

# Fixed index annuities

## How they perform in up and down markets

Fixed index annuities (FIAs) generally credit a portion of total index gains based on the crediting method chosen, but don't lose value due to market downturns.

- In an up market a FIA may not perform as well as the stock market
- BUT in a down market you do not lose any principal and maintain your guaranteed accumulation floor or high water mark
- SO this is a great bond alternative, no loss of principal and upside participation that historically out performs bond yields

### Market-linked interest



### 0% floor

