

# Earn a positive return, even when the market isn't strong

The LiveWell Dynamic Annuity® registered index-linked variable annuity (RILA) offers many different Cycle investment options that help you grow your money. These Cycles vary by index options, term lengths (1-, 3-, or 6-years), protection level (floor or buffer), and crediting strategy (cap, participation, or trigger rate).

Most RILA investors allocate to cap and participation strategies—but those strategies require a strong market to win. What if you could have a *defined return* without needing a great market?

**Investors today are stuck between low-yield fixed income and volatile equities. A trigger strategy provides more certainty in uncertain markets.**

Trigger strategies aren't about maximizing upside—they're about increasing the probability of a positive outcome.

### Why investors like triggers:

- ✓ You don't need a strong market. Even flat markets can generate positive returns.
- ✓ Built-in protection up to the buffer.
- ✓ More consistency to help earn positive returns more often.
- ✓ Less stress about timing the market.

## How do triggers work?

What if you don't need a great market to have a good year? Trigger Rate strategies on the LiveWell Dynamic Annuity provide a set return if the index doesn't fall below the Trigger Point.

- If the market is up, you get a defined return.
- If the market is flat, you get a defined return.
- Even if the market is down but within the -20% Trigger Point, you still get a defined return with the Dual Direction Trigger.

-20% Trigger Point with 6.75% Trigger Rate	
Index performance	Your return
+20%	6.75%
+10%	6.75%
0%	6.75%
-10%	6.75%
-20%	6.75%
-25%	-5%

## What's the trade-off?

In very strong market years, your return is capped at the Trigger Rate. This is also true of cap rate strategies.

Trigger strategies focus on consistency, not pursuing the highest possible return. They provide a defined outcome in a range of market scenarios.

Most strategies try to win big when markets are strong. **Trigger strategies are designed to win more often, even when the markets aren't thriving, by offering potential index credits in up, down, or flat markets.**

	0% Trigger	Dual Direction	Cap Rate	Participation Rate
<b>Upside potential</b>	Limited	Limited	Limited	Higher
<b>Flat market</b>	Positive return	Positive return	0%	0%
<b>Down market</b>	0% Protection up to -20% buffer	Positive return If index return is ≥ trigger point	0%	0%
<b>Goal</b>	Defined outcome	Consistency	Moderate growth	Max growth

See how it works →

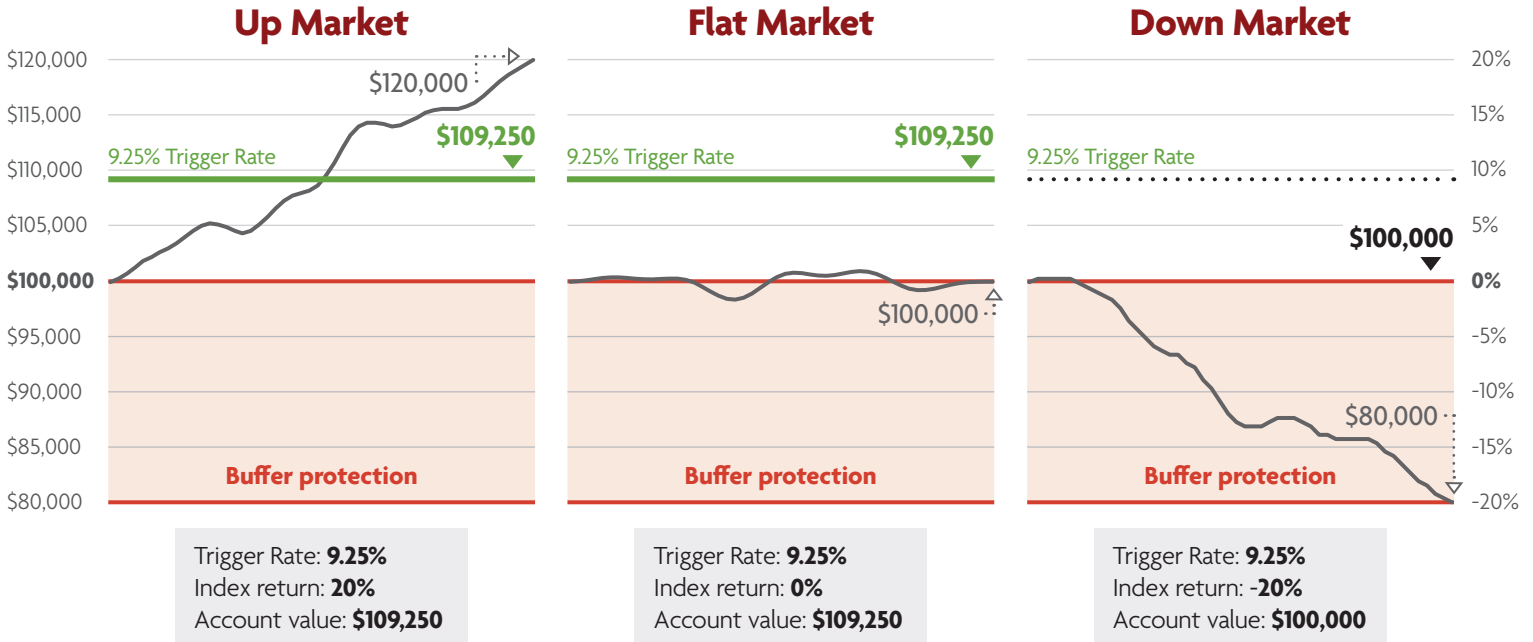
NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

