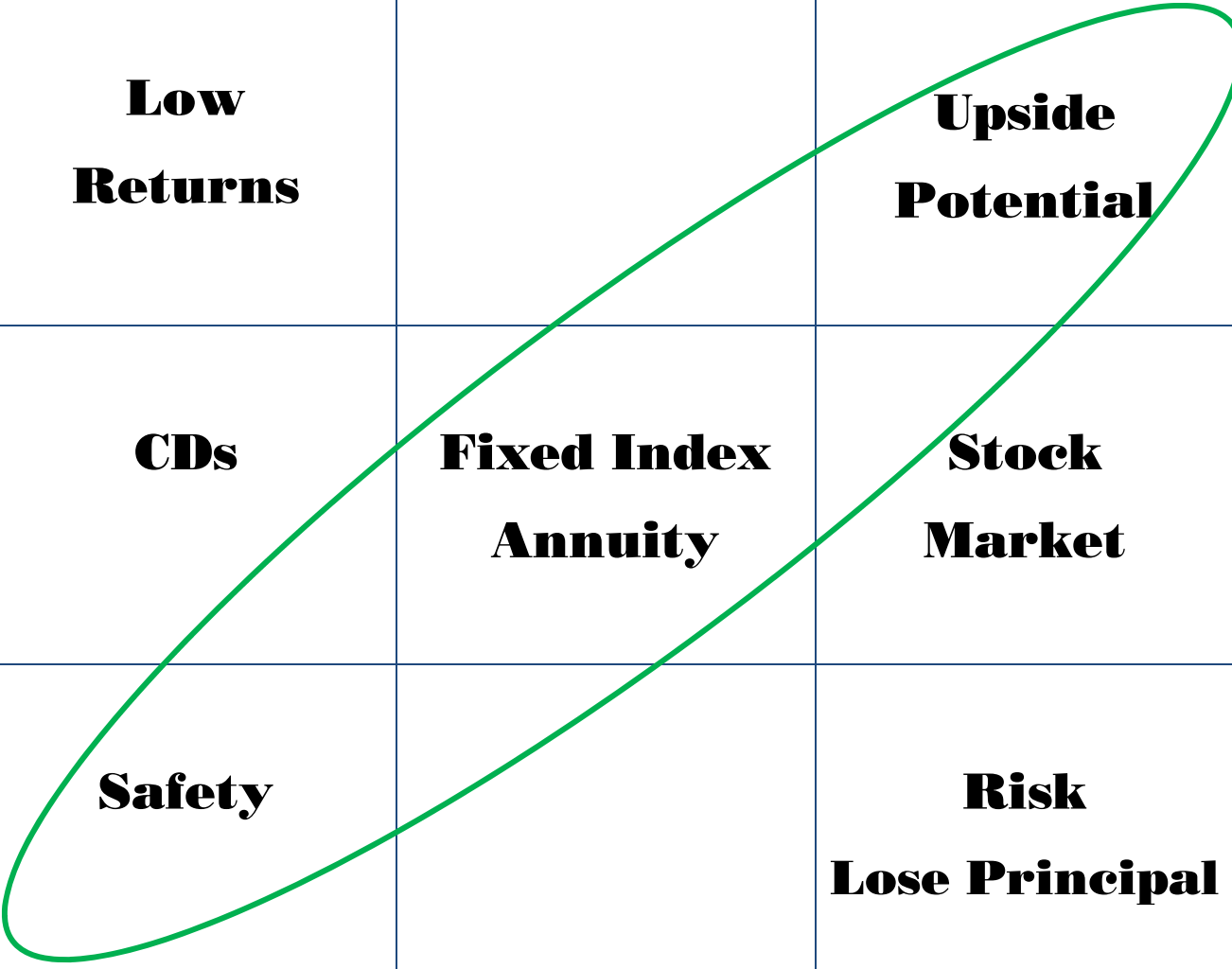


Tic-Tac-Toe

Low Returns		Upside Potential
CDs	Fixed Index Annuity	Stock Market
Safety		Risk Lose Principal



Let's play Tic-Tac-Toe!

Left Hand Side: Write down conservative investments such as CDs. It provides safety, but low interest rates.

Right Hand Side: The stock market provides upside potential, but investments could be exposed to risk and even principal loss.

What if you could offer your client safety of principal (lower left block) and upside potential (upper right block) at the same time? A fixed index annuity can allow you win the game diagonally by providing your clients protection of principal, security from market downturns, and greater potential for better accumulation compared to other fixed alternatives.