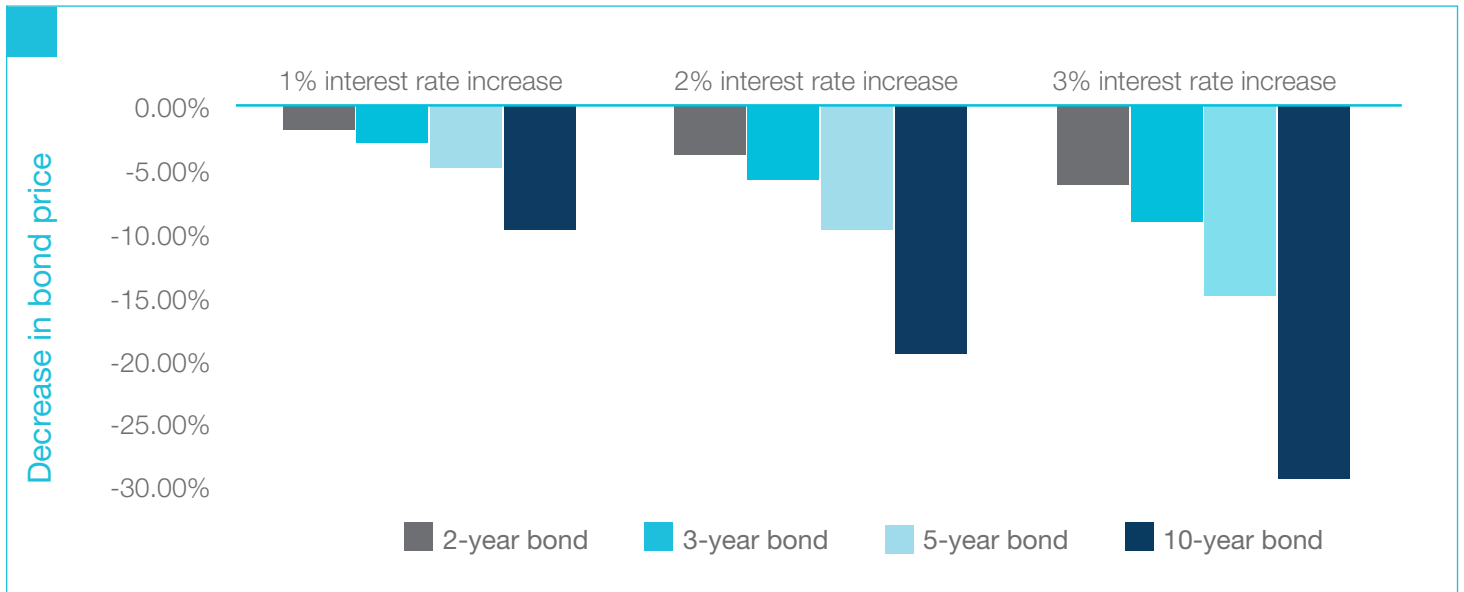


Are Your Clients Protected From Rising Interest Rates?

Clients who are counting on fixed income investments as a primary source of retirement income may have more risk in their portfolios than they realize. When interest rates rise, bond prices generally fall.

This inverse relationship could cause the value of a fixed income portfolio to decrease. Clients who don't have time to make up for any losses, may have to settle for less retirement income than planned.

For every 1% increase in interest rates, bond prices generally fall by 1% for every year of duration.



If interest rates rise 2%, the price of a bond with a 3-year duration would fall by approximately 6%.

Don't let your clients get caught on the wrong side of interest rates. A fixed-indexed annuity may help diversify their portfolios and avoid the negative effect of rising interest rates.

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