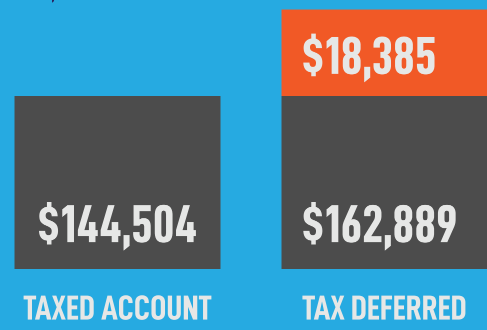
2 SECURITY & GUARANTEES

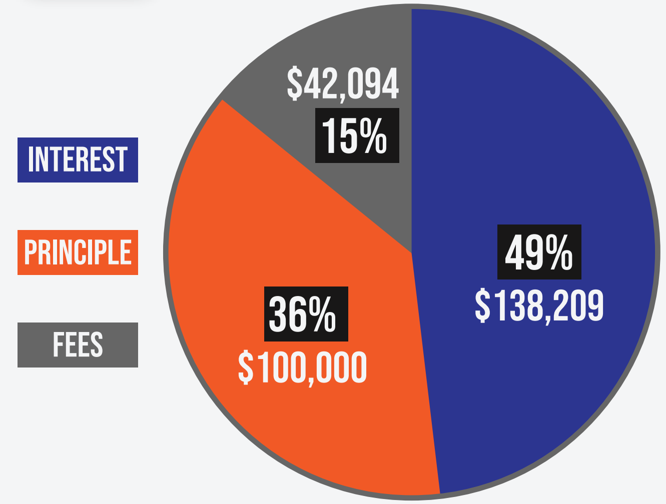
We represent only those financial institutions that carry an "A" rating or higher with the major financial rating institutions (Moody's, AM Best, Fitch, S&P). This means that they have excellent financial outlooks to secure your funds. Furthermore, all companies are registered as **Legal Reserve** entities in the State you reside, so they have to prove each year that they have at least one (1) dollar of liquid reserves for each one (1) dollar of liability. Lastly, each State also carries a guarantee fund which the annuity companies pay into to provide an additional layer of security and guarantees.

3 TAX DEFERRED

FIAs allow your funds to grow tax deferred. This results in **Triple-Compounding Interest**. You earn interest, you earn interest on your interest, and you earn interest on the money that you would have normally paid in taxes. Assuming a 25% tax bracket and a 5% annual gain, a $100,000 FIA would have 12% more after 10 years when compared to a non-tax deferred investment, such as a bank CD.



4 ELIMINATE FEES



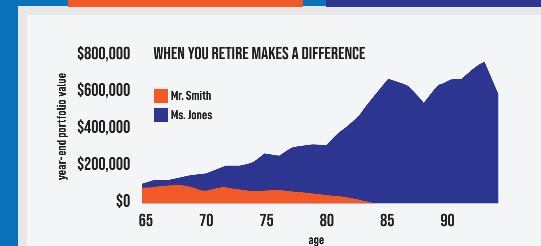
We can't control the market, but we can control the fees we pay. Many of us are unaware what fees we are being charged and how it is eroding our nest-egg. FIAs can eliminate the fees seen in traditional equity investments, such as load fees, expense fees and 12b-1 fees. According to the **Investment Company Institute**, the average annual fees (expense ratio & 12b-1) for equity mutual funds were 1.50% per year. These fees, which offer no guarantee, can erode a substantial amount of your retirement over time.

above graph shows amount lost to fees of 1.50% over 20 years on a $100,000 investment earning 5%

