

Waiting Till the Cows Come Home

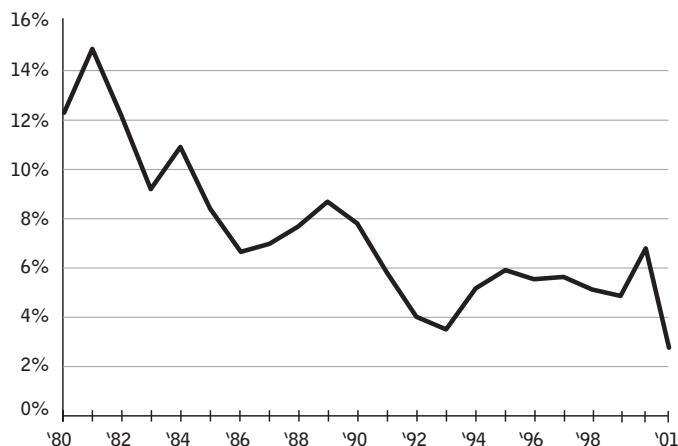
Are you waiting for a return to double-digit interest rates before you purchase a fixed annuity?

You may have a long wait coming if you are waiting for double-digit interest rates to return! Let's take a look at historical interest rates in the U.S., as represented by one-year Treasury notes. The chart below shows average interest rates on one-year Treasury notes from 1980 through 2001. Double-digit rates occurred only four times: in 1980, 1981, 1982 and 1984.

In fact, average one-year rates were above 8 percent only *seven times* in this time period.

Don't let low interest rates keep you from making a long-term decision that could enhance your financial security. Find out about the many benefits—beyond rate—of a fixed annuity.

Average Interest Rates
for One-Year Treasury Notes



Rates on one-year Treasury notes are used as an approximation of the general interest rate environment. Fixed annuity interest rates may differ from those of one-year Treasury notes. The time period referenced was a period of generally declining interest rates. Source: Wiesenberger, a Thomson Financial company, 800.232.2285, 2002.

Beyond Rate

Other Benefits of a Fixed Annuity

- A source of lifetime payments or other income options through annuitization
- Tax-deferred growth of account balance
- Stability of principal and interest guaranteed by the issuing insurance company
- Typically access to a certain portion of the money without a surrender charge
- Direct payment of death proceeds to named beneficiaries, avoiding the expense and delay of probate

Annuities generally carry surrender fees in the early years of the contract. Withdrawals of earnings are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax penalty.

■ Not FDIC, NCUA/NCUSIF insured ■ No bank or credit union guarantee
■ Not insured by any federal government agency ■ Not a deposit ■ May lose value

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