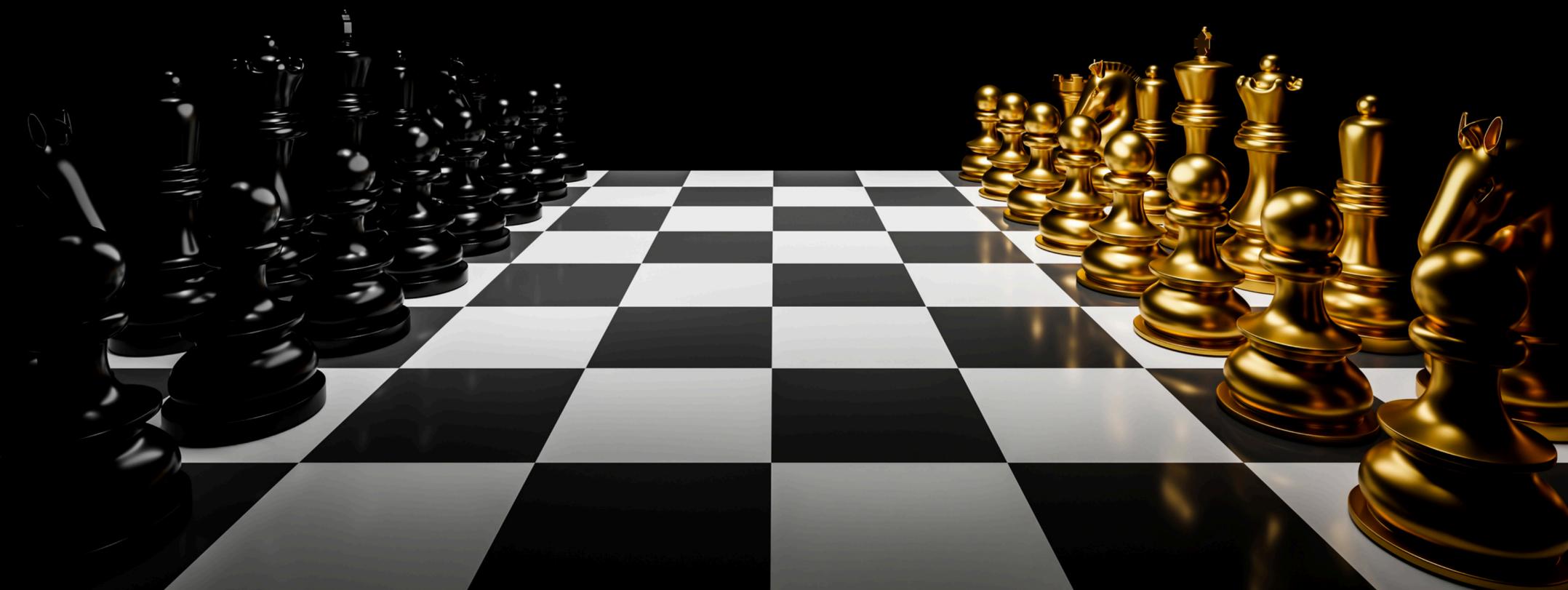




RAISING STANDARDS | ELEVATING HOMES

# YOUR NEXT FINANCIAL MOVE

GROW YOUR WEALTH



# WHAT IS AN ANNUITY?

AN ANNUITY IS AN INSURANCE-BASED FINANCIAL PRODUCT THAT ALLOWS YOUR MONEY TO GROW TAX-DEFERRED, OFTEN WITHOUT DIRECT EXPOSURE TO MARKET LOSSES, AND CAN LATER PROVIDE A STEADY, PREDICTABLE INCOME STREAM. IT IS DESIGNED FOR STABILITY AND PROTECTED GROWTH.

## TAX-DEFERRED GROWTH

EARNINGS ACCUMULATE WITHOUT BEING TAXED UNTIL WITHDRAWAL, ALLOWING THE FULL BALANCE TO COMPOUND OVER TIME.

## PRINCIPAL PROTECTION

CERTAIN ANNUITY TYPES PROTECT THE ORIGINAL DEPOSIT FROM MARKET LOSSES — A KEY BENEFIT FOR RISK-AVERSE CLIENTS.

