



Why are you in the stock market?

To receive a gain on your money, or your account, of course.

Or is it really to *capture* a gain? What value are unrealized gains that at some future date due to the cycles of the market are taken back? How do you *capture* a market gain?

You need to sell your funds.

But now the dilemma is – How do you continue to benefit from the performance of the market if the dollars are no longer in the market?

Wouldn't you have to re-enter the market?

But now you may be un-realizing your gains. Right? If you put previously captured gains back into the market they could be lost.

How do you solve these problems?

With a *Fixed Index Annuity* last year's ending point is this year's starting point. An index linked annuity credits interest based on the upward movement of an index (such as the S&P 500) while protecting principal and previous earnings from market downturns. Imagine if every year the market (S&P 500) went down, you could demand your money back, and then buy more at the lower price? With an FIA, in a year when the market moves down, **you retain your principal and previous earnings** (or as I said previously "demand your money back"), and now you are linked to this year's new lower index value (it's as if you bought more at the lower price) and you are positioned to **earn interest on any upward movement from this new lower index value**. This is the power of an FIA. It's heads you win, tails you don't lose. And all this happens on auto-pilot, every year, without having to liquidate funds to capture your gains.

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