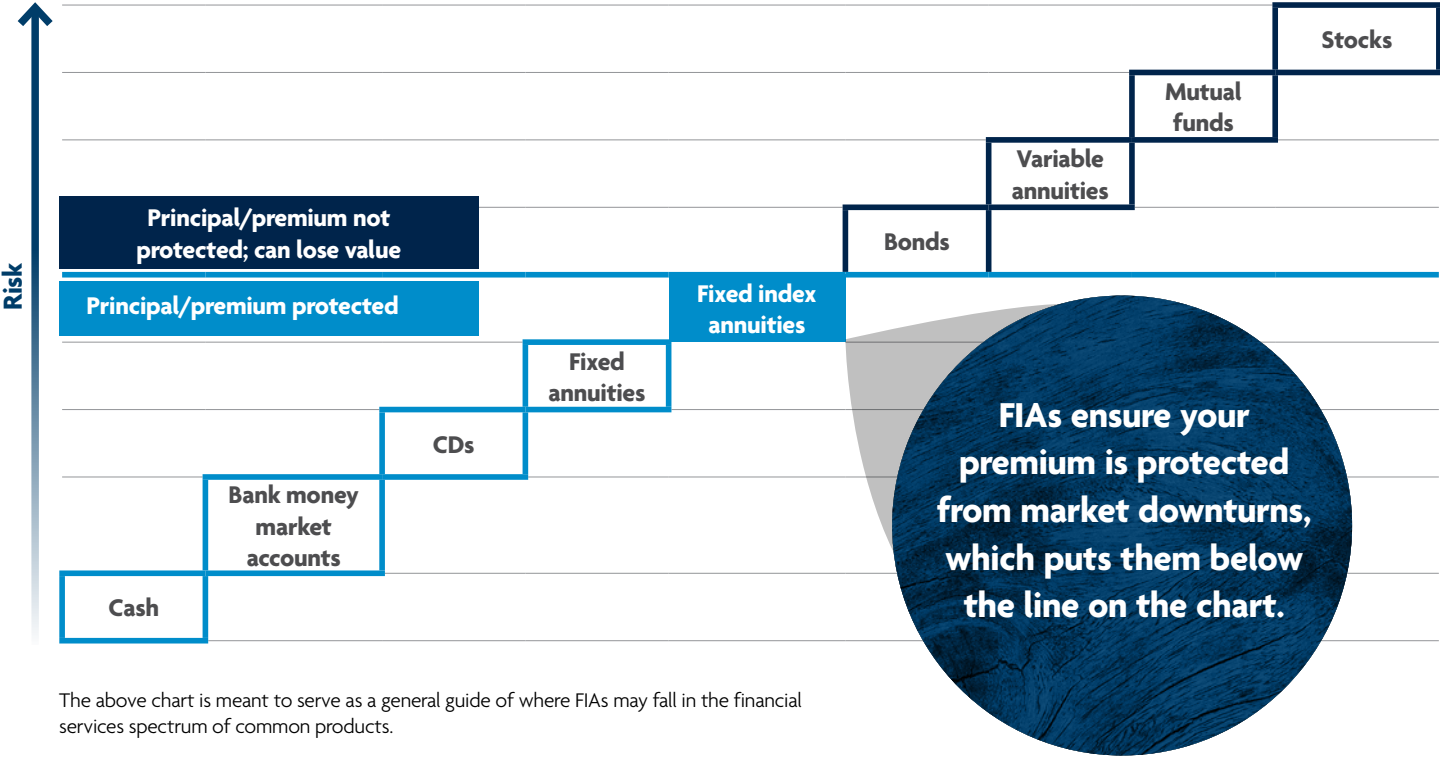


# Can you balance financial protection with potential growth and increase income?

Balance is key in all aspects of life. Understanding risk-return balance is essential for meeting financial and retirement goals. When creating a financial retirement plan, there is no one “best” product. But some products can be a better fit to help meet your goals. View how various products fair in terms of risk, and then consider how a fixed index annuity (FIA) might play a part in your retirement accumulation strategy - offering both upside potential and principal protection against market risk.

Our investment management style expands on the traditional asset allocation by diversification template. We believe superior and more consistent risk-adjusted performance can be realized when systematic market risk is managed by combining an efficient asset allocation across market sectors, annuities, and cash. We have learned that cash is an effective hedge against volatility and annuities offer asset protection and credited returns that outperform bonds.



The above chart is meant to serve as a general guide of where FIAs may fall in the financial services spectrum of common products.