

Make an Informed Decision

Comparing Your Annuity Options



What's the Best Choice for You?

Annuities are powerful tools that can help you achieve your financial retirement goals.

The benefits of annuities can be important in solving your retirement puzzle.

An annuity can

- Multiply growth with tax deferral
- Create a stream of retirement income you cannot outlive

This overview briefly describes three types of fixed annuities available today:

- Immediate annuities
- Traditional deferred annuities
- Index annuities

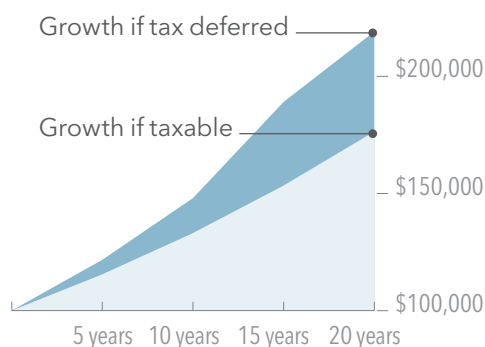
We will introduce to you – how they work, how they vary, and how their benefits can help you.

Your financial professional can provide specific contract benefits and details on many of these annuity options, and help you decide which product best meets your retirement needs.



Deferring taxes allows you to earn more interest on:

- Your contract value
- Your credited interest
- And the taxes you defer



Assumptions: \$100,000 at 4% interest, 28% tax bracket.

Your Annuity Options

Fixed Immediate Annuity

A fixed immediate annuity allows you to turn a one-time, lump sum payment into a guaranteed series of payouts.

Fixed immediate annuities offer:

- **Guaranteed payouts** which generally begin within one year of your contract date and can be spread over a specified period of time of your choosing, or even for life
- The choice of a guaranteed income plan that fits your situation, with **no market volatility** to worry about or portfolios to manage

Some fixed immediate annuities may also allow you to receive future annuity payments in advance as a lump sum before they are due to be paid to you – providing additional access should the need arise. *These options may significantly affect future periodic payments.*

Annuities can provide guaranteed growth and lifetime income

Traditional Fixed Deferred Annuities

Traditional fixed deferred annuities offer:

- Provide a **guaranteed** minimum interest rate that allows your money to grow tax deferred
- Generally are considered to be **lower risk** and can guarantee retirement income that you can't outlive

Many contracts include benefits such as a bailout feature, return of premium, and longer rate guarantees. So, in addition to the interest, interest rate period, and surrender charge period, you should carefully consider all the features provided by the contract.



Your Annuity Options CONTINUED

Fixed Index Annuities

Fixed index annuities operate in a way similar to traditional fixed annuities and share many of their benefits:

- **Protection** of principal
- **Security** from negative market fluctuation
- **Tax-deferred** accumulation
- Many provide penalty-free **access** to a portion of account value each year
- Opportunity to create guaranteed **income for life**

What makes a fixed index annuity different is the opportunity to have interest crediting linked to the performance of a market index.

A fixed index annuity's growth is linked to the performance of one or more widely followed financial market indices, such as the S&P 500[®] Index, Nasdaq-100[®], or Dow Jones Industrial Average.

In addition to interest crediting linked to the performance of an index, you also have the ability to choose a fixed rate interest crediting strategy. Further, you can reallocate each year.

Performance based on market index is different than being tied directly to the performance of a bond, equity, or similar investment. Insurers offering fixed index annuity contracts credit interest based on price changes of a selected index.

The credited amount is typically capped, which limits interest at both a particular high point and at a floor that guarantees contract value will never be lost due to a decline in the index. However, depending on the crediting strategy, it's possible that no interest will be credited to the contract during a particular time period.

Over time, fixed index annuity contract values may grow more than a traditional deferred fixed annuity.

Why Consider an Annuity?

Traditionally, consumers purchased annuities to gain financial security and the potential to grow their retirement money. Although growth and protection remain their primary goals, today's annuities have evolved. Increasingly, annuities are designed to:

- Help consumers **grow their money**
- Create a stream of **guaranteed lifetime income**

Because retirement is different for everyone, there are many things you should consider and many annuity options. Discuss your retirement timing and goals, your risk tolerance, and other factors with your financial professional.



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