NORTH AMERICAN®
A Sammons Financial Company

Annuity

Fixed index annuity feature comparison

When you're creating a financial plan, there is no one "best" product. But there are products that can be a better fit in order to help meet your retirement goals.

Fixed index annuities (FIAs) are an insurance product that can help create a foundation of conservative growth, and are a valuable piece of a financial strategy. Take a look at how FIA features compare with other products.

	Safety of principal/premium	Tax deferral	Guaranteed lifetime income	Growth potential
Savings account	✓			
Certificate of deposit	✓			
Money market	✓			
Multi-year fixed annuity	✓	✓	✓	
Variable annuity		✓	✓	✓
Stock mutual fund				✓
Fixed index annuity	✓	✓	✓	✓

FIAs help protect principal/premium from market downturns and offer growth potential, and are one of the few products that can guarantee a stream of income payments for as long as you live.

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

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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 or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index. The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.