

Not FDIC-insured? No problem.

WHY ANNUITIES ARE SAFE
AND CONSERVATIVE





Not FDIC-insured | May lose value
Not a deposit | No bank guarantee
Not insured by any federal government agency

Protection you can depend on

Were you aware that few financial products provide the same level of consistent growth and dependable returns as fixed annuities?

Of course, it helps to know that fixed annuities are issued and backed by the insurance companies you trust to protect your life, health, home and cars. So if your priority is now preserving your principal, put the safety and security of a fixed annuity product to work for you. And if you are concerned that fixed annuities are not FDIC-insured, here are noteworthy facts to help ease your mind.

- + The strict, regulatory framework of the legal reserve system helps the life insurance industry fulfill its financial commitments.
- + The insurance industry is one of the most stringently regulated businesses. It is overseen by the Department of Insurance in each state. Insurance companies are required to comply with the laws and regulations in each state in which they are licensed to conduct business.
- + Many insurance companies periodically undergo a thorough home-office examination of their financial position by state insurance department examiners.



- + Legal reserve life insurance companies are required by statute to establish financial reserves to support policyholder benefits. Legal reserves must always be equal to the withdrawal value of every annuity policy. That's a requirement. The withdrawal value represents principal plus interest less early withdrawal fees, if any.
- + State statutes demand that appropriate levels of quality and diversification of funds are always maintained. This requirement provides additional policyholder protection.

Ask your licensed financial representative how fixed annuities from Western National Life Insurance Company can help you achieve your savings and retirement goals.

Safe choice

Let us help you
put real retirement
solutions to work
for you

CALL

1-800-424-4990

CLICK

WNL.com

VISIT

your licensed financial
representative

Agents, contact us
at 1-888-237-4210

Western National Life Insurance Company was one of the first insurance companies to develop fixed annuity products specifically for sale through banks. We are a leading provider of fixed annuities in this market, and have maintained our position by offering innovative products and valued services to help Americans achieve their financial goals.

Our products can help you live retirement on your terms.

Tax-qualified contracts such as IRAs, 401(k)s, etc., are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the treatment by the tax-qualified retirement plan itself. However, annuities do provide other features and benefits such as income options.

Neither Western National Life Insurance Company nor its agents or representatives are authorized to give legal, tax or accounting advice. Please consult your attorney, accountant or tax advisor on specific points of interest.



Executive Offices:
Houston, Texas

Administrative Offices:
205 E. 10th Avenue
P.O. Box 871
Amarillo, Texas 79105-0871

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Western National Life Insurance Company.**

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