

Making a Difference in the way we save for retirement!!!

Any investment vehicle returning 10% for 3-consecutive years.

<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>TOTAL</u>
10%	+ 10%	+ 10%	= 30%

The market corrects as it did in 2008 by <-46%>, leaving a 3-YEAR total return of <-28.1%>.

True CASE #2:

\$100,000 retirement balance

* The market corrects by <-46%> as it did from Sept 2007 to Oct 2008.

\$100,000 - 46% leaves by year end a \$54,000 balance.

The Following year, THE MARKET RECOVERS with a 50% rebound as in 2009 (growth).

The \$54,000 balance plus the 50% market rebound = \$81,000 by year-end (requires a 86% return to break even, return to par VALUE).

The Equity Index Annuity:

<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>TOTAL</u>
10% reset	10% reset	10% reset	= 30%

The market corrects as it did in 2008 by <-46%>, leaving a 3-YEAR total return of 30%.

**"The Magical Difference" Point-to-Point
"Annual Reset."**

True CASE #2:

The EIA \$100,000 annuitization value experiences a 0% loss due to contractual guarantees.

The EIA balance by year-end is \$100,000.00 (this is not an error).

The Following year, THE MARKET RECOVERS with a 50% rebound as in 2009 (growth).

The EIA \$100,000 plus the 18% it captures, via point-to-point, matures an annuitization value of \$118,000.

Which retirement account would you rather have after just 2-years of market volatility? That is, 1 recessive year and 1 year of recovery?

"A" \$81,000

OR

"B" \$118,000

If your answer is "B" call me, Joseph,
at 916-338-1345