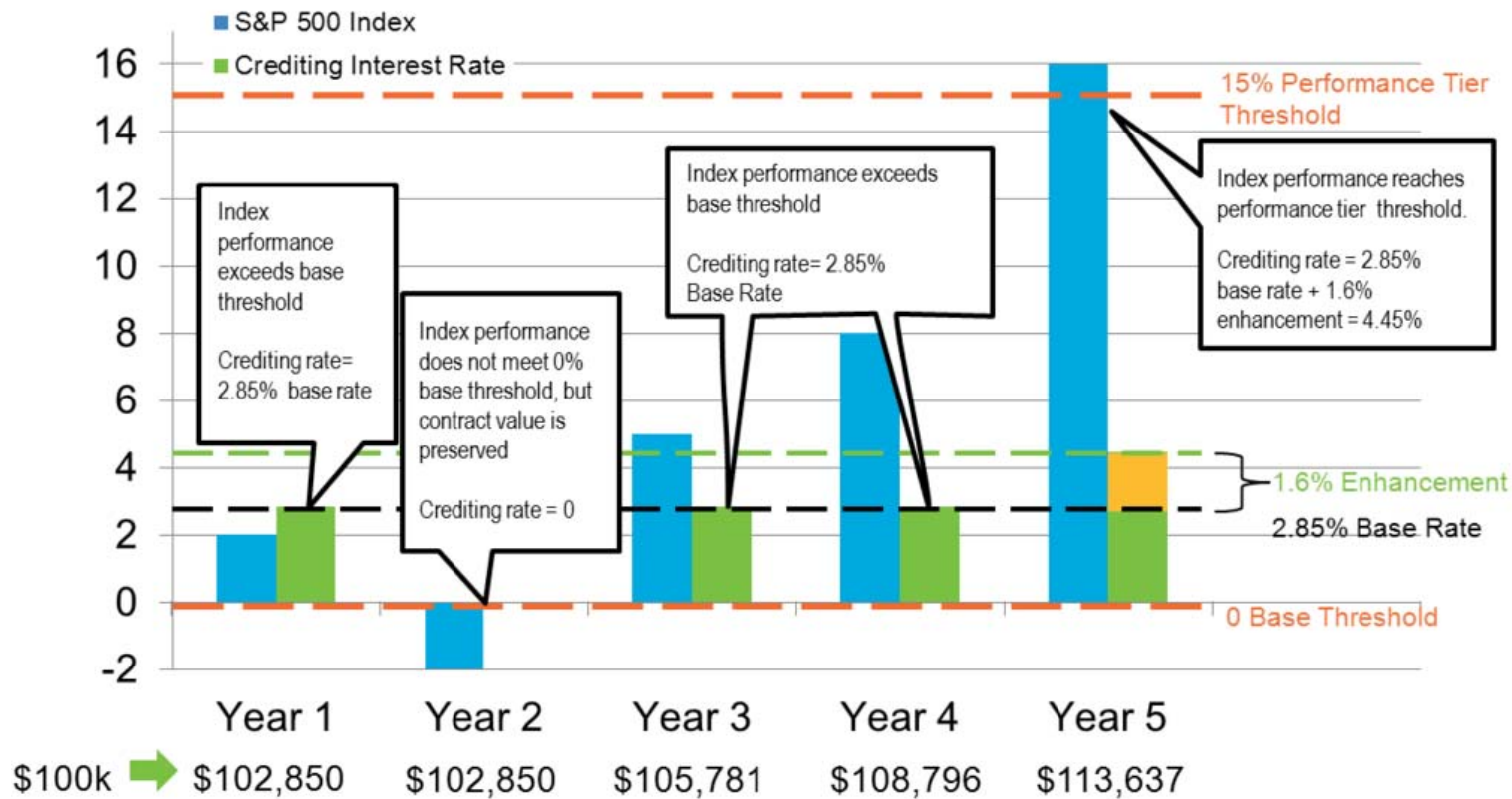


# Annual Tiered Rate Strategy

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This chart is hypothetical and intended solely to demonstrate the Annual Tiered Rate indexed interest crediting strategy. It is not indicative of the performance of any fixed indexed annuity.



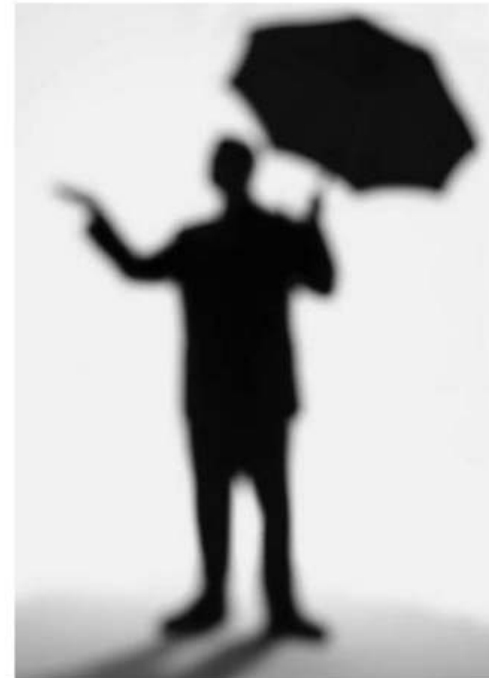
### Protection

#### Unemployment & Nursing Home/Terminal Illness Withdrawal Charge Waivers

The Unemployment Waiver and the Nursing Facility Confinement/Terminal Condition Waiver may not be available in all states, and state variations may apply.

#### Optional Principal Protection

Contracts including the principal protection feature may earn a lower interest rate than those without it.



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Do Not Use With Consumers.

  
**Protective.**  
Life Insurance Company