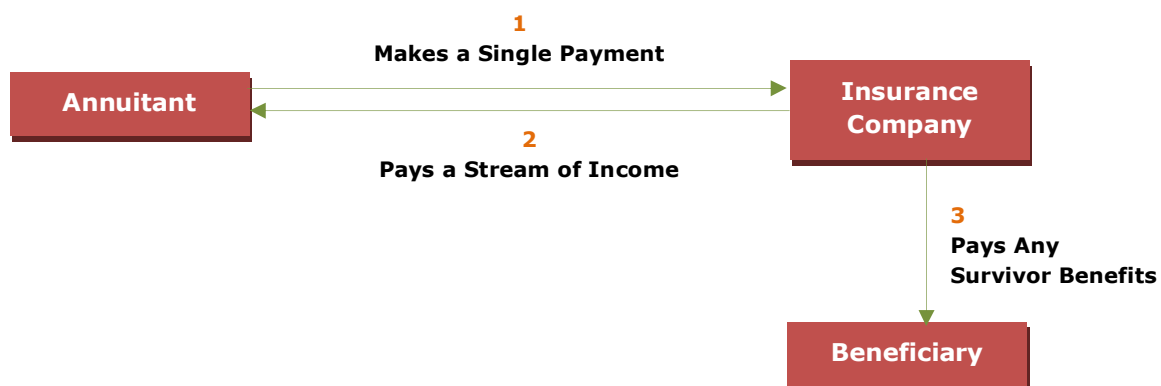


## How Can an Income Annuity Protect Against the Risk of Living Too Long?

The purpose of an annuity is to protect against the financial risk of living too long...the risk of outliving retirement income...by providing an income guaranteed\* for life.

In fact, an annuity is the **ONLY** financial vehicle that can systematically liquidate a sum of money in such a way that income can be guaranteed\* for as long as you live!

### Here's How an Income Annuity Works:



1. The annuitant pays a single premium to an insurance company.
2. Beginning immediately or shortly after the single premium is paid, the insurance company pays the annuitant an income guaranteed\* to continue for as long as the annuitant is alive, assuming the annuitant selects a life income option. There are other payout options also available.
3. The insurance company pays survivor benefits, if any, to the annuitant's designated beneficiary after the annuitant's death.

\* Guarantee is based on the continued claims-paying ability of the issuing insurance company. Annuities are not insured or guaranteed by the FDIC or any other government agency.