



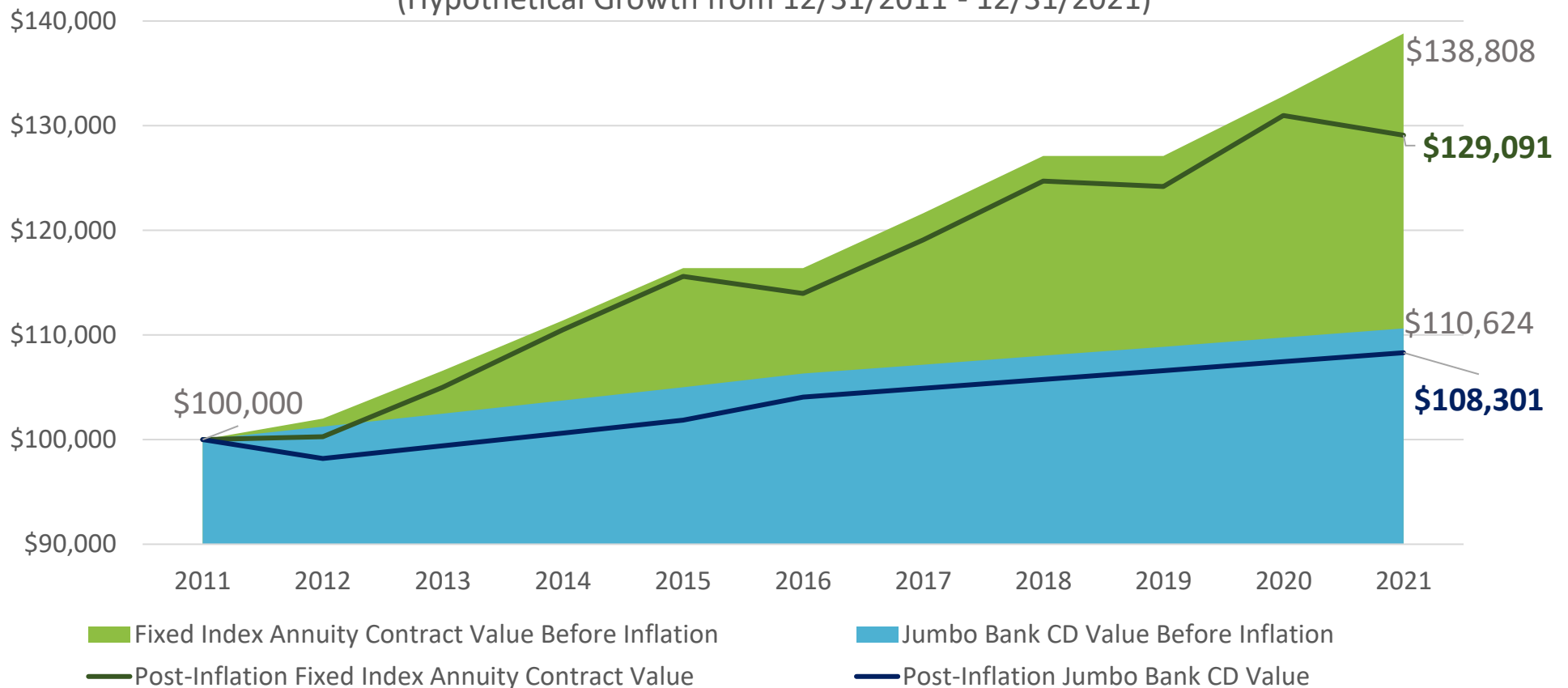
SAFE MONEY
.com

Strategies to Help Maintain Your Purchasing Power in Retirement

Interest rates continue to be low, and with inflation on the rise, it can be hard to maintain your lifestyle in retirement with various fixed-income assets. A fixed index annuity can help your money keep up its purchasing power. The chart below shows a \$20,790 difference in purchasing power provided by an indexed annuity vs. a 5-year bank CD over 10 years.

Effective Growth Rates After Inflation for Fixed Index Annuity vs. 5-Year CD

(Hypothetical Growth from 12/31/2011 - 12/31/2021)





SAFEMONEY
.com

\$20,790 Difference in Purchasing Power Over 10 Years

Accounting for inflation-adjusted returns above, the fixed index annuity generated \$129,091 after 10 years. On the other hand, after inflation-adjusted returns, a 5-yr CD generated \$108,301 – a difference of \$20,790 from the fixed index annuity.

A fixed index annuity can provide helpful benefits for growth and income protection. It can protect the money that you can't afford to lose during down-market periods and let you build up funds with tax advantage in times when markets are up.

Contact your SafeMoney.com financial professional to explore how a fixed index annuity can be a valuable addition to your retirement portfolio.

Chart created by associates at SafeMoney.com. All rights reserved. This chart is for illustrative and educational purposes only, and it contains hypothetical growth for a fixed index annuity as well as a 5-year CD. Fixed index annuity has an annual point-to-point S&P 500 cap of 4.5% and the 5-yr jumbo CD, with deposits of \$100k or more, uses historical rates in December 2011 and December 2016. Rates are subject to change over time. Inflation is calculated according to the consumer price index. Not an indicator of past, present, or future performance of any fixed index annuity or for any investment.

Data sources for this chart are disclosed below. Please contact your financial professional with any questions that you might have.

Data sources:

FDIC, "Weekly National Rates and Rate Caps -Previous Rates." Accessed July 2022.

US Inflation Calculator, "Historical Inflation Rates." Accessed July 2022.