# 0% Trigger Point Strategy

**How it works:** If the Index return is greater than or equal to 0%, the Trigger Rate is credited to the Cycle value. If the index return is less than 0%, nothing is credited to the Cycle value; however, buffer protection is applied up to -20% of index losses.

**Hypothetical example:** \$100,000 invested in the 1-year S&P 500® Index 0% Trigger with 9.25% Trigger Rate Cycle

— Index return      — -20% Buffer with 0% Trigger Point and 9.25% Trigger Rate



Hypothetical example only for illustrative purposes. Trigger Rate applies at the end of the one-year term.

## Looking through a historical lens

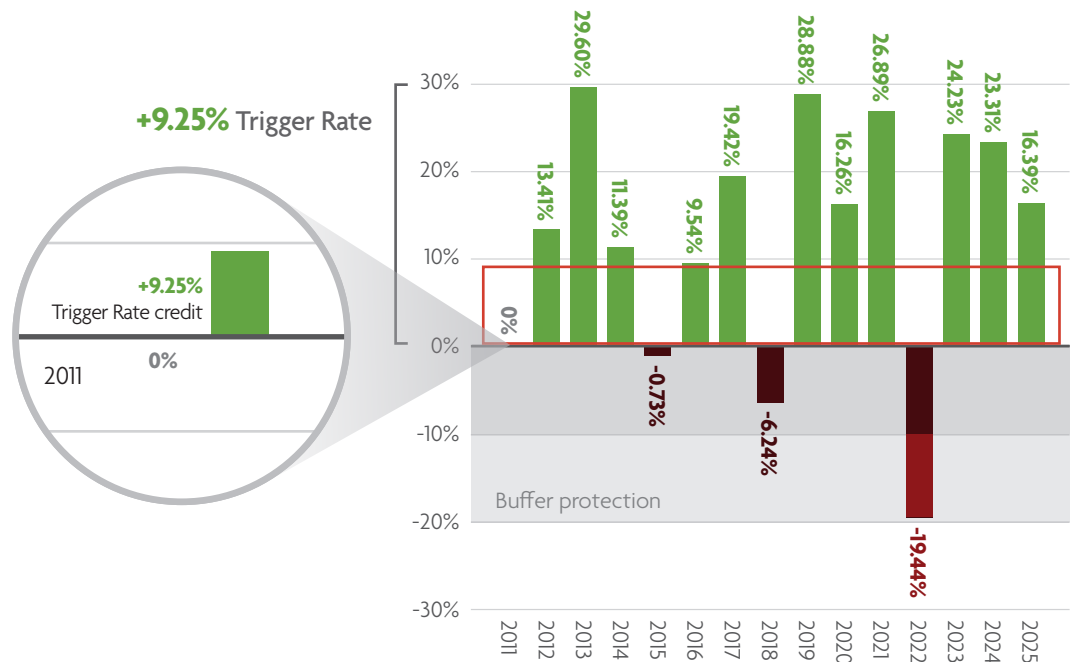
The chart below shows the S&P 500® Index year-end performance from 2011-2025. A Trigger Rate would have been credited in 12 of 15 years. The buffer would have provided full protection in all down years.

