

GET OFF THE SIDELINES

... and put your savings in play!

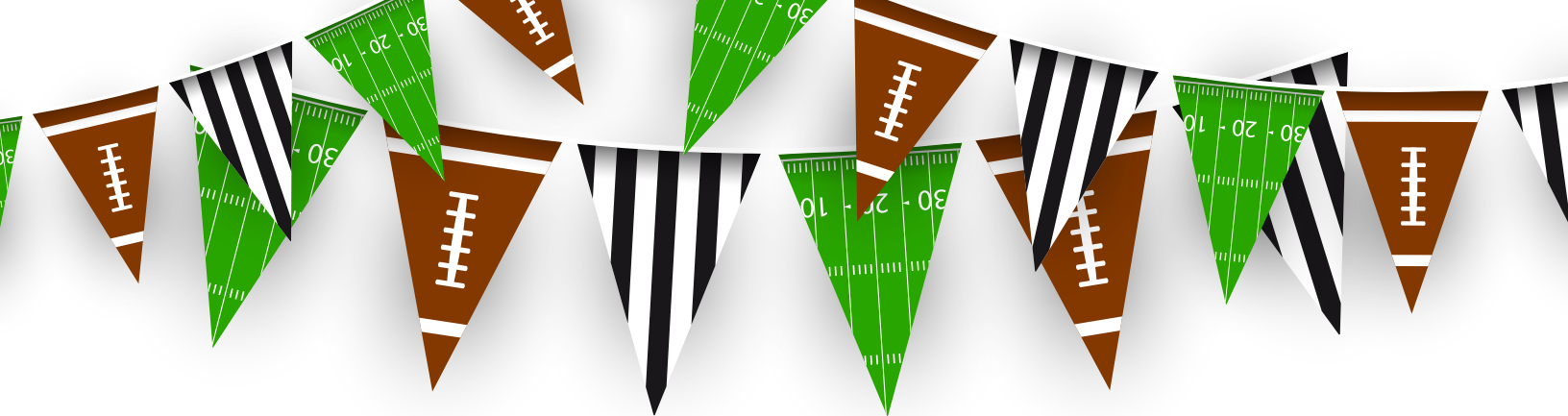


Though the Federal Reserve has begun cutting interest rates to help bolster jobs and ease borrowing, markets are continuing to prove unpredictable in response to so much economic and environmental uncertainty. This has left some savers sitting on the sidelines, unsure how to grow their money for the retirement of their dreams.

The wait-and-see strategy has consequences — missing out on interest that your money could be earning today, for starters. By keeping your money in a savings account while you ponder your next move or wait for interest rates to rise, you'll earn on average 1.67% for three years at current rates¹. But there's a better option: Some fixed annuities guarantee interest rates of 5% or greater for 5 years or longer.

See how much more your money can make in a fixed annuity versus a CD or savings account in this example of a \$10,000 initial deposit.

Year	Savings Account, 1% interest	Fixed Annuity, 5% interest	Additional Earnings in Fixed Annuity
0	\$10,000	\$10,000	—
1	\$10,100	\$10,500	\$400
2	\$10,201	\$11,025	\$824
3	\$10,303	\$11,576	\$1,273
4	\$10,406	\$12,155	\$1,749
5	\$10,510	\$12,763	\$2,253



Thanks to the power of compounding interest, the annuity yields 10% more interest on \$10,000 after just five years!

For each year your money sits in savings, the opportunity cost goes up. Consider the following comparison, which shows the interest rate that would be necessary to catch up to the annuity’s account value if the \$10,000 is kept in savings and then transferred to an annuity after one year, after two years, after three years or after four years.

In this example, if the \$10,000 premium is left in the savings account for one year at 1% interest before transferring it to an annuity, it would have to earn 6.03% interest for four years to equal \$12,763 at the end of the five-year period. For every year that you wait, you would need an increasingly high yield to make up for the interest that could have been earned if you put your money in a fixed annuity now.

Year	Savings Account, 1% interest	Fixed Annuity, 5% interest	Annual rate required to equal annuity
0	\$10,000	\$10,000	5%
1	\$10,100	\$10,500	6.03%
2	\$10,201	\$11,025	7.76%
3	\$10,303	\$11,576	11.30%
4	\$10,406	\$12,155	22.65%
5	\$10,510	\$12,763	—

Don’t wait to make a big play — throwing a hail Mary on a fourth down is never a guaranteed strategy. Get forward momentum now and earn more in the short term. With a fixed annuity, the returns are guaranteed, and both the principal and the gains are protected.

Contact me today to get off the sidelines and get in the game!

FOR AGENT USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

¹ Average 3-year CD rates according to Bankrate.com as of October 2025

Guarantees backed by the claims-paying ability of the issuing insurance company. Fixed annuities are not: 1) a deposit; 2) FDIC or NCUA insured; 3) insured by any federal government agency; or 4) guaranteed by a bank, savings association or credit union.