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2019 UPDATED EDITION:

Fixed Annuities Cheat Sheet

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Because knowledge is power, but only if you use it.

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Fixed Annuities are designed to meet long-term needs for retirement income. They provide guarantees against the loss of premium and credited interest, and the reassurance of a death benefit for beneficiaries. Although an external index may affect your interest credited, the contract does not directly participate in any equity or fixed income investments. You are not buying shares in an index. The index value does not include the dividends paid on the equity investments underlying any equity index or the interest paid on the fixed income investments underlying any bond index. These dividends and interest are not reflected in the interest credited to your contract unless otherwise stated. Product features vary by state and restrictions may apply, including possible withdrawal charges. Positive index adjustments may be limited to a monthly maximum or participation rate. The hypothetical indexing results are for illustrative purposes only and should not be deemed a representation of past or future results. Actual index results may be more or less than the values shown. This guide does not represent any specific product and/or service. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

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Different Types of Fixed Annuities

Fixed annuities were created to provide a guaranteed stream of lifetime income, similar to a pension, and/or a competitive fixed rate of return without putting initial principal at risk. The most common types of fixed annuities are listed below, along with a brief description of each. On the following pages, we will review examples and more specific definitions of each type of annuity. Finally, we will talk about the latest annuity innovation, the ”Index Annuity”.

Single Premium Immediate Annuity (SPIA)

A single premium immediate annuity provides a fixed income stream, usually within 30 days, in exchange for a premium payment. Payments can last for a fixed number of years, for your entire life or a combination of both.

Deferred Income Annuity (DIA)

A deferred income annuity provides similar benefits to a “SPIA”, but payments do not start for at least 30 days and can be delayed up to several years. Payments can last for a fixed number of years, for your entire life or a combination of both.

Fixed or Declared Rate Annuity (FA)

A fixed or declared rate annuity credits interest based on current returns of an insurance companies bond portfolio, without direct investment in the market. There is a first year declared rate, followed by annual credits based on current performance.

Multi-Year Guaranteed Annuity (MYGA)

A multi-year guarantee annuity provides a stated interest rate each year for the entire contract term, generally 5-10 years. Unlike savings products sold at banks, taxes on interest are deferred until withdrawals are made.

Fixed or Equity Index Annuity (FIA)

A fixed index annuity provides interest credits based on the movement of a specific index, without direct investment or risk of lost due to market volatility. It can also include lifetime income and death benefit guarantees through “riders”, which are generally provided at an additional cost.

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Fixed Annuity Federal Income Tax Rules

Before purchasing an annuity contract, it is important to understand how taxes work inside an annuity contract. There are two types of annuity contracts for tax purposes, "qualified" and "non-qualified". Let's look at how taxes work for income annuities and fixed annuities for both.

Immediate or Deferred Income Annuities

- **Qualified Contracts –** 100% of income received is taxable at ordinary income tax rates in the tax year payments are received.
- **Non-Qualified Contracts –** No tax on initial principal, tax on gains is paid based on ordinary tax rates and determined by using a standardized exclusion ratio.

Fixed or Fixed Index Annuities

- **Tax on Gains Deferred Until Withdrawals**
- **Qualified Contracts –** 100% of withdrawal amount is taxable at ordinary income tax rates in the tax year payments are received.
- **Non-Qualified Contracts –** No tax on initial principal, tax on gains is paid based on ordinary tax rates using "LIFO", which stands for "Last In, First Out". Gains are taxed first and then there is no tax on returned principal cost basis.

SPECIAL NOTE ABOUT ROTH IRA'S & ANNUITIES

Under current tax law, there is no future tax due on any withdrawals or income payments from an annuity when the contract is classified as a Roth IRA account.

Important Note: Retirement You provides this basic overview for informational purposes only. You are encouraged to consult your financial advisor, tax professional and/or attorney prior to making any financial decisions or purchasing an annuity for retirement income planning.

How It Works: Income Annuity (SPIA/DIA)

Income annuities provide a fixed income stream in exchange for a premium payment, generally a lump sum amount. This income stream can provide payments for a fixed number of years, for your entire life or a combination of both. The income can be immediate and started within 30 days, or deferred for a predetermined period of months or years.

