6% IS MORE POWERFUL THAN YOU THINK

YEAR	S&P 500®		S&P 500® FIA WITH 6% CAP	
	RETURN	ACCOUNT VALUE	RETURN	CONTRACT VALUE
1999		$100,000		$100,000
2000	**-10.23%**	**$89,770**	**0.00%**	**$100,000**
2001	**-13.02%**	**$78,082**	**0.00%**	**$100,000**
2002	**-23.23%**	**$59,944**	**0.00%**	**$100,000**
2003	27.55%	$76,458	6.00%	$106,000
2004	9.75%	$83,913	6.00%	$112,360
2005	3.78%	$87,084	3.00%	$115,731
2006	14.66%	$99,851	6.00%	$122,675
2007	4.36%	$104,205	3.53%	$127,005
2008	**-38.13%**	**$64,471**	**0.00%**	**$127,005**
2009	25.33%	$80,802	6.00%	$134,625
2010	13.93%	$92,058	6.00%	$142,703
2011	0.98%	$92,960	0.00%	$142,703
2012	14.87%	$106,783	6.00%	$151,265
2013	31.26%	$140,163	6.00%	$160,341
2014	12.56%	$157,768	6.00%	$169,961
2015	0.25%	$158,162	0.00%	$169,961
2016	10.83%	$175,291	6.00%	$180,159
2017	20.70%	$211,577	6.00%	$190,969
2018	**-5.51%**	**$199,919**	**0.00%**	**$190,969**
Annualized Return	3.71%		3.46%	

FIXED INDEX ANNUITY (FIA):

A fixed index annuity (FIA) is a tax-deferred, long-term retirement savings vehicle issued by an insurance company. FIAs are designed to meet long-term needs for retirement income. While product and feature availability may vary by insurance carrier and state, in general, FIAs provide guarantees of premiums (backed by the financial strength and claims-paying ability of the issuing company), credited interest (subject to surrender charges), and a death benefit for beneficiaries. Any distributions may be subject to ordinary income taxes and if taken prior to age 59 1/2, an additional 10% federal tax. Early withdrawals may result in loss of the premium and credited interest due to surrender charges.

These hypothetical examples are intended to illustrate how index fluctuations might affect your contract values based on the selected crediting method. It is not intended to show past or future results. The hypothetical products were purchased on 12/31/1999 and the initial FIA premium and hypothetical investment amount was $100,000. The depiction assumes no withdrawals or additional premiums added during the 19-year period ending 12/31/18. Index returns for a given year have been calculated by comparing the adjusted close from the last trade day of the proceeding year with the adjusted close from the last trade day of the given year. For example, the return for 2003 is calculated using the adjusted close of the index on 12/31/2002 and the adjusted close of the index on 12/31/2003.

* The S&P 500® returns shown include dividends. Annual returns were modeled using ticker symbol (^SP500TR).

* The S&P 500® returns shown are net fees. The annual fee used within the model was 1.13% and is a summation of the average new account fee in 2017 of 1.04% and the average equity index mutual fund average fee of 0.09%. This fee data was gathered from McKinsey & Company and ICI Research, respectively.

The returns for the cap rate crediting method 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 annual reset allows for any interest credited on each contract anniversary to be "locked-in" and it can never be taken away due to market decreases. The interest credited is added to the accumulation value of your contract, which then becomes the guaranteed Accumulation Value "floor" that will be included in the calculation of the interest that is credited going forward, subject to any withdrawals and applicable rider fees. The annual reset sets the index starting point each year at the contract anniversary. This reset feature is beneficial when the index experiences a severe downturn during any given year because not only do you not lose accumulation value from the downturn, but the new starting point for future growth calculations is the lower index value.

Although an external index may 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.

PROTECT FROM MARKET DECLINES **WHILE DELIVERING COMPETITIVE RETURNS.**

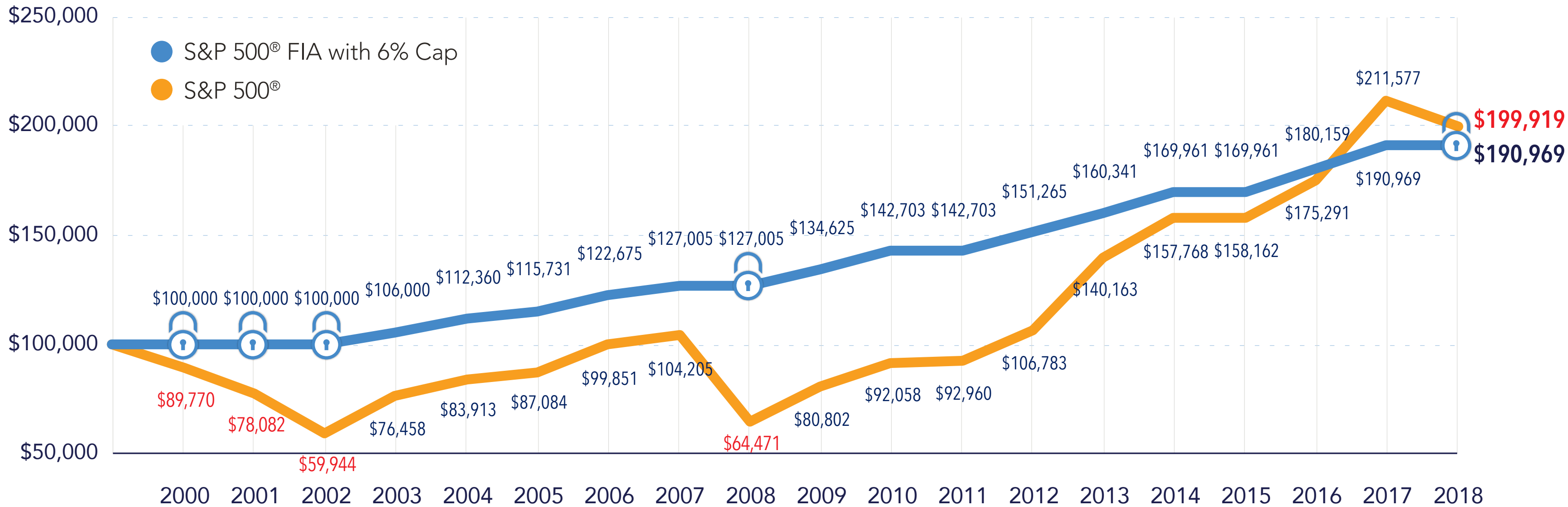
This graph demonstrates how fixed index annuities move with the S&P 500®. In up years, the contract's account value is credited interest, but in the down years, it maintains its value. This serves as a hedge against market corrections, especially when market valuations are high. Assets are protected and **what goes up won't come down.**

// HOW FIXED INDEX ANNUITIES HAVE PERFORMED THIS CENTURY

LOCKS IN INTEREST CREDITS DURING MARKET DECLINES

// DID YOU KNOW?

Fixed index annuities do not have a memory past one year, so interest credits are locked in during market declines. This allows the fixed index annuity contract value to remain level during declines at the next annual point to point interest crediting date.



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. Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period. Before purchasing an annuity, read and understand the disclosure document for the early withdrawal charge schedule. The purchase of an annuity is an important financial decision. Talk to your financial professional to learn more about the risks and benefits of annuities. Standard & Poor's® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC. 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.
This is not a comprehensive overview of all the relevant features and benefits of fixed index annuities. Before making a decision to purchase a particular product be sure to review all of the material details about the product and discuss the suitability of the product for your financial planning purposes with a qualified financial professional.

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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