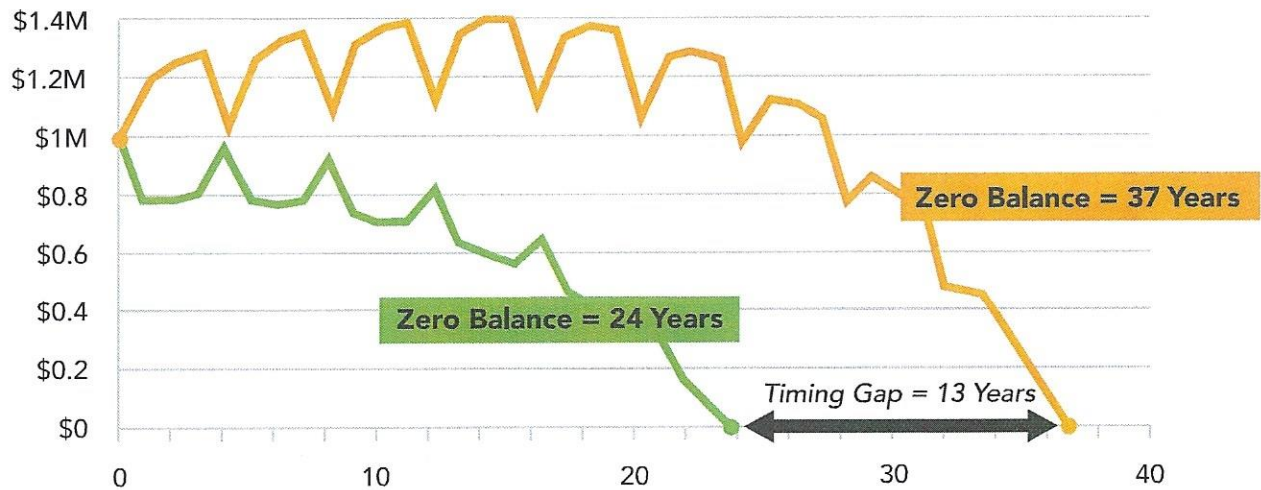


# SEQUENCE OF RETURNS

## HYPOTHETICAL CASE STUDY

John & Jane, Age 60 • \$1,000,000 Life Savings • Annual Withdrawals: \$50,000 Adjusted 3.5% annually for inflation. Assuming today's volatile market will continue, let's explore how long John & Jane could expect their retirement nest egg to last under up and down market scenarios at the onset of withdrawing income.



As illustrated above, by starting retirement in a down market versus an up market, John & Jane's retirement income could run out 13 years sooner. One way to obtain guaranteed retirement income that cannot be outlived and also help address sequence-of-returns risk is through the use of a fixed index annuity. These long-term retirement income vehicles offer tax-deferred growth potential and a death benefit for beneficiaries during the accumulation phase. Maybe it's time to explore your options to help ensure financial reassurance in retirement.

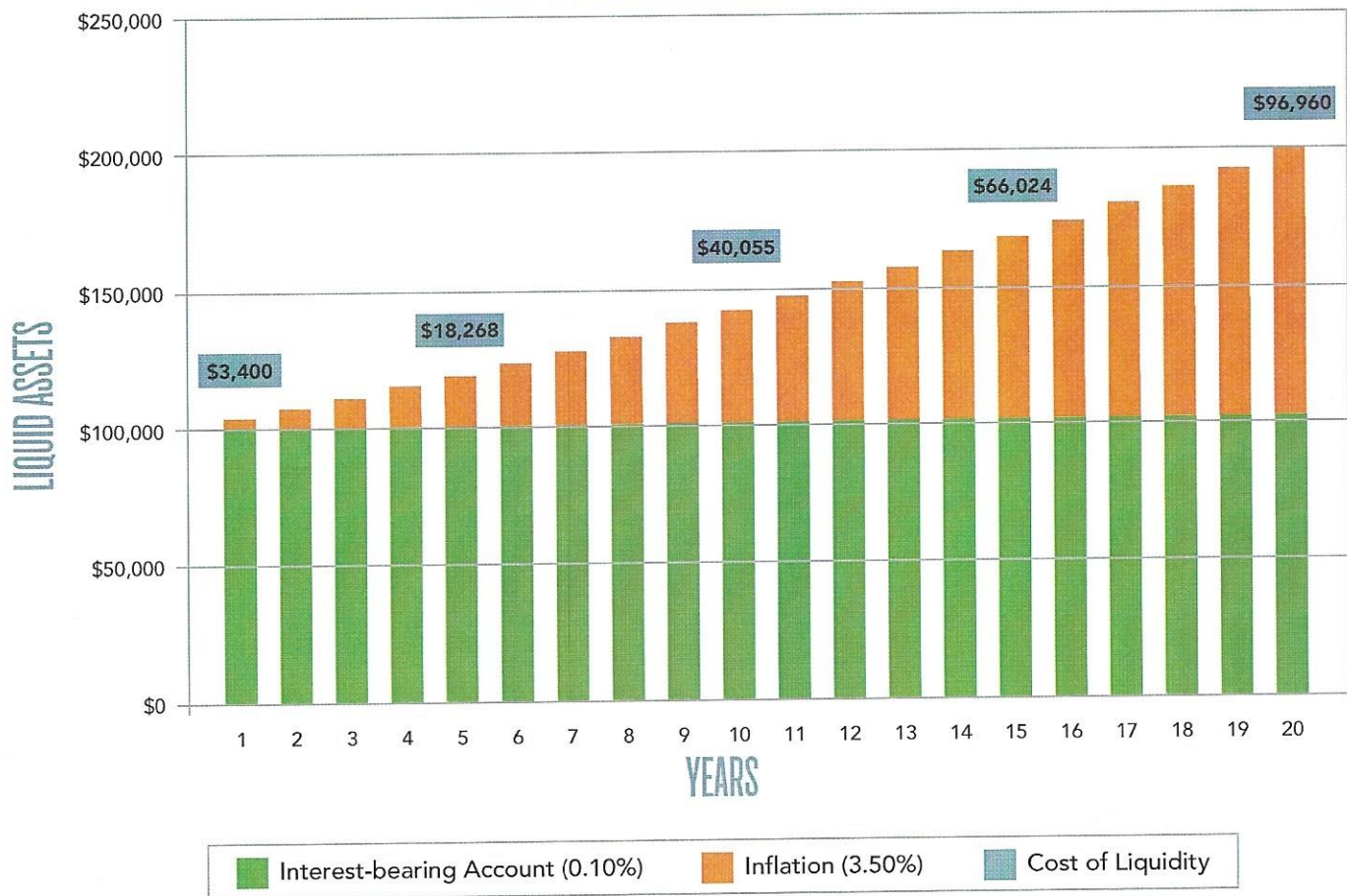
*These are hypothetical examples for illustrative purposes only. The hypothetical returns are not indicative of actual market performance. Actual market returns will vary. This is not intended to project the performance of any specific investment or index. It is not possible to invest directly in an index. If this were an actual product, the returns may be reduced by certain fees and expenses.*

*Withdrawals taken from fixed index annuities are subject to ordinary income tax and, if taken prior to age 59 1/2, an additional 10% federal tax. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.*

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

*Inflation Impact on Purchasing Power*

## HYPOTHETICAL CASE STUDY



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 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 59 1/2, a 10% federal tax penalty. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.*