PROS	CONS
Maximum Income Rates	*Loss of Principal Control*
Guaranteed Payments	*No Growth Potential*

Hypothetical Example #1: Lifetime Annuity Payments

In this example, the goal is to maximize retirement income for the entire life of the policyholder (annuitant). Additional options, which reduce annuity payments, are available to provide spousal benefits, return of premium payments and guarantee benefits for a specified period in the event of early death.

$250,000 → **7.31%** → **$1,523**/mo.

Total Premium — Payout Factor — Lifetime Payments

Hypothetical Example #2: Period Certain Annuity Payments

In this example, the goal is to provide an income stream for specific period of time, most commonly between 5 and 20 years. The payments are made for the entire term of the contract, regardless of whether or not the policyholder is still living. In the event of early death, payments are made to the policy beneficiary.

$250,000 → **11.2%** → **$2,333**/mo.

Total Premium — Payout Factor — Lifetime Payments

Important Note: To determine the taxes due on income payments in "Non Tax Qualified" accounts, the issuing insurance carrier will calculate an exclusion ratio based on current interest rates and the policy rate of return. The examples shown are hypothetical and not based on any specific product. For current rates, please see your financial professional.

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How It Works: Fixed Annuity (FA)

A fixed or declared rate annuity credits interest based on current returns of an insurance companies bond portfolio, without direct investment in the market. There is generally a first year declared rate, followed by annual credits based on current performance. Due to a prolonged period of low interest rates and product innovations, such as fixed index annuities, traditional fixed rate annuities have seen a significant decline in popularity.

PROS
No Market Volatility Risk
Competitive Fixed Rates

CONS
Limited Growth Potential
Limited Income Options

Hypothetical Example: 5 Year Fixed Rate Annuity

In this example, the annuity provides annual interest credits based on the insurance carrier's declared rate, subject to the minimum guarantees of the contract. The first year rate is generally declared at issue and higher than the minimum guaranteed rate in future years, which can be adjusted up or down based on current rates.

	Total Premium		Declared Interest		Ending Balance
YEAR 1:	$250,000	→	3.90%	→	$259,750
YEAR 2:	$259,750	→	3.45%	→	$268,711
YEAR 3:	$268,711	→	4.15%	→	$279,863
YEAR 4:	$279,863	→	2.75%	→	$287,559
YEAR 5:	$287,559	→	3.90%	→	$298,774

How It Works: Guaranteed Annuity (MYGA)

A multi-year guarantee annuity is a popular alternative to savings products sold at banks and provides a stated interest rate each year for the entire contract term, generally 5-10 years. This rate is fixed for all years at contract issue, interest is tax deferred until withdrawals are made and rates are guaranteed by the claims paying ability of issuing insurance company.

PROS
No Market Volatility Risk
Fixed Rates At Issue

CONS
No Additional Growth
Limited Income Options

Hypothetical Example: 5 Year Guaranteed Annuity

In this example, the annuity provides annual interest credits based on the guaranteed contract rate at the time the policy is purchased. Some contracts allow for "interest-only" withdrawals each year and others allow up to 10% without surrender penalty. Applicable taxes would still apply when funds are withdrawn.

	Total Premium		Guaranteed Rate		Ending Balance
YEAR 1:	$250,000	→	3.70%	→	$259,250
YEAR 2:	$259,250	→	3.70%	→	$268,842
YEAR 3:	$268,842	→	3.70%	→	$279,789
YEAR 4:	$279,789	→	3.70%	→	$289,105
YEAR 5:	$289,105	→	3.70%	→	$299,801

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Introducing the Fixed Index Annuity

As retirement income sources and strategies have changed, annuities have changed to help better meet the needs of consumers. The result has been incredible product innovation in the fixed annuity market, known as "Fixed Index Annuities". Let's look at some common questions about Index Annuities and then talk specifics using hypothetical historical examples.

How Does An Index Annuity Work?

An Index Annuity credits interest based on the movement of a particular index, such as the S&P 500. The premium is not invested directly in the index and is not a risk of loss due to market volatility. You simply receive a portion of the index growth during positive years, based on the contract terms and rates. Additionally, if the index is down, you do not participate in those losses.

