

WHY PRE-RETIREEES AND RETIREEES LOVE ANNUITIES!

(and how they can help address your unique financial goals)

When you picture your ideal retirement, does it involve spending time doing the things you enjoy with loved ones? More importantly, are you confident your nest egg will allow you to continue to live your desired lifestyle to and through retirement?

Now's the time to start a conversation about the power of fixed index annuities (FIAs). Discover what's at the heart of this smart planning strategy and how to use it to your advantage!



FIAs provide a unique combination of volatility protection and upside potential. You can earn interest credits based on the performance of a market index — or a fixed interest crediting strategy if you prefer more predictability — with no market risk thanks to the FIA's zero floor.



Given that annuity contributions grow tax-deferred, you have the opportunity to benefit from compound interest growth. Many retirees find themselves in a lower tax bracket in retirement, which could contribute to lower tax payments made on the asset in the long run.



No two individuals have the same financial needs. FIAs have features that allow you to customize your planning strategy based on your specific risk tolerance and asset mix. What's more, they give you flexibility in how much money you put into the contract up front and over time.



Worried about outliving your money? FIAs can provide guaranteed income that lasts your lifetime, no matter how many years in retirement you live. By filling in any income gaps you may have, you can ensure you don't become a financial burden to other family members.



If you are working closely with a spouse or partner to plan for the retirement of your collective dreams, the option to choose a joint annuitant may have some appeal. This ensures payments are continued. A joint annuitant will continue to receive payments from the FIA in the event they survive you.



Whether you enjoy traveling, splurging on entertainment or doting on loved ones, you shouldn't have to sacrifice the things you love for a lower quality of living in retirement. With the guarantees and predictability of an FIA, you can cover known and unknown expenses with more confidence.

Let us play Cupid and help you pair the perfect planning strategies for a more secure retirement.

Annuity withdrawals are subject to income tax, and any withdrawals taken before the age of 59½ will incur a 10% tax penalty.

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