

The Noise of Volatility

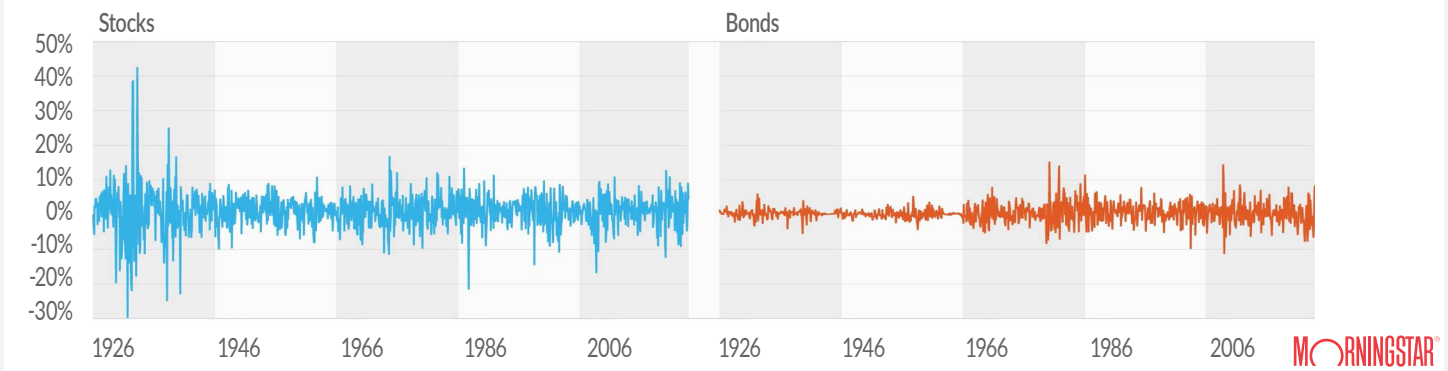


Diversifying your portfolio with a conservative investment such as a fixed annuity, which offers a guaranteed rate of interest, can help with limiting market risk while also providing you with the potential for guaranteed lifetime income.



Over the past year, stocks have become less volatile than they have been in the past, while bonds are becoming more volatile.

STOCK AND BOND VOLATILITY VARIES 1926-2023



Past performance is no guarantee of future results. This chart is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. About the data sourced by Morningstar: Large stocks are represented by the Ibbotson Large Company Stock Index. Bonds are represented by the 20-year U.S. government bond. The data assumes reinvestment of all income and does not account for taxes or transaction costs. iGrad, LLC, 2024. All Rights Reserved.

Stock Volatility

In the years before World War II there was tremendous volatility in the stock market. Since then, there have been continued periods of extreme volatility, but none on the scale experienced in the 1920s. Over the long term, however, stock investors have been rewarded for assuming greater volatility.

The Bond Volatility Shift

Bonds experienced greater stability until the 1960s, after which they became more volatile. Over time, the level of volatility between stocks and bonds has become comparable to the point where bond pricing is less predictable.

Cutting Through the Noise

Conservative investors looking to diversify their portfolio might consider a fixed annuity. Fixed annuities offer protection from volatility because of the interest-rate guarantees they offer backed by the strength and stability of the insurance company. Unlike bonds or other types of fixed instruments, annuities offer you the ability to create a lifetime income stream without worrying about market ups and downs. Talk to your investment professional about your needs.

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FINANCIAL STRENGTH RATINGS¹

RATING AGENCY	RATING	OUTLOOK
AM Best Company	A++ (Superior)	Stable
Fitch Ratings	AA+ (Very Strong)	Stable
Moody's Investors Services	Aa3 (High Quality)	Stable
Standard & Poor's	AA+ (Very Strong)	Stable

Contact your Financial Professional to discuss the best ways to manage your assets during periods of market volatility.

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