

# Could rising rates derail your retirement plans?

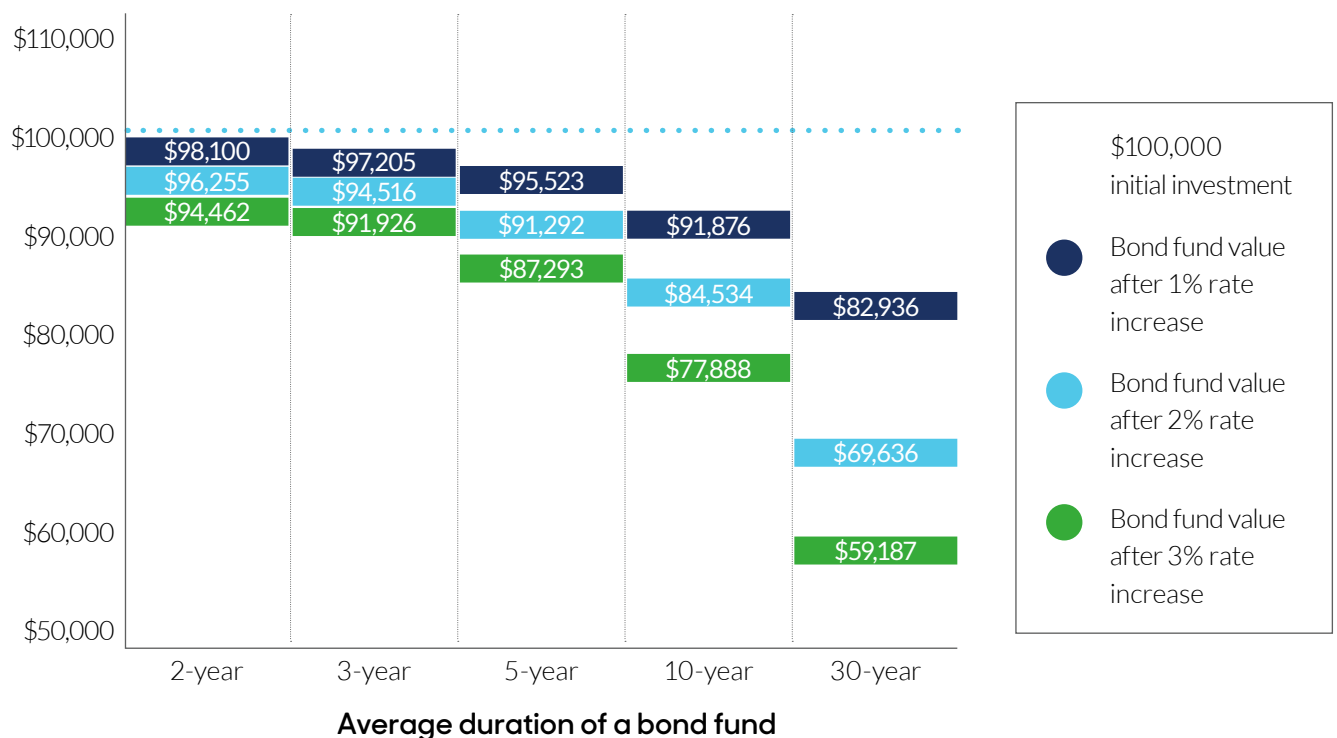
After more than a decade of impressive stock market growth, recent volatility may have you looking for ways to protect your earnings.

Traditionally, fixed income investments are used to bring safety and stability to a financial portfolio. But, with interest rates on the rise, these investments come with risk, too.

**As interest rates go up, bond fund values generally go down.** This could mean trouble if you are counting on bond investments for reliable retirement income.

## The hidden risk of rising rates

Consider how the value of a \$100,000 investment in a bond fund can be affected by a one-time interest rate increase.



Don't let increasing interest rates derail your retirement plans. Fixed-indexed annuities provide principal protection and growth opportunity that can help avoid some of the negative effects of rising rates.

## For advice tailored to your specific circumstances, contact your financial professional.

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Duration is a measurement of a bond fund's sensitivity to interest rate fluctuations. It is not the same as the bond fund's average time to maturity or average term.

Example assumes starting interest rates of 2.52% for 2-year duration bond fund, 2.64% for 3-year, 2.80% for 5-year, 2.97% for 10-year and 3.11% for 30-year.

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