



# Indexed Annuities: Do Your Clients Have a Strategy?

## Give your clients a strategy for guaranteed\* success!

Your clients will see annual growth in their accounts using a balance of these strategies, guaranteed\*, no matter what the market performance is for the year.

### Fixed Account

#### Growth, even when the market goes backwards

Positive interest is credited daily, even in a negative market. The interest rate is declared annually.

### Annual Point-to-Point

#### Increased potential during moderate marketing growth

It has a dollar for dollar increase, matching the S&P 500® Index over a one year period, even where there may be interim ups and downs during this period. If the index has a negative change, there will be no credit. This option is subject to a cap.

### Participation Rate

#### Unlimited potential with deposit guarantees when the market is strong

Interest is calculated as a percentage of the index growth for the contract year and credited to the contract annually, without a cap. For example, 55% participation rates means 55% of the gains are credited to the policy.

### Monthly Average

#### Provides stability in a challenging market

Credits are annually based on the average index value for the year compared to the starting index value. It has unlimited earning potential to take advantage of bull markets and a spread fee usually applies.

Contact **3D Advisors** at **800.785.6913** with additional information about indexed annuity strategies.



\* All guarantees subject to the terms and conditions of the contract at time of issue and to the claims paying ability of the issuing insurer.

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