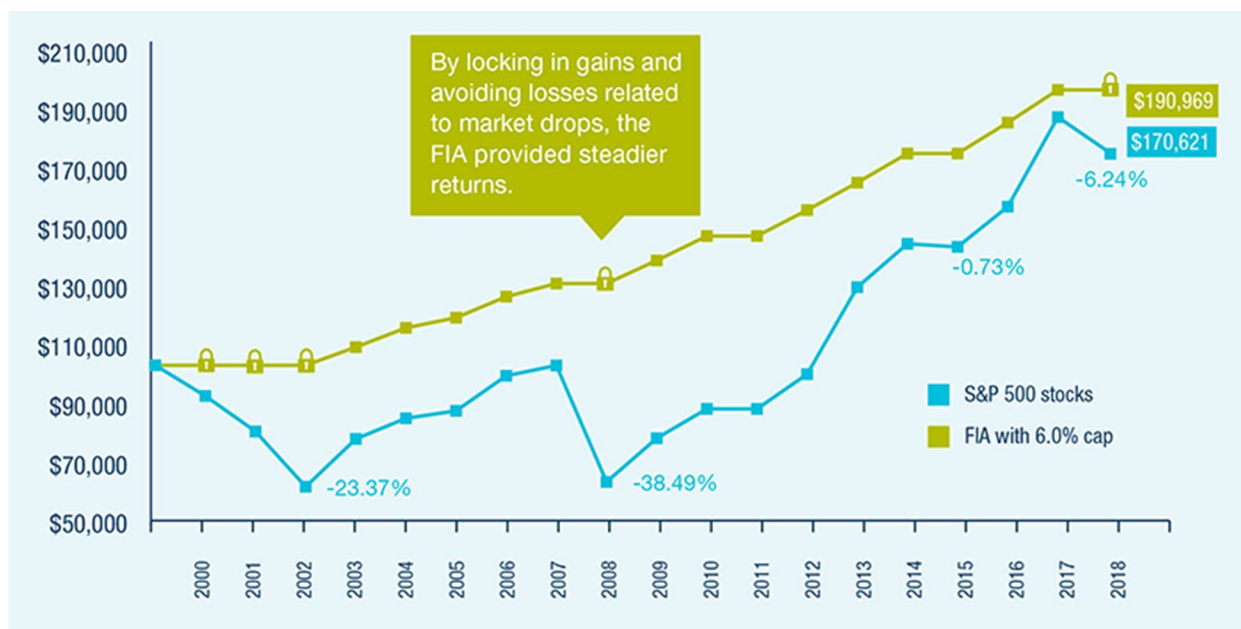


Win By Not Losing

As you near retirement, the possibility of a market downturn may become a greater concern. However, there is a way to achieve upside potential and downside protection. A **fixed-indexed annuity (FIA)** allows you to participate in positive market performance (up to a cap) and locks in gains—this means your account value is protected and will remain level, even when the market declines.

Comparing index performance to an FIA

Consider a \$100,000 IRA invested in stocks that make up the S&P 500® Index, and a \$100,000 FIA with all purchase payments allocated to an indexed strategy with a 6% cap. Going back to 2000, see how the FIA would have locked in gains during times of market declines.



This graph is designed to help you understand how a fixed-indexed annuity works. It is not intended to show past or future performance of an indexed strategy. Graph illustrates historical performance of S&P 500 since 2000, excluding dividends paid on the stocks included in the index. Hypothetical fixed-indexed annuity assumes a \$100,000 purchase payment, allocated to an S&P 500 annual point-to-point index strategy with a 6% cap for each calendar year in the 18-year period shown in the graph. However, during the period shown in the example, the actual caps that we applied to our fixed-indexed annuities varied by product and from term to term and ranged from 2.00% to 10%. In addition, the one-year terms for our fixed-indexed annuities are not based on a calendar year but start on the 6th and 20th of each month. A different cap and a different term start date would affect the performance of the hypothetical FIA and result in higher or lower account values than those shown above. For example, if we assumed a 2.00% cap, then the account value at the end of 2018 would have been \$126,824.

This example assumes no money is withdrawn from the FIA. If you take a withdrawal or surrender an FIA during the early withdrawal charge period, an early withdrawal charge and a market value adjustment may apply. An early withdrawal charge will reduce the account value. A market value adjustment may increase or reduce the account value.

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