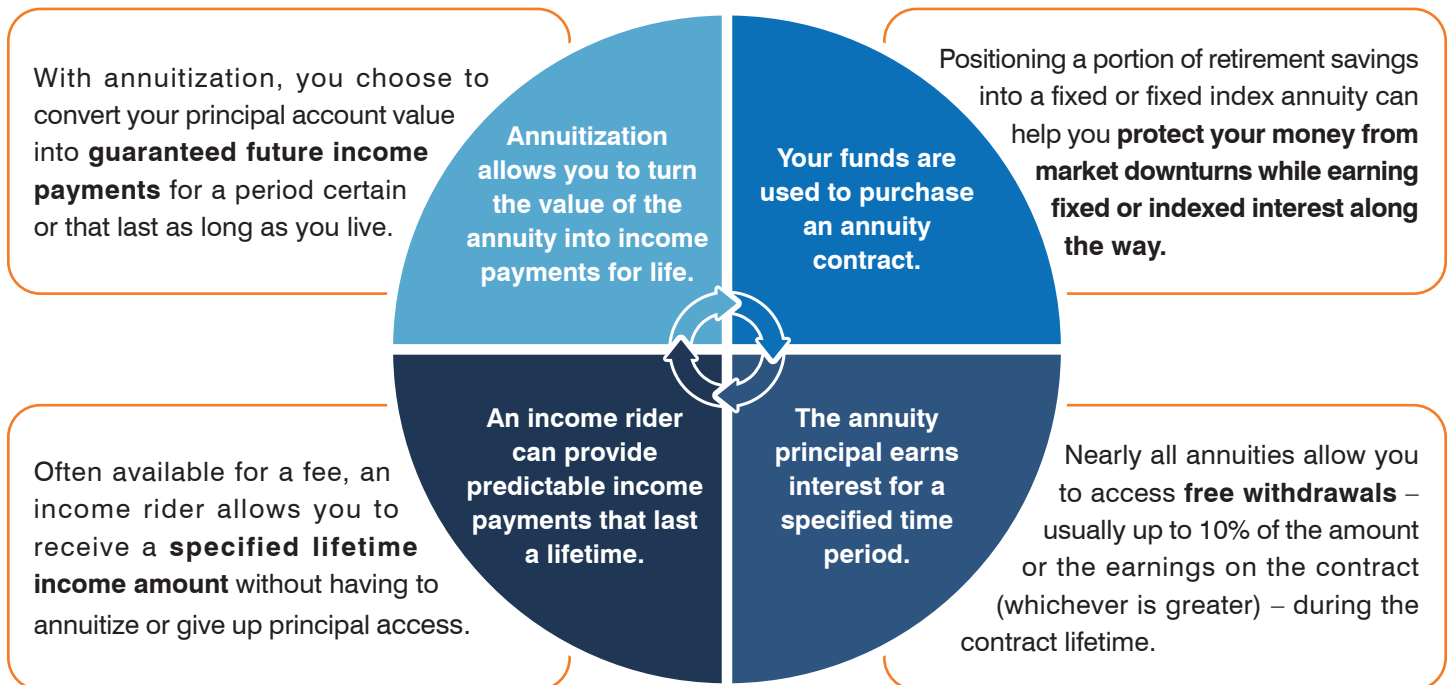


# WHAT GOES IN, MUST COME OUT

## How annuities can help meet critical income needs

One of the most common myths about fixed and fixed index annuities is that purchasing one makes it difficult for you to access funds if and when you need them. Let's examine the annuity lifecycle to see why that couldn't be further from the truth.



### MORE OPTIONS FOR ACCESS

- + **Terminal Illness or Impairment:** Many annuities offer direct access to your funds should you become unable to complete certain activities of daily living for be diagnosed with a terminal illness, either for a fee or as part of the underlying contract.
- + **A Legacy for Loved Ones:** If an income rider is elected, your designated beneficiaries can receive the remaining account value as a death benefit. If annuitization has occurred, there may be provisions for continuing income payments to a spouse or other loved one.

Creating a secure method for ensuring you have access to income for life is a smart way to strengthen your retirement plans — without sacrificing control of your savings.

————— **Contact us to learn more about how an annuity can fit into your financial lifecycle!** —————

Withdrawals taken before age 59½ may be subject to a 10% tax penalty.

Annuity guarantees are backed by the claims-paying ability of the issuing insurance company. This material is general in nature, is intended for educational use only and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. For legal, accounting or tax advice, consult the appropriate professional.