

Furthermore, on each credit anniversary, the account value is locked in, insulating both principal and that year's gains from potential market drops. Then, next year's potential gains are calculated off this cumulative amount. This is called annual reset, where an FIA is always building off the high-water mark.

#### ACCOUNTING FOR INFLATION

In addition to receiving a steady stream of income during retirement, you may also need your funds to grow in order to keep up with inflation. Unlike a CD or fixed annuity, which offer a set rate of interest, fixed index annuities can help you combat inflation with an inflation protection option.

These options can potentially increase your income stream by 1%, 2%, or even 5% over a set period of time. So, as the cost of goods and services increase, you'll be able to afford them.

#### ADDRESSING THE LIQUIDITY ISSUE

One major objection that has surfaced against annuities is the issue of liquidity. Maybe you've caught yourself thinking, "If I deposit my life's savings into this product, I won't have any access to them!"

This isn't altogether true - your money is still yours to use when you need it. In most cases, 10% of a fixed annuity's account value may be withdrawn each year without incurring a penalty. Premature withdrawals, called surrender charges, typically do include a penalty, which is generally a function of just how soon after deposit the withdrawal occurs.

In addition, most fixed index annuities have a maximum of 10 years of surrender charges. After these 10 year, unlimited withdrawals can be made without incurring any penalty or charge.

#### TAKING THE NEXT STEPS

Planning for a steady and ongoing retirement income can seem overwhelming. In the face of volatile markets, dwindling Social Security, and overall financial insecurity, you might be worried that keeping your money safe and also allowing it to grow is impossible.

A fixed index annuity might be your solution. If you'd like to learn more about FIAs and how they can aid in the comfort of your retirement, call us today at 866.406.9492 to be connected with a financial professional in your area.

	PERIOD	S&P RETURN	FIA AVG. RETURN	RETURN RANGE	
	1997 - 2002	9.39%	9.19%	5%	7.89% - 12.16%
	1993 - 2002	-0.42%	5.46%	13%	3.00% - 7.97%
	1999 - 2004	-2.77%	4.69%	8%	3.00% - 6.63%
	2000 - 2005	-3.08%	4.33%	26%	0.65% - 8.66%
	2001 - 2006	5.11%	4.36%	13%	1.91% - 6.55%
	2002 - 2007	13.37%	6.12%	23%	3.00% - 8.99%
	2003 - 2008	3.18%	6.05%	19%	3.00% - 7.80%
	2004 - 2009	-1.05%	4.19%	27%	2.25% - 6.63%
	2005 - 2010	-1.47%	3.59%	36%	2.33% - 7.10%

Note: All returns shown above are annualized (geometric) rates of return. The S&P index returns are not meant to proxy for index mutual funds returns, which would include dividends, expense ratios (the least costly have featured approximately 20 basis points per year), trading costs and taxes, rather they are to reference what happened to the most popular index to which many fixed index annuities are linked through some formula.

All guarantees are based on the claims-paying ability of the issuing insurance company. Withdrawals / surrenders have the effect of reducing the contract value and death benefit. Withdrawals/surrenders of taxable amounts are subject to ordinary income tax and if taken prior to age 59 1/2 an additional 10% federal penalty tax. Although the contract value may be affected by the performance of an index, it is not a security and the contract does not directly or indirectly participate in any stock or equity investment including but not limited to, any dividend payment attributable to any such stock or equity investment. There is no additional tax-deferred benefit for annuities purchased in an IRA, or any other tax-qualified plan, since these plans are already afforded tax-deferred status. The other benefits and costs should be carefully considered before purchasing an annuity in a tax-qualified plan. The discussion of tax treatments in this material is an interpretation of current law and is not intended as tax advice. Consult your contract and your tax professional. Product features may vary by state.

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**Sasha Hu**



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## **Table of Contents Annuities Answer 2003 Cumulative Supplement**

1. Understanding the eBook Annuities Answer 2003 Cumulative Supplement
  - The Rise of Digital Reading Annuities Answer 2003 Cumulative Supplement
  - Advantages of eBooks Over Traditional Books
2. Identifying Annuities Answer 2003 Cumulative Supplement
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Annuities Answer 2003 Cumulative Supplement
  - User-Friendly Interface
4. Exploring eBook Recommendations from Annuities Answer 2003 Cumulative Supplement
  - Personalized Recommendations
  - Annuities Answer 2003 Cumulative Supplement User Reviews and Ratings
  - Annuities Answer 2003 Cumulative Supplement and Bestseller Lists
5. Accessing Annuities Answer 2003 Cumulative Supplement Free and Paid eBooks
  - Annuities Answer 2003 Cumulative Supplement Public Domain eBooks
  - Annuities Answer 2003 Cumulative Supplement eBook Subscription Services
  - Annuities Answer 2003 Cumulative Supplement Budget-Friendly Options
6. Navigating Annuities Answer 2003 Cumulative Supplement eBook Formats
  - ePub, PDF, MOBI, and More
  - Annuities Answer 2003 Cumulative Supplement Compatibility with Devices
  - Annuities Answer 2003 Cumulative Supplement Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Annuities Answer 2003 Cumulative Supplement
  - Highlighting and Note-Taking Annuities Answer 2003 Cumulative Supplement
  - Interactive Elements Annuities Answer 2003 Cumulative Supplement

8. Staying Engaged with Annuities Answer 2003 Cumulative Supplement
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Annuities Answer 2003 Cumulative Supplement
9. Balancing eBooks and Physical Books Annuities Answer 2003 Cumulative Supplement
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Annuities Answer 2003 Cumulative Supplement
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Annuities Answer 2003 Cumulative Supplement
  - Setting Reading Goals Annuities Answer 2003 Cumulative Supplement
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Annuities Answer 2003 Cumulative Supplement
  - Fact-Checking eBook Content of Annuities Answer 2003 Cumulative Supplement
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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