

LO[😊]SING MONEY IS SO YESTERDAY.



Consider a **BONUS** fixed annuity.

Wish you could turn back time to when life was about smiley faces, miniskirts, and flower power, and retirement was something your parents were planning? Those may have been simpler times, but these days, you have more options to keep your retirement plans on track. Want to hear something really cool? There are even options to help you secure your hard-earned dollars **and** jump-start earnings.

Safety-minded folks are turning to fixed annuities with premium or interest enhancements that can help offset stock market losses or enhance first-year rates. A fixed annuity cannot magically erase losses, but it can keep your money truckin' with tax deferral and protection against risk. People who own fixed annuities as part of a comprehensive financial plan are sipping Rob Roys in their polyester and *loving every minute of it!*



Very groovy. Call to learn more.



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Fixed annuities may not be suitable for all. You should consult a licensed insurance agent regarding your financial objectives and unique situation to help determine if a fixed annuity is right for you. Please make sure that you review thoroughly all marketing materials, specimen contracts, buyer's guides, and forms related to the annuity to ensure that it meets your short- and long-term financial situation and liquidity needs.

Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals before age 59½. Additionally, certain charges (referred to as surrender charges) may apply if you withdraw more than the penalty-free amount in a year. Under current law, tax deferral is a basic feature of tax-qualified plans. Placing qualified funds into an annuity does not provide any additional tax benefit.

Fixed annuities guarantee a minimum interest rate on all or a percentage of each contribution over the life of your contract less any withdrawals and/or deductions and early surrender charges. Guarantees are based on the claims-paying ability of the insurer.

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