How Long Do Index Annuity Contracts Last?

Annuity contracts are exactly what they sound like, a contract between the policyholder (you) and an insurance company. To be able to offer competitive rates, the longer you allow the insurance company to hold your money, generally the higher the rates they can offer you. Most index annuity contracts range from 5-15 years, with the most common contracts lasting 10 years.

How Much Access To Your Money Do You Have?

One of the most common areas of confusion with index annuities is "liquidity", which means the amount you can withdraw from your policy without penalty. Most contracts provide 5%-20% withdrawals per year, with 10% being the most common. After the initial contract term is completed, the surrender charge no longer applies and the entire balance is liquid.

How Do Index Annuity Fees Compare?

Fees vary depending on the different type of annuity contract purchased and the amount of management within the policy. Some index annuity contracts have no fees. Others have fees for additional riders that provide income, death benefit or increased participation in index gains. Most annuity contracts have between 0% and 2% in fees, which is similar to a typical managed portfolio with a financial advisor.

Market Volatility Risk: "New Math For Retirees"

To understand retirement risk and the power of index annuities, you have to understand the difference between "average rate of return" and "real rate of return". In the chart below, it shows the amount of growth needed to get back to even when a down year happens, based on the amount of loss in the first year. With a fixed index annuity, principal protection helps retirees avoid risk of loss due to market volatility while providing predictable lifetime income.

Question: If you lose 20% in the first year and you gain 20% back in the second year, are you back to even?

Answer: No, here's why. Assuming you start with $100,000, you would have $80,000 left after a 20% loss. If you gain back 20%, your balance would be $96,000. Even though the average is 0%, you have actually lost 4% overall.

If you start with...	*And you lose...*	*You are left with...*	*And you gain...*	*You are EVEN!*
$100,000	**10%**	$90,000	**11.1%**	$100,000
$100,000	**15%**	$85,000	**17.6%**	$100,000
$100,000	**20%**	$80,000	**25.0%**	$100,000
$100,000	**25%**	$75,000	**33.3%**	$100,000
$100,000	**30%**	$70,000	**42.9%**	$100,000
$100,000	**35%**	$65,000	**53.8%**	$100,000
$100,000	**40%**	$60,000	**66.7%**	$100,000
$100,000	**45%**	$55,000	**81.8%**	$100,000
$100,000	**50%**	$50,000	**100.0%**	$100,000

Key Point: By eliminating all down years and participating in a portion of the index growth, an index annuity can create consistent returns and lifetime income with no market volatility risk.

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Hypothetical Indexing Example #1: Growth

