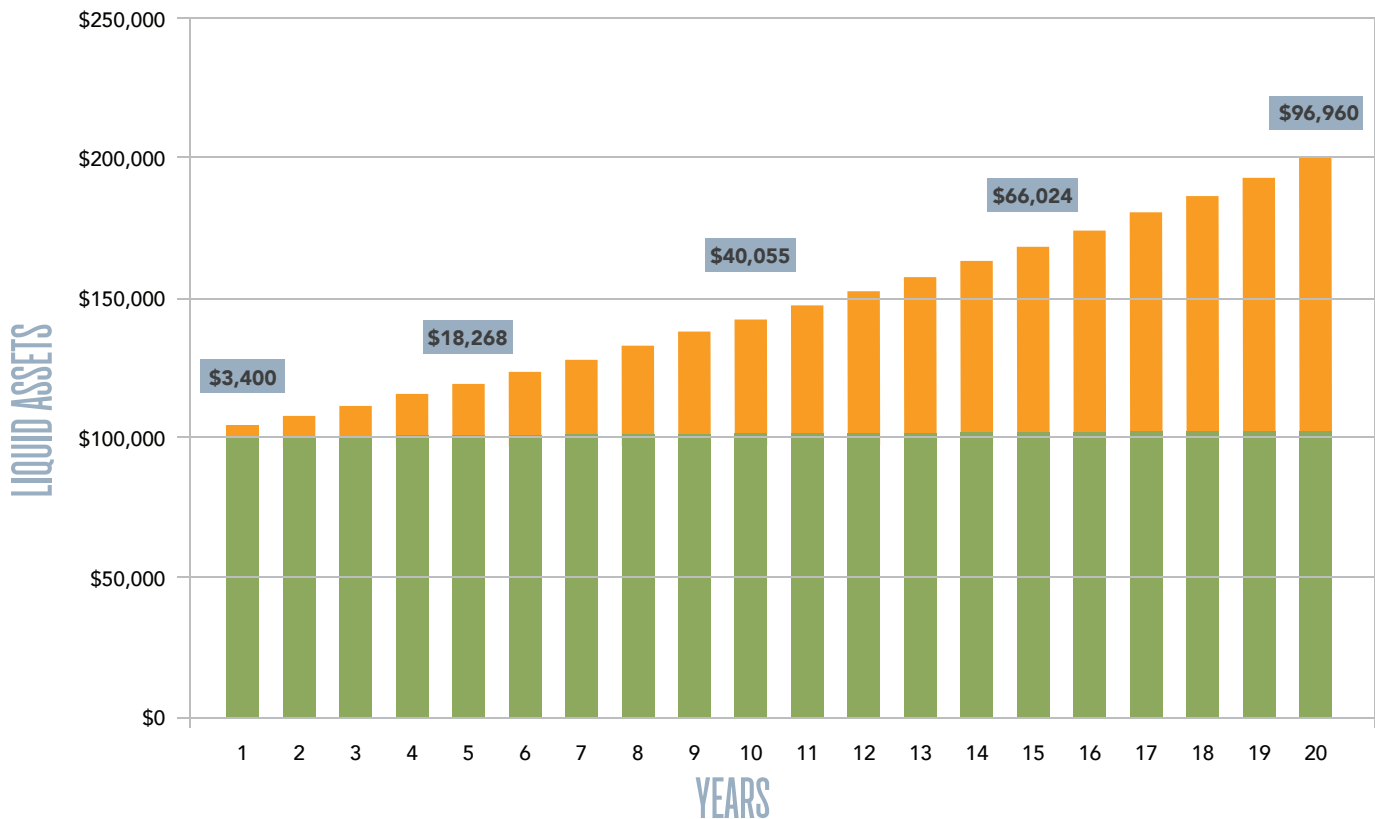


LAZY MONEY: POTENTIAL COST OF LIQUIDITY – \$100,000

Inflation Impact on Purchasing Power

HYPOTHETICAL CASE STUDY



Assumptions:

- Interest-bearing Account (0.10%)
- Inflation (3.50%)
- Potential Cost of Liquidity

Assets earmarked for retirement in money market accounts, checking accounts, savings accounts, or even CDs can be greatly impacted by inflation. Keep in mind, money set aside for emergencies, upcoming planned purchases, and everyday living expenses should remain easily accessible in liquid accounts.

There are strategies that include financial products, such as fixed index annuities, designed to provide principal protection, tax deferred growth and, in some cases, the ability to get increasing income in retirement.

This is a hypothetical example is for illustrative purposes only and is not intended to project the performance of any specific investment or an index.

Fixed index annuities are designed to meet long-term needs for retirement income. Early withdrawals may result in loss of principal and credited interest due to surrender charges. Withdrawals are subject to ordinary income tax and, if taken prior to 59½, a 10% federal tax penalty. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.