



The Benefits of an **Equity Index Annuity**

Choosing the right accumulation vehicle for retirement can be difficult...

- On one hand, you want the safety and guarantee of principal and past earnings.
- On the other hand, most people prefer the potential of higher returns by being linked to the market, a return that a fixed rate investment cannot offer.

In the past, Retirement Savers had to make a decision on which hand to choose from...



...That was then, this is NOW!

Now you can have the best of both worlds!

- Guarantee of principal with a minimum interest rate guarantee.

AND

- The potential to participate in stock market-linked growth.



Safety, Guarantees, and Growth Potential

An Equity Index Annuity (EIA) provides you with all of the best features of a traditional fixed annuity; Plus gains linked to a stock-market Index.

- Guarantee of Principal
- Minimum Interest Guarantee
- The Power of Tax Deferral
- Potential of Stock-Market Linked Growth



Taxable Equivalent Yields

“The true Velocity of \$\$\$\$”

This table shows the interest rate required on a taxable investment to equal the yield of tax-deferred interest in accumulation. For example, a person in the 35% tax bracket must earn 7.69% taxable to match the 5.00% Tax-Deferred Yield.

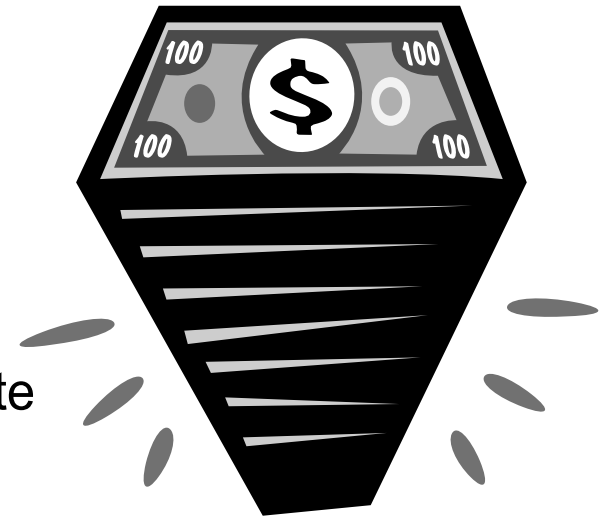
Remember that annuity earnings will be taxed in the “pay-out” or distribution phase.

Tax-Deferred	18%	28%	35%
Interest	Taxable	Taxable	Taxable
4.50%	5.49%	6.25%	6.92%
5.00%	6.10%	6.94%	7.69%
5.50%	6.71%	7.64%	8.46%
6.00%	7.32%	8.33%	9.23%
6.50%	7.93%	9.03%	10.00%
7.00%	8.54%	9.72%	10.77%
7.50%	9.15%	10.42%	11.54%
8.00%	9.76%	11.11%	12.31%