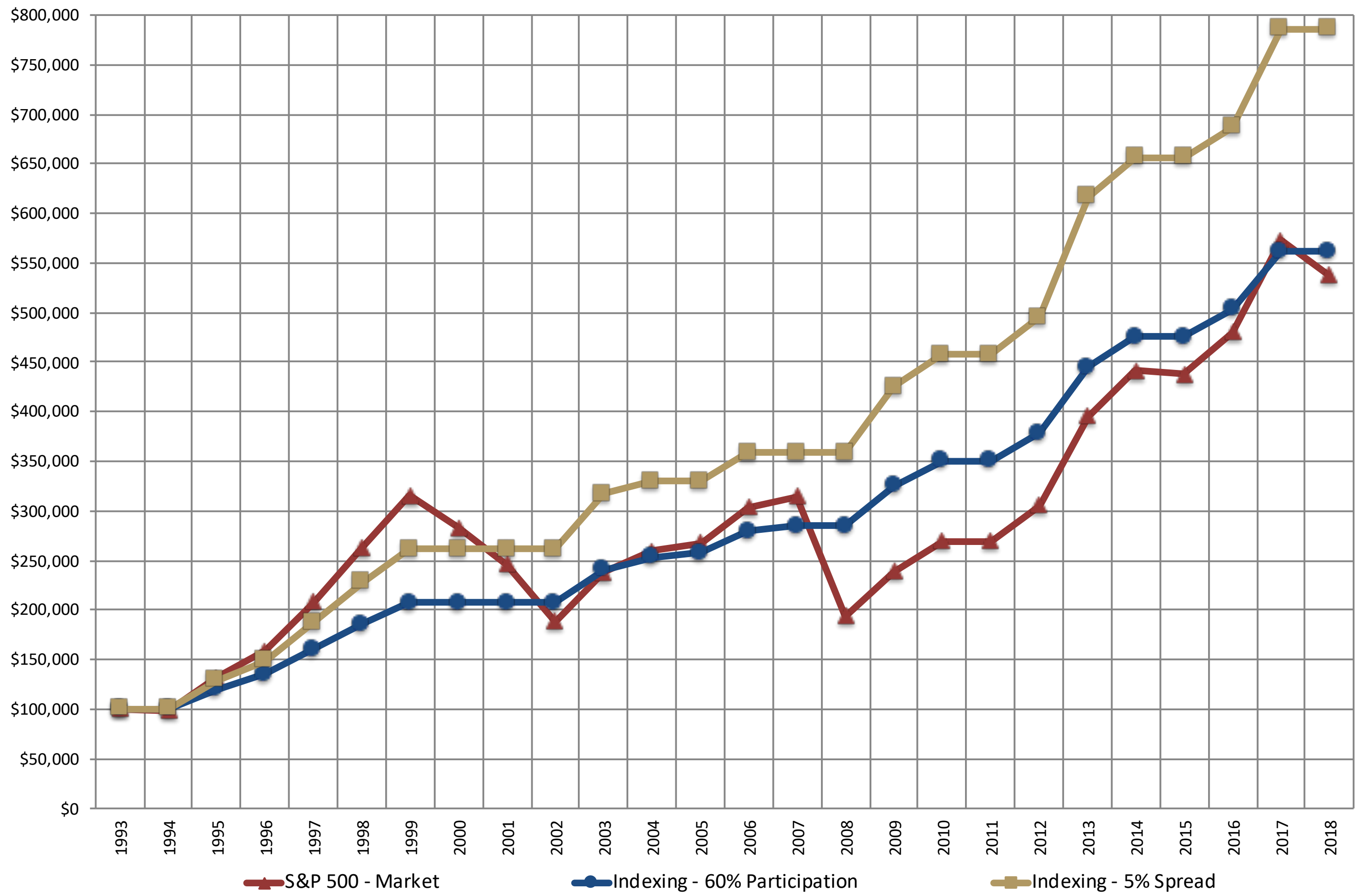
In the first indexing example, we look at historical market data as of the year end closing values of the S&P 500 with no withdrawals. "Indexing Option #1" credits 60% participation. This means if the index is up 10%, the credit would be 6%. "Indexing Option 2" credits 100% participation, but reduces the total credit by 5%, known as a "spread". This means if the index is up 20%, the credit would be 15%. In both cases, when the index is down, the policy would credit no interest and wouldn't lose any value due to market volatility.

