

Americans' Greatest Retirement Fears

Survey finds Americans are most afraid of their money running out before their life runs out.

They're equally afraid that while they are alive, they won't have the funds to enjoy their life and cover basic necessities.



Conquer Retirement Fears and Retire in S-T-Y-L-E

Safety - Annuity clients have never lost a penny! If they deposit \$100k and the market crashes for the next 10 years, they will still have \$100k. In retirement, the return **OF** your money is just as important as the return **ON** your money.

Tax Deferral - Only pay taxes when you take the money out. Interest grows on the principal, on the interest, and on the amount you otherwise would have paid taxes on. That is triple compounding!

Yield - Participate in market growth without taking the risk of a market loss. A reasonable rate of return is expected, much greater than any other zero risk investment.

Lifetime Income/Liquidity - Annuities are the only product that can guarantee you will never run out of income, no matter how long you live. Since the #1 retirement fear is outliving your money, any smart retirement plan should incorporate annuities at the very least to cover your basic monthly needs.

Estate Advantages - Do you want judges and lawyers determining where your money goes at death? Probate is open to the public and very expensive. Annuities are among only a few products that pass to your beneficiaries and avoid probate court.

INFINITY
— FINANCIAL SOLUTIONS —

Why Fixed Indexed Annuities are The Answer

Benefits of Indexed Annuities with Annual Reset

The Casino Story...

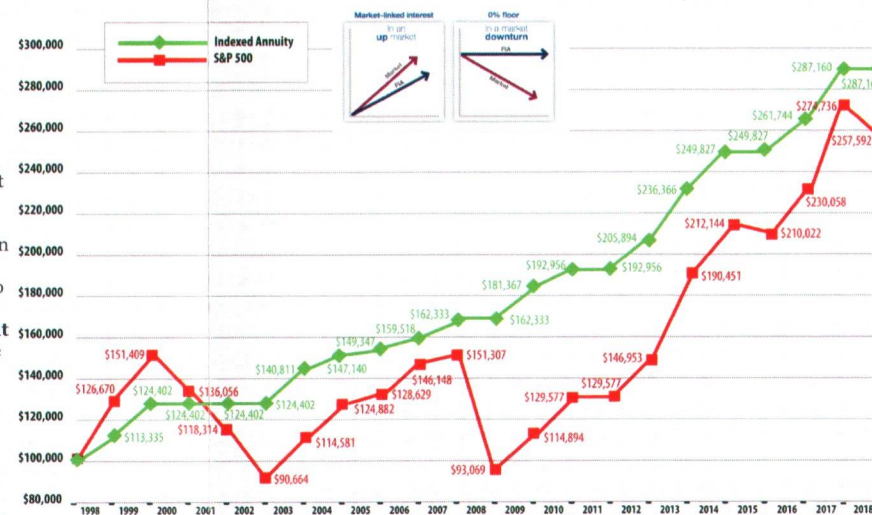
To understand how powerful the Fixed Indexed Annuity arrangement really is, consider the following proposal... You walk into a casino with no intention of gambling. However, the casino owner approaches you and says he has a special table with an open seat. This special table has special rules. The rules are that you could gamble all night, and you would never lose a dollar. No matter what happened, the house guarantees that you will leave with what you started - **a guarantee of your principal**. If you win, you get to keep your winnings with the exception that the house gets a small percentage of your winnings. The house only keeps a small percentage if you win. Zero fees or costs are paid if you lose. How much would you bet? **How long would you play for if you knew that you couldn't lose**, and if you won, you would just leave a small percentage for the dealer?

This "special" offer is real. It is called a fixed indexed annuity!

Even better, the annual reset feature in FIA's ensure that you lock in your gains and can never have less than the previous year. To continue the casino analogy, it would be like being able to come back every night and getting the same "special" offer each night. If you won the night before, you would start with the higher amount from your previous winnings, and those winnings would be the new baseline in which you could never lose. **Your gains are locked in!**

The Lifetime Income Option

When you're ready to stop playing, you have the option of turning your entire account into an income stream that guarantees a fixed monthly payment for the rest of your life, regardless of whether the account value is depleted. If you had certain qualifying health conditions, such as being confined to a nursing home or not being able to perform 2 of 6 daily living activities, your income would triple. You are **GUARANTEED to NEVER OUTLIVE YOUR INCOME!**



For demonstration purposes only. Participation rates can change annually. The chart is based on actual rates for the time period for the S&P 500 only and does not include dividends paid on underlying stocks. Past performance does not guarantee future results. The chart demonstrates historical performance of the S&P 500 between years 1998-2017. The fixed indexed annuity in this hypothetical example uses the annual point-to-point index method based on changes in the S&P 500 to calculate the indexed rate for each term. For purposes of this chart a 50% participation rate is applied for all terms in the period. Assuming \$100,000 initial premium. Indexed interest is credited only on amounts held for the entire term. This example assumes no money is withdrawn from the annuity. Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period.

"The 4% Rule" vs Lifetime Income Annuity

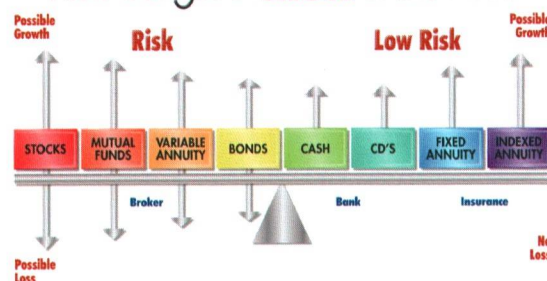
If you have a Qualified Retirement Account, such as a 401(k), IRA, 403(b), 457 etc. in which you have not paid taxes YET, you will be required to start withdrawing money no later than the year in which you turn 72. These are known as Required Minimum Distributions or RMD's.

You may be familiar with "The 4 percent rule" which states that if you withdrawal 4 percent of your retirement funds each year, your money **SHOULD** last 30 years and thus allow you to safely assume that your money will not run out before you do. "Should" is not a word you want to see in a retirement income plan.

The table below illustrates the lifetime withdrawal percentage that is **GUARANTEED** based on the age in which you start taking lifetime income withdrawals. If you start taking income at age 65, you are guaranteed 5% for the rest of your life. If you wait until the IRS forces you to start taking withdrawals at age 72, you will be guaranteed 5.7%. Not only is that significantly higher than 4%, this amount is **GUARANTEED** for your entire life.

Attained Age	Lifetime Withdrawal Percentage	Attained Age	Lifetime Withdrawal Percentage
65	5.00%	71	5.60%
66	5.10%	72	5.70%
67	5.20%	73	5.80%
68	5.30%	74	5.90%
69	5.40%	75	6.00%
70	5.50%	76	6.10%

What is your **RISK** tolerance?



Most retirement plans, including actively managed plans, cannot guarantee that you will not lose money. They cannot guarantee that you will never outlive your money. They cannot guarantee a withdrawal amount of 5% or more for the rest of your life. They do not lock in your gains each year, establishing a new "base line" of no-loss guarantees. **A Fixed Indexed Annuity is the only product that can GUARANTEE all of these things.**