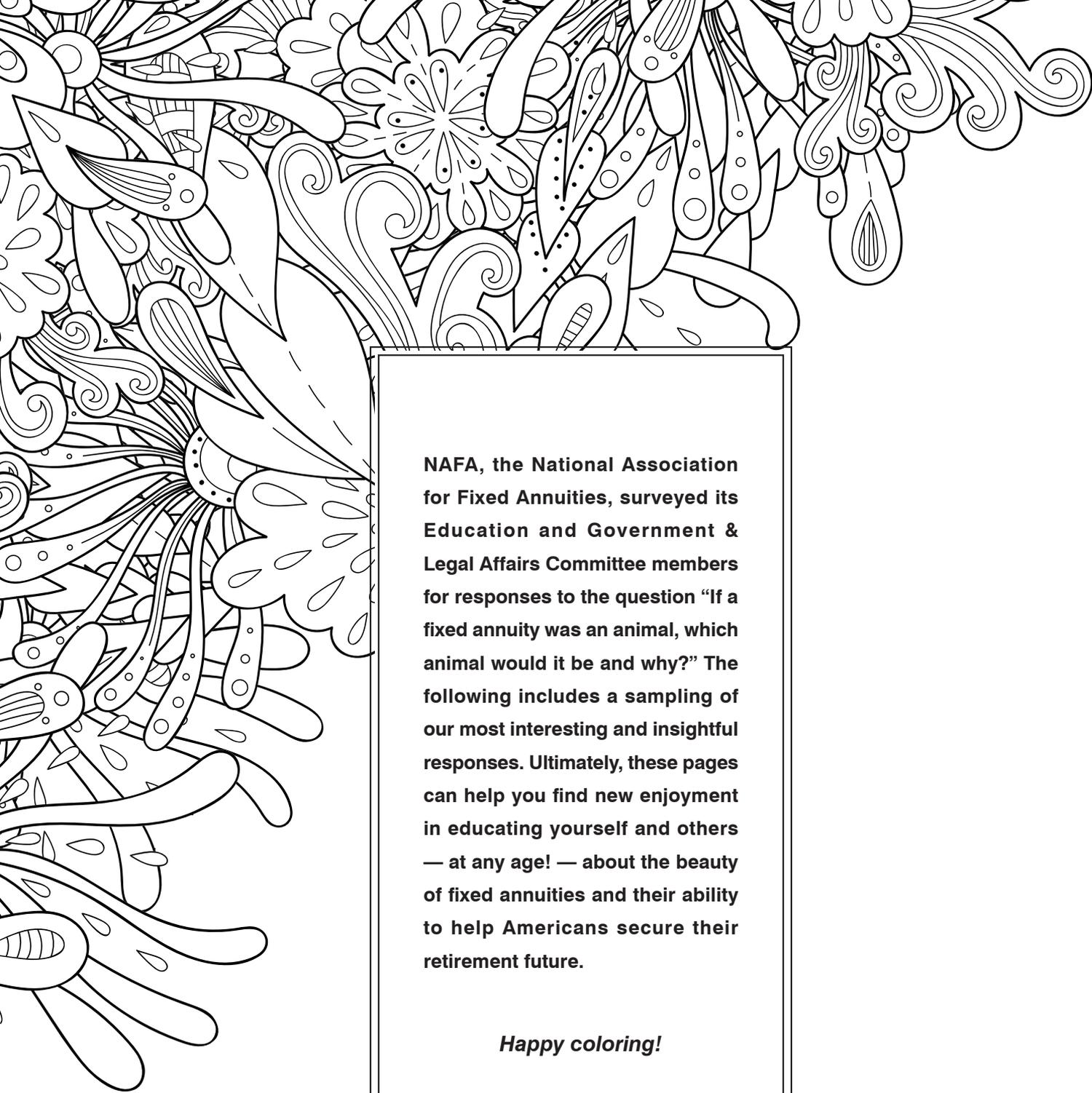


IF ANNUITIES WERE AN ANIMAL

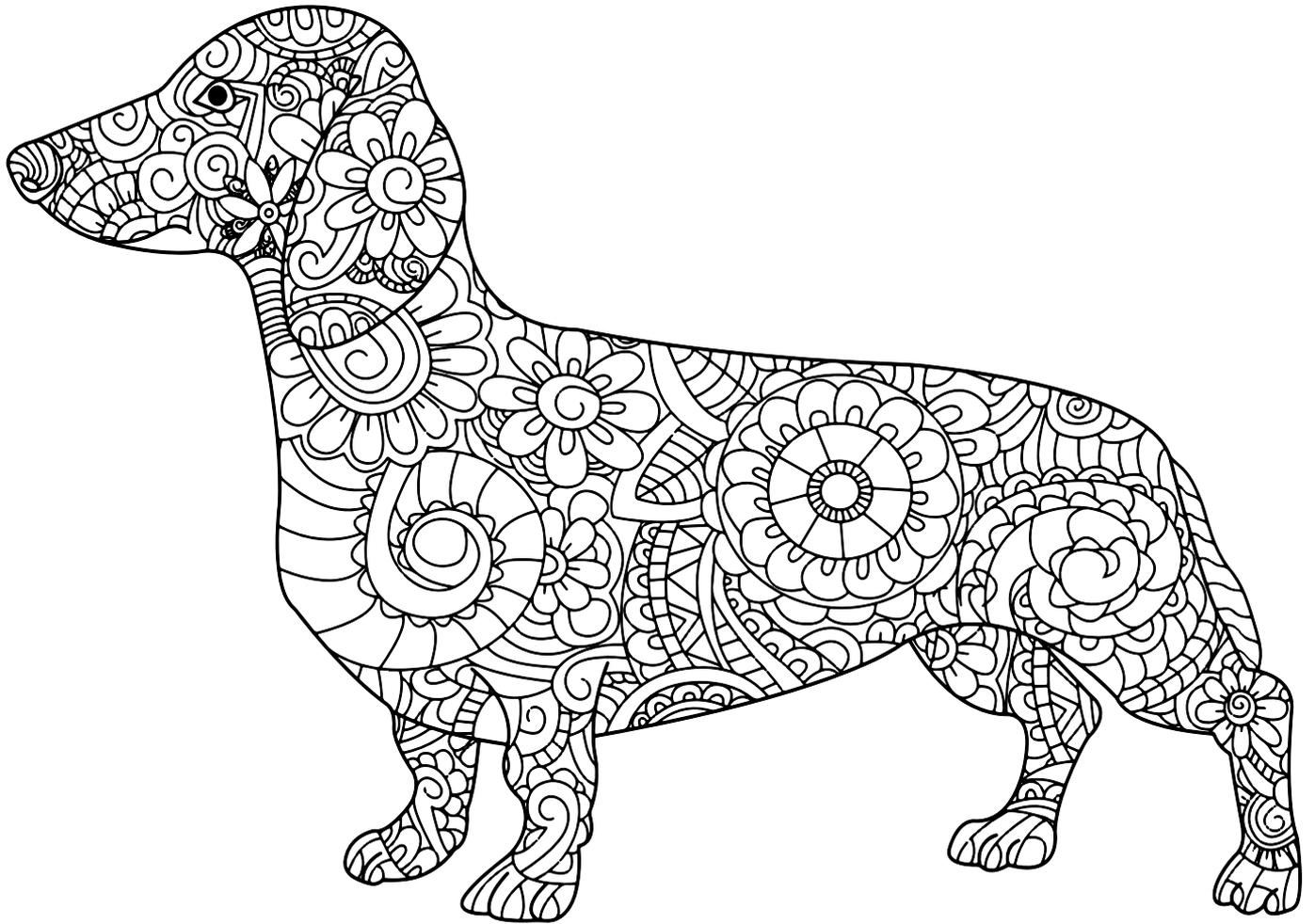
COLORING BOOK





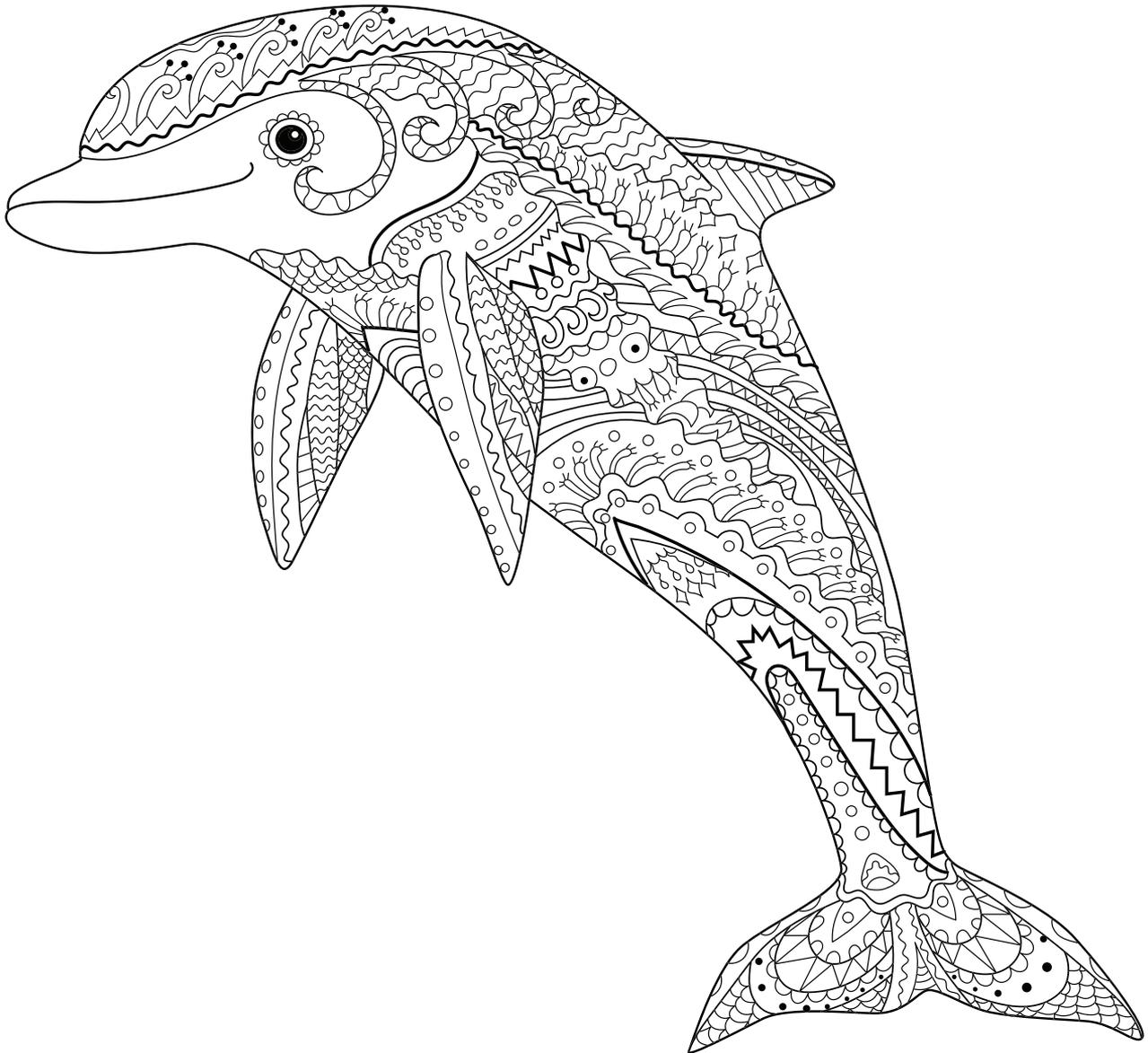
NAFA, the National Association for Fixed Annuities, surveyed its Education and Government & Legal Affairs Committee members for responses to the question “If a fixed annuity was an animal, which animal would it be and why?” The following includes a sampling of our most interesting and insightful responses. Ultimately, these pages can help you find new enjoyment in educating yourself and others — at any age! — about the beauty of fixed annuities and their ability to help Americans secure their retirement future.

Happy coloring!



DOG

Loyal, faithful and dependable, dogs are well known and loved for giving their owners comfort, security and a sense of safety in unpredictable environments. Fixed annuities are trusted insurance contracts that provide predictability, safety and guarantees for the future. Just as dogs serve as man's best friend, annuities can serve as a retiree's best friend.