	Historical Index Data Based on S&P 500® Market Returns			Indexing Option 1 60% Participation w/ No Spread		Indexing Option 2 100% Participation w/ 5% Spread	
Year	*Close Price*	*Return*	*Balance*	*Index Credit*	*Balance*	*Index Credit*	*Balance*
1993	$466.51	-	$100,000.00	-	$100,000.00	-	$100,000.00
1994	$459.21	*-1.56%*	$98,435.19	*0.00%*	$100,000.00	*0.00%*	$100,000.00
1995	$615.93	*34.13%*	$132,029.32	*20.48%*	$120,476.91	*29.13%*	$129,128.18
1996	$740.74	*20.26%*	$158,783.31	*12.16%*	$135,124.73	*15.26%*	$148,837.87
1997	$970.43	*31.01%*	$208,019.12	*18.60%*	$160,264.56	*26.01%*	$187,547.89
1998	$1,229.23	*26.67%*	$263,494.89	*16.00%*	$185,908.74	*21.67%*	$228,186.88
1999	$1,469.25	*19.53%*	$314,945.02	*11.72%*	$207,689.12	*14.53%*	$261,333.41
2000	$1,320.28	*-10.14%*	$283,012.15	*0.00%*	$207,689.12	*0.00%*	$261,333.41
2001	$1,148.08	*-13.04%*	$246,099.76	*0.00%*	$207,689.12	*0.00%*	$261,333.41
2002	$879.82	*-23.37%*	$188,596.17	*0.00%*	$207,689.12	*0.00%*	$261,333.41
2003	$1,111.92	*26.38%*	$238,348.59	*15.83%*	$240,562.64	*21.38%*	$317,207.52
2004	$1,211.92	*8.99%*	$259,784.36	*5.40%*	$253,543.57	*3.99%*	$329,875.06
2005	$1,248.29	*3.00%*	$267,580.54	*1.80%*	$258,108.92	*0.00%*	$329,875.06
2006	$1,418.03	*13.60%*	$303,965.62	*8.16%*	$279,167.20	*8.60%*	$358,237.06
2007	$1,467.97	*3.52%*	$314,670.64	*2.11%*	$285,066.20	*0.00%*	$358,237.06
2008	$902.99	*-38.49%*	$193,562.84	*0.00%*	$285,066.20	*0.00%*	$358,237.06
2009	$1,116.56	*23.65%*	$239,343.21	*14.19%*	$325,519.53	*18.65%*	$425,053.37
2010	$1,257.62	*12.63%*	$269,580.50	*7.58%*	$350,194.13	*7.63%*	$457,499.59
2011	$1,258.86	*0.10%*	$269,846.31	*0.06%*	$350,401.31	*0.00%*	$457,499.59
2012	$1,426.19	*13.29%*	$305,714.78	*7.98%*	$378,346.90	*8.29%*	$495,436.31
2013	$1,845.86	*29.43%*	$395,674.26	*17.66%*	$445,146.21	*24.43%*	$616,451.34
2014	$2,058.90	*11.54%*	$441,341.02	*6.92%*	$475,972.15	*6.54%*	$656,776.53
2015	$2,043.94	*-0.73%*	$438,134.23	*0.00%*	$475,972.15	*0.00%*	$656,776.53
2016	$2,238.83	*9.54%*	$479,910.40	*5.72%*	$503,202.56	*4.54%*	$686,561.45
2017	$2,673.61	*19.42%*	$573,108.83	*11.65%*	$561,835.62	*14.42%*	$785,563.37
2018	$2,506.85	*-6.24%*	$537,362.54	*0.00%*	$561,835.62	*0.00%*	$785,563.37

Key Point: Even though both "Indexing Option 1" and "Indexing Option 2" provide lower average annual returns, by eliminating exposure to market volatility, they both end up with larger balances than the index itself.

Hypothetical Indexing Example #1: Growth

Looking at the chart for the last 25 years shows the impact market downturns can have on retirement growth, as explained in the "New Math for Retirees" section. For example, the average annual return for the market index was 8.52% and the ending balance was $537,362. The average annual return for Indexing Option 1 was 7.36% and the ending balance was $561,835.



Which line do you want for your retirement savings?

A Fixed Index Annuity can help provide consistent growth opportunities, without the volatility of the market. To learn more and see if an index annuity makes sense for a portion of your retirement savings, talk to your financial professional.

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Hypothetical Indexing Example #2: Income

