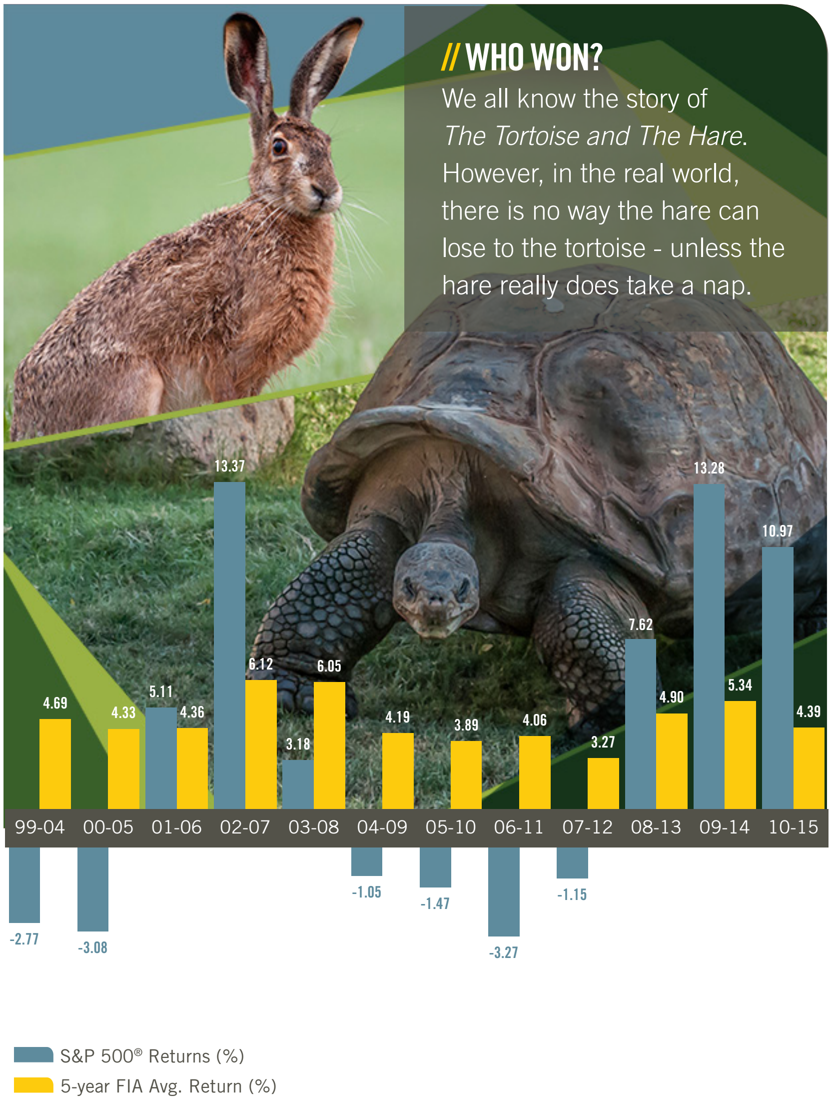
THE TORTOISE AND THE HARE

CONSISTENCY PAYS OFF



During the bull market of the 1980s and 1990s, financial professionals enjoyed saying that the S&P 500® never experienced a 5-year period of market losses. Unfortunately, that cannot be said anymore. A 2009 Wharton study suggests, "The Fixed Index Annuity may be considered a separate asset class," when compared to taxable bond funds and fixed annuities.[1]

Fixed Index Annuity (FIA) product design is unique. Using FIAs, retirees have the potential to receive index interest credits with no risk of loss due to market declines. Like the tortoise, returns from FIAs have been steady since 1999. **Fixed index annuities averaged a 4.63% annualized return for all five-year holding periods from 1999– 2015.[2]**

1. Wharton Financial Institutions Center, October 5, 2009, Jack Marrion, Geoffrey VanderPal, David F. Babbel
2. Jack Marrion. Index Compendium.