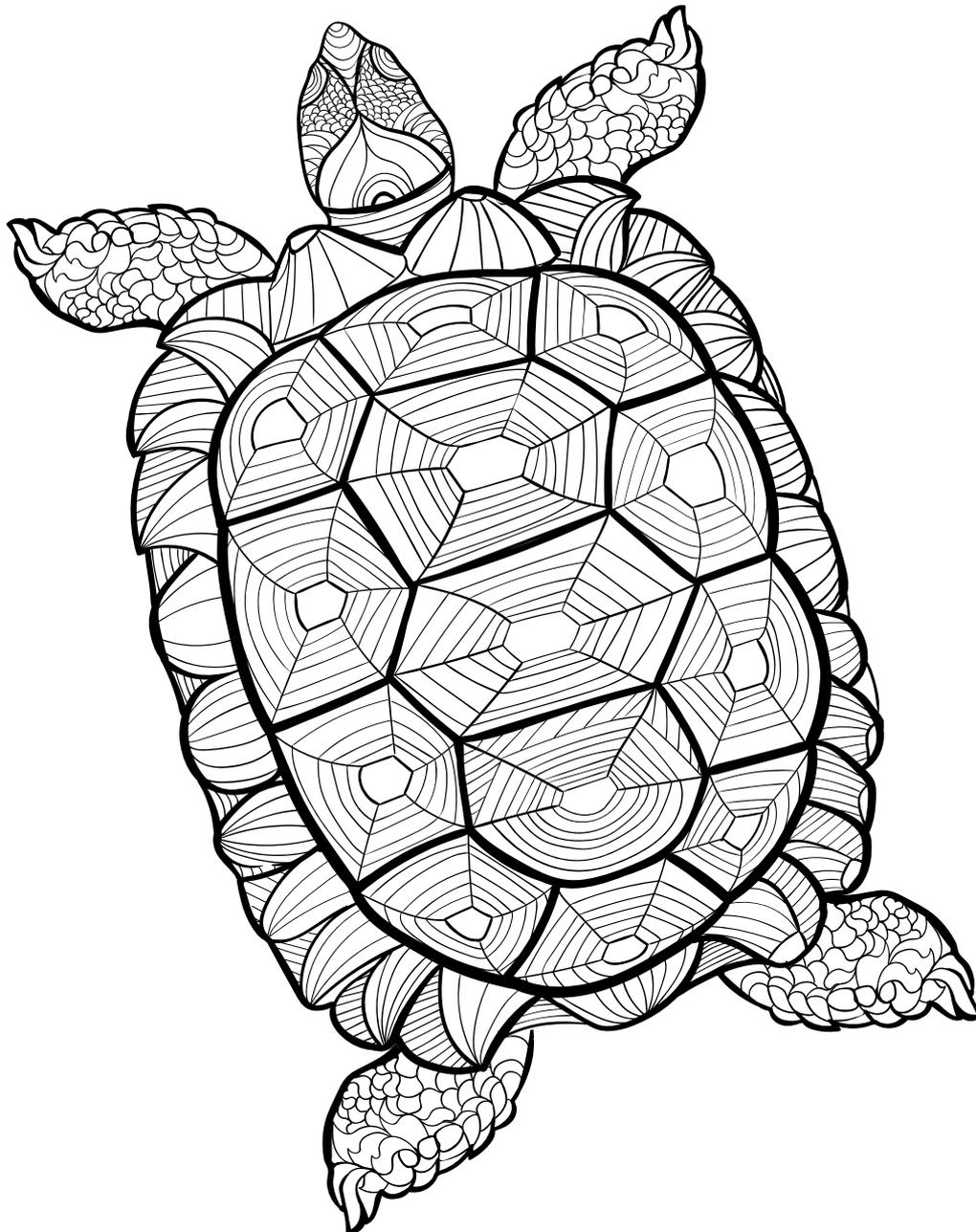
DOLPHIN

Dolphins are among the friendliest and most well-liked animals on the planet. Consumers who own fixed annuities may feel the same sense of admiration for the benefits these products deliver. Dolphins are smart and sociable, living in every ocean. The smart and varying designs of annuities can play a role in nearly every individual's retirement plans.