5 ELIMINATE RISK

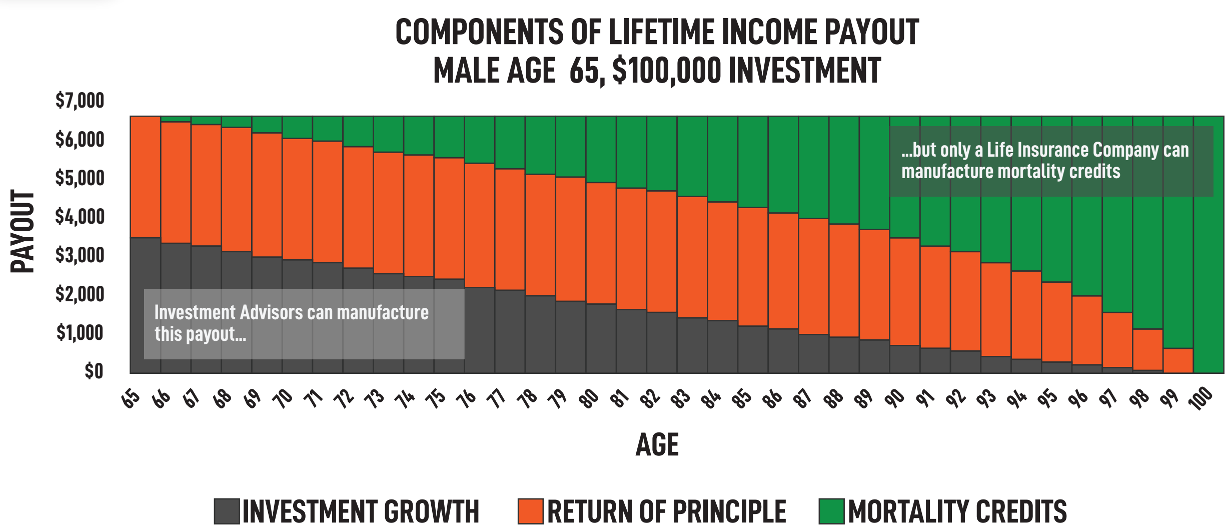
A very real and dangerous risk in retirement is **Sequence of Returns Risk**. This risk involves the order in which your investment returns occur. An investment portfolio, over time, might have a very favorable average annual return, but if a retiree experiences too many negative returns in a short period of time, while withdrawing funds to live off of, they could actually run out of money in retirement.

	MR. SMITH INVESTMENT: $100,000 STOCKS 60% | BONDS 40% RETIRED 1/1/1969 - ANNUAL WITHDRAWALS: $5,0000			MS. JONES INVESTMENT: $100,000 STOCKS 60% | BONDS 40% RETIRED 1/1/1979 - ANNUAL WITHDRAWALS: $5,0000		
AGE	YEAR	ROR	YEAR-END VALUE	YEAR	ROR	YEAR-END VALUE
65	1969	-2.6%	$92,168	1979	14.7%	$109,172
66	1970	5.3%	$91,446	1980	23.9%	$128,899
67	1971	10.5%	$95,219	1981	3.4%	$126,282
68	1972	12.9%	$101,447	1982	16.6%	$139,848
69	1973	-6.6%	$88,410	1983	16.6%	$155,426
70	1974	-12.6%	$70,219	1984	7.3%	$158,880
71	1975	25.1%	$80,085	1985	22.0%	$185,630
72	1976	16.5%	$85,107	1986	13.9%	$203,223
73	1977	-2.4%	$74,324	1987	5.7%	$206,232
74	1978	6.3%	$69,660	1988	12.2%	$222,537
75	1979	14.7%	$69,487	1989	22.1%	$262,402
76	1980	23.9%	$74,222	1990	1.2%	$255,753
77	1981	3.4%	$63,670	1991	20.8%	$298,808
78	1982	16.6%	$60,391	1992	6.1%	$306,574
79	1983	16.6%	$56,145	1993	7.3%	$318,026
80	1984	7.3%	$45,480	1994	2.0%	$313,351
81	1985	22.0%	$40,198	1995	24.6%	$378,884
82	1986	13.9%	$30,286	1996	16.3%	$429,072
83	1987	5.7%	$15,941	1997	21.1%	$507,502
84	1988	12.2%	$1,176	1998	19.1%	$592,094
85	1989	22.1%	Exhausted	1999	14.3%	$664,249
86	1990	1.2%	Exhausted	2000	-0.8%	$645,969
87	1991	20.8%	Exhausted	2001	-3.8%	$608,120
88	1992	6.1%	Exhausted	2002	-9.3%	$538,413
89	1993	7.3%	Exhausted	2003	18.9%	$626,319
90	1994	2.0%	Exhausted	2004	8.2%	$663,790
91	1995	24.6%	Exhausted	2005	3.8%	$674,761
92	1996	16.3%	Exhausted	2006	11.2%	$735,149
93	1997	21.1%	Exhausted	2007	6.1%	$764,278
94	1998	19.1%	Exhausted	2008	-20.5%	$591,402
	AVERAGE ROR 10.5%			AVERAGE ROR 9.6%		



The graphic above shows actual market returns for different periods of time in U.S. history. Notice how the portfolio with the higher average annual returns results in depletion of the account by age 84 because of **Sequence of Returns Risk.**

6 GUARANTEED LIFETIME INCOME



Only annuities can offer guaranteed lifetime income. Traditional investments can pay a retiree principle and investment returns, but annuities offer a third dimension called **Mortality Credits**, which are unique to annuities (FIAs). These **Mortality Credits** can provide higher withdrawal rates in retirement when compared to SAFEMAX rates and can guarantee a paycheck for life, even if the money has been depleted.

7 AVOID PROBATE

Annuities, just like life insurance, go direct to beneficiaries and avoid probate

According to LegalZoom.com, average probate cost is 2%-4% of the estate, with some states as high as 7%

If you had $300,000 in an annuity, you could be saving up to $21,000 in probate costs!

