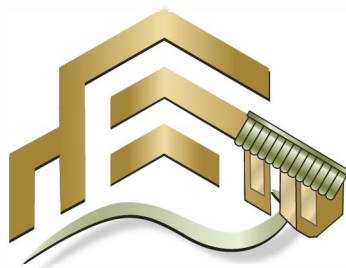


INCOME FOR LIFE

YOUR GUIDE TO ANNUITIES



The Retirement Income Store®
WHERE RETIREES GO FOR INCOME

Look Inside to Secure a Better Financial Future

You try to protect your car, home, and your health with insurance, but are you trying to protect your retirement income? With the potential for tax-deferred growth and a guaranteed income stream, annuities can be important in helping meet your retirement objectives.

HOW ANNUITIES WORK

Many aspects of an annuity can be tailored to a buyer's specific needs. Besides choosing between a lump-sum payment or a series of payments to the insurer, buyers can also choose when to start receiving payments. An annuity that begins paying out immediately is referred to as an **immediate annuity**, while one that starts at a predetermined date in the future is called a **deferred annuity**.

The duration of the disbursements can also vary. Buyers can choose to receive payments for a specific period of time, or for the rest of your (or your spouse's) life. Naturally, a lifetime of payments may lower the amount per check. However, it helps ensure the buyer doesn't outlive the assets – which is an annuity's key selling point.

Annuities typically have two phases:

1. **Accumulation Phase.** A period when the owner (or annuitant) is accumulating value in the annuity. This generally occurs before an individual retires.
2. **Distribution Phase.** The payout phase of an annuity when the accumulated value is distributed (either in a lump sum or series of payments).

RETIREMENT ADVANTAGES OF ANNUITIES

An important feature to consider with any annuity is its tax treatment. A significant benefit to using annuities for retirement planning is that you can put away large amounts of cash and defer paying taxes. Like a 401(k) or IRA, as long as you leave earnings alone, the growth on annuities is tax-free until funds are withdrawn. However, unlike other tax-deferred retirement accounts, there is no annual contribution limit. It is especially useful for people who are near retirement and need to catch up.

Consult with your Income Specialist and tax advisor to help ensure contribution levels are maximized.

Annuity buyers can take advantage of two distinct features:

1. **Guaranteed lifetime income.** Annuities can give you a steady stream of income for a set period of time or for your lifetime.
2. **Guaranteed death benefit.** An annuity can pay money directly to your beneficiaries when you die, helping them avoid a lengthy probate process.

WHAT ANNUITY IS RIGHT FOR YOU?

Fixed Annuity

- You agree to deposit a lump sum of money or series of payments and the insurance company agrees to pay a guaranteed rate of interest over a set period of time.
- Compounds on a tax-deferred basis.
- Principal and interest are guaranteed by the financial strength of the insurance company that issues it.

Indexed Annuity

- Earns interest based on performance of an underlying financial benchmark like the S&P 500 Index, subject to interest rate caps.
- Provides the opportunity to enjoy the benefits of positive upturns in the index (subject to a cap) with a limit to downside risk.
- You are not directly invested in the stock market or index.

Variable Annuity

- Places your money in investments that you select from a list made available by the issuing insurance company.
- Does not offer guaranteed returns and may lose or gain value depending upon the performance of the investments.
- All guarantees are dependent upon the claims-paying ability of the issuing insurance company.

CHOOSING THE RIGHT CARRIER

When it comes to selecting an annuity, financial strength matters. Since annuities have no FDIC or NCUA Insurance, guarantees offered are backed by the strength of the issuing insurance carrier – making it paramount that you choose a carrier you can trust.

Before you settle on an annuity, check the insurance company's financial rating to help ensure they'll be around for the long-haul. There are several insurance rating agencies such as Moody's, Fitch Ratings, and Standard & Poor's that can provide you with an indication of an insurance company's financial stability. Not all companies are rated by all of the mentioned agencies. Each agency has unique standards and ratings methods. Be sure to review more than one agency's rating before making a decision.

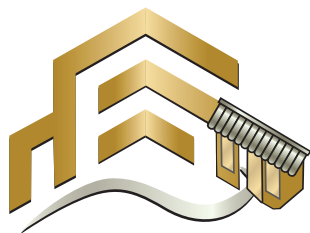
The State Guarantee Association requires all insurance companies licensed to sell life, health, or annuities in a state must be members. This provides a safety net for the funds from your annuity – up to the state's maximum amount – in the event the insurer is unable to pay the benefits in full. It's recommended to understand how much of your annuity contract your state's fund would cover.

BOOSTING RETIREMENT PLANNING CONFIDENCE

Annuities aren't new. The annuity concept dates back to early Rome, when citizens would make lump-sum payment to a contract called an "annua" in exchange for payments received once a year for the rest of their lives.

According to a 2018 study by the LIMRA Secure Retirement Institute, 73% of retirees who own an annuity believe they will be able to live the retirement lifestyle they want.¹

As traditional sources of guaranteed retirement income – like pensions – disappear, many retirees are wondering where to turn. An annuity may be the answer. The right annuity for you is the one that meets your personal and financial objectives. Due diligence is critical before you purchase an annuity. Consult with your Income Specialist and Tax Advisor before purchasing an annuity.



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1. The Differences They Make: An Advisor, an Annuity or a Formal Plan in a Retiree's Life (2018)