



TIRED OF LOW CD RATES?

Simple solutions for your situation.

Market risk isn't for everyone. We know that everyone's financial situation is unique. By addressing these few questions we will be able to assess some of your immediate needs and help you achieve your financial goals. Check all that apply.

○ **CD Buyer**

I like the idea of buying CDs, but rates are very low. I would like to put my money somewhere safe that could earn more interest, is not subject to stock market losses and is easy to understand

○ **Retirement Accounts**

I have an IRA or another retirement account that I am not going to use for a few years and my main goal is to protect the account value. I am more concerned about losing money than I am about large returns.

○ **Correction Protection**

I have weathered the market with my equity accounts. I know that the stock market has made a strong push and I have made a lot of money since the market hit the bottom. I believe that I may want to move a portion of my money out of the market to a safe vehicle for protection.

○ **"Sideline"**

I have been sitting on the sidelines in a savings or money market account earning either a very low interest rate or no interest at all. I am interested in learning about fixed alternatives that will offer me more interest on my money and still offer protection from market loss.

○ **Income**

I need income starting now or in the next few years. I am worried about outliving my money. I would like to have a guaranteed lifetime income and I would like to have access to my money in case of an emergency.

Annuities or insured investments may be the solution for you.



FULTON FINANCIAL ADVISORS™

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Guarantees are based on the claims paying ability of the issuing company. Index annuities are long term investments and may not be suitable for all investors. Surrender charges may apply for early withdrawals and, if made prior to age 59 ½, may be subject to a 10% federal tax penalty in addition to any gains being taxed as ordinary income. Index annuities are not FDIC insured. The term "stock market" refers to major indices such as the S&P500, which is an unmanaged index of 500 widely held companies. Index annuities are subject to participation rates. Contract holders will not receive upside potential in excess of the participation rate. Investors do not participate in dividends accumulated on the securities represented by the index. The interest rate cap is the maximum interest the annuity may earn in a year. The annual reset compares the change in the index from the beginning of each year with declines being ignored.

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