

# We've debunked 4 common myths we hear about fixed index annuities (FIAs).

## Myths

**1) Your premium is "locked up" and not accessible**

## FIA Benefits

**Flexibility helps protect against the unexpected**

Fixed index annuities generally come equipped with liquidity features that give you access to some of your retirement savings. If you have concerns about the expenses of nursing home care should your path change later in life, you may be able to adapt your FIA to changing life situations.

**2) FIAs are only for risk-averse or conservative savers**

**Downside protection from market downturns**

During a time of economic volatility, fixed index annuities appeal to many savers because you can't lose your premium or interest credited due to a market downturn. Adding a FIA to your financial plan can help complement a portfolio that includes riskier products.

**3) FIAs have little or no growth**

**Potential for growth**

With multiple interest crediting strategies to choose from, you can allocate your premium to fit your needs. Through the benefit of annual or term reset, any annually credited interest is "locked in" and cannot be lost due to market downturns. It's important to know fixed index annuities are not a direct investment in the stock market.

**4) I already have a financial strategy in place**

**Balance to your existing financial plan**

FIAs can help create a foundation of conservative growth, and are a valuable piece of a financial strategy. With both downside protection and growth potential, they can be a natural fit alongside your existing financial strategy.

Ask your independent insurance representative how adding a fixed index annuity to your financial plan can help create stability in your portfolio.

Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although Fixed Index Annuities guarantee no loss of premium due to market downturns, deductions from your Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to the Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

1. Product features, riders and index options may not be available in all states or on all products.

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**Looking for additional helpful resources?  
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Leadership Council (IALC) website.**

**<http://indexedannuitiesinsights.com>**