**Rewind to 2011:**  
 U.S. debt ceiling concerns, European debt crisis, global slowdown fears led to sharp drops and quick rebounds with a flat end.

**S&P 500® Index: 0%**  
 Hypothetical example with **\$100,000 initial investment:**

Invested directly in Index:  
**\$100,000**

Invested in LiveWell Dynamic Annuity with 0% Trigger Point and 9.25% Trigger Rate:  
**\$100,000 + \$9,250 = \$109,250**

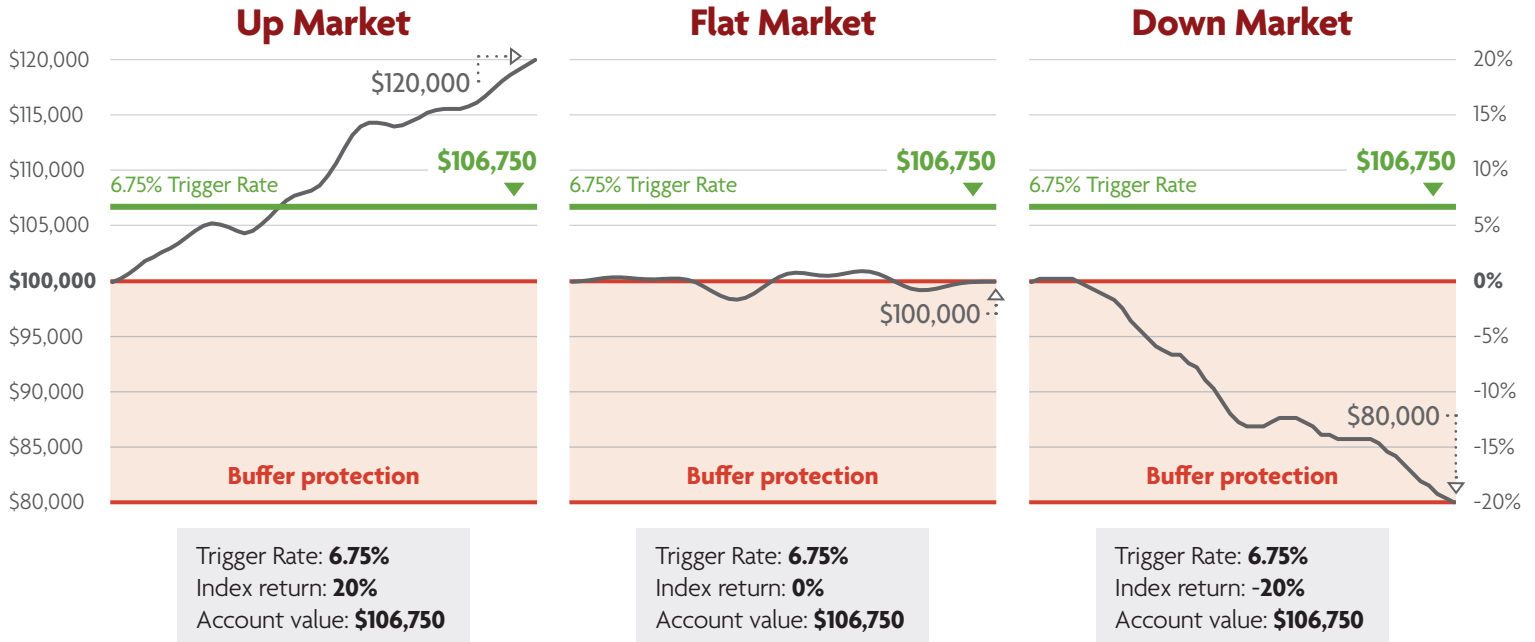


# -20% Dual Direction Trigger Point Strategy

**How it works:** If the index return is **down no more than 20% or is positive**, the **Trigger Rate** is credited to your contract for that Cycle. If the index return is down more than 20%, no interest is credited for that Cycle, and you are responsible for losses beyond the 20% buffer.

