

HOW A “ENHANCED FIA” EARNS MONEY

The performance of stock market index ETFs (Exchange Traded Funds), the performance of “Enhanced Fixed Index Annuities,” as we call them, are attached to “Managed indexes”, that have strong upside potential, with **zero market risk**, and no **Prior Gain Claw-Backs due to market conditions**. They can even potentially earn money in a down market year!

16 of 48 Managed Indexes Inside Annuities

Barclays Trailblazer Sector 5
BlackRock Validity Control
S&P 500 Low-Vol Index
JP Morgan Strategic Balance
NYSE ZEBRA

Fidelity Multi Factor Yield
Janus SG MC
Credit Suisse Momentum
BPN Mad5
BPN Parabus
S&P 500 Aristocrats

JP Morgan Mosaic II
Shiller Barclays
Merrill Lynch RPM
Pimco Balanced
Morning Star Div5

A SAMPLE OF MANAGED INDEX COMPONENTS

Index Component	Name
Equity Assets	
Large Cap U.S. Materials	Materials Select Sector SPDR Fund
Large Cap U.S. Energy	Energy Select Sector SPDR Fund
Large Cap U.S. Financials	Financial Select Sector SPDR Fund
Large Cap U.S. Industrials	Industrial Select Sector SPDR Fund
Large Cap U.S. Technology	Technology Select Sector SPDR Fund
Large Cap U.S. Consumer Staples	Consumer Staples Select Sector SPDR Fund
Large Cap U.S. Utilities	Utilities Select Sector SPDR Fund
Large Cap U.S. Health Care	Health Care Select Sector SPDR Fund
Large Cap U.S. Consumer Discretionary	Consumer Discretionary Select Sector SPDR Fund
U.S. Real Estate	iShares U.S. Real Estate ETF
Large Cap U.S. Communications	Communications Services Select Sector SPDR Fund
Bond Assets	
U.S. High Yield Bonds	iShares iBoxx \$ High Yield ETF
Long Duration U.S. Treasury Bonds	iShares 20+ Year Treasury Bond ETF
U.S. Mortgage Backed Securities	iShares MBS ETF
Cash	
Cash	3 Month USD LIBOR

Note: The above listed "Assets" are part of all the "Enhanced Managed Indexes" in current use.