

# 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

	IRA Account Invested In		Multi-Year Guarantee Annuity	
	iShares Core US		Effective Yield	5.00%
	Aggregate Bond ETF (AGG)			
Year	Return	Value	Return	Value
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
Avg Annual Return	2.67%	\$391,378	5.00%	\$573,005

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.

### MYGAs May Potentially Help Reduce Taxes On Your Social Security Benefits

Provisional Income is an IRS threshold above which social security income is taxable. **MYGA interest can compound and grow tax-deferred and be excluded from the Provisional Income calculation until interest is withdrawn. You may be able to help reduce taxes on your Social Security Benefits, by controlling the timing and amount of withdrawals from your MYGA, when you may be in a lower tax bracket and withdrawals may be taxed at a lower rate.**