

ANNUITIES EXPLAINED



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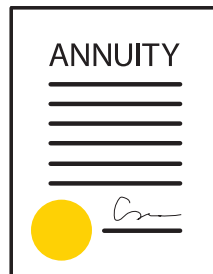
Annuities are flexible products and, depending on the type, can meet needs for protected lifetime income, growth, and downside protection.

You purchase an annuity from a life insurance company



It can be a lump sum or multiple payments

Your money can grow tax-deferred until you withdraw it¹



Additional benefits of an annuity can include:

- Protected lifetime income
- Protection from market loss²
- Guaranteed death benefit
- A choice of income guarantees³
- Access to your money⁴

1. *Qualified retirement plans also offer tax-deferral.*

2. *May offer a fixed return or principal protection that avoids market downturns.*

3. *You can add enhanced lifetime income benefits for a fee.*

4. *May be subject to fees or limitations based on the type of annuity.*

See your professional for details.

You can convert your annuity into guaranteed income when you retire



Payments can continue for a specified period of time - or you can choose an option for payments to continue as long as you live.

Certain types of annuities offer you the flexibility to receive guaranteed lifetime income while maintaining access to your money.

Annuities are long-term investments designed for retirement purposes. The value of variable annuities is subject to market risk and will fluctuate. Product guarantees are subject to the claims-paying ability of the issuing insurance company.

Earnings, when withdrawn, are subject to federal and/or state income tax, including a 10% tax penalty for withdrawals before age 59½.

Some income guarantees offered with annuities take the form of optional riders and carry charges in addition to the fees and charges associated with annuity products.

There is no guarantee that any investment will achieve its objectives, generate positive returns, or avoid losses. Investments in annuity contracts may not be suitable for all investors.

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