

Is your 401(k) plan missing the most important investment option?

While 401(k) plans are relatively safe, there is risk and it's called.... MARKET RISK!

ELMINATE MARKET RISK by adding the *SecureGrowth* option to your existing plan.

After years of making contributions, many employees have found that their retirement account balanced has DECREASED in value because of a volatile stock market.

Frustrated by a lack of sustained growth, employees usually stop making contributions to the plan.

SecureGrowth allows employees a SAFE place to invest their retirement contributions and still realize higher growth potential than a guaranteed interest option in a traditional 401(k).

What is AnnuityK/Secure Growth?

The concept of *SecureGrowth* is the benefit that is achieved by using a Fixed Indexed Annuity as an investment option within a qualified pension plan.

Historically, qualified pension plans such as 401(k)s offer only two distinct categories of investment option: a fixed guaranteed account offering minimal interest payout or a series of risk accounts offering plan participants a way to participate in the gains (**and losses**) of the stock market through direct purchases of stocks or mutual funds.

Positioning a Fixed Indexed Annuity within a qualified pension plan affords each plan participant with all of the benefits that these annuities provide including:

- Participation in market indexes without the risk
- Guarantee of principal
- Achieved gains are locked in forever
- Individual vested ownership of the money deposited in each plan.
- "Free money" through premium bonuses and corporate matching
- Lifetime payouts that cannot be outlived.

Benefits of adding the *SecureGrowth* option to your existing 401k plan:

- Principal and achieved gains are always guaranteed
- No transaction fees
- No management fees
- Greater employee participation
- Greater tax advantages for owners and highly compensated employees

How can the *SecureGrowth/Fixed Indexed Annuity* option be added to a 401(k) plan?

- Amend 401(k) plan documents
- Educate employees about Fixed Indexed Annuities
- Select the appropriate Fixed Indexed Annuity products
- Minimize “plan change” perception by keeping existing investment options
- Change plan administrator (if necessary) to one that allows existing investment options to remain while offering the *SecureGrowth/Fixed Indexed Annuity* option.

Benefits to Employer

- Increased employee participation in the 401(k) plan, resulting in higher morale
- Greater owner and highly compensated employee participation
- Increased tax advantages
- Better “fee for service” ratio
- Cost-effective administration

Benefits to Employee

- Guarantee of principal
- Gains locked-in forever
- Participation in market index with zero risk
- “Free Money” via premium bonuses, company matching
- Creditor protection
- Bypass Probate Court
- Lifetime income that cannot be outlived
- *SecureGrowth*