

# LENWOOD VOLATILITY CONTROL INDEX™

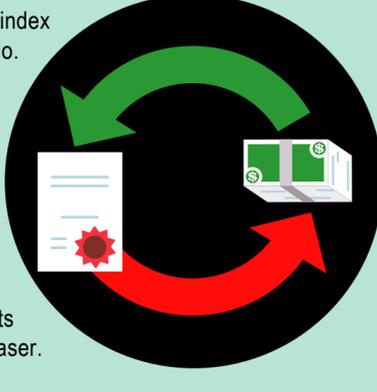
Index Methodologies™ brings you an index designed to perform in various economic climates, so you can trust that your retirement money is always hard at work – no matter what is happening around you.



## The Lenwood Volatility Control Index™ is designed to provide you uncapped earnings potential

Your index selection in your fixed index annuity should work as hard as you do.

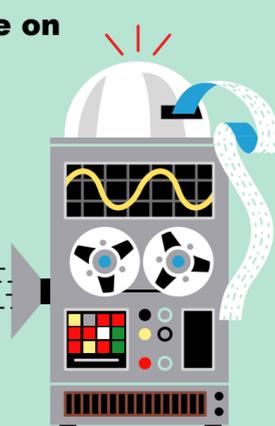
That's right, year in, year out, the Lenwood Volatility Control Index is constructed to deliver uncapped growth opportunities\*. Some fixed index annuities' interest-crediting options contain a cap or limit on what you can earn. Not the Lenwood Volatility Control Index. Our reputation for innovation benefits you, the annuity purchaser.



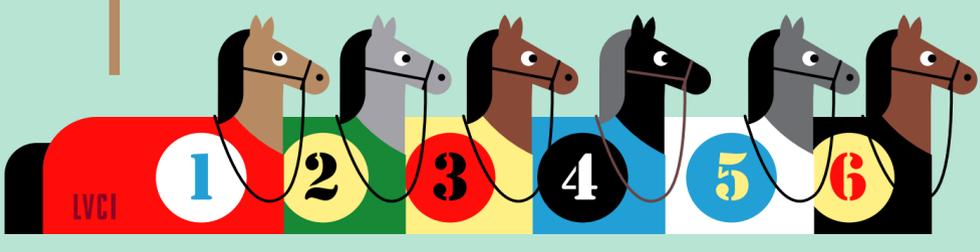
\*Index Methodologies™ deducts daily a servicing fee of 0.50% per annum when calculating the index performance.

## 100% rules-based design..... no dependence on human investment judgment required

To deliver that uncapped potential, Index Methodologies™ designed the Lenwood Volatility Control Index to automatically follow a pre-determined, proprietary set of rules. The underlying investment strategy at work, the asset classes chosen, the all-star portfolio rebalanced each month, even the acceptable amount of risk tolerance about the daily fluctuation in an index's value ("volatility control") follows a hard and fast set of protocols.

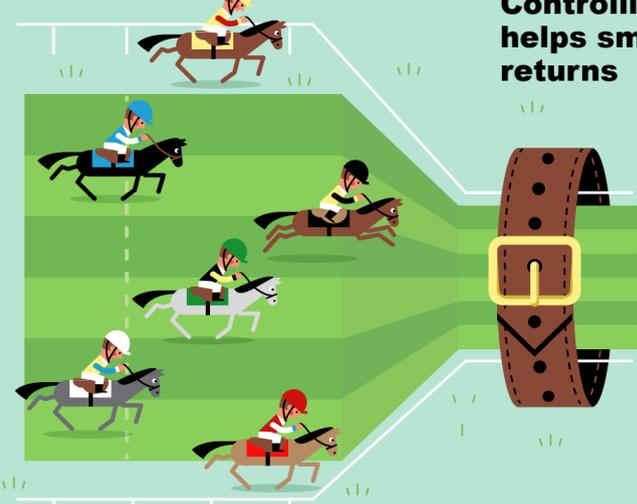


## Six strategically chosen asset classes... and one more, just in case



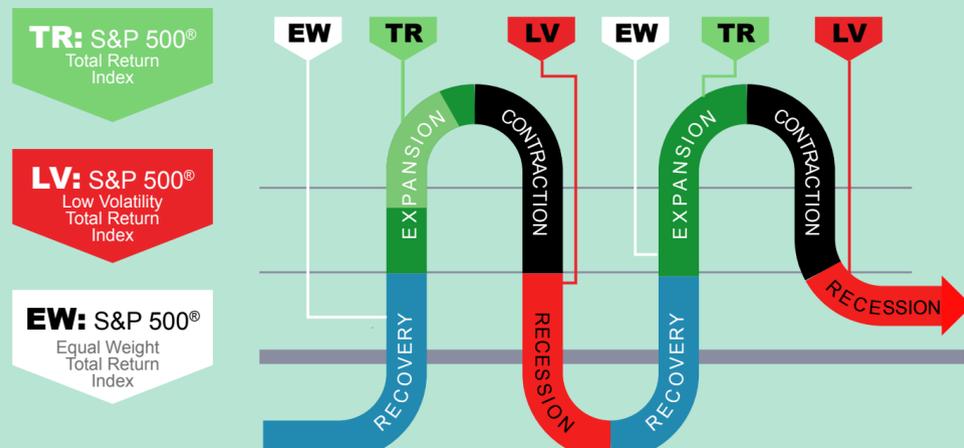
Six assets are embedded in the strategy: three target equities (stocks) and three target fixed income (bonds). Each equity component was chosen to aid the index's performance under varying business cycles. Whether the prevailing climate is one of economic recovery, expansion or recession, you can take comfort in the fact that a "work horse" has been included that has a history of responding in that cycle. Strategic bond components are included as well to round out the portfolio. And just in case any or all of those underperform, a cash asset that earns interest stands ready in the index.