**Hypothetical example:** \$100,000 invested in the 1-year S&P 500® Index -20% Dual Direction Trigger with 6.75% Trigger Rate Cycle

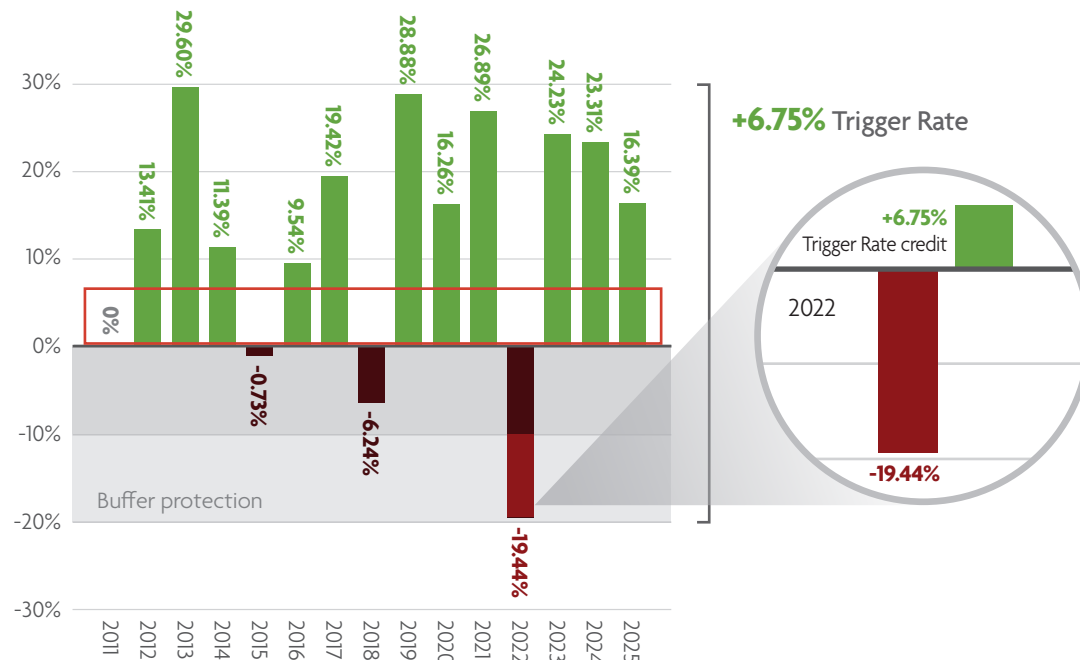
— Index return      — -20% Buffer with 0% Trigger Point and 9.25% Trigger Rate



Hypothetical example only for illustrative purposes. Trigger Rate applies at the end of the one-year term.

## Looking through a historical lens

The chart below shows the S&P 500® Index year-end performance from 2011-2025. With the Dual Direction Trigger Cycle, the Trigger Rate would have been applied in all years.



### Rewind to 2022:

Worst year for stocks since 2008; inflation spiked, Fed raised rates, and the markets reset.

**S&P 500® Index: -19.4%**

Hypothetical example with **\$100,000 initial investment:**

Invested directly in Index with no protection or Dual Direction:

$\$100,000 - \$19,400 = \$80,600$

Invested in LiveWell Dynamic Annuity with Dual Direction Cycle and 6.75% Trigger Rate:

$\$100,000 + \$6,750 = \$106,750$

**\$26,150 (26.15%)**  
potential return difference



**An investment in the LiveWell Dynamic Annuity® is subject to the risk of poor investment performance and can vary depending on the performance of the investment options you choose. Each investment option has its own unique risks. You should review the investment options before making an investment decision. The prospectus and/or summary prospectus contain this and other information. You can visit [srlivewell.com/prospectus](http://srlivewell.com/prospectus), or call 866-747-3421 to obtain a current prospectus for the LiveWell Dynamic Annuity and its underlying investment options.**

The risk of loss occurs each time you move into a new Cycle indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

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