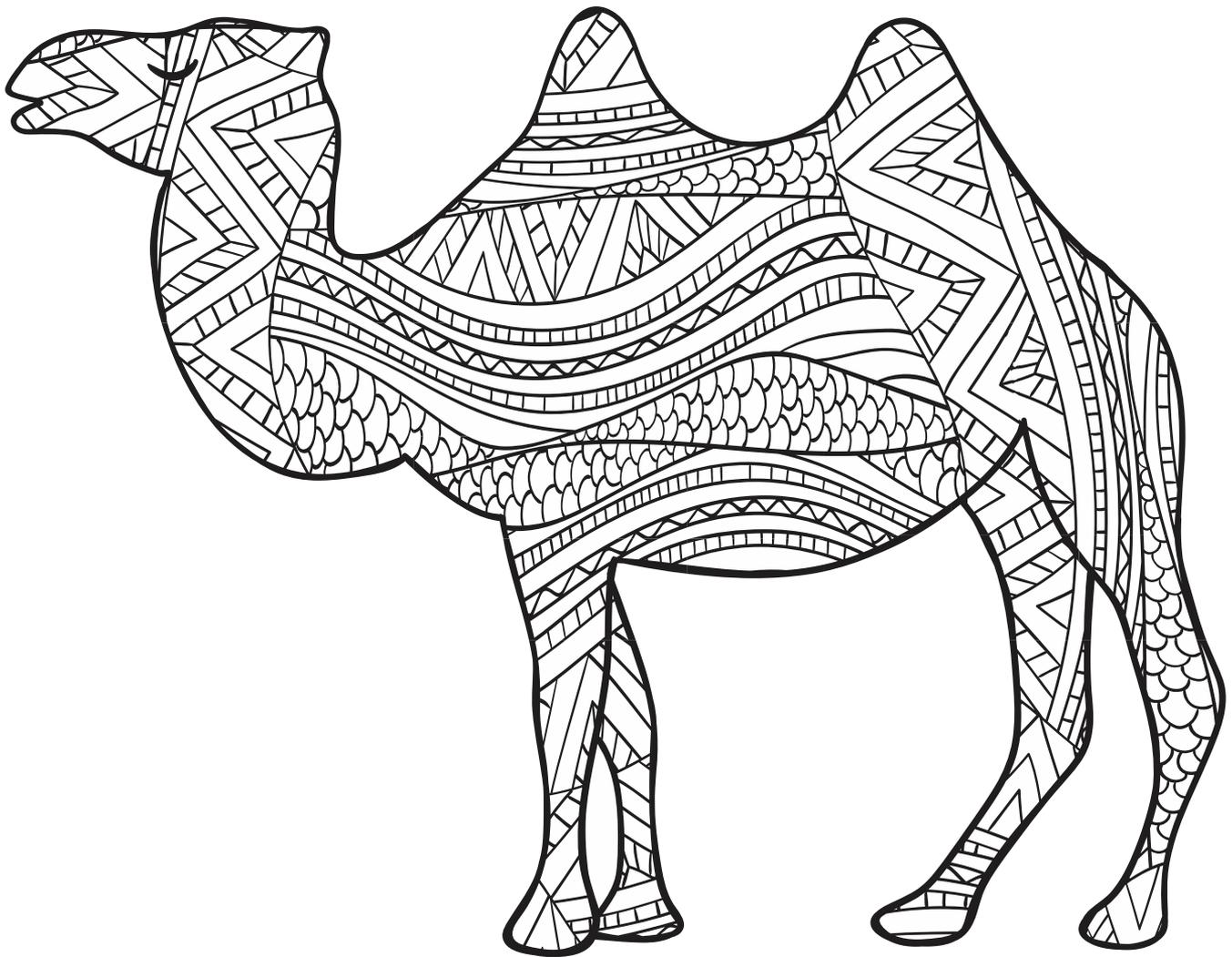
HORSE

The work horse is bred for strength and stamina, the annuity for principal protection and lifetime income. An individual's retirement "farm" may have a number of machines and animals, but if it includes a good work horse, the farm will be more productive and more adaptable. The annuity may also be able to safely see your family over the river and through the unpredictable woods.



