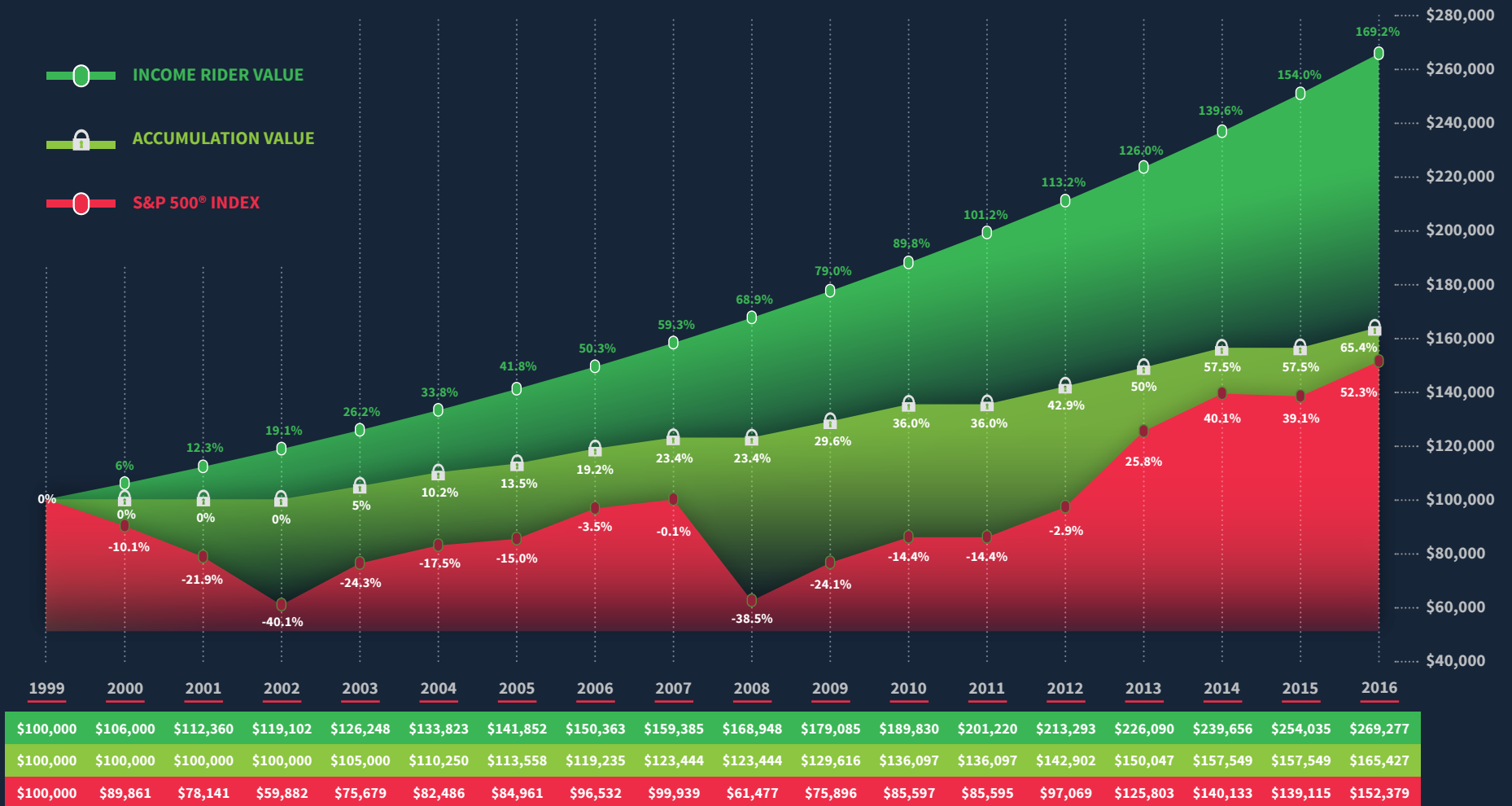


THE POWER OF ANNUAL RESET



This is a conceptual representation of a fixed indexed annuity with annual reset. Illustration period: 12-31-1999 through 12-31-2016. Each example shown assumes \$100,000 initial premium with no withdrawals. Market value based on the S&P 500® PR Index. Historical performance of the S&P 500® Index should not be considered a representation of current or future performance of the Index or of any annuity. Hypothetical fixed index annuity product illustration assumes crediting method of a 5 percent annual point-to-point cap and annual reset. Hypothetical Income Rider Value assumes a 6 percent annual rate of return for income purposes. Illustration values represent gross returns. Assumed annuity rates and actual historical prices of the S&P 500® Index were used in this purely hypothetical example for the purpose of illustrating comparative values and to illustrate how the Interest-Crediting Strategy might have performed using different assumptions but the same Index performance. Assumptions are not guaranteed. Past performance does not guarantee future results. Exclusive rights to this material belongs to GPS. Unauthorized use of the material is prohibited.