

# MULTI-YEAR GUARANTEE ANNUITIES (MYGA)

## Steadily Growing, Safe And Secure

As you near or are in retirement, Multi-Year Guarantee Annuities are an alternative to CDs, bonds, bond mutual funds, etc., for the fixed income piece of an asset allocation pie. Escape the uncertainty of a volatile bond market and consider adding principal protection to a portion of your fixed income portfolio via Multi-Year Guarantee Annuities, growing steadily, safe and secure.

### Comparing Index Performance To A Multi-Year Guarantee Annuity

Year	IRA Account Invested In		Multi-Year Guarantee Annuity	
	Return	Value	Effective Yield	Value
	iShares Core US Aggregate Bond ETF (AGG)		5.00%	
2008	5.88%	\$250,000	5.00%	\$250,000
2009	5.14%	\$264,700	5.00%	\$262,500
2010	6.30%	\$278,306	5.00%	\$275,625
2011	7.58%	\$295,839	5.00%	\$289,406
2012	4.04%	\$318,263	5.00%	\$303,877
2013	-2.15%	\$331,121	5.00%	\$319,070
2014	6.04%	\$324,002	5.00%	\$335,024
2015	0.48%	\$343,572	5.00%	\$351,775
2016	2.56%	\$345,221	5.00%	\$369,364
2017	3.53%	\$354,059	5.00%	\$387,832
2018	-0.05%	\$366,557	5.00%	\$407,224
2019	8.68%	\$366,374	5.00%	\$427,585
2020	7.42%	\$398,175	5.00%	\$448,964
2021	-1.67%	\$427,719	5.00%	\$471,412
2022	-13.06%	\$420,577	5.00%	\$494,983
2023	5.59%	\$365,649	5.00%	\$519,732
2024	1.37%	\$386,089	5.00%	\$545,719
<b>Avg Annual Return</b>	<b>2.67%</b>	<b>\$391,378</b>	<b>5.00%</b>	<b>\$573,005</b>

The Average Annual Return is the rate of return that would have to be earned each year in order to achieve the results shown. This hypothetical multi-year guarantee annuity example assumes a rate of: 5.00%.

### Lock In Years Of Financial Stability With Guaranteed Principal & Guaranteed Rates\*

You cannot count on traditional bond portfolios for safety, especially during rising interest rate environments when bonds may lose value. You may consider turning to multi-year guarantee annuities to add principal protection with a guaranteed return to a portion of your fixed income portfolio.

#### More Consistent Returns With Your Principal Guaranteed

Consider a hypothetical \$250,000 IRA investment in the iShares Core US Aggregate Bond ETF and, in this example, a hypothetical \$250,000 investment in **a multi-year guarantee annuity with a fixed rate of 5.00%**. Going back to 2008, the multi-year guarantee annuity would have provided more consistent returns with your principal guaranteed.

#### How It Works\*

##### Solve For Principal Protection

Your principal is guaranteed from any stock or bond market downturns, no matter what is happening on Wall Street.

##### Solve For Fixed Income - A Guaranteed Return

Multi-year guarantee annuities, also known as "CD Type Annuities", are the simplest annuity of all. They provide you with a predetermined and contractually guaranteed annual interest rate for a specified number of years (or an effective yield for the life of the annuity contract) that you choose at the time of application. Multi-year guarantee annuities have no advisor fees and no moving parts. The majority of contracts typically range from 3 to 10 years.

##### Solve For Flexibility

Most (not all) multi-year guarantee annuities allow you to withdraw up to a specified percentage of interest and/or principal each year during the life of the contract without being subject to an early surrender charge.

##### Solve for Tax-Deferred Growth

You do not pay taxes on the interest until you withdraw it, so your interest can compound and grow tax-deferred. With CDs held in non-qualified accounts (Individual Accounts or Joint Accounts), you have to pay taxes on the interest annually.

**Tax-Deferred Interest Is Not Included In Provisional Income, an IRS threshold above which social security income is taxable.** Interest on money market savings accounts, CDs, bonds and muni-bonds is included in Provisional Income.