

More Than One Basket Matters

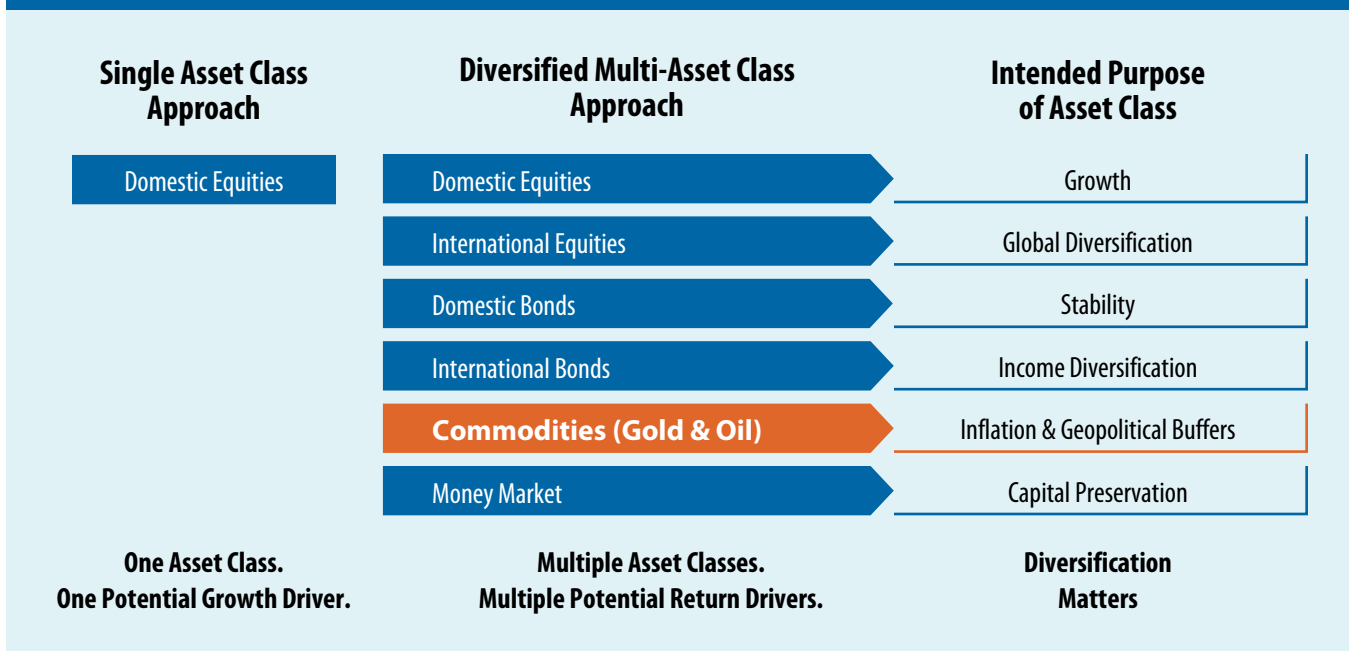
Addressing Volatility through Diversification within Indextra

Geopolitical risks. Market swings. Inflation surprises. The question isn't whether volatility exists. Rather, it's how you help clients navigate it.

Consider **Indextra® Series** (Indextra) fixed indexed annuity and **GS Momentum Builder® Multi-Asset Class Index (GSMAC)***, sponsored by Goldman Sachs.¹

GSMAC helps put the power of diversification in your hands. Exposure to growth opportunity ranges across **six asset classes**. One is Commodities, which itself is weighted equally between **Gold and Oil sub-indices**.

Multiple asset classes. Multiple return drivers. One volatility-controlled strategy.



While not a direct investment in a gold index, a GSMAC allocation within Indextra provides index-linked crediting based in part on gold market performance. Gold has historically served as a buffer against volatility, inflation and geopolitical risks. It was among the top-performing asset classes in both 2024 and 2025²

How Comfortable Is Your Client?

"I view diversification not only as a survival strategy but as an aggressive strategy, because the next windfall might come from a surprising place. I want to make sure I'm exposed to it. Somebody once said that if you're comfortable with everything you own, you're not diversified."

Peter L. Bernstein, Economist and Market Historian

GS Momentum Builder® Multi-Asset Class Index – helping bring diversification for your clients and differentiation to your practice. Contact us to learn more.

*GS Momentum Builder® Multi-Asset Class Index is one of the available index crediting options in Indextra® Series fixed indexed annuity. Please see full product brochure for more details.

- 1 GS Momentum Builder® Multi-Asset Class Index, which was custom designed by Goldman Sachs for Western & Southern Financial Group, includes a volatility control feature that seeks to minimize large swings in the index and limit exposure to market highs and lows.
- 2 "GS Momentum Builder® Multi-Asset Class Index Callan Chart" (2005-2026), Goldman Sachs FICC and Equities, 1Q 2026.

Indextra is not a security. It does not participate in the stock market or any index. It is an insurance contract designed to help you address your long-term retirement income needs.

Interest is determined by a formula that factors in the performance of the Goldman Sachs Index during the crediting period, adjusted by a Participation Rate guaranteed to be no less than 10%. There is no Interest Rate Cap.

Currently available indexed interest options and crediting periods may be changed or eliminated in the future. If it is our choice to make a change or elimination, we will notify you. Such a change or elimination will only be at the end of the crediting period. If an index is eliminated or substantially changed by the index provider, we will notify you and make a reasonable substitution.

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An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Integrity.

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