

MEMBERS[®] Zone

Confidence, with potential and protection

We created Zone to help your clients set their own levels of upside potential and downside protection. It's a simple, transparent index-linked annuity that helps your clients enjoy the benefits of market participation while remaining within their comfort zones.

How it works

- Clients choose how they will participate in the market by setting a guaranteed floor on their index strategy, ranging from 0% to -10%
- Clients can change their "comfort zone" every year

Why investors choose Zone

- Double-digit upside growth potential
- Personalized, guaranteed loss protection
- Flexibility to adjust "zone" annually
- No M&E&A fees

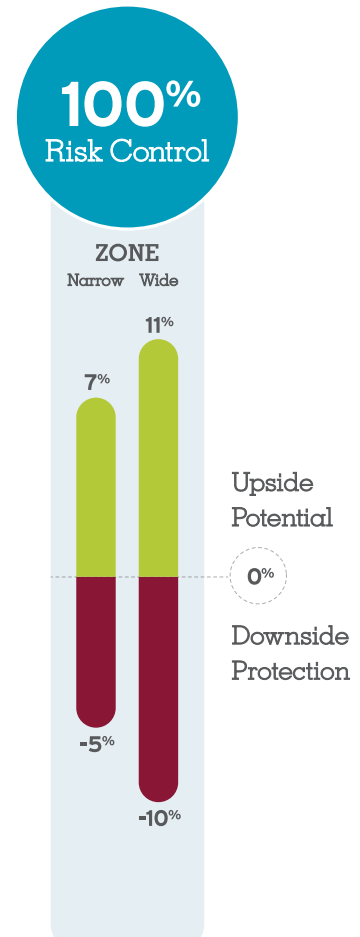
Why Zone is important

Investors say what they're most scared of isn't risk as much as loss. With Zone, investors not only get a fixed, unchanging floor, they get a floor that they themselves select. So Zone lets them build assets and save for their goals by benefiting from performance linked to a market index, all with the confidence of a limit on any future losses they might experience.

When clients:

SET THEIR
DOWNSIDE LIMIT + **SEE THEIR**
UPSIDE POTENTIAL

- ◆ They'll consider alternatives to fixed income
- ◆ Their options for retirement planning grow



(continued on back)

MEMBERS® Zone (continued)

Online sales tool

Our interactive tools allow advisors to work with clients to customize a “comfort zone” of upside potential and downside protection — and close the sale of Zone.



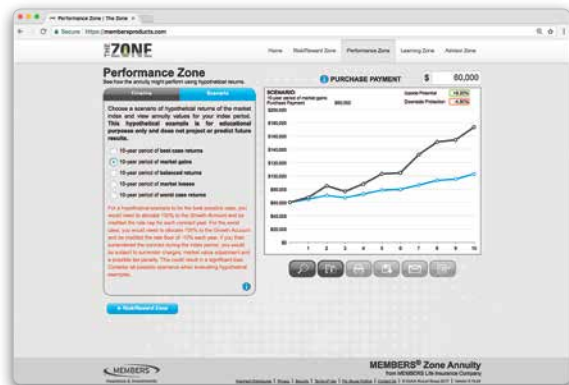
Help your clients set their investment time horizon.



Help your clients find and set their comfort zone.



See hypothetical performance for your clients' index period.



View best- and worst-case scenarios for clients' index period.

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