

# HOW VARIOUS PRODUCTS COMPARE TO “SAFE MONEY”

*THERE ARE TENS OF THOUSANDS OF POSSIBLE WAYS TO INVEST YOUR HARD-EARNED MONEY.*

It can be confusing and stressful trying to decide which product is best for your money. You have people from both sides that fall into two categories, **Risk Money** and **Safe Money**. You need to decide which is best for YOUR money and retirement goals. Hopefully, this chart will assist you in making these challenging decisions you face.

	PRINCIPAL PROTECTED FROM MARKET RISK						PRINCIPAL NOT PROTECTED FROM MARKET RISK				
	Cash	Money Markets	CD's	Immediate Annuities	Fixed Annuities	Indexed Annuities	Variable Annuities	Mutual Funds	Stocks & Bonds	Commodities	Alternative Investments
Principal & Growth Protection	YES	YES	YES	YES	YES	YES	NO	NO	NO	NO	NO
Assets Insured**	YES	YES (most)	YES	YES	YES	YES	NO	NO	Some bonds	NO	NO
Market Protection	YES	YES	YES	YES	YES	YES	NO	NO	NO	NO	NO
Liquidity	YES	YES	Accessibility can be limited	Accessibility can be limited	Accessibility can be limited	Accessibility can be limited	Accessibility can be limited	YES	YES	YES	Accessibility can be limited
Available Riders											
Income for Life	NO	NO	NO	YES	YES	YES	YES	NO	NO	NO	NO
Long-Term Care	NO	NO	NO	Some	YES	YES	NO	NO	NO	NO	NO
PROS	Always there when you need it	Always there when you need it	Guaranteed interest rate	Guaranteed income for life	Guaranteed interest rate, usually higher than bank CD's	Participation in market growth without the risk	Using mutual funds with the option of annuitization	Potential high upside	Potential high upside	Potential high upside	Potential high upside
CONS	No interest, never grows	Minimal interest	Low growth rate	Loss of control of your money	Low growth rate & surrender period	Surrender schedule applies	Very high fees, market risk, surrender schedule period	Potential large downside	Potential large downside	Potential large downside	Potential large downside

**\*\*CHECK YOUR STATE GUARANTEE FUND OR BANK FOR CURRENT GUARANTEES.**