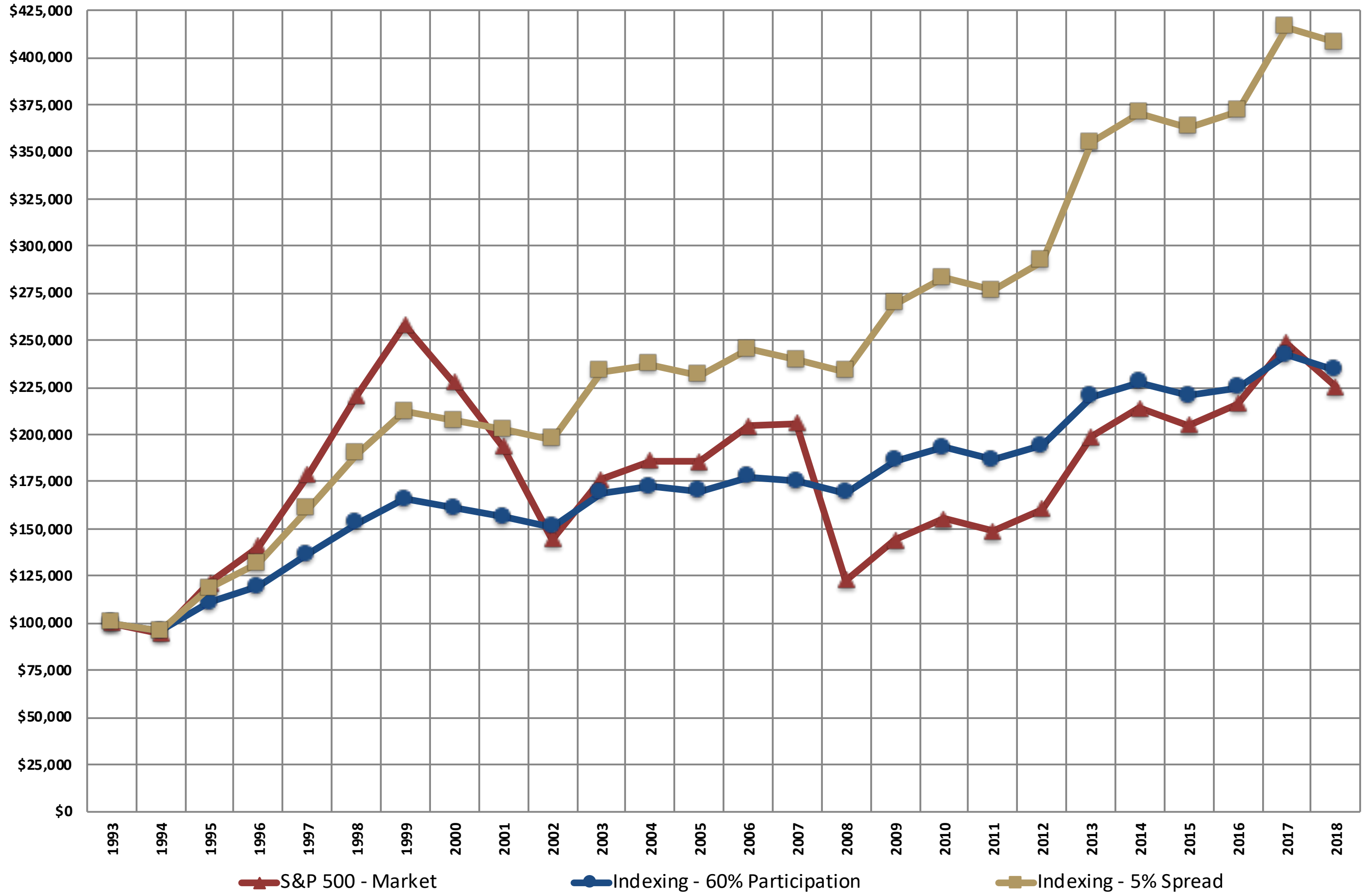
In the first indexing example, we look at the same historical data, this time withdrawing 4% per year plus 3% inflation. "Indexing Option #1" credits 60% participation. This means if the index is up 10%, the credit would be 6%. "Indexing Option 2" credits 100% participation, but reduces the total credit by 5%, known as a "spread". This means if the index is up 20%, the credit would be 15%. In both cases, when the index is down, the policy would credit no interest and wouldn't lose any value due to market volatility.

