

**Why consider Annuities:**

1. ***Grow investment while not at risking a single dime in financial markets.***

2. Income Rider makes all the difference. Guaranteed Income for life.

* Access to income without maturity
* May have both a portion of the principal plus lifetime income payment.
* Contract will state amount to be withdrawn [based on age at time of election]
* Benefit continues even if annuity is exhausted and client has not taken an excess withdrawal.

Payments can start and stop

3. Can withdraw up to 10% every year without penalty.

4. **Guaranteed minimum return.**

5. Tax deferred. (no **tax on growth, no tax on principal**)

6. Term as short as a **5yr** annuity now available.

7. Bonus on initial investment in year one with certain Annuities.

**Some advantages Index Investing has over other savings and investment products.**

* **Bank CD or savings account**- No Growth. No tax Advantage. Most barely a return of 1% which is less than inflation which is between 2-3%
* **401K**- No protection. No safety. Investment attached to market slide. At the mercy of the stock market. Limitations on how much to contribute.
* **Mutual Funds**-. No safety. No protection. When markets crash or slide, you incur huge losses.
* **IRA's**- Limited Growth. Early withdrawals incur severe tax washing away any tax benefits.

**Why consider Index Investing:**

1. Investment not at risk in financial markets.

2. Allows you to withdraw income tax free.

3. Receive stock market like returns without stock market risks.

4. Never take a stock market loss.

5. Use to supplement retirement income

6. Make payments for a period of time then start receiving income.

7. Average of 7-8% return. As high as 12% is possible.

8. Investment is tax free. Income is tax free. Money to beneficiary tax free.

9. Has all four cornerstones for saving advantage. a-*Growth*. b-*Safety*. c- *Tax Advantage*. d*-Protection*.