

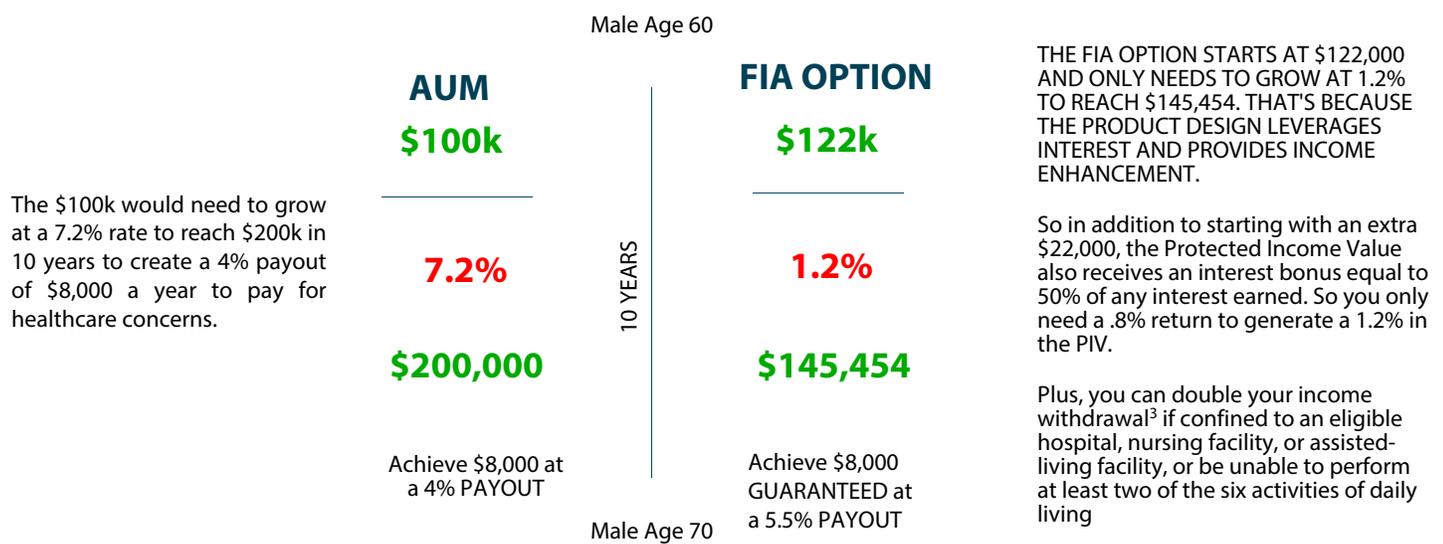
HOW CAN A 1.2% RETURN BEAT 7.2%?

A POWERFUL INDEXED ANNUITY STRATEGY
THAT CAN BE LEVERAGED WITHIN A
TRADITIONAL INVESTMENT PORTFOLIO

How can a 1.2% return beat a 7.2% return? In the example below, we compare \$100,000 in qualified Assets Under Management (AUM) from a traditional bond portfolio versus the same \$100,000 using a select fixed indexed annuity to illustrate hypothetical returns. The goal in this example is for a 60 year old male who wants to double the \$100,000 over 10 years to \$200,000.

Case Study:

60-year old male wants to double his \$100,000 over 10 years in order to have a payout of \$8,000 guaranteed to cover healthcare expenses in retirement. Caveat: Nothing is guaranteed when planning for a determined return using a traditional bond portfolio due to fluctuating market conditions. Fixed indexed annuity amounts are protected to never go below zero principal¹ growing based on positive market growth. **Using one potential FIA option, you can also receive an immediate bonus² to your protected income value -- essentially, the \$100,000 initial amount would immediately start at \$122,000 at the beginning of the 10 year growth period.**



**To find out more about the FIA option in this example, call UMS at
800.524.1774 and ask for the Annuity Team.**

1 - Any additional cost riders would decrease the contract value in a zero-interest year.

2 - The premium bonus and interest bonus are credited only to the Protected Income Value. To receive the PIV, including the bonus, the contract must be held for 10 years, and then lifetime income withdrawals must be taken. Clients will not receive the bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered, the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Income withdrawals are considered partial withdrawals and are subject to ordinary income tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus.

3 - To receive the ADL Multiplier Benefit, conditions apply to be eligible to receive the benefit. Conditions vary by carrier. See UMS representative for details on specific carriers.

Annuities are designed to meet long-term needs for retirement income. They provide guarantees against the loss of principal and credited interest, and the reassurance of a death benefit for beneficiaries.

Guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Distributions are subject to ordinary income tax, and if taken prior to age 59 1/2, a 10% federal additional tax may apply.

The figures shown are for illustrative purposes only and are not guaranteed. They do not reflect taxes or investment/product fees or expenses, which would reduce the figures shown here.

This character is fictional. Your experience may vary.

Product and feature availability may vary by state and broker/dealer.

- Not FDIC insured
- May lose value
- No bank guarantee
- Not a deposit
- Not insured by any federal government agency or NCUA/NCUSIF

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