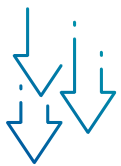


Refinance Your Retirement **with Annuities**



The window of opportunity is still open – but it won't stay that way forever. As interest rates remain elevated, the potential benefits of refinancing your retirement with annuities may be advantageous. Act now to maximize your gains and to help ensure a prosperous retirement.

THE FINANCIAL LANDSCAPE



Interest rates  = **people refinance their homes**

Yet traditional savings accounts and bonds don't provide necessary growth.



Interest rates  = **people refinance their retirements**

Those same rates can significantly impact your retirement income.

Why should you consider refinancing with annuities?



Lock in higher rates: Seize the opportunity to help ensure a stable and growing income stream for your retirement.



Diversify your portfolio: The key to a successful retirement strategy, better balance risk, and create a stable, well-rounded plan.



Guaranteed income for life: Provides you with financial security.



Safety and security: Your principal investment is protected, giving you increased confidence in uncertain economic times.



Tax advantages: Grow assets tax deferred. Helping you achieve your retirement dreams more efficiently.



Legacy planning: Available options for leaving a financial legacy for your loved ones, ensuring your wealth can be passed on securely.

Contact a financial advisor for more information about refinancing with annuities.

Please note that the comments herein do not constitute legal or tax advice or a legal or tax opinion. Any decision to implement the ideas or concepts discussed herein shall be made solely by the client on the advice of his or her legal and tax advisors. Any guarantees in the annuity referenced here are subject to the claims-paying ability of the issuing insurance company. Annuities are not a deposit, are not insured by the FDIC or by any government agency and may lose value.