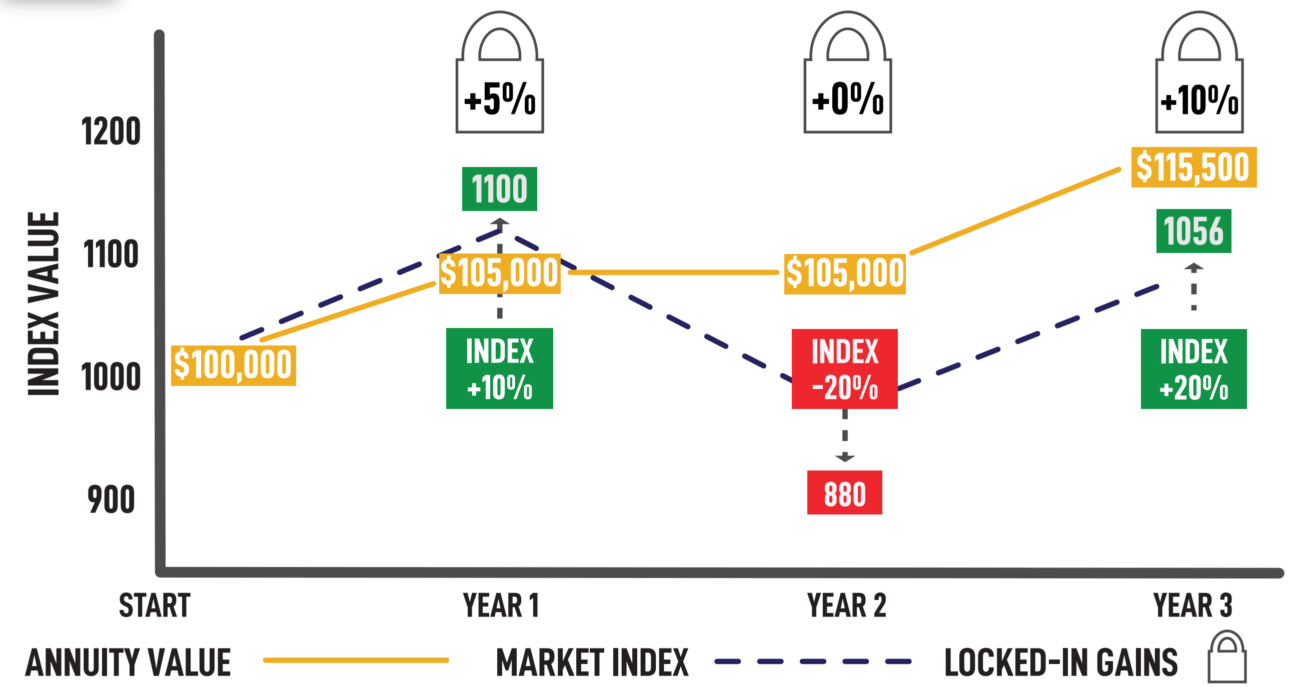
source: https://info.legalzoom.com/much-cost-probate-will-3816.html

RETIREMENT CHALLENGES

- OUTLIVING YOUR MONEY
- HEALTH CARE
- INFLATION
- LEAVING A LEGACY
- AVOIDING MARKET DOWNTURNS
- ACHIEVING INVESTMENT RETURNS
- PROBATE
- CHARITABLE GIVING

These challenges in retirement can feel daunting, and making the right financial decisions can make all the difference. The Fixed Indexed Annuity (FIA) is one of the fastest growing retirement tools because it helps solve these problems! **Here are seven reasons why an FIA might be right for your retirement.**

1 POWER OF INDEXING



Indexing allows your retirement to participate and lock-in the upside market gains, but never in the downside market losses. The hypothetical example above shows how when a market index (such as the S&P 500) increases, the FIA participates and locks in the gains, but when the market index declines, the FIA does not lose value. With **Indexing**, your retirement is always safe and your principle and gains will never be lost due to market downturns.

PHOTO

FIA

FIXED INDEXED ANNUITY

Guaranteeing Safe Growth & Lifetime Income **FOR RETIREMENT**

YOUR RETIREMENT SPECIALIST:

AGENT NAME

AGENT@EMAIL

123.45P.HONE

"Find out why Fixed Indexed Annuities are the fastest growing retirement tool in America" *

Independent Insurance Agents
are licensed professionals who work in your local community to help you protect what matters most – **YOUR FAMILY**. State Licensed agents represent multiple carriers and products, so their loyalty is to you, the client. This allows them to remain impartial while finding you the best fit for your insurance and annuity needs.

LOGO

* source LIMRA.com