BRIDGING THE RETIREMENT INCOME GAP
WILL SOCIAL SECURITY BE ENOUGH?

Did you know that you'll need about 70% of your pre-retirement earnings to maintain your standard of living? And if you have average earnings, your Social Security benefits will replace only about 40%.[1] Additionally, *The Wall Street Journal* reports that a rapid increase in retirement-age Americans along with a decrease in working-age adults contributing into the system is putting pressure on Social Security and the promise of lifetime income.[2] In fact, the system's board of trustees reports that the fund can only pay full benefits until 2034.[3] State pension funds are also stretched—a $1.4 trillion shortage was reported in 2016.[4] Those who have plans to depend on these shaky resources could experience financial consequences if they don't find an alternate income source.

Unprecedented Economic Growth Contributed to Massive Baby Boom.

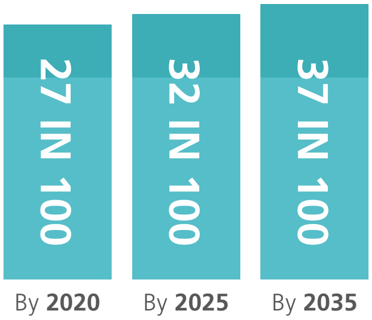
76 MILLION BABY BOOMERS were born from **1946 to 1964**[5]

1ST BOOMERS turned 65 and were eligible **FOR SOCIAL SECURITY IN 2011.**[2]

BEGINNING IN 1970 lower birth rates thinned the ranks of the **working-age population.** **2017 saw a 30-year low for American births.**[2]

Boomers are Straining Social Security and Are Unprepared for the Fallout.

Number of U.S. Retirees vs. WORKING-AGE ADULTS:[6]



10,000 Americans are turning **AGE 65** each day.[2]

Nearly half of U.S. households, ages 45–72, with investable assets of $75,000 to $1.99 million **do not have a plan for protected lifetime income*** (such as pensions and annuities) other than Social Security.[7]

Social Security will stop paying full benefits in 2034.[3]

It's Now More Important Than Ever to Have a Plan for Protected Lifetime Income.

About **40%** of pre-retiree households **WORKING WITH A FINANCIAL ADVISOR HAVE A FORMAL, WRITTEN PLAN.**[8]

73% of survey respondents now consider a product featuring **GUARANTEED LIFETIME INCOME** to be a highly **VALUABLE ADDITION TO SOCIAL SECURITY.**[9]

40% nearing retirement have no formal plan, 20% have no plan.[8]

*Guarantees are backed by the claims-paying ability of the issuing insurance company and do not apply to the principal amount or investment performance of the separate account or its underlying investments.

Annuities are long-term, tax-deferred vehicles designed for retirement. Variable annuities involve investment risks and may lose value. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½. Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity and are subject to conditions.

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Ask your financial advisor how to create guaranteed lifetime income that can help pick up where Social Security leaves off.

Only one Add-on living benefit and one Add-on death benefit may be elected per contract. Once elected, benefits may not be canceled; please see prospectus for specific benefit availability. The long-term advantage of the Add-on benefits will vary with the terms of the benefit option, the investment performance of the Variable Investment Options selected, and the length of time the annuity is owned. As a result, in some circumstances the cost of an option may exceed the actual benefit paid under the option.

[1] Social Security Administration, ssa.gov, Benefits Planner: Retirement—Learn about Social Security Programs, 2018.
[2] Adamy, J., Overberg, P., Wall Street Journal, "Growth in Retiring Baby Boomers Strains U.S. Welfare Programs," June 21, 2018.
[3] Social Security Administration, ssa.gov, "Summary: Actuarial Status of the Social Security Trust Funds," June 2018.
[4] Reuters, "U.S. State Pension Funding Gap Rises to $1.4 Trillion in 2016: Pew," April 12, 2018.
[5] Fry, R., Pew Research Center, pewresearch.org, "Millennials projected to overtake Baby Boomers as America's largest generation," March 1, 2018.
[6] United States Census Bureau, census.gov, "2017 Population Projections Tables," March 13, 2018.
[7] The Alliance for Lifetime Income Study, 2018.
[8] LIMRA Secure Retirement Institute, "Dear Advisor," 2017.
[9] Greenwald & Associates/CANNEX, "Fourth Annual 2018 Guaranteed Lifetime Income Study," 2018.

Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options. The current contract prospectus and underlying fund prospectuses, which are contained in the same document, provide this and other important information. Please contact your representative or the Company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

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