A retirement built to last

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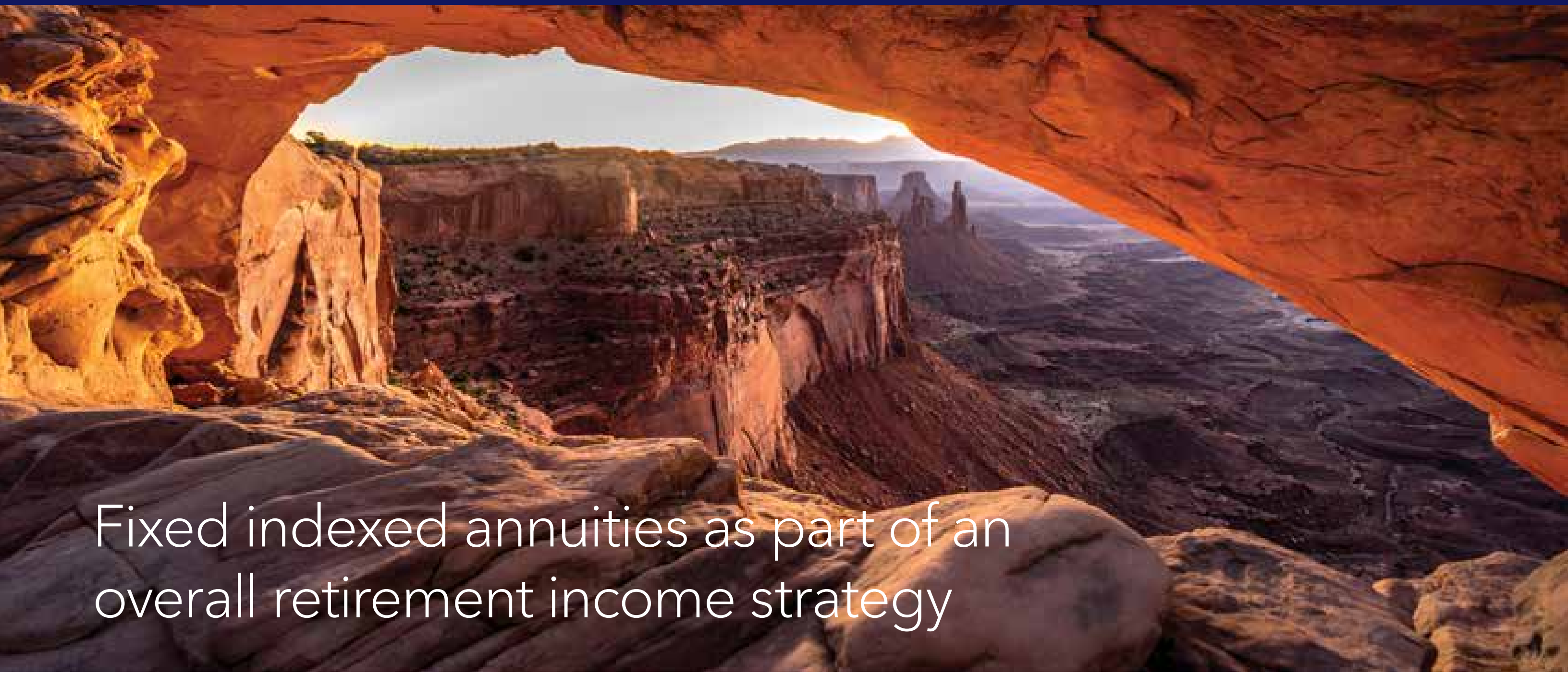

Fixed indexed annuities as part of an overall retirement income strategy

Today's retirees are living longer, more active lives than any generation before them. In fact, Americans on average will spend 20 years in retirement.[1] Making sure you have adequate income for two decades after you stop working can be a challenge, and fixed indexed annuities can help.

As part of an overall retirement income strategy, a fixed indexed annuity can be used to create a guaranteed stream of income to supplement other income sources, such as Social Security, pensions and personal assets. Keep in mind that fixed annuity solutions may not be suitable for everyone. However, they may be ideal if you're looking to:

- Create a regular stream of retirement income you can't outlive.
- Provide income for a surviving spouse.
- Cover unforeseen expenses as you get older.
- Create a lasting legacy for your loved ones.

What is a fixed indexed annuity?

A fixed indexed annuity is an insurance product designed for long-term retirement savings and income. Optional income riders, typically available for a charge, allow you to grow your income amount over time. When you're ready, you can start lifetime withdrawals that can last throughout your retirement.

Case study: Jim and Nancy's story

Learn how Jim and Nancy use a fixed indexed annuity as part of their overall retirement income strategy

Jim and Nancy are married and are both 50 years old. They are employed full time and contribute regularly to 401(k) plans and Individual Retirement Accounts (IRAs).

Both Jim and Nancy hope to retire in 10 years so they can devote time to travel. One of their goals is to visit each one of America's National Parks.

While they are confident that they are doing all they can to save for retirement, Jim and Nancy are concerned about retirement income. Since neither has an employer-sponsored pension plan they'll need to rely on their personal savings to help cover essential expenses, especially during their first 10 years of retirement. This is because they want to delay taking Social Security until they reach age 70 so they can maximize their benefits. They're also worried about potentially hefty medical insurance premiums until Medicare kicks in at age 65.

After talking with their insurance agent, the couple purchases a fixed indexed annuity with an income rider as part of their overall retirement income strategy.

Fixed indexed annuity in action

(Hypothetical example)

Age 50

Roll over $100,000, from a 401(k) that Jim has from a previous employer, to a fixed indexed annuity (10-year withdrawal charge schedule) with an income rider.

What does this do?

- Allows Jim and Nancy to continue to grow those assets on a tax-deferred basis.
- Preserves principal by protecting against loss due to market downturns.
- Provides income growth potential.

Age 60

Turn on income from the rider.

Jim and Nancy receive $6,300 annually, which is their guaranteed lifetime withdrawal amount.[2]

What does this do?

- Gives Jim and Nancy a steady flow of income they can count on for the rest of their lives.
- Provides an additional income stream to help pay for health insurance and other expenses.

Age 65

Medicare begins.

Age 70

The couple starts taking Social Security benefits.

Start planning your retirement income strategy

By taking the time to plan now, you can help ensure that you have enough income to last through retirement. Consult with your financial professional today to learn more about fixed indexed annuities and retirement income strategies.

[1] Department of Labor, "Top 10 Ways to Prepare for Retirement," September 2019, https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/top-10-ways-to-prepare-for-retirement.pdf

[2] Assumes a hypothetical income rider rollup rate of 8.0%, 10 years of income deferral and a 3.5% payout rate at age 60. Also assumes no withdrawals during the 10-year withdrawal charge period. The hypothetical example is for informational purposes only and is not indicative of past, nor intended to predict future performance of any specific product including an annuity; nor is it intended to represent any particular product or interest crediting method.

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Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company. Guaranteed lifetime income is available through annuitization or an income rider. Income riders may be built in to the contract or optional for a charge.

Indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

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