

S afety of Principal	<i>The insurer guarantees the return of premium.</i>
T ax Deferral	<i>Taxes on interest are not due until customers withdraw earnings.¹</i>
Y ield	<i>Purchase premiums are guaranteed to earn a set rate of interest for a specific time.</i>
L ifetime Income	<i>If customers select a life income option, they will receive income for life.</i>
E state Planning	<i>The accumulated value of an annuity is paid directly to the beneficiary, without withdrawal charges, generally avoiding the expense, delay and frustration of probate.</i>

The “Y” in STYLE is also an important reason “why” you may want customers to consider a fixed annuity during times of declining interest rates. That’s because purchase premiums are guaranteed to earn the same “fixed” rate of interest for the specified period of time.