			Historical Index Data Based on S&P 500® Market Returns		Indexing Option 1 60% Participation w/ No Spread		Indexing Option 2 100% Participation w/ 5% Spread	
Year	Age	Withdrawals	*Return*	*Balance*	*Index Credit*	*Balance*	*Index Credit*	*Balance*
1993	70	-$4,000.00	-	$100,000.00	-	$100,000.00	-	$100,000.00
1994	71	-$4,120.00	*-1.56%*	$94,497.78	*0.00%*	$96,000.00	*0.00%*	$96,000.00
1995	72	-$4,243.60	*34.13%*	$121,222.07	*20.48%*	$110,694.18	*29.13%*	$118,642.97
1996	73	-$4,370.91	*20.26%*	$140,682.60	*12.16%*	$119,393.06	*15.26%*	$131,860.91
1997	74	-$4,502.04	*31.01%*	$178,579.46	*18.60%*	$136,421.91	*26.01%*	$160,647.83
1998	75	-$4,637.10	*26.67%*	$220,501.43	*16.00%*	$153,028.58	*21.67%*	$189,980.39
1999	76	-$4,776.21	*19.53%*	$258,014.09	*11.72%*	$165,776.48	*14.53%*	$212,266.34
2000	77	-$4,919.50	*-10.14%*	$227,561.62	*0.00%*	$161,000.27	*0.00%*	$207,490.13
2001	78	-$5,067.08	*-13.04%*	$193,603.61	*0.00%*	$156,080.77	*0.00%*	$202,570.63
2002	79	-$5,219.09	*-23.37%*	$144,483.15	*0.00%*	$151,013.69	*0.00%*	$197,503.55
2003	80	-$5,375.67	*26.38%*	$176,002.46	*15.83%*	$168,871.31	*21.38%*	$233,395.64
2004	81	-$5,536.94	*8.99%*	$185,972.04	*5.40%*	$172,317.99	*3.99%*	$237,125.84
2005	82	-$5,703.04	*3.00%*	$185,850.00	*1.80%*	$169,784.14	*0.00%*	$231,588.91
2006	83	-$5,874.13	*13.60%*	$204,642.98	*8.16%*	$177,467.95	*8.60%*	$245,307.08
2007	84	-$6,050.36	*3.52%*	$205,769.06	*2.11%*	$175,219.72	*0.00%*	$239,432.95
2008	85	-$6,231.87	*-38.49%*	$122,852.64	*0.00%*	$169,169.36	*0.00%*	$233,382.59
2009	86	-$6,418.83	*23.65%*	$144,203.25	*14.19%*	$186,059.71	*18.65%*	$269,517.57
2010	87	-$6,611.39	*12.63%*	$155,191.34	*7.58%*	$193,257.78	*7.63%*	$283,182.24
2011	88	-$6,809.73	*0.10%*	$148,726.45	*0.06%*	$186,756.81	*0.00%*	$276,570.85
2012	89	-$7,014.02	*13.29%*	$160,780.55	*7.98%*	$194,298.42	*8.29%*	$292,130.21
2013	90	-$7,224.44	*29.43%*	$199,013.79	*17.66%*	$220,350.53	*24.43%*	$354,758.53
2014	91	-$7,441.18	*11.54%*	$213,924.72	*6.92%*	$227,884.85	*6.54%*	$370,268.04
2015	92	-$7,664.41	*-0.73%*	$204,983.23	*0.00%*	$220,443.67	*0.00%*	$362,826.86
2016	93	-$7,894.35	*9.54%*	$216,133.19	*5.72%*	$224,952.38	*4.54%*	$371,269.12
2017	94	-$8,131.18	*19.42%*	$248,678.76	*11.65%*	$242,349.59	*14.42%*	$415,773.29
2018	95	-$8,375.11	*-6.24%*	$225,544.01	*0.00%*	$234,218.42	*0.00%*	$407,642.11

Key Point: Even though both "Indexing Option 1" and "Indexing Option 2" provide lower average annual returns, by eliminating exposure to market volatility, they both preserve more principal than the index itself.

Hypothetical Indexing Example #2: Income

Looking at the chart for the last 25 years shows the impact market downturns can have on retirement income, as explained in the "New Math for Retirees" section. For example, the average annual return for the market index was 8.52% and the ending balance was $225,544. The average annual return for Indexing Option 1 was 7.36% and the ending balance was $234,218.



Which line do you want for your retirement income?

A Fixed Index Annuity can help provide predictable lifetime income, without the volatility of the market. To learn more and see if an index annuity makes sense for a portion of your retirement savings, talk to your financial professional.

