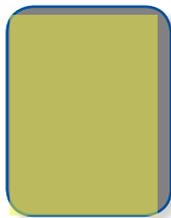


HOLDING YOUR BREATH FOR RATES TO RISE?

The index annuity may be an alternative.

As an alternative investment vehicle, an index annuity may offer a guaranteed minimum interest rate. It may also benefit from the performance of a particular market index. Additional interest may be credited based on a portion of the gains earned by the market index and, once locked in, is guaranteed not to decrease in value. Index annuities are long term investment vehicles and may not be suitable for every investor.

To learn whether an index annuity could fit your financial needs, contact me today.



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FULTON FINANCIAL ADVISORS



* Index annuities are contracts issued by an insurance company that offer earning potential that is linked to participation in the growth, if any, of an index or benchmark. All guarantees are subject to the claims paying ability of the issuing insurance company, which is solely responsible for obligations under its contracts. Withdrawals will generally be subject to a surrender penalty if redeemed during the surrender charge period and if they are in excess of any free withdrawal provisions. Since annuities grow tax deferred, any withdrawals made prior to age 59½, may be subject to a 10% federal tax penalty in addition to any gains being taxed as ordinary income.

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