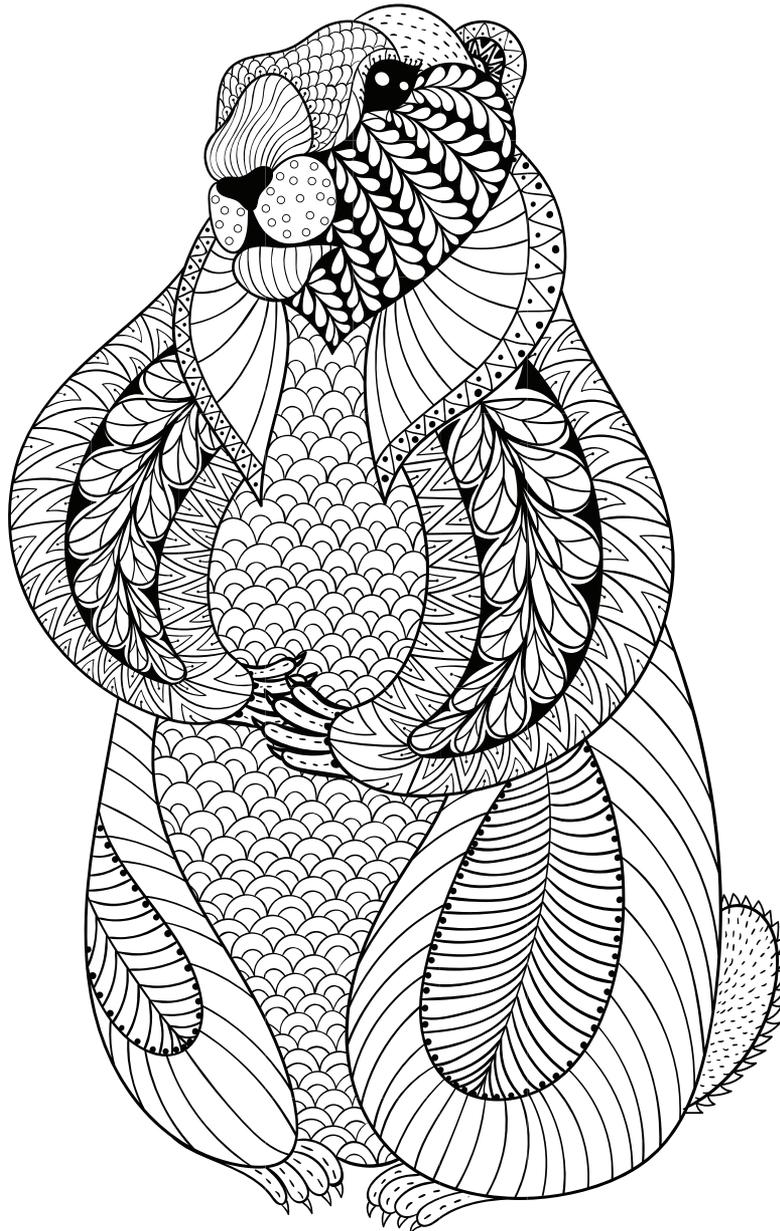
TURTLE

We all know the adage “slow and steady wins the race.” The turtle moves at a steady pace, using its shell for protection from predators and other harm. Fixed and fixed index annuities seek to provide you with accumulation potential that, while eliminating the high highs also protects against volatile lows. The predictability continues via steady lifetime income.



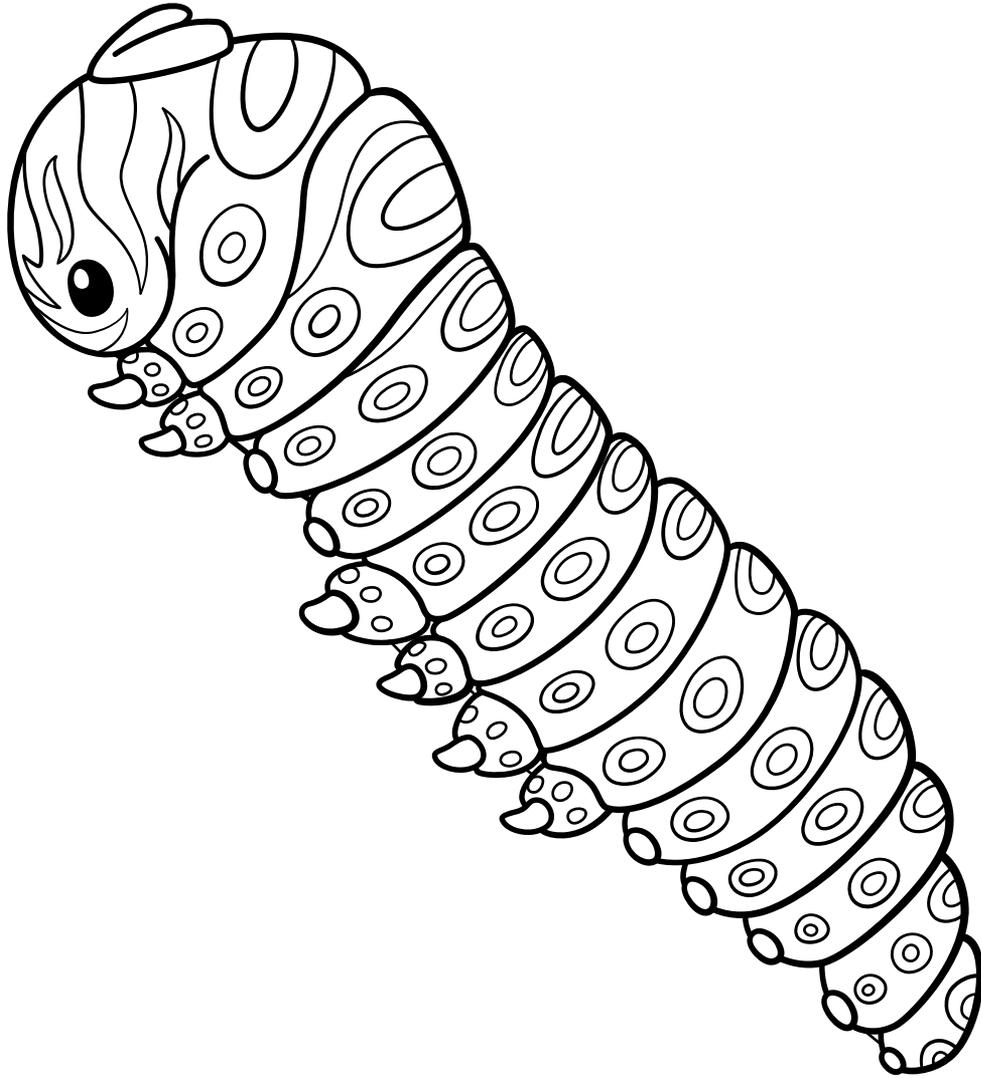
CAMEL

Camels can withstand long periods without water and adapt well to fluctuating temperatures (when it's hot, they don't even sweat!). Similarly, fixed annuities offer predictable accumulation and built-in guarantees, even in long periods of low interest rates, and they don't sweat market fluctuations even a little!



