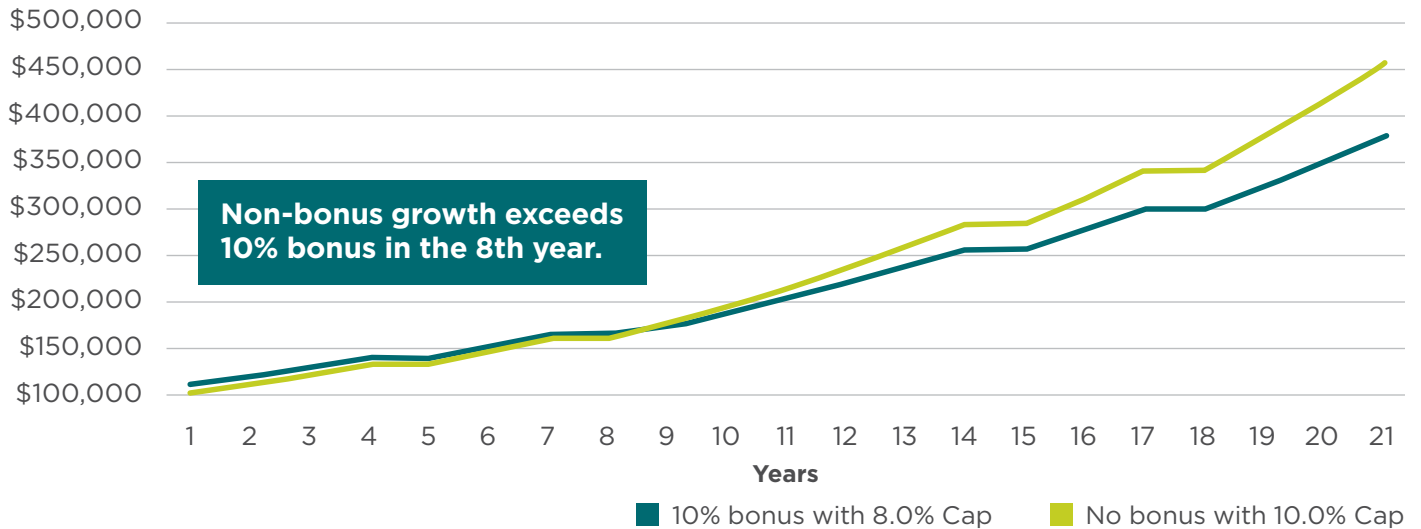


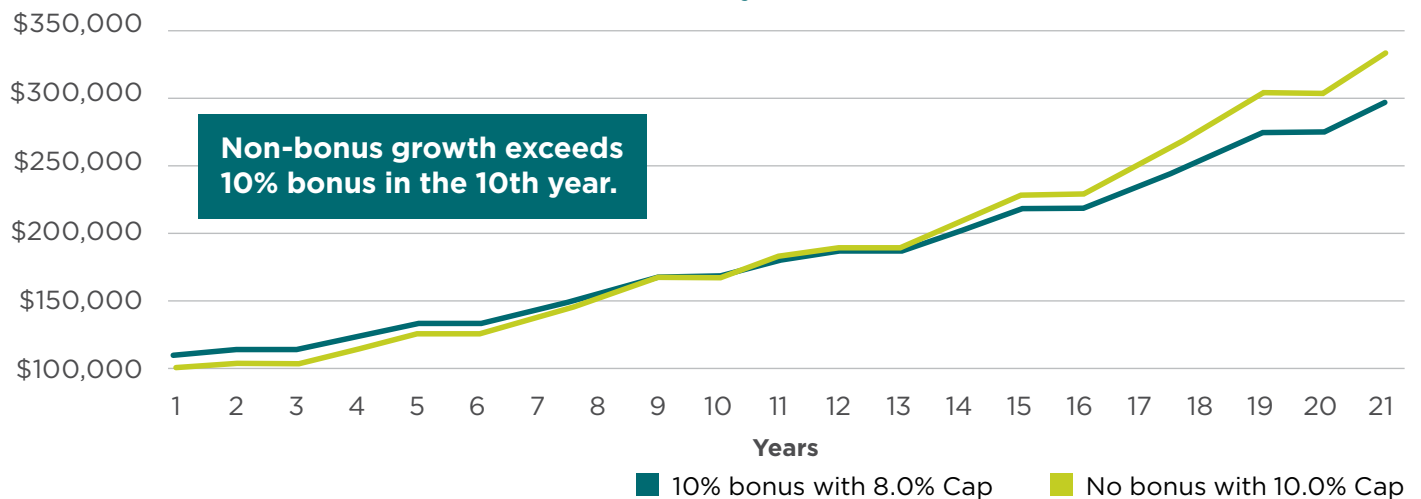
# FIXED INDEX ANNUITIES: WHEN DOES A PREMIUM BONUS MAKE SENSE?

**Growth comparison:** bonus vs. non-bonus during S&P 500 best and worst 10-year periods (out of the past 20 years<sup>1</sup>)

## Best 10 years



## Worst 10 years



### When does a bonus make sense?

- Client has a short time horizon before accessing penalty-free funds
  - Wealth Transfer / Annuitization / Income Benefit Rider
- 10% penalty-free withdrawals may be higher in early years (bridge to Social Security)
- When in a period of recovery from underperforming product
- During times of low market performance
- In a low interest rate environment

<sup>1</sup> The "best" period shown in graphs reflects S&P 500 performance from 1/1/2012-12/31/2021. The "worst" period reflects S&P 500 performance from 1/1/2007-12/31/2016.

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