

Ben Franklin 'T'

Goal: Protect Funds From MARKET Risk/ALLOW FOR  
Some Growth.

|   | Indexed Annuity | Variable Annuity |
|---|-----------------|------------------|
| Principal <u>Protected</u>                            | ✓               |                  |
| Gains <u>Protected</u>                                | ✓               |                  |
| Premium Bonus <u>Protected</u>                        | ✓               |                  |
| LIFETIME INCOME $\Delta \uparrow$<br><u>Protected</u> | ✓               |                  |
| Gains <u>Protected</u> by MGA                         | ✓               |                  |
| <u>Loss</u> OF PRINCIPAL                              |                 | ✓                |
| <u>Loss</u> OF GAIN                                   |                 | ✓                |
| ADMIN <u>FEE</u>                                      |                 | ✓                |
| Maintenance <u>FEE</u>                                |                 | ✓                |
| Mortality and Expense <u>FEE</u>                      |                 | ✓                |
| 12b-1 <u>FEE</u>                                      |                 | ✓                |
| <u>RIDER</u> <u>FEE</u>                               | (Optional)      | ✓                |