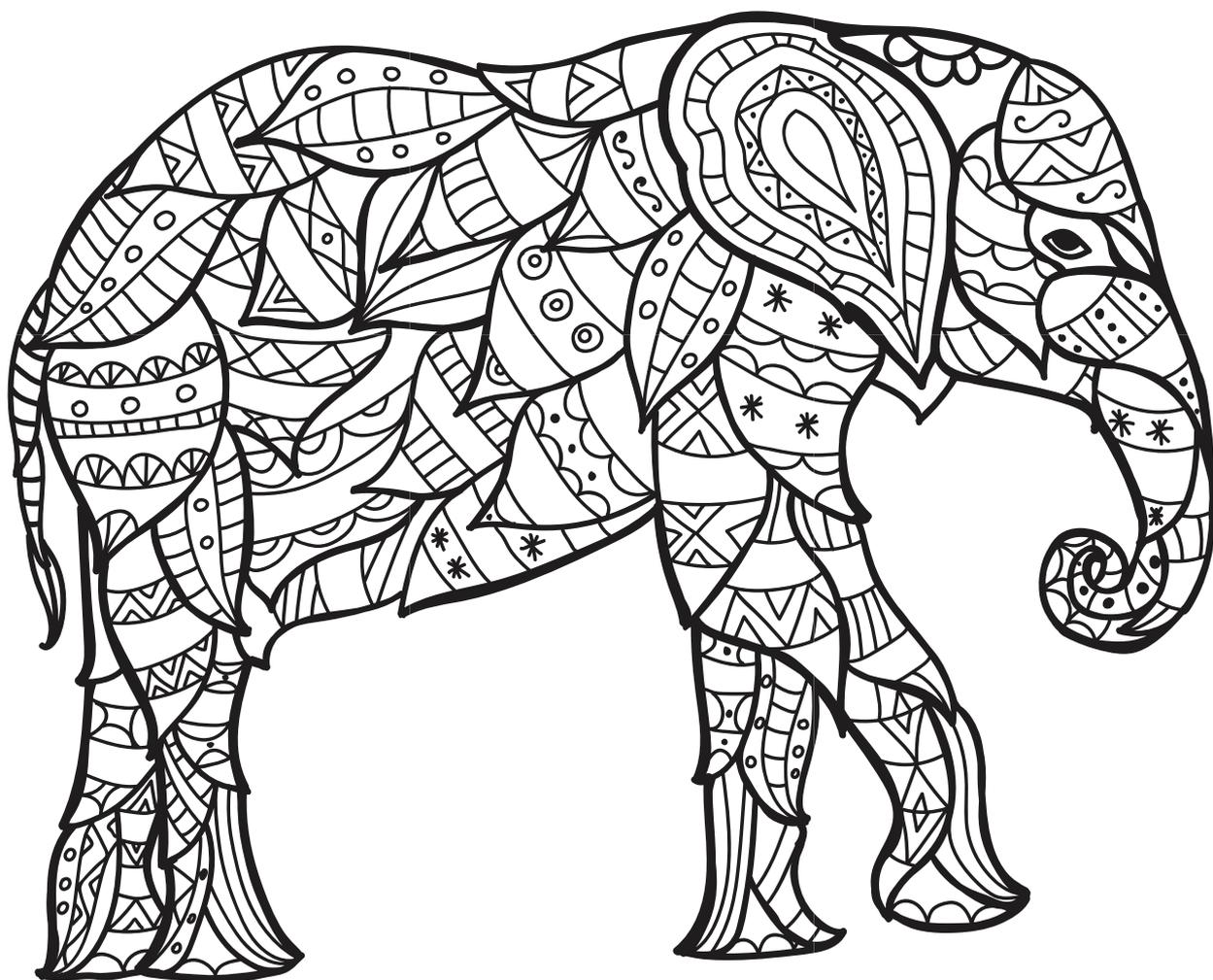
BEAVER

Beavers actively build dams to create deep ponds in which they live, perfect for storing food and providing protection from predators. Much the same, fixed annuities have built-in protection from the ups and downs of the market while “storing” principal and interest earned to generate a stream of predictable lifetime income in retirement.



CATERPILLAR

The caterpillar's metamorphosis is reminiscent of a fixed annuity's life cycle. Initially, the hungry caterpillar is focused on eating, as the annuity is in accumulation. The caterpillar soon builds a cocoon for protection, while the annuity shields consumers from loss. After some time, a butterfly safely emerges and the consumer generates protected lifetime income.