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Fixed Index Annuity Terminology Definitions

Fixed index annuities have several terms that are important to understand for policyholders. Here are general definitions for some of the most common annuity terms. Please see your annuity contract for specific provisions.

Annuitant

Benefits are paid and determined based on the age of the annuitant. For qualified funds, this has to be an individual. For nonqualified funds, the policy can have joint annuitants.

Beneficiary

Similar to a life insurance policy, an annuity contract provides a defined beneficiary. When the policy owner dies, proceeds are directed to the beneficiary based on policy provisions.

Cap Rate

The maximum amount of interest credited for each index period. For example, if the cap rate is 5% and the index increases 10%, the policy would credit 5% interest.

Bonus or Premium Enhancement

Some index annuities provide a bonus based on premiums paid, generally during the first contract year or at time of issue. This bonus can be for cash value, income value or both.

Deferred Taxes or Tax Deferral

Gains made inside an annuity contract are not subject to taxes until withdrawals are made, when taxed as ordinary income. This is known as deferred taxes or tax deferral.

Excess Withdrawals

Any withdrawal amount above the annual maximum penalty free amount, typically between 5% and 10%, is subject to additional charges based on the contract surrender schedule.

Free Look Period

Determined by state-specific requirements, annuity contract purchasers have up to 1 month after the contract issues to cancel with no penalties or fees.

Free Withdrawals

Any withdrawal less than or equal to the penalty free amount, usually between 5% and 10% per year. Tax penalties may apply if withdrawals are made before age 59½.

Market Value Adjustment

Provision in most index annuities that protect insurance company assets against rising or falling interest rates by adjusting surrender values during the initial surrender period.

Fixed Index Annuity Terminology Definitions

Fixed index annuities have several terms that are important to understand for policyholders. Here are general definitions for some of the most common annuity terms. Please see your annuity contract for specific provisions.

Participation Rate

The amount of allocated value that participates in the index growth. For example, if the participation rate is 50% and the index increases 10%, the policy would credit 5% interest.

Point-to-Point Reset

Index annuity contracts credit interest based on index movement between two points, typically from 1 to 3 years in length. The policy resets at the end of the term and starts over.

Policy Rider

Riders provide additional contract benefits, such as lifetime income, death benefit and/or nursing care. Riders can be included in the contract or optional for an additional fee.

Premium

Contribution or payments made to an annuity. Single premium annuities do not allow additional contributions and flexible premium annuities allow ongoing payments.

Principal

Total contributions and premium payments made into an annuity. To qualify as a fixed annuity, principal cannot decrease due to market fluctuations and volatility.

Spread Rate

The amount index gains are reduced before determining policy credits. For example, if the spread rate is 3% and the index increases 10%, the policy would credit 7%.

Surrender Charge

Declining fee schedule, typically ranging from 5-15 years, that allows the insurance to provide benefits and underlying contract guarantees.

Surrender Value

The difference between the current contract cash value after applying the applicable surrender charge is the surrender value if the contracted is terminated.

Tax-Free Exchanges

Transfers between annuity contracts and from retirement accounts to annuities are not taxable as long as the exchange is to a qualifying contract and complies with IRS rules.

RETIREMENT YOU
TRAINING WORKSHOPS

Thank You From Our Founder, Alex Stanchfield

It is my sincere hope that you gained valuable knowledge about how fixed annuities can help grow and protect retirement income. It can be intimidating to plan for and execute a successful retirement income strategy, which is why we truly believe in our mission of "Motivation Through Education". The catch is, educational information only provides value if it inspires you to take action.

With all the changes unexpected events in the last few years, doesn't it make sense to make sure you are still on track for a successful retirement? Here's how to get started. First, consider attending one of our nationwide Retirement You® training workshops that are hosted by some of the top financial professionals in the industry. We send invitations through Facebook, so keep an eye on your newsfeed. The hosts are local members of your community and take their role in helping you find the best retirement strategy seriously. After you attend the workshop, we encourage you to take the next step and schedule a complimentary appointment with the local host to prepare your customized reports.

Thank you for trusting Retirement You®,

Alexander L. Stanchfield
Founder of Retirement You®

At Retirement You®, we believe in “Motivation Through Education”.

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