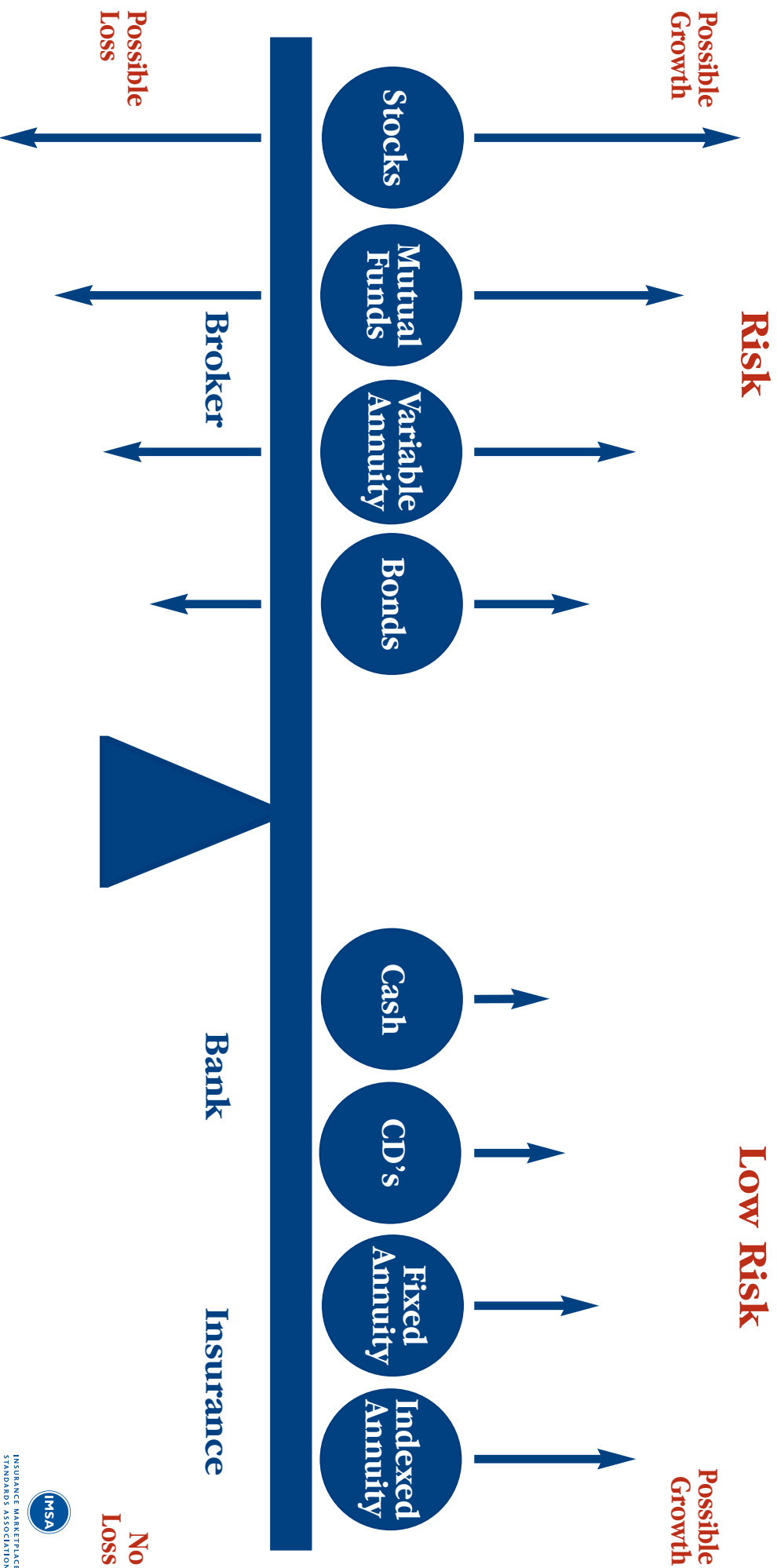


What's your RISK TOLERANCE?



Annuity Contracts are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.

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A.M. Best uses 15 rating categories ranging from A++ to F and measures performance in the areas of Investment Quality, Capital Adequacy, Policy Reserves, Cost Control and Management Experience. An A- rating from A.M. Best is its fourth highest rating.



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