

WHY DO I WANT A FIXED INDEXED ANNUITY?

TOP 10 REASONS TO CHOOSE A FIA

- ① Protection of my principal and gains!
- ② I don't have to worry about market ups and downs.
- ③ I'm not losing sleep worrying about outliving my retirement.
- ④ I'm able to participate in some of the market upswing, but none of the downside.
- ⑤ I'm able to pass the account value directly to my beneficiary.
- ⑥ I can get income for the rest of my life.
- ⑦ I don't have to pay high broker fees.
- ⑧ My money will grow tax-deferred.
- ⑨ Liquidity - I can draw up to 10% per year.
- ⑩ SAFETY, SAFETY, SAFETY!

THREE LEVELS OF PROTECTION

Without question, **safety is a top priority** for every person when they are saving their money. But safety means different things to different people.

To some people, safety means putting money in the bank because banks have FDIC insurance. To others, it means having money diversified across a variety of stocks. To some people, safety means picking their own stocks after they have researched the underlying companies; and to others, it means entrusting their money to professionals.

I think we can agree that no one puts their money in a place where they expect to lose it. They put their money in a place where they expect to get it back one day, hopefully after experiencing some nice growth.

Fixed annuities uniquely offer **three levels of protection**, which makes them the gold standard of safety.

With **3 Levels of Protection**, there is nowhere with the same benefits that is safer for your money than a **fixed annuity**.



LEVEL 1

By contract, a fixed annuity guarantees that your principal is protected and that you can get it back again. There may be a penalty for early withdrawal, but as the annuity owner, you can control your withdrawals. So, there is no circumstance that can cause you to lose money in a fixed annuity.

LEVEL 2

Insurance companies rarely fail because they are heavily regulated by your state's Department of Insurance. State regulations require that insurance companies keep reserves (money held in safe investments like T-bills) to back up your policy value. Certain state programs may also provide an additional layer of protection (contact your department of insurance for further details).

LEVEL 3

If you have a problem with the insurance company that issued your annuity and you want to get a regulator involved, the regulator is located in your home state no matter where that insurance company is located.