



# BARCLAYS ATLAS 5:

## THE RIGHT PLACE AT THE RIGHT TIME.

The Barclays Atlas 5 Index allocates to a global portfolio of equities and bonds, which can react quickly to changes in momentum. Atlas can rebalance between different parts of the world, equities and bonds on a daily basis. **This has proven beneficial during these recent highly volatile times.** Below is a snapshot of Atlas allocations to different parts of the world over three weeks tied to the recent significant events that have occurred:

	2/21/2020	2/28/2020	3/6/2020
<b>Economic Conditions</b>	<b>Markets still stable...</b>	<b>Entering volatile period...</b>	<b>More volatile...</b>
10-Year Treasury Rate	1.46%	1.13%	0.74%
Volatility Index	17%	40%	42%
<b>News Headlines</b>	<ul style="list-style-type: none"> <li>- Will COVID-19 stay isolated in Asia &amp; Asian economies?</li> <li>- Cruise ships sailing unable to dock</li> </ul>	<ul style="list-style-type: none"> <li>- COVID-19 penetrates Europe</li> <li>- Deaths outside Asia</li> <li>- Italy begins lockdowns</li> <li>- US asks Congress for \$1.25B</li> </ul>	<ul style="list-style-type: none"> <li>- US has 1st death</li> <li>- US imposes travel restrictions</li> <li>- US declares National Emergency</li> </ul>
<b>Atlas Allocations</b>	Mixture of Equities & Bonds Across the World	Moving Away from Asia & to the US	Heavily in the US
Legend:			
US Mkts	57%	82%	87%
Europe	31%	12%	8%
Japan	8%	6%	5%
Emerging Mkts/China	4%		
<b>Year-to-Date Performance</b>			
S&P 500®	3.31%	-8.56%	-6.40%
<b>Barclays Atlas 5</b>	<b>3.42%</b>	<b>0.92%</b>	<b>2.21%</b>

Because **Atlas** can move to different parts of the world at the right time, it's been able to have a positive rate of return year-to-date even during this highly volatile time.



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"Barclays Atlas 5" Point-to-Point with PR, Point-to-Point with Spread, Point-to-Point with Boost:

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ATLAS-RP-Rev012021



There's a lot going on these days...

let us help bring everything into **focus**.

**COMING SOON TO THE TETON™ & DENALI™ ANNUITY LINES**

We give you a way to  
**quantify** the chaos.



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# TETON



**VS.**



## Which Fixed Indexed Annuity is the best fit for your client?

### TETON

### DENALI

#### BOTH:

7-, 10- &  
14-Year Versions

Bonus &  
Non-Bonus Versions

Long-term Accumulation

US & Global Indexes

RMD-friendly

5% Account Value Free Withdrawals

Nursing Home/Terminal Illness/  
Home Health Benefits

Full Account Value at Death

Additional Premiums  
Allowed Year 1

**No Fees!\***

Cumulative  
Withdrawal  
Benefit

Accumulation  
Potential

Bonus  
Recovery  
recovers  
Premium  
Bonus

Bonus  
Recovery on  
Teton Bonus  
only

Wellness  
Withdrawals

Accumulation  
Potential  
+ Lifetime  
Withdrawal  
Benefit

Bonus  
Recovery  
recovers  
Premium Bonus  
& Interest

Bonus  
Recovery on  
Denali &  
Denali Bonus

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SIC-TVD

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Even during these tumultuous times, we've delivered **strong credits & consistent value to our policyholders.**

Check out the *chart to the right*, showing interest credits for policies issued 8/14/2019.

Our Annuity products don't just *look good...* they provide **real value.**

All of this, plus...

**NO FEES.<sup>1</sup>**

**These are actual net interest credits!<sup>2</sup>**

## THE SILAC TETON™ SERIES: TETON 14

Crediting Strategy	8/14/2020 Interest Credit
Fixed Rate	3.75%
S&P® AP2P Cap	7.25%
S&P® AP2P Par. Rate	11.24%
S&P® MP2P Cap	1.39%
S&P® MoAvg Cap	8.32%
S&P® MoAvg Par. Rate	7.90%
S&P® MoAvg Spread	7.82%
Barclays Atlas 5 AP2P Par Rate*	8.30%
Barclays Atlas 5 AP2P Boost*	7.73%

\* These are the interest credits clients would have earned if Atlas had been available on 8/14/19. Atlas was released on Teton policies beginning 1/8/2020, and its history goes back to 4/30/2004.

<sup>1</sup> There are no product or rider fees associated with Teton or Teton Bonus policies. Withdrawal charges & market value adjustment may apply to withdrawals made during the withdrawal charge period.

<sup>2</sup> Stated interest credits are not to be construed as guarantees or estimates of amounts paid in the future.

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