

DARE TO COMPARE RETIREMENT SAVINGS VEHICLES

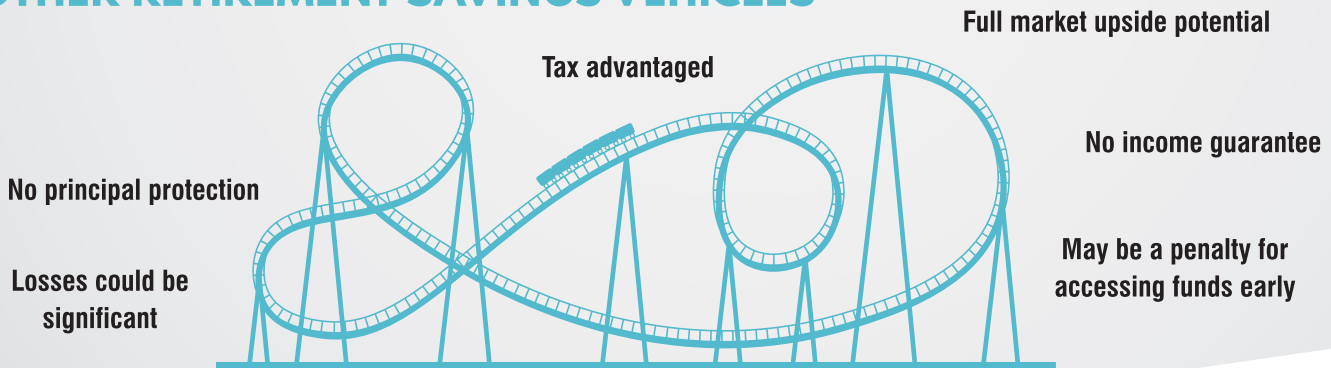
Is your retirement fund protected? Or is it on a wild ride?

The closer people get to retirement age, the more important asset stability becomes. In many retirement savings vehicles, your money is invested in the market, making it vulnerable to downturns. A bear market shortly before or during early retirement could devastate your nest egg and leave you unable to recoup money lost — which could jeopardize your retirement dreams.

There is an alternative: fixed indexed annuities. When the market goes up, so does your account value. When the market goes down, your account value doesn't.

Think of it this way. Funds invested in the stock market are on a roller coaster ride, going up and down in response to current events. In a fixed indexed annuity, your assets are on a ski lift — they only go up. (At worst, they plateau for a time.)

OTHER RETIREMENT SAVINGS VEHICLES



Contact me to discuss how a fixed indexed annuity can help you enjoy the ride to a secure retirement.

* A portion of funds, typically 10%, are generally available for free withdrawal. See your specific contract for details.

** Guarantees are backed by the claims-paying ability of the issuing insurance company.

This material has been prepared for informational and educational purposes only. Agents may not give tax, legal, accounting or investment advice. Individuals should consult with a professional specializing in these areas regarding the applicability of this information to his/her situation.