



**INVESTMENT
CONCEPTS, INC.**
SAGEPOINT FINANCIAL

Retirement Planning with Annuities: Fixed vs. Variable Annuities

	Fixed Annuities	Variable Annuities
Minimum guaranteed interest paid	Yes	No ¹
Minimum death benefit	Yes	Yes
Possibility of losing principal due to fluctuation in investment values	No ²	Yes
Multiple investment options	No	Yes

¹ Unless fixed account option is available and elected

² Guarantees subject to the claims-paying ability and financial strength of the annuity issuer

Note: Variable annuities are sold by prospectus. You should consider the investment objectives, risk, charges, and expenses as well as the underlying investment options carefully before investing. The prospectus, which contains this and other information about the variable annuity, can be obtained from the insurance company issuing the variable annuity or from your financial professional. You should read the prospectus carefully before you invest.

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