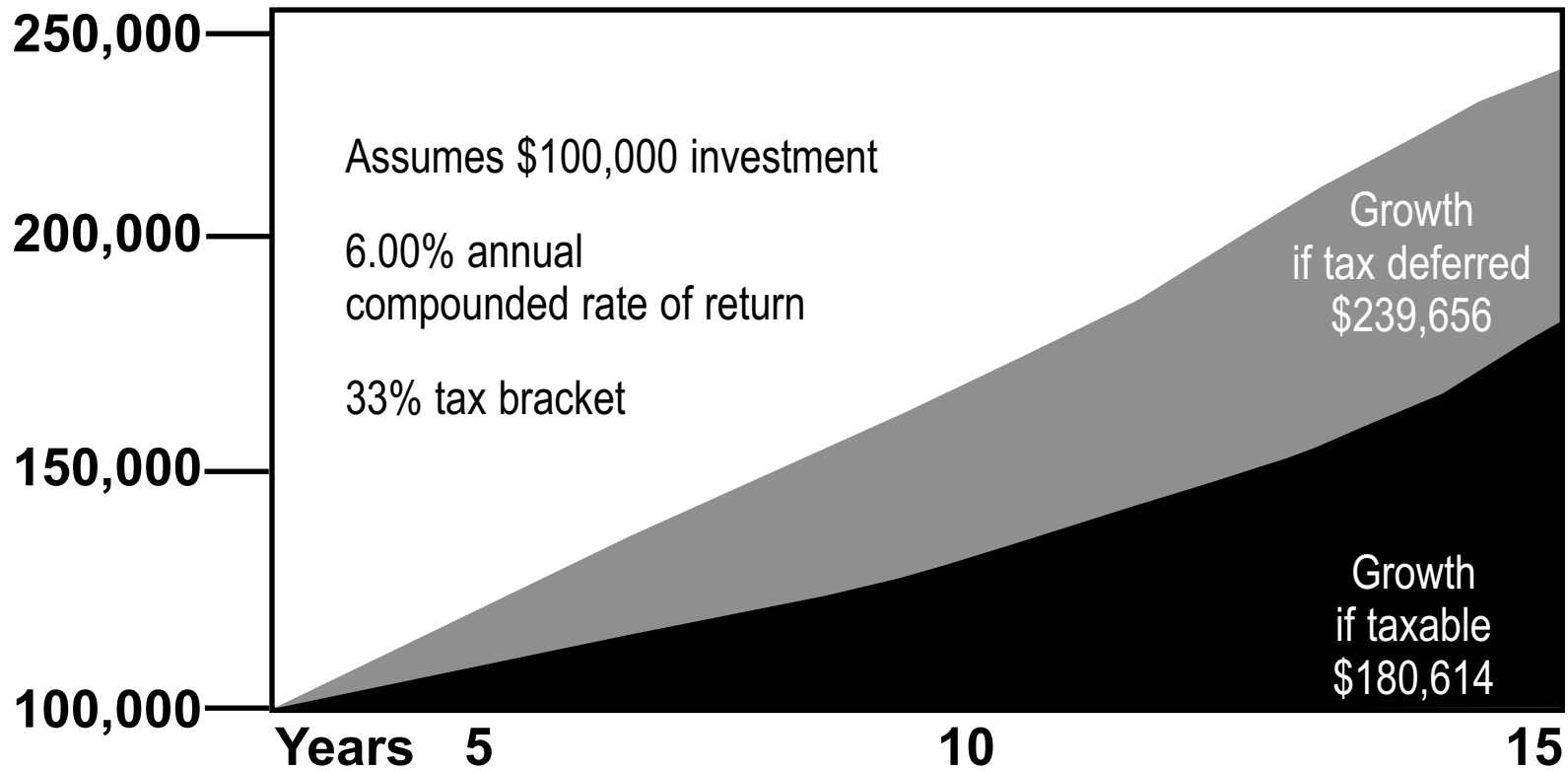
All annuity values accumulate tax deferred.

With an annuity, your money grows faster because you earn interest on dollars that would otherwise be paid as taxes.

- Your principal earns interest, the interest compounds, and the money saved in taxes earns interest.
- With this tax-deferred status, you can accumulate more money over a shorter period of time and consequently earn a greater return.



The Power of Tax-Deferral



Your Money Can Grow *FASTER!*

Potential of Stock Market Linked Growth

An Equity Index Annuity allows a potential of stock market-linked growth without the potential of any market-type loss.



In contrast to a stock or mutual fund vehicle where the investor bears the market risk, the Equity Index Annuity concept insulates you from a risk of market downturns.

Who can benefit from an EIA?

- Conservative Investors
- CD, Traditional Fixed Annuity owners
- Retirement Savers
- Investors desiring potentially higher returns with downside protection



Who can benefit from an EIA? *You Can!*

It is now possible to link your interest growth to stock index gains without market risk! Many people are currently taking advantage of this incredible opportunity with an Equity Index Annuity.

Are you ready to experience the Benefits that an EIA can provide?

