

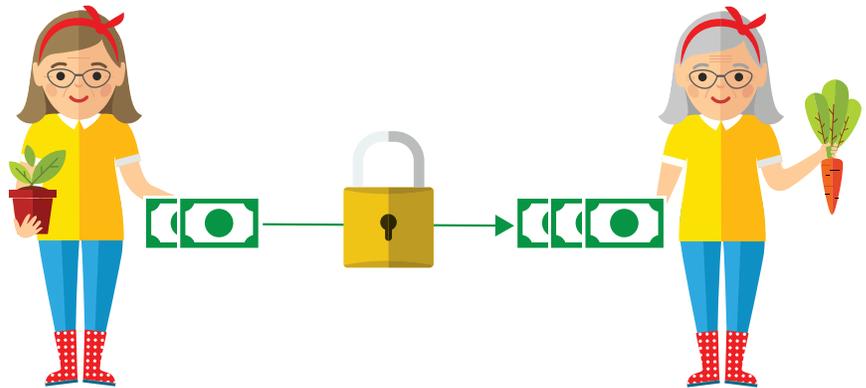
FIXED ANNUITIES

Be out living your life, not outliving your savings

Discover the value of an annuity

An annuity is a long-term, tax-deferred investment that is issued by an insurance company and purchased through a financial advisor.

Fixed annuities allow you to lock in a rate of earning that, even over long periods of time, remains unaffected by market ups and downs. The principal investment and a specified interest rate are both guaranteed.*



Who might consider it?

This may be a good choice for those who want a guaranteed interest rate without market participation. It's a minimal investment risk, but still offers a chance to grow money at a set interest rate.

See the next page for important details about benefits and risks.

* Certain restrictions apply.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
• Not insured by any federal government agency • May lose value



What are the benefits?

Tax-deferred Its tax-deferred status allows you to benefit from compounded growth.

Principal and interest protection It offers minimal investment risk exposure but still provides the opportunity to grow money at a set interest rate. The rates are generally higher than CDs from a bank.

No market risk It offers guaranteed interest rates without exposure to market fluctuations.

Flexibility If choosing to annuitize your contract for lifetime income, you have the ability to choose from different payout options: set payments for a specified period or a lifetime stream of income.

Lower investment minimums They usually require only \$1,000 to \$10,000.

Beneficiary protection You can pass assets to beneficiaries and avoid the costly probate process. Optional riders at an additional cost can enhance the amount that beneficiaries may receive upon the annuity owner's passing.

What should you consider before purchasing?

Less opportunity for growth Without market participation, growth opportunity is minimal compared with variable annuities, but there's also less risk.

Inconsistent rates Some rates can be offered for a fixed period and then drop after that set period of time.

Interest may not keep up with inflation If this happens, you could lose buying power.



This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

Annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses or to fund short-term savings goals.

Fixed annuities may be appropriate for individuals who want guaranteed interest rates and the potential for lifetime income.

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

If you take withdrawals before you're age 59½ you may have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes. Withdrawals may trigger early surrender charges and reduce your death benefit and contract value.

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