



When it comes to your retirement future, the potential for major market declines can be unsettling. But what alternatives exist to better position you to ride to and through your golden years with confidence?

Fixed indexed annuities can help you stay protected

Current market volatility has many of us wondering if this roller coaster ride is ever going to stop. If you're sitting in that first car, closest to or even in retirement, your risk tolerance may indicate that more stability is a better option — one that offers the thrill of upside potential with protection against market plunges. A fixed indexed annuity delivers exactly that.

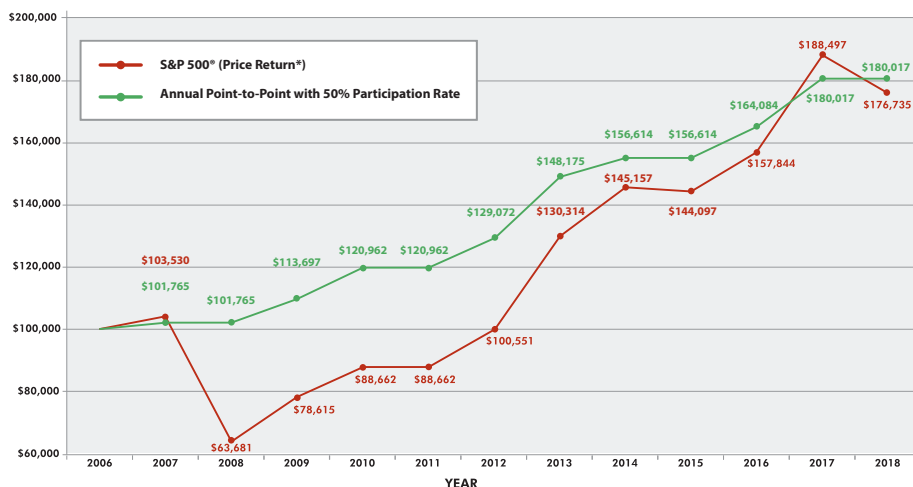
By earning interest credits tied to a specific market index when the index goes up, your account value can enjoy the ride. Yet, when the markets begin to twist and turn down, your account value doesn't have to follow along.

The Power of Fixed Indexed Annuities

Start Date: 01/01/2006

Initial Premium: \$100,000

**Index Strategy: Annual P2P
with 50% Par Rate**



This example is for hypothetical purposes only. It is not intended to portray past or future product performance for any specific product. Other products may perform better or worse than this example.

**Contact me to discuss how a fixed indexed annuity can help you
minimize apprehension and maximize anticipation for the future.**

Past performance is not an indication of future results and assumptions are not guaranteed. The "S&P 500®" is a product of S&P Dow Jones Indices LLC ("SPDJI"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed to SPDJI. The S&P 500 Index (SPX) is a price return index and does not include dividends paid on underlying stocks. Agent does not offer legal, investment, or tax advice. Please consult a qualified professional. Annuity guarantees are based on the financial strength and claims paying ability of the issuing insurance company and are not guaranteed by any bank or insured by the FDIC.

