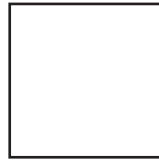


Certificate of Deposit Versus Fixed Annuity

Each investment has specialized features that fit each particular investor. When considering whether to invest in a certificate of deposit (CD) or a Fixed Annuity (FA) it is important to consider what works best for your particular needs. Things to consider when making investment choices would be the length of time you have to invest, the amount of risk you can assume, and the rate of return you will receive.



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Realize Your Dreams...

Planning for Retirement



A Consumer's Guide

Relax...

Preparing to Retire

Have you considered how your retirement savings and income might be impacted by taxes and other potential losses? Are you one of the many retirees who are unaware of many standard, legal ways to maximize personal retirement savings and save many thousands of dollars in taxes? Are you aware of equity indexed annuities (EIAs), one of the most successful ways of getting maximum value from your retirement savings?

Protecting Your Funds

There are many features of annuities that differ from other investment vehicles. Seniors in particular appreciate EIAs, which allow them to participate in investing in the market, but also allows them to avoid the downside risk of investing. To put it simply, no matter which way the market goes, you can protect your long-term dollars with the purchasing power of EIAs.

Protecting Your Income

To help guard against market fluctuation, financial professionals often rec-

ommend that retirees keep most of their invested assets in protected alternatives such as CDs and Mutual Funds. Unfortunately, these other popular investments do not guarantee your investment and still offer you other noteworthy benefits such as tax-deferred earnings, elimination of taxes on your Social Security and the ability to get tax benefited income throughout your lifetime.

Income that is Tax-Deferred

You can accumulate earnings on a tax-deferred basis with deferred annuities. Until you withdraw interest income from the annuity it is not taxed and thus you can triple compound your money by earning interest on your original investment, interest on the interest earned and interest in money you would have lost in taxes.

Returns That Are Competitive

Because their performance is linked to a market index, EIAs can potentially provide higher return rates than other more traditional, fixed interest products. EIAs allow you market participation without the

Enjoy Your Life...

potential for market losses which you get with such items as variable annuities, mutual funds, and stocks which have comparable risk/return profiles. There is no risk whatsoever to your deposit. There is no comparison between EIAs and other taxable investments (returns that factor in taxes and inflation) and once you factor the EIAs tax-deferred growth potential, you will see that EIAs offer a more appealing rate of return over the life of the investment.

Income Throughout Your Life

EIAs can not only provide you income throughout your lifetime but can also be structured to last through the lifetime of your spouse. When discussing this with your financial professional, make sure you ask for more details on this as well as other investment options.

Access To Your Funds

If you are over 59 1/2 years old, some annuities permit penalty-free withdrawals. The amount of funds available annually varies by product.