

Retirement Savings Options

	CD (Certificate of Deposit)	Stocks (w/dividends, when applicable)	Mutual Funds	Bonds	Roth IRA	FIA (Fixed Income Annuity)
Risk of Loss	None	Up to 100% of Investment	Up to 100% of Investment	Up to 100% of Investment	Up to 100% of Investment	None
Guaranteed Monthly Cash Flow Return	No	No	No	No	No	Yes
Bonus	No	No	No	No	No	Up to 45%
Capped?	Yes	No	No	Yes	No	No
Annual Fee?	Majority	Yes	Yes	Yes	Yes	No
Penalty for Early Withdrawals?	Yes	No	No	Yes	Contributions Only	No*
Multiplier?**	No	No	No	No	No	Yes**

*Tax-free, penalty free partial withdrawals (10%/year) in first 7-10 years. 100% withdrawal, without penalty, after 10 years.

**If purchased (price is approximately 1%), FIAs include a multiplier option which can increase the amount of returns realized on the investment. For example, a 200% multiplier with a baseline return of 15% will be reflected as a 30% return on the investment.

