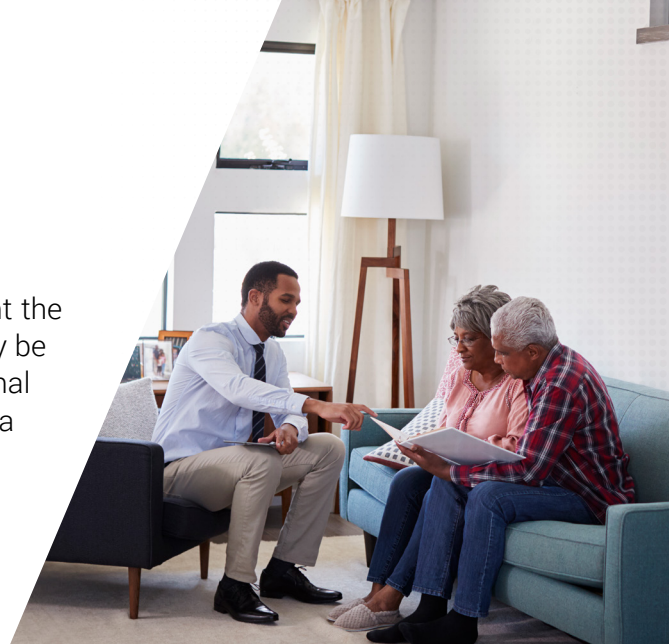


Annuities Made Simple

If you want to protect your money from market risk, but still want the potential to receive a higher credited interest rate, then a FIA may be right for you. It is designed to earn interest based on an external market index, which creates the opportunity to earn interest at a rate higher than a fixed rate. When the market goes down, your contract is protected from negative index performance and the interest rate is guaranteed to never be less than zero.



Learn the facts about Fixed Index Annuities:

MYTH #1 → Fixed Index Annuities are full of hidden charges.

FACT: There aren't any annual contract or administration fees. However, if you need to withdraw money from your contract during the first several years, you may have to pay an early withdrawal fee. If distributions occur prior to age 59½, you may be subject to a 10% early withdrawal federal tax penalty.

MYTH #2 → Annuities are not liquid.

FACT: In most cases, deferred annuities allow you to withdraw up to a specified percentage of the contract's accumulated value each year during the withdrawal charge period without any charges. Once the withdrawal charge period has ended, funds may be withdrawn without any charges. Keep in mind that fixed indexed annuities are designed to meet your needs for long-term retirement savings and income.

MYTH #3 → If you die while receiving income from your annuity, the insurance company keeps the rest of the money.

FACT: Most of today's annuities provide death benefits. For annuities that offer an immediate income stream, if you pass away before the full contract value is paid out, your beneficiary will receive any remaining principal in your account. You may also have the option of purchasing riders at an additional cost that increase the death benefit of the annuity.

MYTH #4 → Fixed and variable annuities are the same thing.

FACT: No. The main differences are the rate of return and the level of risk. FIA has a guaranteed minimum rate of return that never varies regardless of market swings compared to a VA whose rate of return is constantly in flux and results in significant gains or losses.

Sales Opportunities →



Ask about old 401k accounts.

In the last 10 years, it is estimated that more than 25 million employees have left behind at least one retirement account.



Ask about CD money.

Last year, 10.7 trillion dollars were invested in CDs nationwide.