

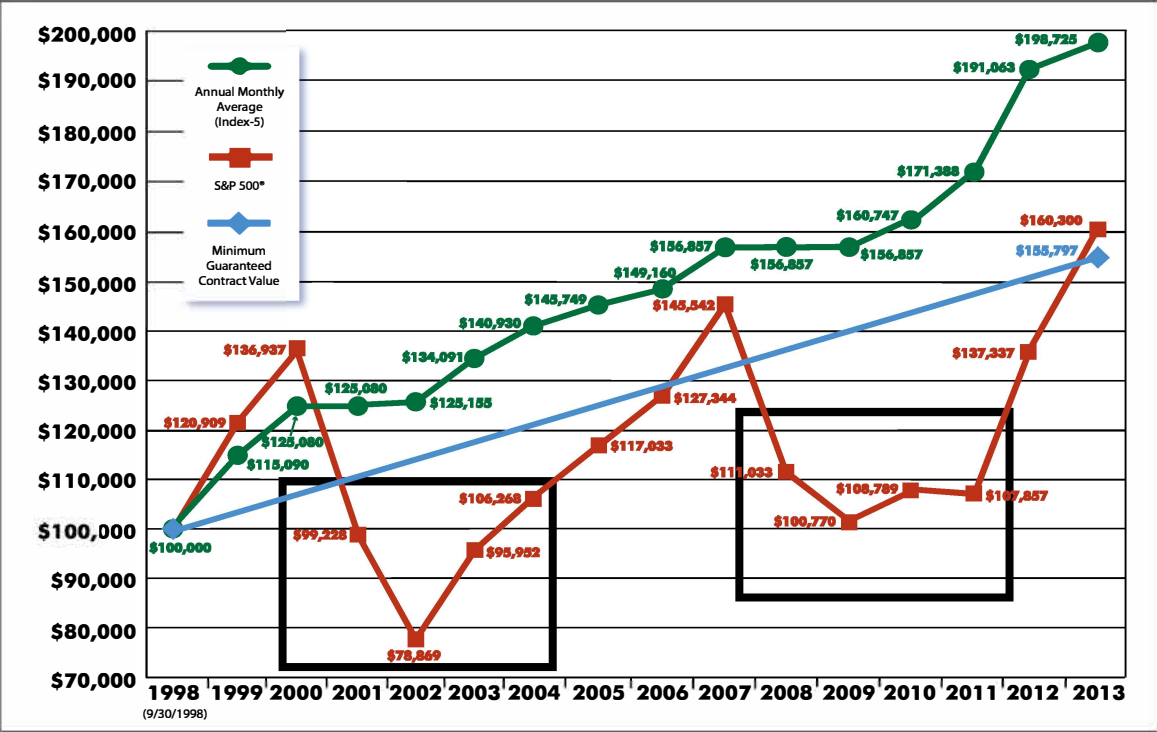
TOP 5 RETIREMENT QUESTIONS

1. How will the market affect my retirement?
2. Will I outlive my retirement savings?
3. How will health costs impact my retirement?
4. Can I get fair returns without risking loss?
5. What can I leave behind for my loved ones?



The annuity and market performance data presented here is historically accurate through the dates shown, but does not indicate or predict future annuity or market performance. The Index-5 annuity example demonstrated is a product of American Equity. Various annuity products and insurance companies can be used in your state by your licensed agent. This information is simply provided as a historical reference.

Why Annuities are the Answer



Safer Than The Market

The graph above represents actual data from 1998-2013 showing how the S&P 500 performed compared to an actual Fixed Indexed Annuity. Notice the market recessions in 2002, 2008/09. When will the next great recession hit? Will you have time to recover?

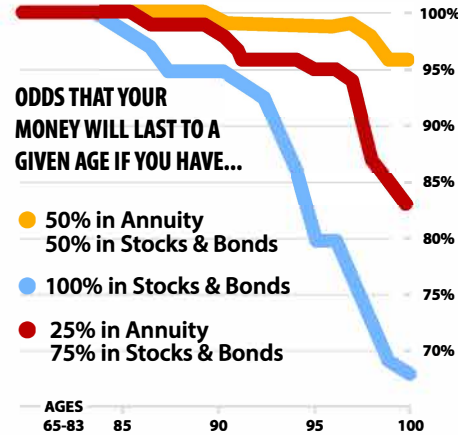
Never Outlive Your Money

An Annuities & Stock Mix is a Proven Plan

A former professor of finance at Yale University, Roger G. Ibbotson, who founded Ibbotson Associates, released a statistical financial study in which they compared with mathematical algorithms, which retirement approach allowed the longest returns assuming a 4% annual withdrawal. The results were clear that a 50/50 weighted annuity & stocks/bonds mix was the best approach for retirement. Could this be the reason that more money was allocated into Fixed and Fixed Indexed Annuities in recent years than perhaps ever before.

HOW ANNUITIES CAN HELP

How a 65 year old who spends 4% of his or her funds per year would fare using 3 different strategies



SOURCE: IBBOTSON ASSOCIATES