

Since 1995 the **Fixed Indexed Hybrid Retirement Contracts** have been offered **Only** by American Insurance Companies that can **prove** every **month** of every **year** in audits by each **States Department of Insurance** that they have **over 100%** in **CASH Reserves** so they can write us a check for **100% without delay** or at death pay our **Beneficiaries 100% without delay**. (Compared to Banks & Bonds that are only required to keep .10 cents OF A dollar in cash reserves)

"The Description below explains how the Insurance Companies make Interest Gains, off the U.S. Stock Markets for Our Contracts Benefit, without having to put our Retirement money in the Markets. This 21 year old process is good for our U.S. Economy as it continues to grow U.S. Bond Funds and U.S. Stock Markets each year."

These Insurance Companies buy Bonds thru Wall Street, at the end of 2016 the Bond Fund total was over \$570 BILLION, "That is Three Times more than all of Edward Jones" **Each year** the Insurance Companies keep the percentage of the **Bond Fund profits they need to make these products profitable for them**, then they send the percentage **not needed** called their **Extra Bond Fund Profits** back to Wall Street to buy **Up Side Options & Down Side PUTS**, so normally, growth will be made up or down **for our BENEFIT**. These Many **BILLIONS** of **Extra Bond Fund Profits** buy for us the **potential each year, with annual reset**, of making **Interest Gains OFF** the Market Indices **but our money is NOT in the Market**, so we have **NO** Market Risk of any loss, we pay **NO** Market Fees and we pay **NO** Commissions. **The Fixed Indexed Hybrid Contract** uses an **Income Rider** for income that we can use **any time** or let it grow for our **Beneficiaries to use** or take out. This is **NOT Annuitization**, **we have full control & Liquidity of our money**.

This Example shows what a Financial Stress FREE Retirement looks like compared to using Stocks, Mutual Funds, Bonds or Bank CDs

***Comparing your amount of \$500,000** . Brokers do **NOT** like our Fixed Index Hybrids because they can **NOT** charge you Management FEES, Sales FEES or Commissions.

Financial Products Compared	(The BEST 4 of Fixed Indexed Hybrids)	Stocks	Mutual Funds	Bonds	Bank CDs
#1 What % of CASH is held, by Laws , to protect your money?	100% cash	0% 2008 -44% Loss	0% 2008 -44% Loss	.10%	.10%
#2 10% Liquidity each year, Penalty FREE Withdrawal? Yes = \$50,000	Yes = \$50,000	NO, You Must Sell Could be a Loss like 2008	NO, You Must Sell Could be a Loss like 2008	NO Lose interest	NO Lose Interest
#3 100% Emergency Liquidity Penalty FREE Withdrawal? Yes = \$ 500,000	Yes = \$ 500,000	NO, You Must Sell Could be a Loss like 2008	NO, You Must Sell Could be a Loss like 2008	NO Lose interest	NO Lose Interest
#4 8% Min. yearly or more from 100% participation Index growth potential? Yes NO Market Risk, NO Market Fees and NO Commissions	4 guaranteed products	NO guarantee Always Risk & fees	NO guarantee Always Risk & fees	NO only 2.6%	NO only 1.5%
#5 Fees paid each year , when Markets are up or DOWN = \$ none For a 10 year period, total Lost to just Fees = \$ none	\$0 none	1% = \$5,000 lost \$50,000 Lost to fees	2% = \$10,000 lost \$100,000 Lost to fees	\$ yes fees \$ yes fees	\$ no fees \$ no fees
#6 \$500,000 = Minimum Life income plus growth at age 65 = \$ 27,000 plus "Guaranteed Minimum"	\$27,000 plus	4% Rule = \$20K year "Hope it grows back"	4% Rule = \$20K year "Hope it grows back"	\$13K year only 2.6%	\$7K year only 1.5%
#7 Extra monthly Income for Home Care ADLs? Yes \$54,000 plus "Paid to your checking account" "8 out of 10 people will need Home Care by age 80"	Yes \$54,000 plus	NO, You Must Sell No Income Benefits	NO, You Must Sell No Income Benefits	NO "could go BROKE"	NO "could go BROKE"
#8 Extra monthly Income for Nursing Home Care? Yes \$54,000 plus "Paid to your checking account" "6 out of 10 people will need Nursing Home by age 80"	Yes \$54,000 plus	NO, You Must Sell No Income Benefits	NO, You Must Sell No Income Benefits	NO "could go BROKE"	NO "could go BROKE"
#9 Spouse Income protection at your death? Yes, Money & Income	Yes, Money & Income	No Income Benefits	No Income Benefits	No Protection	No Protection

★ **"At Death ONE Social Security Check will go away** and usually a pension check **goes away**. **70%** of our Widowed Moms in the US are **living under the poverty level**.

References and Articles are all in the Folder we gave you with this form along with the State of Georgia Insurance Company Brochures of the Fixed Indexed products. Edward Jones website 3-3-2017 www.edwardjones.com www.sec.gov
Wharton Financial Institutions Center Personal Finance two year study 10-05-2009, State of Georgia Focus on your finances 2006, Market Watch 4% rule gets downsized 02-08-2013,
Forbes How Safe is Your Safe Money? 08-27-2014, Home Health Care Cost in the United States 2016, The New York Times Why you should care about bro Talk on Wall Street 07-11-2016, Genworth loses \$840 Million in its Long Term Care Division 8.4.2016, Kaiser Health News Why Long-term Care Insurance is becoming a Tougher Call 03-08-2016, www.eldercare.gov/eldercare.net/public/.../home_health_care.aspx

For Educational Comparison purpose only. This is not any contract. See State of Ga approved Insurance Company Brochures for all details, Numbers & benefits are subject to change by dates.