

# The Informed Choice for Your Retirement Savings

	<u>TAX-DEFERRED FIXED ANNUITY</u>	<u>MUNICIPAL BOND</u>	<u>CERTIFICATE OF DEPOSIT</u>	<u>CORPORATE BOND</u>
Is diversification and safety provided?	<b>YES</b>	NO	YES	NO
Is your money free from market risk and price fluctuation?	<b>YES</b>	NO	YES	NO
Are your interest and principal guaranteed?*	<b>YES</b>	NO	YES	NO
Is your interest free from current income taxation?	<b>YES</b>	YES	NO	NO
Do your interest earnings accumulate without affecting taxation of your Social Security?	<b>YES</b>	NO	NO	NO
Can you make cash withdrawals without a penalty?	<b>YES</b>	YES	NO	YES
Is there automatic avoidance of probate expenses and delays?	<b>YES</b>	NO	NO	NO
Does the purchase avoid incurring sales charge?	<b>YES</b>	NO	YES	NO
Is there a provision to provide a lifetime income with guaranteed additional tax advantages?	<b>YES</b>	NO	NO	NO