## Controlling asset volatility helps smooth out investment returns



Index Methodologies™ parent, Alpha Artists, LLC, was the first company to introduce a "volatility control" mechanism into the fixed index annuity industry in 2012. Simply stated, it is a set of rules that attempts to manage the index's volatility on a daily basis and obtain downside protection to achieve a balance between risk and return in often unstable and unpredictable markets. The index targets 7% annualized volatility.

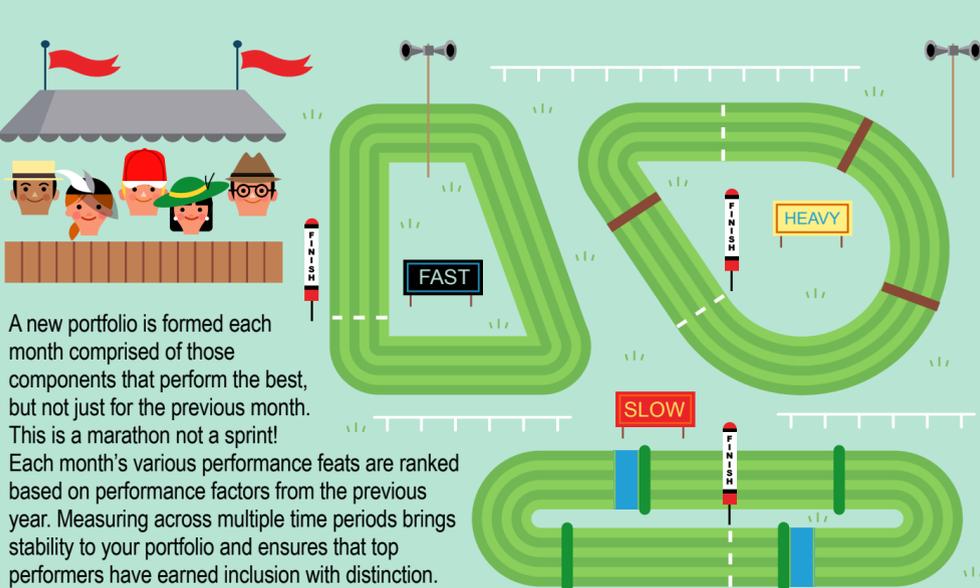
## Inevitable economic cycles and how the index takes them into consideration



Three powerful equity assets are at work monthly that have a track record of performing in various economic /business cycles:

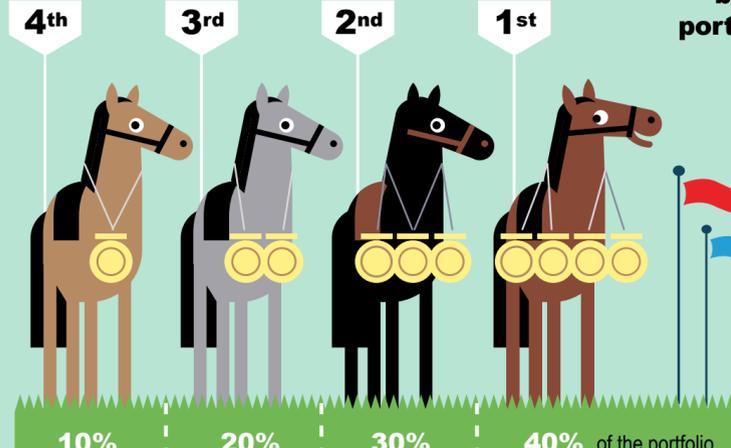
- S&P 500 Total Return Index** – the 500 leading companies in the leading industries of the U.S. economy weighted by market capitalization
- S&P 500 Equal Weight Index** – each company represented in the S&P 500 has 1/500th representation
- S&P 500 Low Volatility Index** – measures the performance of the 100 least volatile stocks in the S&P 500

## Performance across various times periods is measured



A new portfolio is formed each month comprised of those components that perform the best, but not just for the previous month. This is a marathon not a sprint! Each month's various performance feats are ranked based on performance factors from the previous year. Measuring across multiple time periods brings stability to your portfolio and ensures that top performers have earned inclusion with distinction.

## Top performance is rewarded by inclusion in the portfolio each month



Once a month, the performances over varying periods of time for each of the six components are measured and ranked. The top four showings make up the following month's portfolio and the six components begin a new competition again for the following month!



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