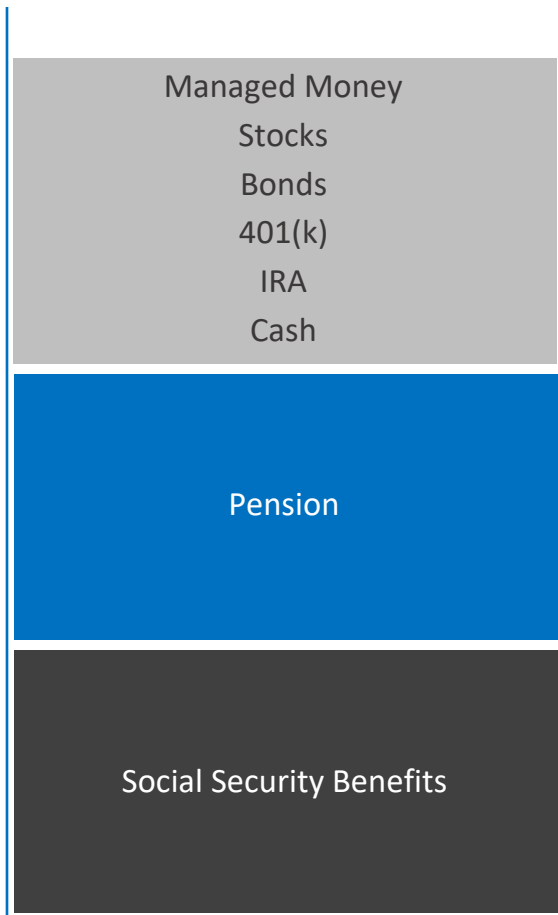


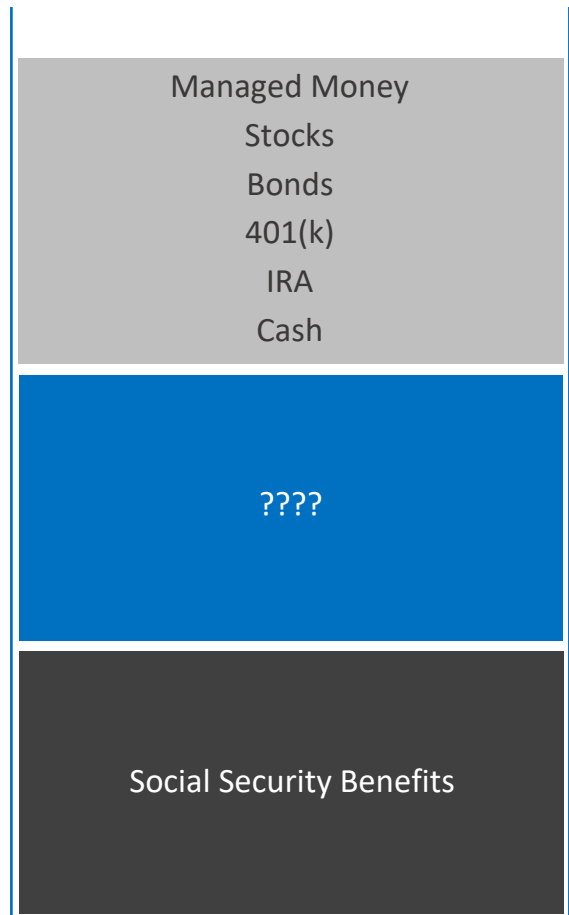


RETIREMENT ASSETS

20 Years Ago



Today



Very few companies offer pensions anymore. Fixed Index Annuities are great to position as an alternative to bridge a client's retirement income gap.

Fixed annuities are designed to meet long-term needs for retirement income. Early withdrawals may result in loss of principal and credited interest due to surrender charges. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

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