Diversify with a Fixed Index Annuity

Meet Frank

Frank is 55 years-old and has diligently contributed to his savings. Now he needs to look at funding his retirement. Since Frank is still young, he's comfortable with some risk. But he knows that his priority needs to be growing his principal for his retirement years.

Frank has $300,000 for retirement, let's look at a couple of his options.*

Typical Diversification Method	Diversification with a Fixed Index Annuity
$150,000 Low-risk with fixed rates CDs, fixed annuities, or money market accounts	**$100,000 Low-risk with fixed rates** CDs, fixed annuities, or money market accounts
$150,000 Aggressive growth with exposure to market risks Variable annuities or mutual funds	**$100,000 Index growth with no downside market risk** Fixed index annuity
	$100,000 Aggressive growth with exposure to market risks Variable annuities or mutual funds
Results	**Results**
In a good year: Account Value = $324,375	In a good year: Account Value = $326,250
In a bad year: Account Value = $288,375	In a bad year: Account Value = $292,250

A good year assumes 4.25% fixed rate, 10% index cap rate & 12% index growth*

A bad year assumes 4.25% fixed rate, 10% index cap rate & -12% index growth*

Frank's Decision

Frank decides to diversify with our fixed index annuities. This option provides competitive returns and strong guarantees, no matter what's happening on Wall Street. Fixed index annuities will never participate in any losses the index may see each term, only in the gains. Plus, as interest is credited, the earnings are locked into the index interest account value. Few taxable investments can compete with this blend of growth potential, safety, and the opportunity for interest compounding.

*For example purposes only and are not intended to represent how your annuity may actually perform.