## GUARANTEED INCOME

CLIENTS CAN ELECT TO RECEIVE PREDICTABLE MONTHLY OR ANNUAL PAYMENTS FOR A SET PERIOD OR FOR LIFE.

## FLEXIBLE STRUCTURES

FIXED, INDEXED, AND IMMEDIATE ANNUITIES OFFER OPTIONS TAILORED TO DIFFERENT TIMELINES AND FINANCIAL GOALS.

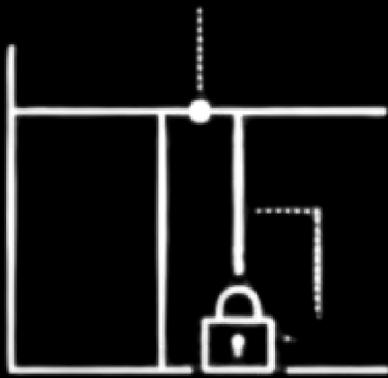


# TYPES OF ANNUITIES WE WORK WITH

NOT EVERY CLIENT HAS THE SAME GOALS. WE EVALUATE EACH CLIENT'S SITUATION INDIVIDUALLY AND RECOMMEND THE ANNUITY STRUCTURE THAT BEST ALIGNS WITH THEIR TIMELINE, RISK TOLERANCE, AND INCOME NEEDS.

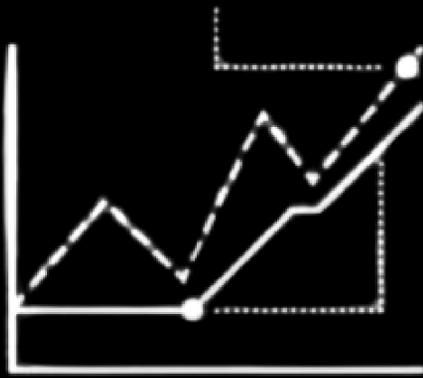
## FIXED

- GUARANTEED RATE
- NO MARKET RISK



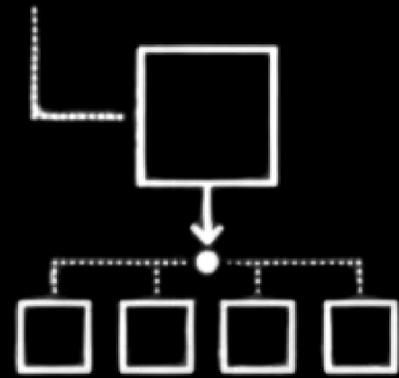
## INDEXED

- INDEX-LINKED GROWTH
- DOWNSIDE PROTECTION



## IMMEDIATE

- IMMEDIATE INCOME
- SIMPLE CONVERSION



EACH PRODUCT IS FULLY LICENSED AND REGULATED.  
OUR ROLE IS TO EDUCATE CLIENTS ON THEIR OPTIONS.



# WHY HOME SALE PROCEEDS ARE A NATURAL FIT

A REAL ESTATE CLOSING IS ONE OF THE FEW MOMENTS IN A PERSON'S LIFE WHEN THEY RECEIVE A LARGE, LIQUID SUM ALL AT ONCE. THIS CREATES A UNIQUE AND TIME-SENSITIVE PLANNING OPPORTUNITY — ONE THAT ANNUITIES ARE SPECIFICALLY DESIGNED TO ADDRESS.



## LUMP SUM MANAGEMENT

ANNUITIES ALLOW CLIENTS TO PLACE FUNDS WHERE THEY CAN GROW TAX-DEFERRED WITH PROTECTION FROM MARKET LOSS, CREATING A STABLE FOUNDATION WITHOUT EXPOSURE TO RISK.



## RETIREMENT INCOME BRIDGE

FOR CLIENTS NEARING RETIREMENT, PROCEEDS CAN BE STRUCTURED INTO A GUARANTEED INCOME STREAM THAT CANNOT BE OUTLIVED AND SUPPLEMENTS SOCIAL SECURITY OR PENSIONS.



## PEACE OF MIND PLANNING

KNOWING THEIR MONEY IS PROTECTED AND GROWING AT COMPETITIVE RATE WITH FREE ANNUAL WITHDRAWS UP TO 10% WITH TAX DEFERRED GROWTH AND DEATH BENEFIT OPTIONS.

