

# Take the Negative out of Your Returns...

## Help turn retirement dreams into reality...

Fixed Indexed Annuities give you the potential to outpace inflation while providing tax deferred accumulation for retirement. A Fixed Indexed Annuity can be used to help achieve your long-term retirement goals. Instead of simply taking life as it comes, let a Fixed Indexed Annuity help you make your life what you want it to be.

### *Some of the features of Fixed Indexed Annuities:*

- *Guaranteed Rate of Return*
- *Tax Deferred Earnings*
- *Lifetime Income Option*
- *Access to Your Funds*
- *Renewal Options*
- *Potential Relief from Taxation  
on Social Security Benefits*

*For more information contact:*

**Agent Name | (555) 555-5555**

**Licensed Insurance Professional**

**Agency or Business Name**

**555 Main Street | City, State 55555**

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. The Internal Revenue Code already provides tax deferral to IRAs, so there is no additional tax benefit obtained by funding an IRA with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a death benefit. 10640 - 2009/9/18 | 14907 264249