The long-term cost of short-term liquidity

Short-term interest rates may seem attractive to those who don't want to lock into anything long term — But this could end up costing you over time.

Below we compare two fixed rate products to a fixed index annuity using the Point-to-Point Cap Index Strategy (PCI) over a ten year period. The first fixed product credits 0.25% and the second product credits 0.50%. This illustration is based on hypothetical data and assumes a PCI Cap of 4.25%.

	Fixed Index Annuity with Point to Point Index Cap Strategy		Fixed Rate Product at 0.25%		Fixed Rate Product at 0.50%	
Year	**Return**	**Account Value**	**Return**	**Account Value**	**Return**	**Account Value**
0		100,000		100,000		100,000
1	0.00%	$100,000	0.25%	$100,250	0.50%	$100,500
2	0.00%	100,000	0.25%	100,501	0.50%	101,003
3	4.25%	104,250	0.25%	100,752	0.50%	101,508
4	4.25%	108,681	0.25%	101,004	0.50%	102,015
5	3.00%	111,942	0.25%	101,256	0.50%	102,525
6	4.25%	116,700	0.25%	101,509	0.50%	103,038
7	3.52%	120,819	0.25%	101,763	0.50%	103,553
8	0.00%	120,819	0.25%	102,018	0.50%	104,071
9	4.25%	125,953	0.25%	102,273	0.50%	104,591
10	4.25%	**131,307**	0.25%	**102,528**	0.50%	**105,114**

A return of 5.34% would be needed for the next 5 years to equal the 10 year return of the FIA product.

A return of 5.07% would be needed for the next 5 years to equal the 10 year return of the FIA product.

A Fixed Index Annuity is an insurance contract that, depending on the contract, may offer a guaranteed annual interest rate and earnings potential that is linked to participation in the growth, if any, of an index or benchmark.

This example assumes no withdrawals were made and is an example only.

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How do fixed index annuities compare to other financial products?

On the scale of available financial products, there are higher risk products with potential for higher returns on one side. On the other end you'll find products with lower risk and lower returns. Higher risk options — which range from stocks, bonds, mutual funds, variable annuities and bond funds — have their place in a well-diversified financial plan. However, with the higher risk options there is a possibility of losing your money. Lower risk fixed income options, such as money market accounts, certificates of deposit and savings accounts also have a role to play for those looking to diversify their savings. Your principal is protected or your money is guaranteed a certain amount of interest. However, they do not offer the interest-crediting potential of the higher risk options. Somewhere in between is a strategy to help protect your assets and provide potential for additional interest. With minimum guarantees, multiple interest crediting strategies, options for lifetime income and death benefit protection, a fixed index annuity can be a good fit as part of your overall retirement plan.

Advantages	Higher Risk / Higher Return	Disadvantages
Interest-Crediting Potential Investment Options	**Stocks** **Bonds** **Mutual Funds*** **Variable Annuities** **Bond Funds**	Penalties for early withdrawals Potential to lose some or all of principal
Interest-Crediting Potential Principal Protection Guaranteed Interest	**Fixed Index Annuities** **Fixed Annuities**	Penalties for early withdrawals Not FDIC Insured
Principal Protection Guaranteed Interest May offer FDIC insurance	**Money Market Accounts** **Certificates of Deposit** **Savings Accounts**	Penalties for early withdrawals
	Lower Risk / Lower Return	

*Securities are distributed through a Broker/Dealer.

The above illustration is meant to serve as a guide of where FIAs may fall in the financial services product continuum. It is not a guarantee of performance or safety of the above listed vehicles. Insurance and security products are not FDIC Insured and may lose value.

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