



Comparing Conservative Investments

Each investment has different features and benefits. To find an investment that best fits your investment needs, it is important to understand what each investment offers.

The following is a list of the common characteristics of conservative investments:

Feature	Fixed Annuity	CD	T-Bill
Guaranteed Principal	YES*	YES	YES
Guaranteed Minimum Renewal Rate	YES*	No	No
Liquidity Features	YES**	YES	No
Tax Deferred Earnings	YES	No	No
Guaranteed Death Benefit	YES	YES	YES
Nursing Home & Terminal Illness Waiver	YES*	No	No
Avoids Probate	YES	No	No
Guaranteed Lifetime Income	YES*	No	No
Tax-Advantaged Income	YES	No	No

Make sure your investments have the features you want!

* Not available on all fixed annuities.

** Withdrawals may be subject to surrender charges. In addition, withdrawals made prior to 59½ may be subject to a 10% federal tax penalty.

CDs are insured by the FDIC. T-Bills are insured by the faith and credit of the U.S. Government. An annuity is a product issued by an insurance company. It is not a deposit or obligation of, nor is it guaranteed by, any bank. It is not insured by the FDIC or any other government agency. Withdrawals may be subject to certain taxes, penalties and charges. The information contained herein is prepared for your use by Essex National Securities Inc.

Not FDIC Insured	May Lose Value
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