



# f i n a n c i a l

## C H A P T E R

# a n n u i t i e s







### **LOCK IN YOUR GAINS -** Past and Future, with an Indexed Annuity!

Are you uncertain about the market's direction over the next few months, years? Would you like the key to stop the effect of market volatility?

Now may be the time to **"LOCK IN"** those gains in an accumulation product offering potentially higher rates than traditional fixed products, *but none of the downside risk* - an Indexed Annuity\* ("IA")!

**HOW?** IAs offer annual crediting rates which are usually linked to the returns or growth in values of a popular equity index. But since IAs are fixed annuity products, with an indexed interest feature, the interest credited each year is **"LOCKED IN"** and *cannot be taken away if held to term!* In addition, most IAs offer a guaranteed minimum cash surrender value and you will never be credited with a negative return.

In addition to the upside potential, with no downside risk **GUARANTEED**, an IA, as a fixed annuity, offers many benefits not available with alternative accumulation products:

-  **TAX DEFERRAL\*\***
-  **GUARANTEED LIFETIME INCOME PAYMENT OPTIONS**
-  **MINIMUM GUARANTEED DEATH BENEFIT**
-  **GUARANTEED MINIMUM CASH SURRENDER VALUE**

Consider an Indexed Annuity to **LOCK IN YOUR GAINS** year after year! An Indexed Annuity is the key to providing protection of your retirement nest egg.

\* May be referred to as an "equity indexed annuity" in certain states.  
\*\*Withdrawals may be subject to surrender charges and, if made prior to age 59½, may also be subject to a 10% Federal penalty tax.



**JEFFERSON PILOT  
FINANCIAL**