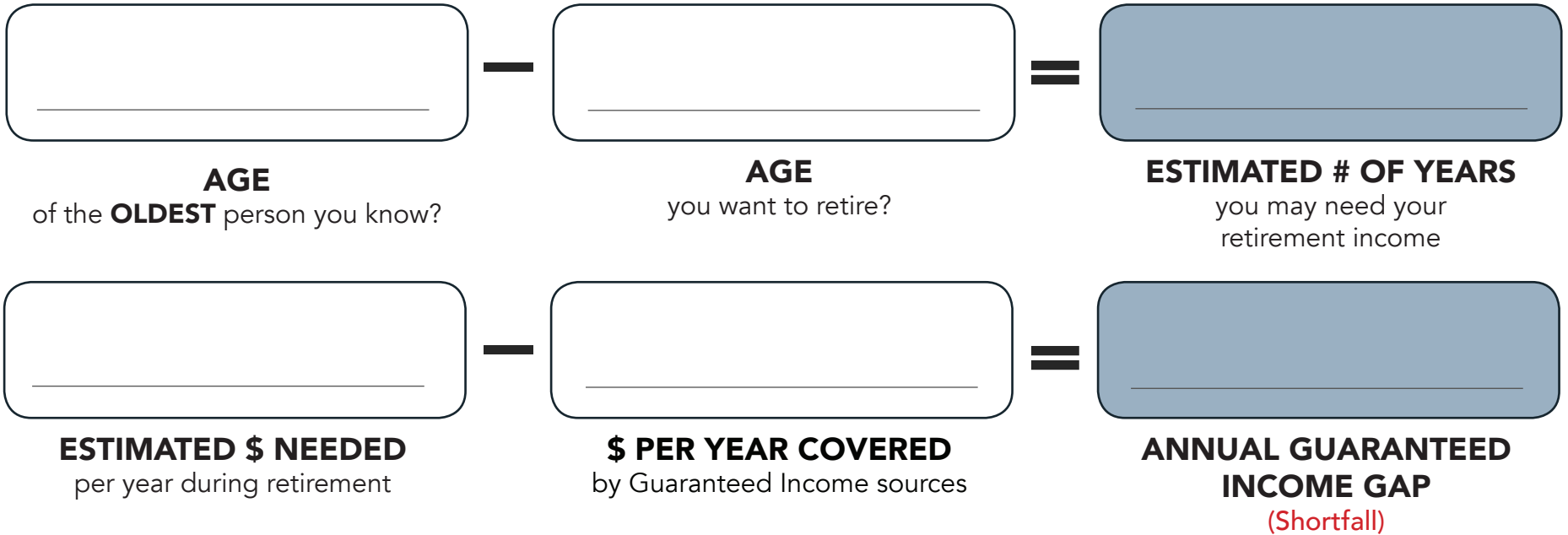


# CURRENT RETIREMENT ASSESSMENT

WHAT'S YOUR RETIREMENT NUMBER? [ \$ \_\_\_\_\_ ] <sup>\*</sup> *\*Total Retirement Savings Goal or Current Total Assets, if Retired.*



How do we fill the income gap for \_\_\_\_\_ **years**, using \$ \_\_\_\_\_ **of your retirement savings** goal or current total retirement assets if currently retired, to fill a \$ \_\_\_\_\_ **annual income shortfall** without exhausting your resources?

Now may be a good time to explore your options, such as fixed index annuities, to help ensure your financial security through retirement.

*Fixed index annuities are designed to meet long-term needs for retirement income. Early withdrawals may result in loss of principal and credited interest due to surrender charges. Any distributions may be subject to ordinary income tax and, if taken prior to age 59 ½, an additional 10% federal tax. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.*