



Beyond the 5-Year MYGA

Sales Concept: Positioning the ECI Plus FIA as a Compelling Alternative to Fixed Rate Annuities



Unlike traditional fixed rate products, fixed index annuities can provide the opportunity for higher earnings while still protecting principal.¹

The Enhanced Choice Index Plus annuity includes the Trigger Rate Plus strategy tied to the S&P 500® Dynamic Intraday TCA Index. This strategy helps your clients grow their retirement savings — even if the market stumbles.

Trigger Rate Plus Highlights:

- Always earn something:** Clients earn a trigger rate if the index is zero or positive, or a guaranteed earnings rate if the index is negative — no zeros to explain.
- Rates guaranteed for five years:** Clients can count on steady growth without surprises.
- No rate banding:** Everyone gets the same competitive rates, no matter how much they invest.

S&P 500 Dynamic Intraday TCA Index Highlights:

- Responsive volatility control by rebalancing up to 13 times a day.
- 15% volatility target allows for higher potential S&P 500® exposure.
- Historically more stable volatility versus traditional risk control indices.
- Positive growth since launch on Aug. 15, 2023.

What Could Happen in a 5-Year Scenario?

In a scenario where the index has zero or positive gains in four out of five years, here's what the credited rates² might look like:

Year	Index Change	Rates Credited
1	+4.25% growth	6.25% guaranteed
2	-2.30% decline	2.00% guaranteed
3	+0.75% growth	6.25% guaranteed
4	+7.50% growth	6.25% guaranteed
5	+2.25% growth	6.25% guaranteed

After five years, the annualized ROI is 5.40%.
Now, compare that to today's top five-year MYGA rates.

The ECI Plus FIA not only competes with these rates — it also provides protection in down markets, avoids zero-credit years, and offers the opportunity for greater returns when the index performs well. As a result, it's a strong fit for clients seeking both reliable income and the opportunity for growth.

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by Any Federal Government Agency • Not a Bank Deposit



Fixed Index Annuities Can Offer:

- **Growth:** Funds earn interest based on positive index performance.
- **Protection:** But they won't participate in any losses if the index goes down.
- **Guarantees:** Guaranteed rate options mean no need to worry about renewal rates.

Explore our new Fixed Index Annuities Resource Toolkit.



- 1 While providing higher upside than a traditional fixed rate product, the crediting rate in an FIA's index strategy may be less than a traditional fixed rate annuity.
- 2 Rates based on effective rates as of 8/1/2025 and subject to change without notice.

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