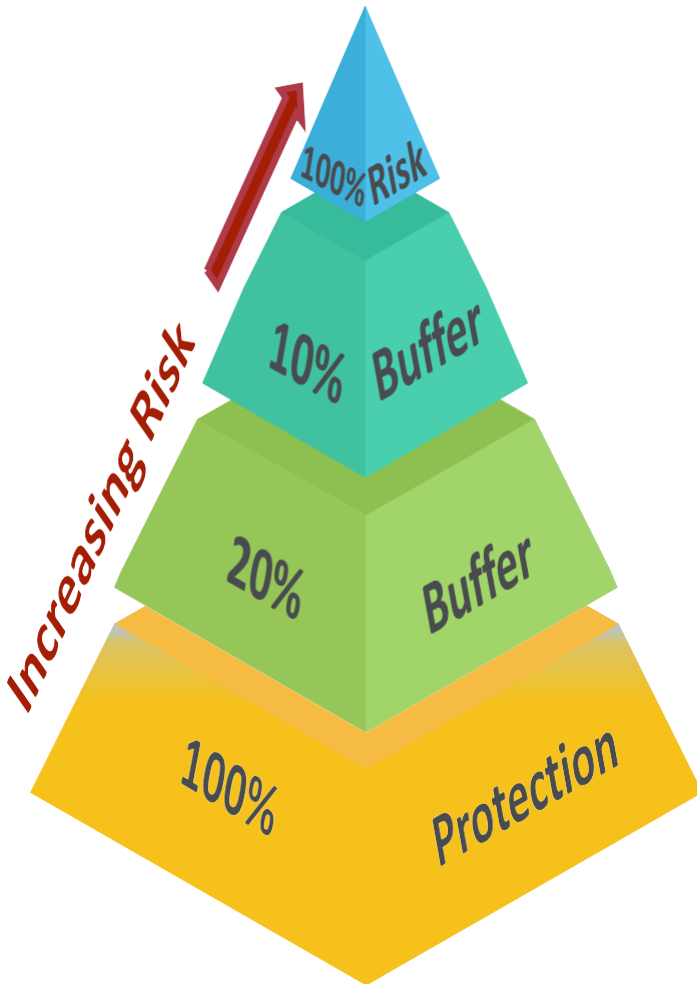


# Growth Investment Risk Pyramid



## 100% Risk

### Thrift Savings Plan (TSP) & 401(k)

**100% Participation (Par) Rate**

C Fund - S&P 500 / S Fund - Russell 2000 / I Fund - MSCI EAFE

## 10% Buffer

S&P 500 – **22.5% Cap Rate** / Russell 2000 - **25.5% Cap Rate**

Nasdaq-100 - **25.75% Cap Rate** / EURO Stock – **29% Cap**

iShares MSCI Emerging Mkts **24.25% Cap Rate**

## 20% Buffer

S&P 500 - **Uncapped 3 Year Period**

Russell 2000 - **55% Cap Rate 3 Year Period**

## 100% Principal Guaranteed

S&P 500 Dividend Aristocrats Daily Risk Control 5% - **90% Par**

S&P Multi-Asset Risk Control (MARC) 5% - **95% Par**

S&P 500 Low Vol Daily Risk Control 5% - **90% Par**

Barclays Trailblazer Sectors 5 - **120% to 160% Par**

Barclays Focus 50 - **80% to 115% Par**

Nasdaq FC - **100% to 135% & 1.75% Spread**

**\*What you Earn**

**\*What you Own**

**PROTECT**

**\*What you Owe**

**\*Those you Love**

A Buffer offers a 10% protection against losses, the insurance company will absorb the first 10% of losses associated on an annual basis.

The participation rate, also known as the index rate, is the percentage increase in the index by which a contract will grow. For example, if the participation rate is 75% for the S&P 500®, and the S&P 500® increases 10% for the year, the contract would be credited with 7.5%.

The cap rate is generally stated as a percentage. This is the maximum rate of interest you will earn. For example, if the index linked to the annuity gained 10% and the cap rate was 8%, then the gain would be 8%

**This is a hypothetical illustration. An illustration is not intended to predict actual performance. Interest rates or values shown in the illustration are not guaranteed except for those labeled as guaranteed. Please refer to the applicable Consumer Information Disclosure Brochure and Buyer's Guide for your state provided to you at time of purchase for additional information.**

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