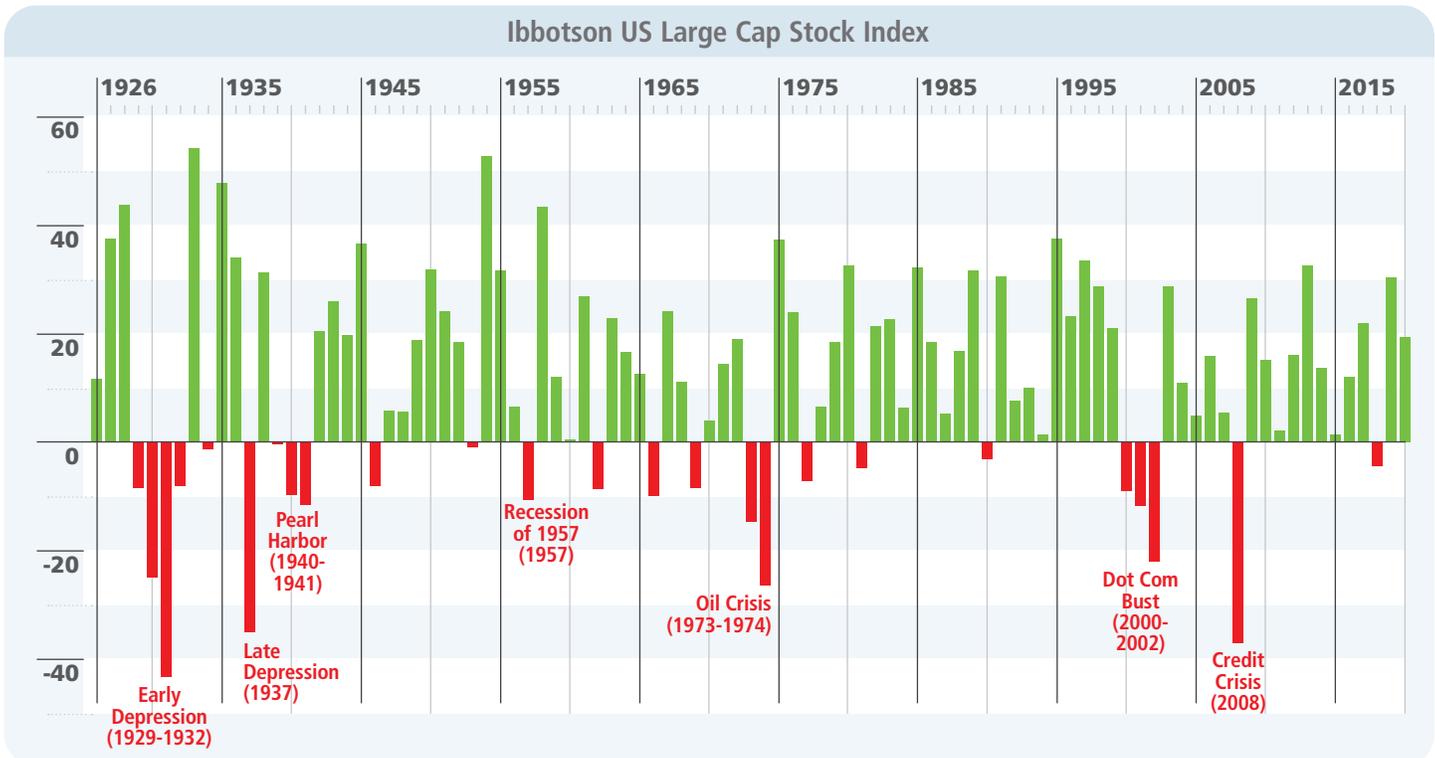


Confidence Quiz

Are You a Confident Investor?

A snapshot of market growth and loss from 1926-2020

Emotions often cloud investor judgment, so being armed with facts means having more confidence in your choices. In the end, this can have a very positive effect on your portfolio and your future. Let's take a look at some historical data.



Ibbotson S&P 500 US Large Stock Index as of 12/31/2020. Chart is for illustrative purposes only and is not representative of the performance of any particular portfolio, security, or strategy. An investment cannot be made directly in an index. **Past performance is no guarantee of future results.**

As you can see, the market tends to fluctuate, but historically, there have been more years of growth than years of loss.

Source: Ibbotson Associates S&P Data, Ibbotson S&P 500 US Large Stock Index, ©2021 Morningstar, Inc. All rights reserved. Used with permission. Ibbotson Associates, as of January 2021. Large company stock performance is derived from the Ibbotson S&P 500 US Large Stock TR and includes the reinvestment of dividends with no fees assessed. Indicates year-end results.

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 financial professional or the Company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

Investing involves risk, including possible loss of principal.

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