



# A Penny Saved Is **More** Than a Penny Earned!

Turn today's hard-earned pennies into guaranteed income you can't outlive. Allocating a portion of your savings to a fixed indexed annuity can help secure your financial future. While your pennies have the opportunity to grow into guaranteed retirement income, a fixed indexed annuity, with a built-in minimum guarantee as high as 1%, can also protect your money from market-related loss. Stop pinching pennies—and *start* making your retirement years golden!

**Contact me today to see if a fixed indexed annuity is right for you.**



**Diversified Insurance Brokers**

**800-533-5969**

[jarad@diversifiedins.com](mailto:jarad@diversifiedins.com)

[jason@diversifiedins.com](mailto:jason@diversifiedins.com)

[www.diversifiedins.com](http://www.diversifiedins.com)

**Fixed indexed annuities may not be suitable for all.** To help determine if an annuity meets your unique financial situation and liquidity needs, consult a licensed insurance agent. In addition, please thoroughly review all marketing materials, specimen contracts and riders, buyer's guides, and forms related to the annuity for costs and important details. Insurance agents do not give investment, legal, or tax advice. Annuities held within qualified plans do not provide any additional tax benefits. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½. Additionally, surrender charges and a market value adjustment may apply if you withdraw more than the penalty-free amount in a year. Fixed indexed annuities guarantee a minimum interest rate on all or a percentage of each contribution over the life of your contract, less any withdrawals and/or deductions and early surrender charges. Guarantees are based on the claims-paying ability of the insurer.

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