THE REALITY OF LOSS DUE TO VOLATILITY

THE REALITY IS:

If you had a market loss of 25%, it would take a 34% increase to recoup your losses.

$100,000 – 25% = $75,000

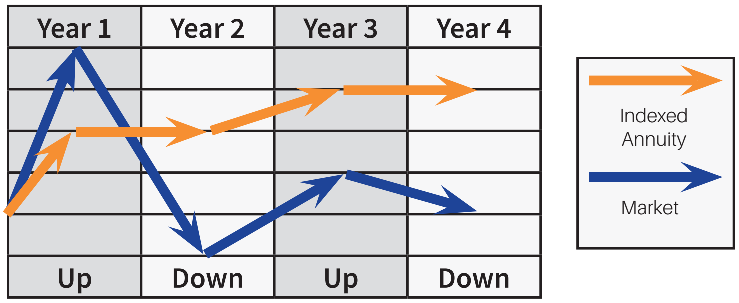
$75,000 + 34% = $100,500

Can you afford this risk with your retirement funds?

Now is the time to protect your gains!

Consider a Fixed Indexed Annuity and participate in market increases without taking any of the risk of a potential correction or retreat.

As illustrated below, with a Fixed Indexed Annuity, you participate in a portion of the gains, however you bear none of the risk. If the market goes up you would receive a portion of the increase credited to your account. However, if the market goes down, you would not lose a penny of your original investment or the earnings that have been credited to your account. Your premiums are not invested directly in the stock market or in individual stocks. This allows you to benefit from the potential gains of the market without direct participation. In contrast to a securities-type product or mutual fund where the investor bears the market risk, the Fixed Indexed Annuity concept insulates you from any risk of loss of premium due to market downturns.



Ready to Learn More?

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