



## Coordinated Retirement Strategies (CRS)

### "Guaranteed Principle Growth "

#### What is an Indexed Annuity?

Indexed Annuities provide principle and interest guarantees with growth potential. Additional interest may be earned, above the guarantee, based upon the movement of the S&P 500 Index. But, negative interest is not charged even in the event the index losses value. You always earn a minimum guaranteed interest rate.

#### How do you Participate?

A Participation Rate is the portion of the increase in the index that is used to determine the amount of interest credited over a period of time.

An Earnings Cap is the maximum interest that can be earned during the period. The cap rate increases as the participation rate decreases. The cap rate may change year to year.

#### Take Income when Needed



*7 to 10 Year  
Surrender Charge  
Schedule*

*Annual  
10 Percent  
Penalty Free  
Withdrawals*



*Tax-Deferred  
Growth*



*Growth  
Potential*

*Guaranteed  
Principle  
&  
Interest*



*Access to  
Contract Value  
for Income*

When you reach retirement and are ready to begin taking withdrawals, you want to know that your principle balance is still protected. You also have comfort knowing that a minimum guaranteed amount of interest is applied every year with the potential for higher amounts based upon the performance of the index. You may also withdraw up to 10 percent of your contract value each year without any surrender charges.

***"Live the Life You Desire, Call 1-877-2RETIRE"***

Important Disclosure: Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. This CRS utilizes an Indexed Annuity that is not offered by all insurance companies. Guarantees are based upon the claims paying ability of the insurance company. Indexed annuities often carry additional fees for mortality and administrative expenses. Tax deferred growth for non-qualified investments will ultimately be taxed as ordinary income upon withdrawal. Withdrawals of earnings prior to age 59 1/2 are subject to income tax penalties. The S&P Index is a product of S&P Dow Jones Indices, LLC, and is licensed for use by the sponsoring insurance company.

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