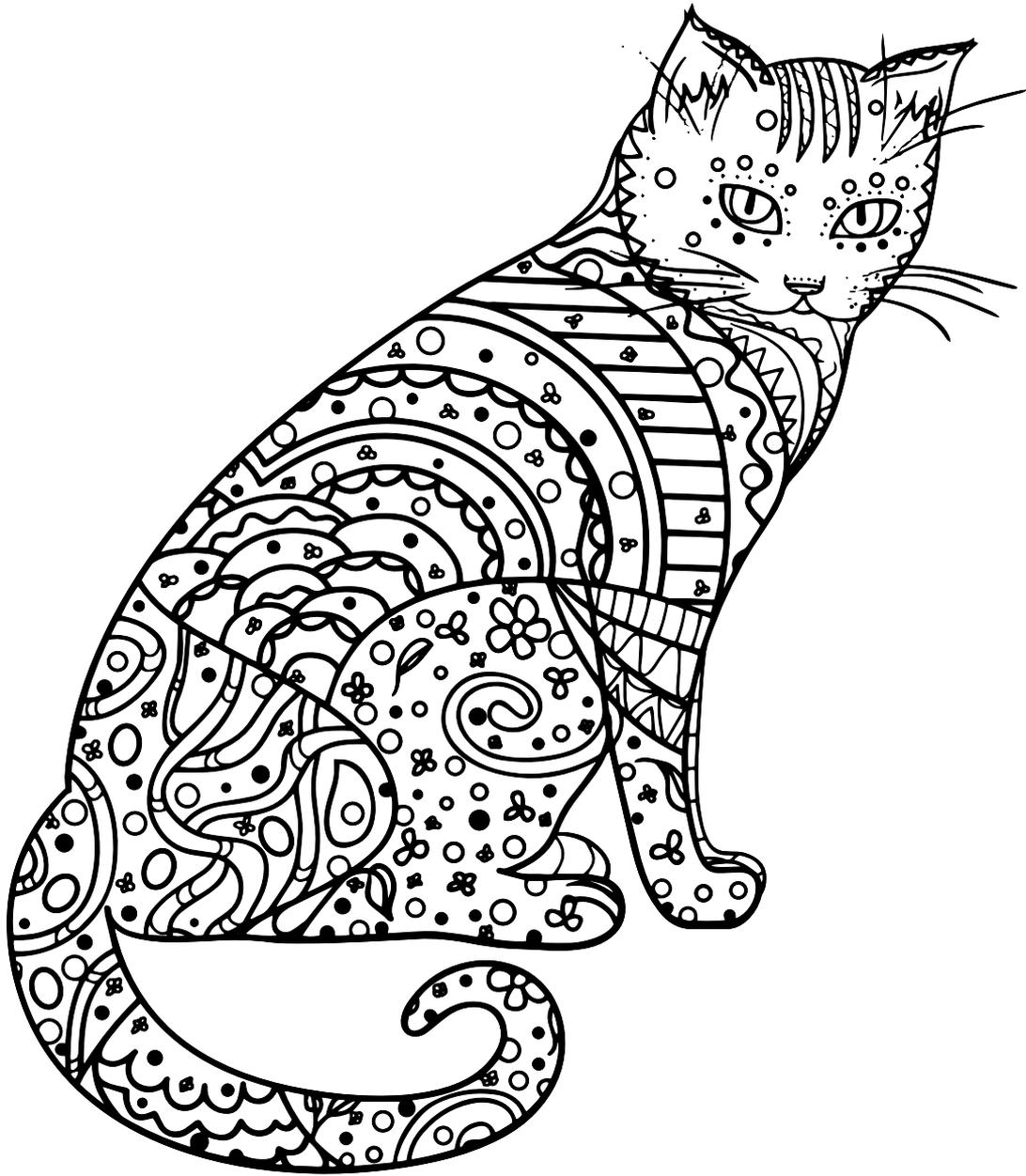
ELEPHANT

Clearly elephants have a sizeable presence. Much less known is the presence annuities have in American retirement: there is currently \$1 trillion of in-force annuity premium serving roughly 8 million Americans! Just as elephants will travel long distances for food, annuities are well positioned as long-term savings vehicles that will “feed” you lifetime income.



EAGLE

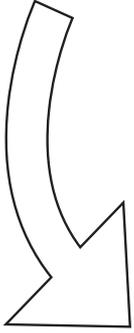
The bald eagle was aptly selected by our Founding Fathers to serve as a symbol of our nation's strength and freedom. Much the same, the annuity is a symbol of the collective strength of American retirement and provides owners with the freedom to confidently meet their long-term income needs, no matter how long they live.



CAT

They say cats have nine lives; fixed and fixed index annuities give individuals new life any time the market does not perform or becomes unpredictable. Cats will always land on their feet, and with the downside protection and upside potential of fixed index annuities, one can be confident their retirement future can, too.

MY ANNUITY ANIMAL COMPARISON



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