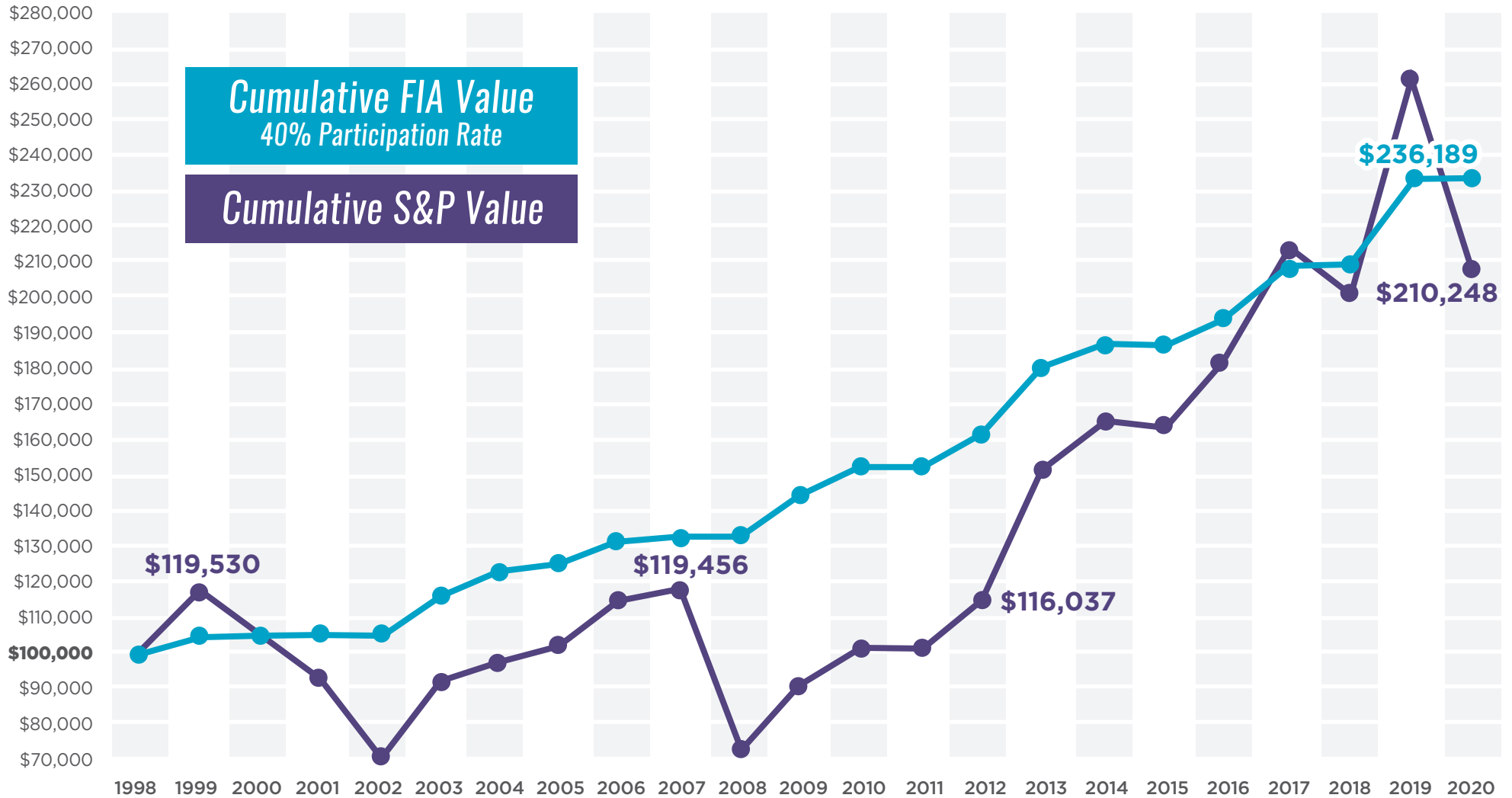


CUMULATIVE FIA VS. S&P 500 VALUE



This chart is a hypothetical depiction of a \$100,000 retirement portfolio from January 1999 until March 31, 2020. Above is a line graph demonstrating the benefits of an FIA with a 40% participation rate to the SP500 with a one year point-to-point compared to the blind SP500 index with no downside protection. The purple line represents the historical performance of the S&P 500 index. The teal line represents a hypothetical Fixed Index Annuity with a 40% annual participation rate in the S&P 500 index. Each year, this hypothetical Fixed Indexed Annuity earns only 40% of the S&P 500, but it also has no exposure to S&P 500 losses. All fixed Indexed Annuity guarantees are based upon the claims-paying ability of the issuing company. The past performance of the S&P 500 index is no prediction of future performance and should not be solely relied upon in making retirement decisions. This piece is created for financial professional use only and is intended to demonstrate the benefit of a FIA with a 40% par rate to the SP500.

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