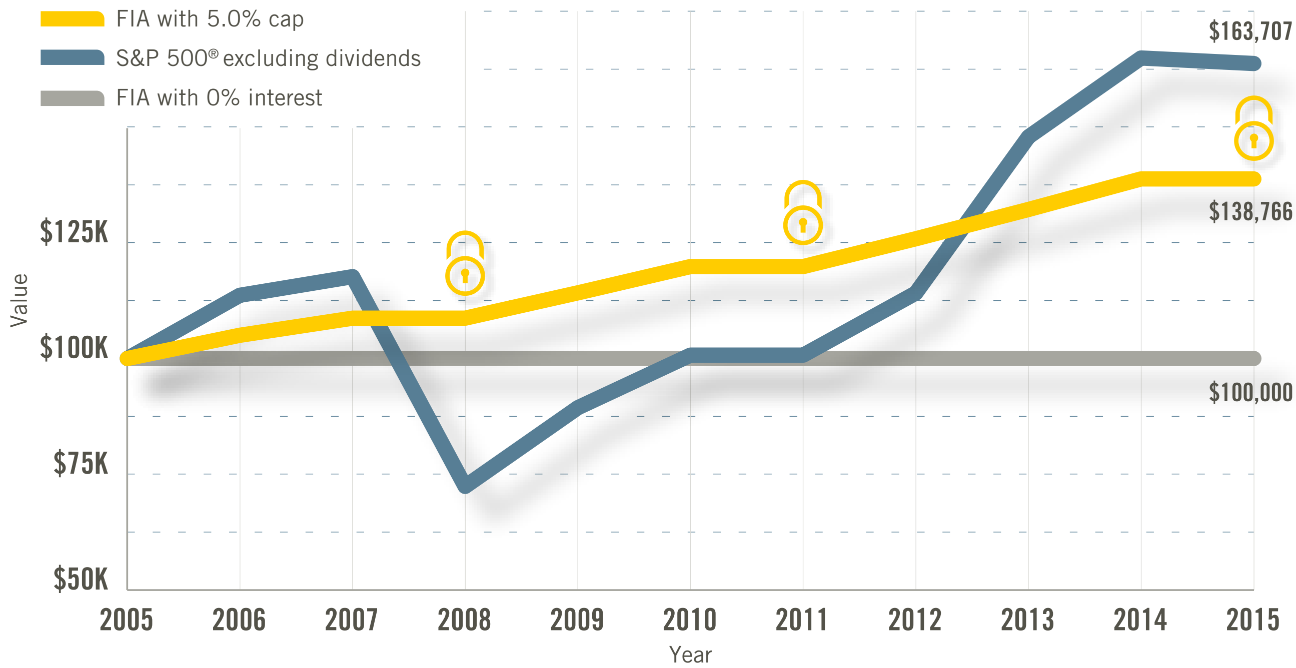
Fixed index annuity guarantees are based on the financial strength and claims paying ability of the issuing company and do not apply to the performance of the index which will fluctuate with market conditions. Fixed index annuities are long term products and can be subject to restrictions, limitations and surrender charges.

When you buy a fixed index annuity, you own an insurance contract. You are not buying shares of any stock or stock index.

MAKING GAINS ON LOSSES YOU NEVER TOOK

In the story of the Tortoise and the Hare, the tortoise did not win because he set land speed records. Rather, he just plodded along – not giving up ground like the hare did. In the financial realm, we're not looking for the tortoise to give us startling results. We prefer the ability to have reasonable interest crediting, without the loss of principal due to market declines. No naps for our hard-shelled friend.

// HOW FIXED INDEX ANNUITIES MEASURE UP



This hypothetical example is intended to illustrate how index fluctuations might affect your fixed index annuity contract value. It is not intended to show past or future results.

When you buy a fixed index annuity, you own an insurance contract. You are not buying shares of any stock or stock index. The hypothetical product was purchased on 1/1/2006 and the initial premium is $100,000. This depiction assumes no withdrawals or additional premium. The gold line shows the annual point to point strategy with a 5.00% cap each contract year. The blue line shows S&P 500® performance excluding dividends. Actual S&P 500® Index historical data from 01/01/2006 - 12/31/2015 has been used in this graph. The grey line shows a market index scenario where no indexed interest was earned during the period shown. Illustrating 0% interest crediting in all years will result in a value that is lower than if the contractually guaranteed minimums were applied. We have chosen to illustrate in this manner to reduce confusion and avoid implying that the value using the minimum elements is an actual "guaranteed value." Guarantees are backed by the financial strength and claims paying ability of the issuing company and do not apply to the performance of the index, which will fluctuate with market conditions. Product availability and features may vary by state.

Fixed index annuities are designed to help meet long term needs for retirement income. They provide guarantees against the loss of principal and credited interest, and the reassurance of a death benefit for beneficiaries. Purchase of a fixed index annuity is an important financial decision. Talk to your financial professional to learn more about the risks and benefits of fixed index annuities.

WealthVest
2485 Manley Road, Suite A, Bozeman, MT, 59715, United States | 877.595.9325

13020
04/16 EXP 04/17