



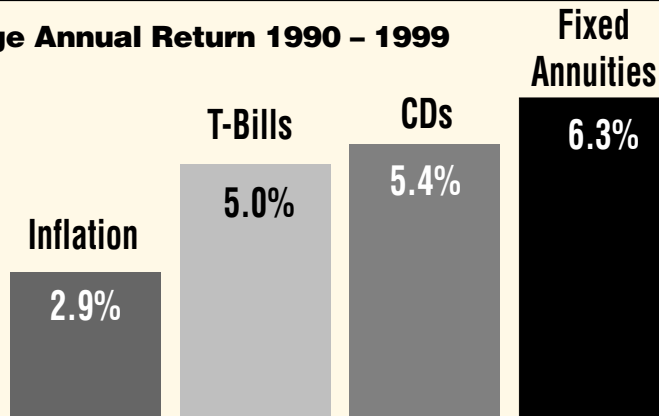
## 3 reasons why a fixed annuity is the perfect place for your IRA.

### 1. Higher Yields\*

Over the past decade, fixed annuities have had consistently higher returns —

**in other words you would have made more money.**

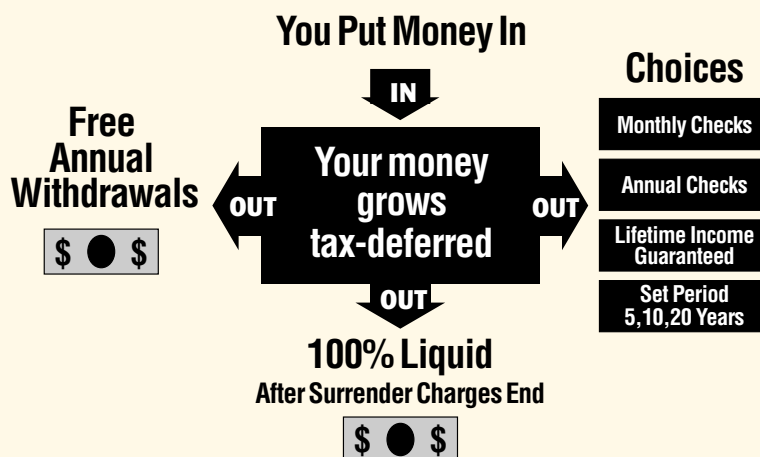
Average Annual Return 1990 – 1999



### 2. Liquidity\*\*

Flexibility to meet your future income needs. When you are ready to take money out, you can do it in many different ways —

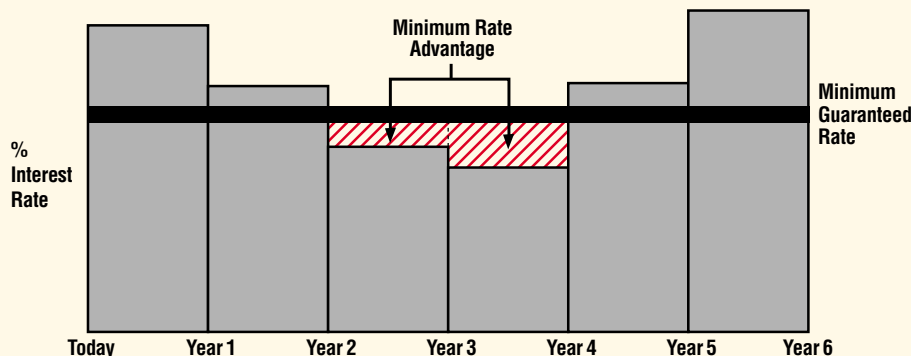
**offering you convenience and peace of mind.**



### 3. Minimum Rate Guarantee\*\*\*

No matter what happens to the economy you are guaranteed to earn a minimum interest rate.

**Stop worrying about how low rates may go.**



\* Source: Inflation as of the U.S. Department of Labor, Bureau of Labor Statistics, 2000. CD and Treasury Bill rates as of the Board of Governors of the Federal Reserve System, Annual Statistical Digest, 1999. Annuity rates as of the 2000 Investment Performance Digest, Wiesenberger, a Thomson Financial Company 1455 Research Blvd. Rockville, MD 20850. Historical rates are no guarantee of future results.

\*\* Many insurance companies allow up to a 10% free withdrawal once per year. Withdrawals may be subject to surrender charges. Withdrawals made prior to 59½ may be subject to IRS penalties.

\*\*\* Guaranteed by the issuing insurance company

<b>Not FDIC Insured</b>	<b>May Lose Value</b>
	<b>No Bank Guarantee</b>

An annuity is a product issued by an insurance company. It is not a deposit or obligation of, nor is it guaranteed by, any bank. It is not insured by the FDIC or any other government agency. Withdrawals may be subject to certain taxes, penalties and charges. The information contained herein is prepared for your use by Essex Corporation.