

# ANICO Equity Index Annuity

## Simply Put ...

... The ANICO Equity Index Annuity offers an alternative to traditional and more complex indexed annuities. On the date the ANICO Equity Index Annuity is issued, the contract will receive a specified rate, which will be effective for the initial six-year term of the contract. At the end of the first contract year, a comparison will be made of the S&P 500® Index as of the issue date of the contract to the S&P 500® Index at the end of that first contract year. If the performance of S&P 500® Index is has increase or remained the same, the specified rate is credited to the contract. If the S&P 500® Index is down, the annuity value remains the same. There will never be a negative index charge to this annuity although a person could earn 0% interest. This comparison occurs at the end of each contract year of the initial six-year term.

## Is That All?

### *It Really Is That Simple!*

S&P 500® Index  Specified Rate Credited To Contract

S&P 500® Index  Specified Rate Credited To Contract

S&P 500 Index  Account Value Unchanged

## What do I need to know about the S&P 500® Index?

Over the last 10 years, the S&P 500® Index was up 6 times and lost value 4 times.

This means that the Index was up, on average, about 60% of the time!

## But What Happens If The Index Goes Down?

If the index is down the ANICO Equity Index Annuity does not lose value; the account value simply remains level.

## Anything Else? That's it! No hidden parts ...

**NO CAPS    NO HIGHWATER MARKS    NO ANNUAL RATE CHANGES**

**NO SPREADS    NO AVERAGING**

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Form REIA-NQ, PQ; GREIA-NQC, PQC; ROP-EIA



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