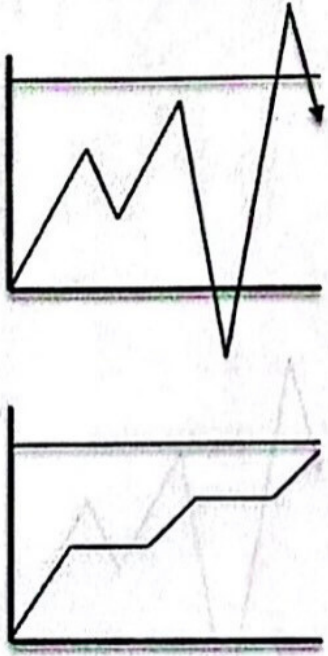


OPTIONS FOR YOUR MONEY

FIXED	VARIABLE	INDEXED
<ul style="list-style-type: none"> ✓ SAFE ✓ ↓ % 	<ul style="list-style-type: none"> ✓ ↑ % ✓ RISK 	<ul style="list-style-type: none"> ✓ FLOOR / CEILING
<p style="text-align: center;">\$100,000 X 3%</p> <hr/> <p style="text-align: center;">\$103,000 - INF 2-3%</p> <hr/> <p style="text-align: center;">\$100,000 (\$3,000) TAX</p>	<p>2001 = 9/11</p> <p>02</p> <p>03</p> <p>04</p> <p>05</p> <p>06</p> <p>07</p> <p>2008 = RE</p> <p>09</p> <p>10</p> <p>11</p> <p>12</p> <p>↓</p> <p>2020 = COVID 19</p> <ul style="list-style-type: none"> ✓ FEES 	 <ul style="list-style-type: none"> ✓ PRINCIPLE PROTECTION ✓ GROWTH PROTECTION ✓ SURRENDER CHARGES

2 Things People Are Concerned About

- 1 Losing their money (return of vs return on)
- 2 Running out of money