



When Are Annuities the Right Fit?



Too much?
Unpredictable market fluctuations



Not enough?
CDs yielding low returns



So what's the right fit?
Perhaps it's time to consider a fixed annuity

Annuities offer competitive returns, strong guarantees and principal protection. This makes them a valuable addition to diversify anyone's portfolio. Regardless of market fluctuations, fixed index annuities provide growth potential with less exposure to risk and market volatility.

Choosing an annuity means:

- Maximizing tax-deferral
- Growing your funds with compounding interest
- Protecting your funds with safety and guarantees
- Beating the effects of inflation

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Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The annuity is not guaranteed by any bank or credit union and is not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value. The guarantees of the annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.

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