

Starting at year 1:

\$100,000
+50% return,
= \$150,000
-50% market loss due to recession (YEAR 2)
= \$75,000
+50% rebound (YEAR 3)
= \$112,500
-50% correction (YEAR 4)
= \$56,250
+50% rebound (YEAR 5)
= \$84,375. after 5 years; 3 positive years and
two corrections - recessions, ending with a
retirement balance of: \$84,375

NOW the EIA>>

The EIA replaces negative returns with
ZEROs, 0 loss guarantee: Assumed 8%
return.

\$100,000
+8% --annual or monthly point-to-point gain
" ANNUAL RESET" (YEAR 1)
= \$108,000
- 0% no loss guarantee (YEAR 2)
= \$108,000
+ 8% point to point ratchet mechanism
capturing gains (YEAR 3)
= \$116,640
-0% preservation of principal and newly
acquired interest (YEAR 4)
= \$116,640
+8% (YEAR 5)
= \$125,971

ETC. = \$136,048
= \$146,932

After 5 years; **\$84,375** OR **125,971**. Is the
choice HARD? I'll give you 41,596 reasons
to choose the EIA... Always here to help.