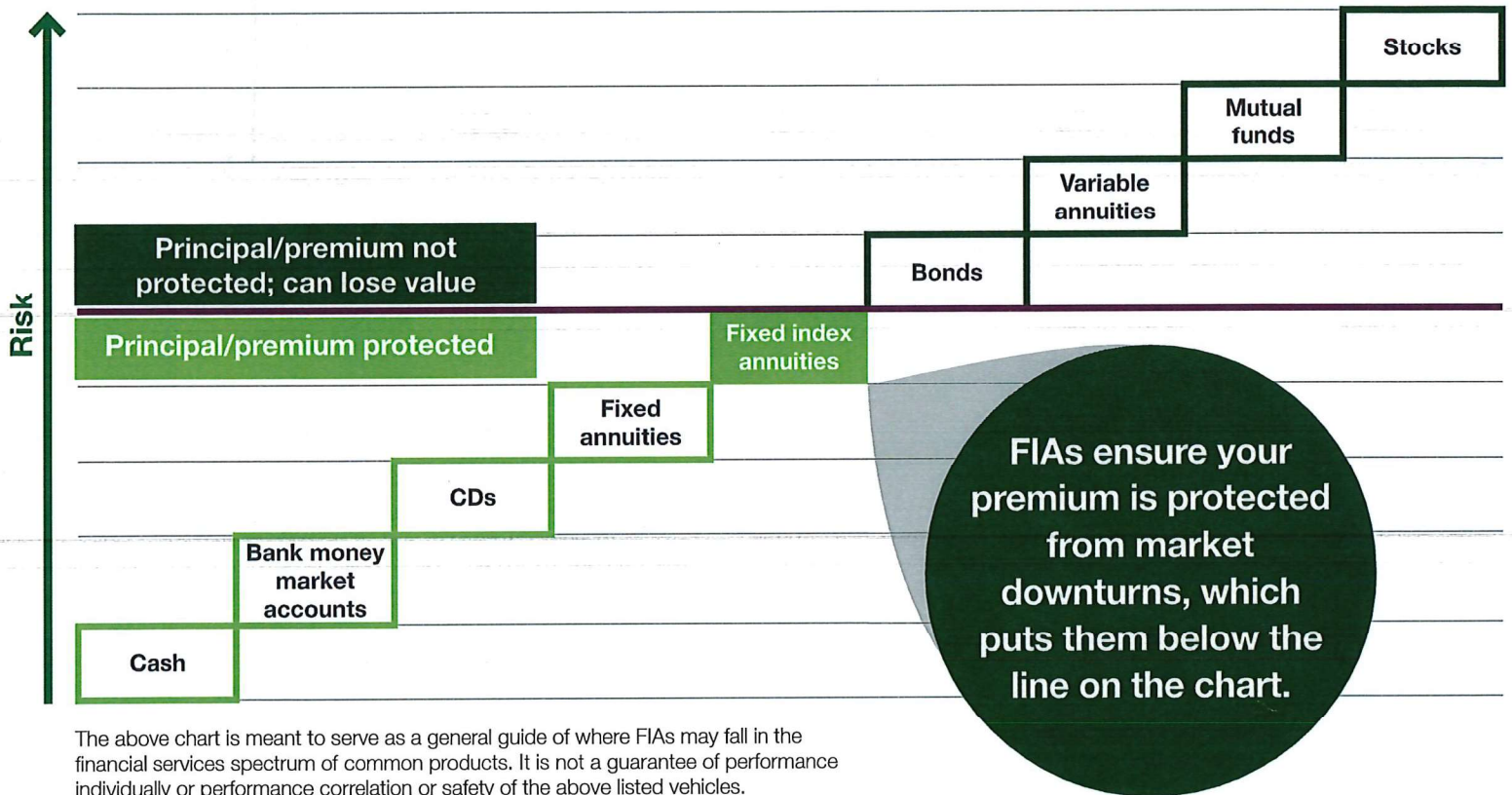


Financial Risk Spectrum

When you're creating a financial plan, there is no one "best" product. But there are products that can be a better fit in order to help meet your goals for retirement, whether you're experienced or just getting started.

Fixed index annuities (FIAs) are insurance products that are quickly becoming a household term as a new generation of savers are drawn to growth potential and protection from market downturns. Take a look at where FIAs fit with other products in light of risk.



Ask your financial professional how adding a fixed index annuity to your financial plan can help create stability in your portfolio.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from your accumulation value for additional optional benefit riders could under certain scenarios exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients.