

We LOVE Fixed Annuities



If you own an annuity or want to buy one and are uncertain about negative advertising you may have seen, we urge you to contact your nearest consumer protection agency or visit www.naic.org for your free "Buyer's Guide to Fixed Annuities." Don't be scared into making a decision that may not be right for you.

Make sure the insurance company you are considering is financially sound. You can start your research at the insurance company's website or ask your annuity salesperson for more information. You also can review an insurance company's rating from one of the four main rating agencies: A.M. Best Company, Standard and Poor's Corporation, Moody's Investors Service, and Fitch Ratings. And, your state insurance department may have more information. Just visit www.NAIC.org and click on "States and Jurisdictions Map" to find your department's contact information.

You can also visit the following websites for factual information about fixed annuities:

www.annuityed.org

www.fixedannuityfacts.org

www.indexedannuityinsights.org

NAFA is dedicated exclusively to promoting the awareness and understanding of fixed annuities. NAFA was founded in 1998.



Contact an Insurance Professional for more information.

And, we're not alone¹...

85% say they like that annuities protect against losing money.

90% believe that annuities are an effective way to save for retirement.

93% still own the first annuity they purchased.

Here's why...

Insured Savings

Safety: Fixed annuities have no investment risk. They guarantee that the money in your annuity is safe from the financial market's ups and downs.

Certainty: Fixed annuities provide a variety of ways to receive income for life – and your income check is guaranteed no matter how long you live.

Protection: Fixed annuities protect both your premium and interest as your annuity grows AND the lifetime payments from your annuity throughout retirement.

Tax Deferral: Fixed annuities are tax deferred and the power of tax deferral helps to increase interest earnings.

Minimum Premiums: Fixed annuities allow you to save regularly with modest premium amounts.

Consumer Safeguards

- ▶ State laws and regulations require insurance companies to review the sale of fixed annuities before a contract is issued in order to determine the suitability of the recommendation based on an individual's financial situation and retirement goals.
- ▶ Fixed annuity contracts must have a "free look" period so that you can be certain you want to proceed with the purchase.
- ▶ Fixed annuity sales people must be specifically trained about the actual product before making a recommendation.

Industry Strength²

Life insurers provide the products that protect against life's uncertainties, helping individuals and families manage the financial risks of premature death, disability, long-term care, and outliving their savings.

Life insurers have paid out billions in insurance benefits, including \$97 billion in annuity payments – offering peace of mind to Americans when they need it most.

Life insurers are the single largest source of bond financing for American business, holding 17% of all U.S. corporate bonds.

¹ 2013 Survey of Owners of Individual Annuity Contracts, conducted by The Gallup Organization and Mathew Greenwald & Associates for The Committee of Annuity Insurers. The survey results include both fixed and variable annuities.

² The American Council of Life Insurers, "Facts about the U.S. Life Insurance Industry" (February 2014), available at www.ACLI.com/About ACLI.