A STRATEGY FOR EVERY MARKET

While not designed to compete with equity investments, fixed index annuities can reference the markets to offer greater returns for your clients' fixed income portfolios than other safe money alternatives such as CDs. With a variety of markets available, fixed index annuities also offer you the ability to strategically position your clients' portfolios to capture a portion of the equity market upside without taking on any market or interest rate risk. Because you have the opportunity to adjust your clients' account value among different crediting strategies at each contract anniversary, you can position their accounts depending on how you think the market will perform.

Is the Market Steady?

If you're expecting moderate market growth, the Annual Point-to-Point strategy with a cap is a good choice, which allows your client to earn interest in an up market that is capped at a certain percent of equity market index gains, usually 4-5%. This strategy works well for years of steady, consistent equity market growth. If you think that the equity market may be slightly positive or have negligible gains, a good choice would be the Performance Trigger strategy, which will credit your client's account at a specified rate if the market is flat or positive.

Or Headed Downhill?

In years when you think a market correction may occur, you can allocate your client's account value into the Fixed Account, thereby ensuring account value growth even if the market declines.

The table below highlights the strategies that capture the growth of the S&P 500® most effectively in certain market conditions, assuming hypothetical caps and rates.

Year	S&P 500® Index Excluding Dividends	Fixed Rate (2%)	Performance Trigger (4.85%)	Annual Cap (5.50%)
2007	3.53%	2%	4.85%	3.53%
2008	-38.49%	2%	0.00%	0.00%
2009	23.45%	2%	4.85%	5.50%
2010	12.78%	2%	4.85%	5.50%
2011	0.00%	2%	0.00%	0.00%
2012	13.41%	2%	4.85%	5.50%
2013	29.60%	2%	4.85%	5.50%
2014	11.39%	2%	4.85%	5.50%
2015	-0.73%	2%	0.00%	0.00%
2016	9.54%	2%	4.85%	5.50%
2017	19.42%	2%	4.85%	5.50%
2018	-6.84%	2%	0%	0%
2019	28.88%	2%	4.85%	5.50%
Annualized Returns:	6.84%	2.00%	3.33%	3.63%

Moderate Market Growth   Market Correction   Flat Market Growth

This chart demonstrates historical performance of the S&P 500® across 13 years. The hypothetical fixed-index annuities in this example uses a fixed rate of 2%, a performance trigger of 4.85% and an annual point-to-point with a cap of 5.50%. This hypothetical example is intended to illustrate how index fluctuations might affect your contract values. It is not intended to show past or future results. The hypothetical products were purchased on 12/29/2006 and the initial premium was $100,000. The annualized returns assume no withdrawals or additional premiums added during the 13-year period ending 12/31/2019. S&P 500® returns have been calculated by comparing the last trade date of the year to the adjusted close on the final trade day of each year. Rates are subject to change. The returns for the participation rate and cap rate crediting methods were calculated using the S&P 500® return for a given year, excluding dividends and fees. This was done to mimic how fixed index annuity interest credits are calculated in the real world. These returns were modeled using quotes from ticker symbol (^GSPC). All data used was from Yahoo! Finance.

The S&P 500® is a product of S&P Dow Jones Indices LLC and/or its affiliates and for certain fixed index annuity contracts is licensed for use by the insurance company producer, and the related products are not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC or their affiliates, none of which make any representation regarding the advisability of purchasing such a product. WealthVest is not affiliated with, nor does it have a direct business relationship with Standard & Poor's Financial Services LLC. When you buy a fixed index annuity, you own an insurance contract. You are not buying shares of any stock or index.

Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company and do not apply to the performance of the index, which will fluctuate with market conditions. Annuities are designed to meet long-term needs of retirement income. Annuity contracts typically require money being left in the annuity for a specified period of time, usually referred to as the surrender charge period. If you fully surrender your annuity contract at any time, guaranteed payments provided for in the contract and/or any rider will typically no longer be in force, and you will receive your contract's cash surrender value. Early withdraw charges will apply if money is withdrawn during the early withdrawal charge period.

Although an external index might affect your interest credited, the contract does not directly participate in any equity investments. You are not buying shares in an index. The index value does not include the dividends paid on the equity investments underlying any equity index. These dividends are not reflected in the interest credited to your contract.

Please note that in order to provide a recommendation to a client about the liquidation of a securities product, including those with an IRA, 401(k), or other retirement plan, to purchase a fixed index annuity or for other similar purposes, you must hold the proper securities registration and be currently affiliated with a broker/dealer or registered investment advisor. If you are unsure whether or not the information you are providing to a client represents general guidance or a specific recommendation to liquidate a security, please contact the individual state securities department in the states which you conduct business.

WealthVest

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

13082
04/20 EXP 04/21