



Power Up

Your Retirement Savings with a **Fixed Indexed Annuity (FIA)**.

The Power To Choose

Payout options.

A FIA may allow you to take payments in either a lump sum form, over a certain period or for a lifetime, if offered in your contract.

Fixed rate interest or Index-based crediting.

Your money may earn interest by placing it in either a fixed rate account, an account that is linked to the performance of an index or a combination, if appropriate.

Flexible features and riders for specific needs.

Optional benefit riders and flexible features may be available for your retirement needs, like having a lifetime stream of income or access to funds for nursing home expenses.

The Power To Grow

Tax deferred growth.

Your principal is allowed to grow tax-deferred during the accumulation phase, which means that you won't pay taxes until you withdraw your earnings.

Triple compounding.

You'll earn interest on principal, and interest on interest, plus, interest on money you would have paid in taxes – resulting in triple compounding.

Protection from declines.*

Index-based options offer the potential to earn interest based on growth of an external index, like the S&P 500®, without investing directly in the market or the index itself. Because you are not actually participating in the market, none of the money in your annuity is at risk for market losses. This is known as "upside potential with no downside risk".

The Power To Spend

Reliable stream of income for retirement.

FIAs are designed to meet a variety of longer-term needs and may offer the advantage of knowing how much you can spend during your retirement.**

Protection from outliving your money.

A lifetime income rider, if available, can help ensure that you don't outlive your money. Your payment will reflect the type of annuity you purchased and may be a set amount or have the potential to increase.

Potential death benefit for loved ones that may avoid probate.

Certain FIA options may provide a death benefit to your loved ones – a potential legacy – if you pass away before taking your payments and may help you avoid probate if properly structured.

FIAs may vary among companies/product lines and are only generally described here. To learn more about FIAs and how they might assist you in achieving your financial goals, contact your advisor or scan the QR code to view the official Annuity Buyer's Guide at NAIC.org.

*Surrender charges and Market Value Adjustment may apply to excess withdrawals and surrenders.

**The IRS requires Minimum Distributions for qualified funds starting at age 73.

Annuities are underwritten and issued through an insurance company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary by state. A fixed indexed annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance. Consult your agent for more information.

Not FDIC/NCUS insured • Charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value