

Features You Want!



Tax Deferred Growth Your interest compounds faster because it is tax deferred.



Up-Front Bonuses As high as 10%, added to your account and growing from the very first day – just for opening the account.



Access to Your Money Most indexed annuities allow for penalty free withdrawals. Usually up to 10% of the accumulated value. Some also allow you to make loans to yourself.



Guaranteed Lifetime Income Accounts For those choosing Guaranteed Lifetime Income Benefits it pays to shop and we can help. Are you looking for the highest income payout or would you like to pass these benefits on to your heirs? Income for you or Estate planning for your loved ones? Let us help you find the plan that works best for you.



Multiple Interest Crediting Strategies Many financial indexes, both domestic and international, give you the ability to diversify as much as you like, all within a single annuity.



Optional Chronic Illness Benefits Income payments can double should you need assistance in your home, in a nursing home, or virtually any care facility. This benefit is available only on limited plans. See your advisor for full details.



Probate Free Death Benefit The value of your contract is payable in full at your death. If you have named a beneficiary your benefits will be paid free of probate.

Growth and Income, Without ANY of the Market Risks

“Our bond portfolio fell apart when the housing market crashed. Our mutual funds have been up and down like a roller coaster. But our indexed annuities have been steadily going up, up, up every year there is a market growth. I just wish we would have moved more of our money into annuities sooner! Luckily, it wasn’t too late”

Gene C., Age 71, San Diego, CA

“When my husband got laid off last year we shifted his 401K into an IRA and immediately lost money. We then “protected” our investment through an annuity that grows and grows every year!”

Cherilynn R., Age 59, Riverside, CA

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Never Be a Risky Business!**