



WORRIED ABOUT HAVING TO CLAW YOUR WAY BACK FROM MARKET LOSSES?

Discover the value of upside potential
with downside protection

In March 2020, the spread of the coronavirus pandemic led to significant market volatility, ending the longest bull market in U.S. history. With continued uncertainty upon us, are you ready for what's ahead?

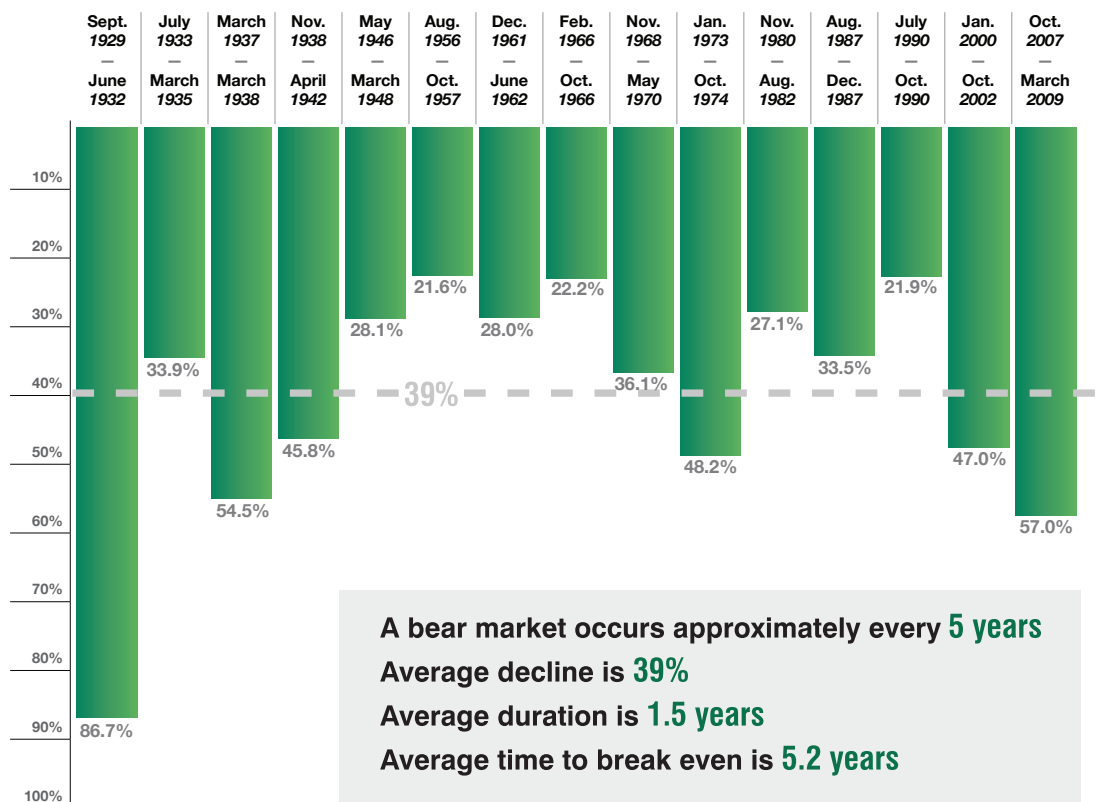
PREPARE AND PROTECT

Experiencing a bear market during retirement could cause your assets to lose value. With less time to recover from those losses and the need to draw down your portfolio to cover living expenses, you could run out of money much sooner than anticipated.

“Bear” in mind that fixed index annuities can offer upside potential, downside protection and predictable lifetime income that can help you maintain confidence in any market. Contact me for details!

A History of Bear Markets

Based on 1929-2009 S&P® 500 performance



A bear market occurs approximately every 5 years

Average decline is 39%

Average duration is 1.5 years

Average time to break even is 5.2 years

These numbers depict historical returns and do not guarantee future performance. Fixed index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indexes, without the risk of loss of premium due to market downturns or fluctuation.

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