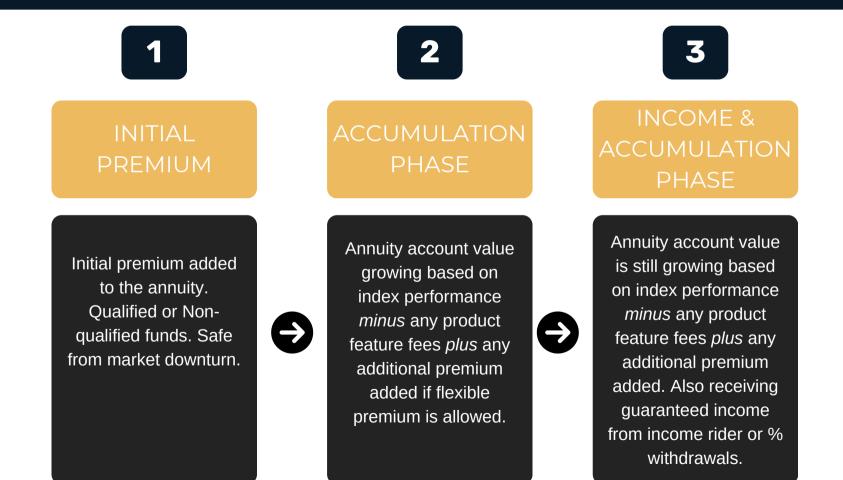
FEG ANNUITY PHASES



TIME

These Fixed-Indexed Annuities include a guaranteed income rider. For Agent Use Only.