

## ***Talking Points – Indexed Annuities and Life Insurance***

65% to 80% of market gains, with complete protection from market losses

Tax Free Growth can increase your retirement funds by at least 50%

Increasing your retirement return by as little as 1% can increase your retirement income by 20%

Tax Free Compounded Interest Growth

Tax Free Retirement Distributions

Interest guarantees when the market crashes; bonus interest when the market increases

If the market declines 20%, you need a 25% increase just to break even.

When the market declines in an indexed product, the index is reset to a new lower starting point.

After a market decline, the investor must ride the market up to break even.

After a market decline, the indexed saver is positioned to receive bonus interest on the market rebound.

Investing involves the acceptable of market risk.

Savings in an indexed product are protected from all market losses.

The market is down about 1/3 of the time.

When you invest full time in the stock market, some of your gain must to go to make up for the losses that are inevitable.

Our product is a savings vehicle; therefore your principal is never exposed to market losses. However, bonus interest is paid on market gains including the gains generated when the market rebounds from a decline.

Some equity indexed products can be installed as an employee benefit exclusively for the benefit of the business owner. No contribution limits. No rules about including other employees. No IRS forms to file.

As a business owner you can add an extra million to your retirement account, but you must make the arrangements during your working years.

Our LIRO concept can shelter your retirement income from taxes and inflation.