



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%

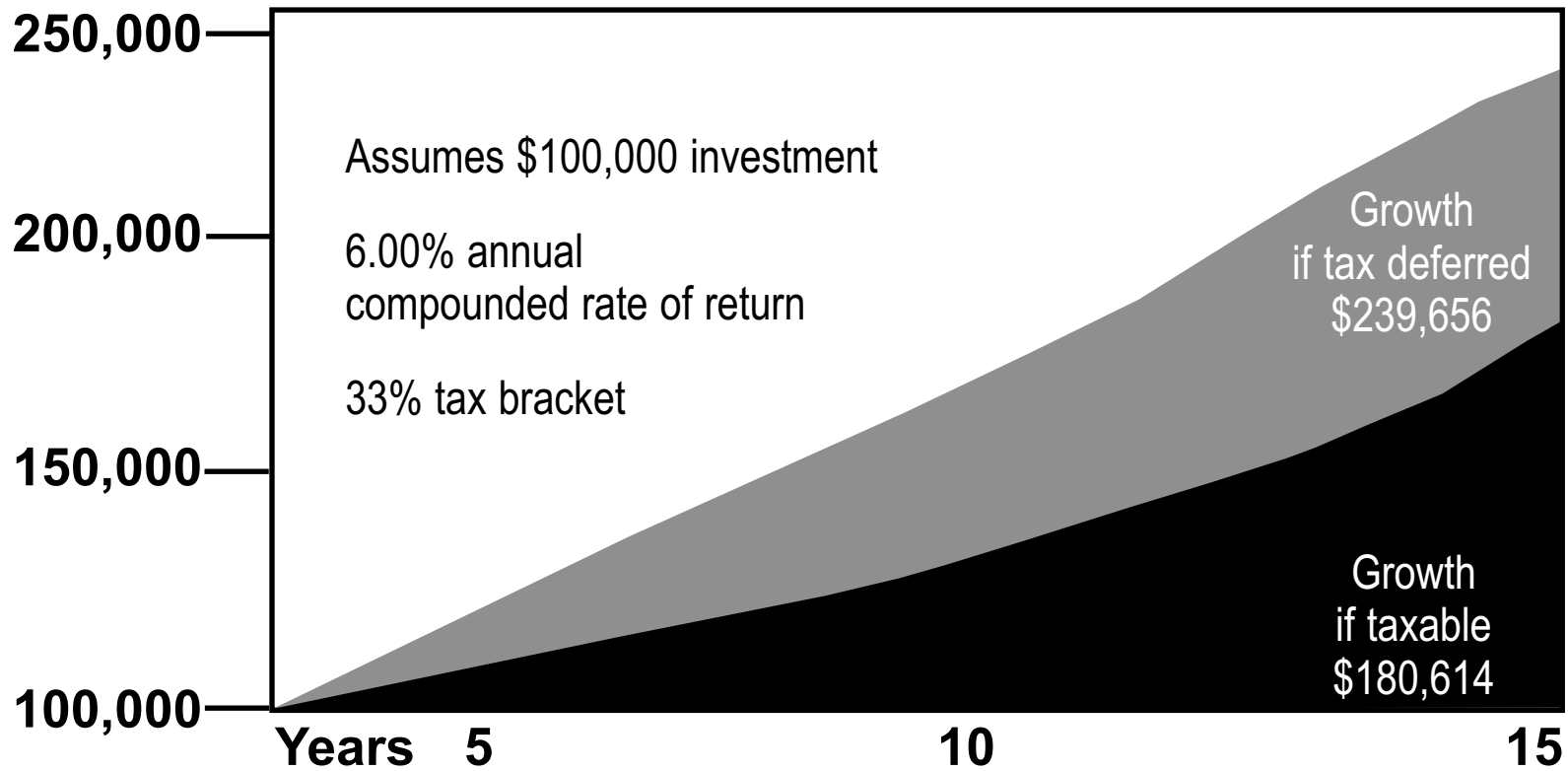
All annuity values accumulate tax deferred.

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?**

