

# Putting **You** in the Driver's Seat of Your Retirement Dreams



Plan on having some fun after leaving the workforce? Then get in the retirement driver's seat! As the only financial tool that can guarantee income you can't outlive, a fixed indexed annuity can keep your retirement plan from running out of gas. Cruise through your golden years in style, knowing your fixed annuity's tax-deferred status\* means you're earning interest on your interest, on your principal, and on the money you would have spent on taxes. Go ahead and put the pedal to the metal!

**Contact me today to see if a fixed indexed annuity is right for you.**

**Fixed indexed annuities may not be suitable for all.** To help determine if an annuity meets your unique financial situation and liquidity needs, consult a licensed insurance agent. In addition, please thoroughly review all marketing materials, specimen contracts and riders, buyer's guides, and forms related to the annuity for costs and important details. Insurance agents do not give investment, legal, or tax advice. Annuities held within qualified plans do not provide any additional tax benefits. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½. Additionally, surrender charges and a market value adjustment may apply if you withdraw more than the penalty-free amount in a year. Fixed indexed 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.

\* Taxes are deferred until withdrawals are taken, and tax deferral is available only to individuals. Under current tax law, tax deferral is a basic feature of qualified plans. Placing qualified funds into an annuity does not provide any additional tax benefit.