

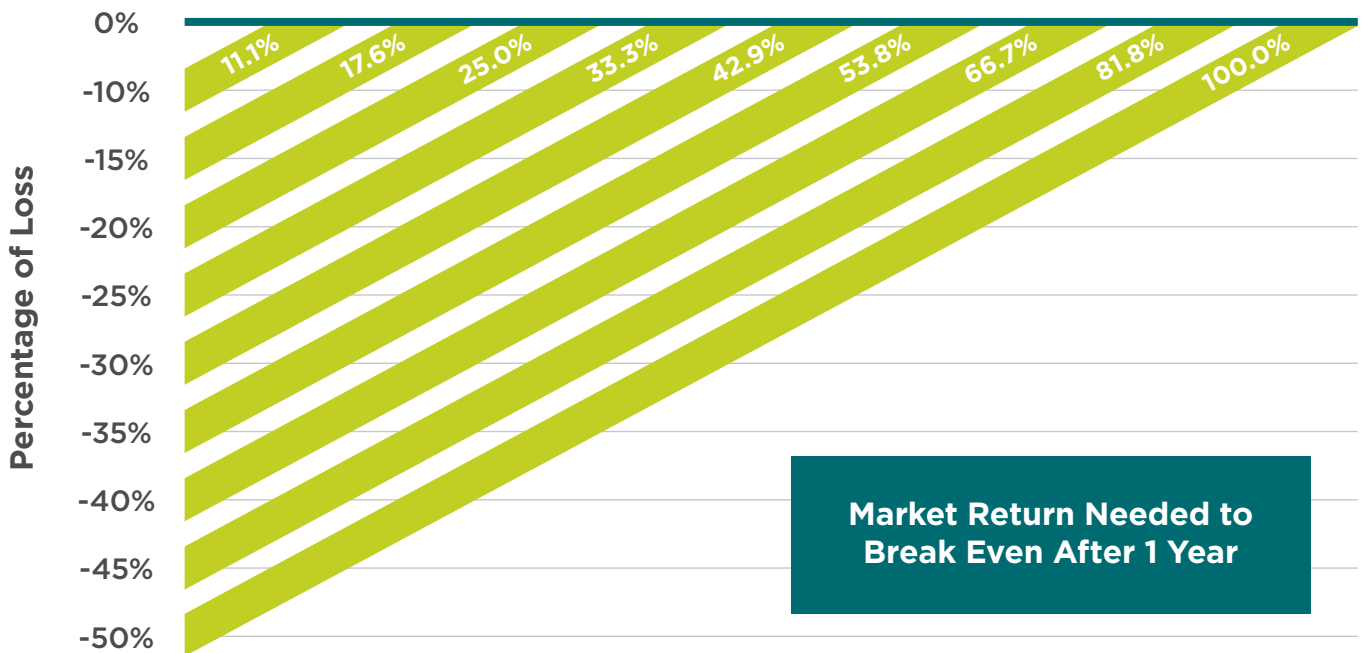
INDEX ANNUITIES

Index Annuities Eliminate the Stress of Market Losses

One bad year in the stock market can result in a significant setback in achieving financial goals. The return needed to recover from a market loss can be substantially greater than the percentage loss itself — and may take longer to achieve.

Fixed indexed annuities allow you to participate in the index gains, but forgo the losses. Annual credits to your annuity contract will never be less than zero. Eliminating the downside risk gives you valuable peace of mind.

The chart below shows the recovery percentages necessary for various market-loss percentages. For example, after a 25% market loss, an original \$100,000 investment now has a value of \$75,000; the rate of return needed to grow \$75,000 to \$100,000 is 33.3% ($100,000 \div 75,000 - 1 = 33.3\%$).



**Learn how you can achieve index-linked returns — with none of the downside.
Contact us today for more information!**



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