

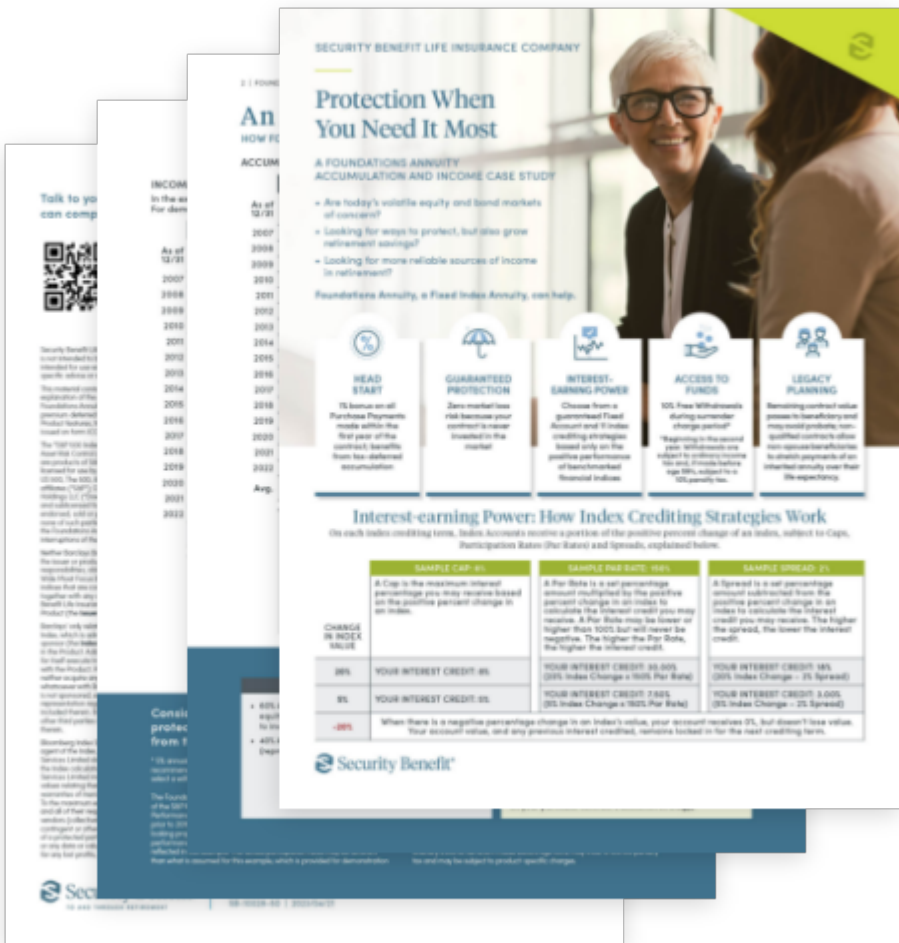
Selling Foundations Annuity

FIA's don't have to be complicated, and with Foundations, we've created content to help make it easier to educate your clients on how the product works. From client-friendly presentations to sales ideas to help you generate interest, we're here to help.

Keep in mind that your Broker-Dealer must approve Foundations and you must be [appointed](#) and have completed your product training before selling Foundations.

If you've completed your RegEd training, you have access to our [customized illustration tool](#). If not, please take the following training courses:

- RegEd Foundations-12SB_02
 - Fundamentals-11SB_16
-



Foundations Annuity Accumulation and Income Case Study

- Are today's volatile equity and bond markets of concern?
- Looking for ways to protect, but also grow retirement savings?
- Looking for more reliable sources of income in retirement?

This case study examines how a 50/50 allocation into our newest Annual Point to Point Index accounts compare to a traditional 60/40 investment portfolio.



[Download Consumer-friendly Case Study](#)

What if

When it comes to investments, zero returns is not what you're looking for. However, positive returns come with considerable risk if you're invested in the market. In the graphs below, we show the calendar year returns for both the S&P 500® Index and the Bloomberg Agg Bond Index, since 1980. While calendar year returns were positive for most of the years shown, the graphs show the maximum drawdown that occurred within each year -- illustrating the inherent risk associated with investments.

When Is Zero Your Hero?

When it comes to investments, zero returns is not what you're looking for. However, positive returns come with considerable risk if you're invested in the market. In the graphs below, we show the calendar year returns for both the S&P 500® Index and the Bloomberg Agg Bond Index, since 1980. While calendar year returns were positive for most of the years shown, the graphs show the maximum drawdown that occurred within each year -- illustrating the inherent risk associated with investments.

Even When Markets Up Are Up Annually, You're Exposed to Risk Throughout the Year

S&P 500® Intra-year declines vs. Calendar year returns | Average intra-year drop: -22%

Bloomberg US Agg Bond TR USD Intra-year declines vs. Calendar year returns | Average intra-year drop: -9%

Download Consumer-friendly Sales Idea

When Is Zero Your Hero?

- This sales idea demonstrates how a 0% floor in Foundations can be a "hero" when it comes to protection and accumulation.
- On average, these index accounts delivered positive interest credits 79% of the time.

This sales idea looks at the hypothetical calendar-year and daily rolling interest credits of all the Annual Point to Point Index accounts offered in Foundations Annuity.



[Download Consumer-friendly Sales Idea](#)

PRODUCT VIDEOS

Below are short client-friendly videos to watch or share that explain the product and how interest credits are applied.

Foundations Overview

S&P 500[®] Annual Point to Point Index Account

S&P 500[®] Annual Average Index Account

S&P 500[®] Monthly Sum Index Account

S&P 500® Factor Rotator Daily RC2 7% Index Account



[Download Brochure](#)

S&P 500® Low Vol. Daily Risk Control 5% Index Account



[Download Brochure](#)

S&P Multi-Asset Risk Control (MARC) 5% Index
Multi-Asset Risk Control Index Account



[Download Brochure](#)

Morningstar Wide Moat Focus Barclays 7% Index
Morningstar Wide Moat Barclays VC Index



[Download Brochure](#)

S&P 500® Low Volatility Daily Risk Control 5% Index

This Index aims to provide stable returns during volatile and low interest rate environments.

Annual and 2-year Point to Point Index Accounts offered.

[Learn More](#)

S&P 500® Factor Rotator Daily RC2 7% Index

This Index aims to provide positive returns during multiple market environments:

- Economic slowdown, contraction, recovery, or expansion
- Dramatic market swings
- Low interest rate environment

Annual and 2-year Point to Point Index Accounts offered.

[Learn More](#)

S&P Multi-Asset Risk Control (MARC) 5% Index

This Index aims to perform during multiple market environments.

- Growth
- Rising rate environment
- Falling rates
- Volatility
- High inflation and/or weak US Dollar market

Annual and 2-year Point to Point Index Accounts offered.

[Learn More](#)

Morningstar Wide Moat Focus Barclays VC 7% Index

This Index aims to provide stable returns based on the long-term strength of its selected stocks across multiple sectors.

Annual and 2-year Point to Point Index Accounts offered.

[Learn More](#)

Foundations Resources

- [Foundations Annuity](#)
- [Foundations Brochure](#)
- [Foundations Fact Sheet](#)
- [Foundations Rate Sheet](#)
- [Foundations: Locked in Interest Sales Idea](#)
- [Foundations: Safe Haven Sales Idea](#)
- [Foundations: Fixed Income Alternative Sales Idea](#)
- [When Is Zero Your Hero? Sales Idea](#)
- [Foundations: Case Study](#)
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