In today's volatile economy,

it can be hard to feel balanced while riding the roller coaster stock market. A diversified retirement plan is essential, and indexed annuities can add balance, giving you some peace of mind—no matter what happens on Wall Street. But like most financial products, they are complex. So, it's important to understand the product and its benefits.

In the most basic sense, an annuity is a contract between you and an insurance company that says you will pay for the annuity in either a single lump sum or multiple payments over time. In return, the insurance company promises to make payments from the annuity to you in a single or series of payments.

Guaranteed

rate of return and you are paid a guaranteed fixed amount that never varies, regardless of market swing.

Insurance company assumes the risk.

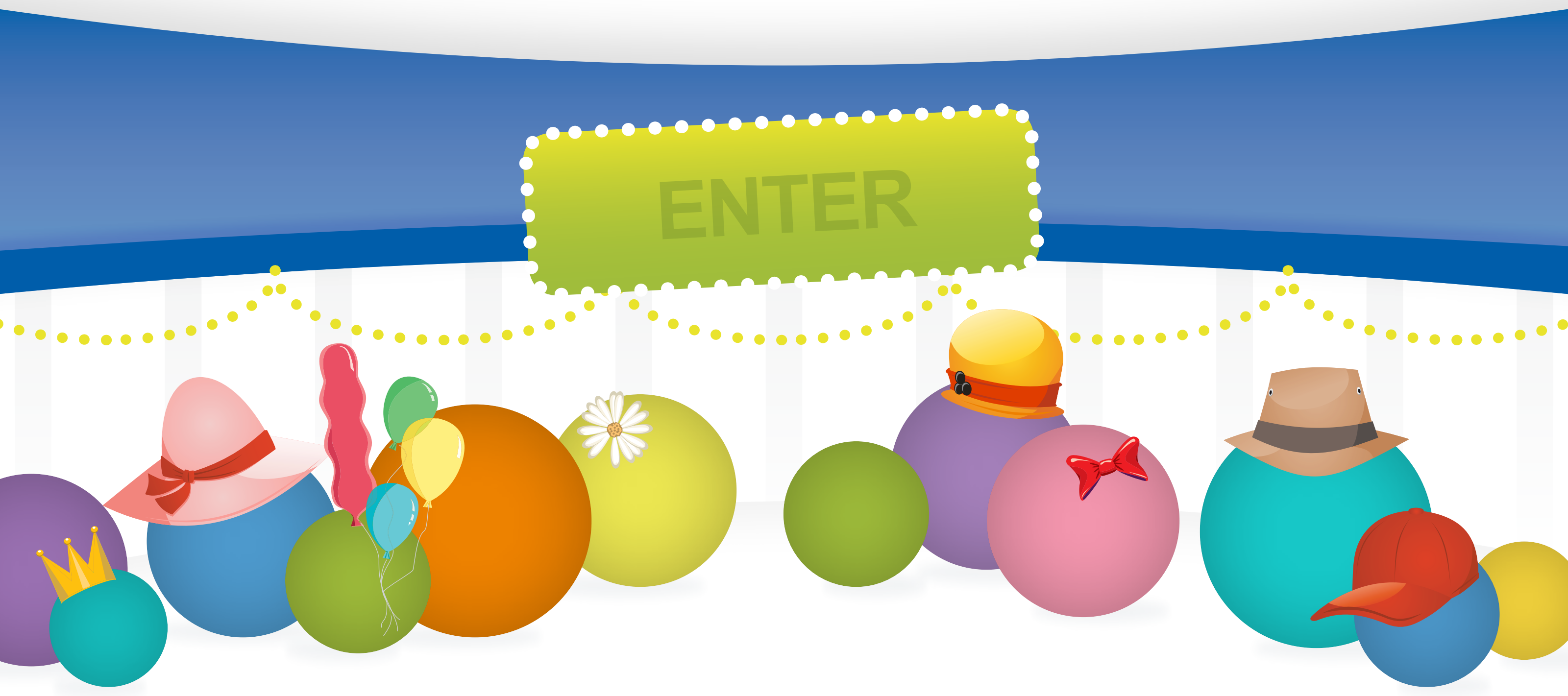
Variable

rate of return depending on the stock, bond or money market investment.

Consumer assumes the risk.

A fixed *indexed* annuity

uses a unique formula to calculate annual interest based on the performance of a stock, bond or commodity index. The index is used as a benchmark, however, you do not actually invest in it, offering balance and protection against the ups and downs in the market.



Because of these features, the value of your money will never decline for as long as it is in the annuity. But it can increase with a rising index, offering growth potential. Once interest is credited, it can never be lost due to interest rate adjustments or negative market fluctuations, and it may even compound.

Indexed annuities offer low risk, guaranteed income and protection for market ups and downs. Visit our Testimonials page to learn more about the benefits of indexed annuities from people like you.

INDEXED ANNUITY LEADERSHIP COUNCIL

What is a Fixed Indexed Annuity?