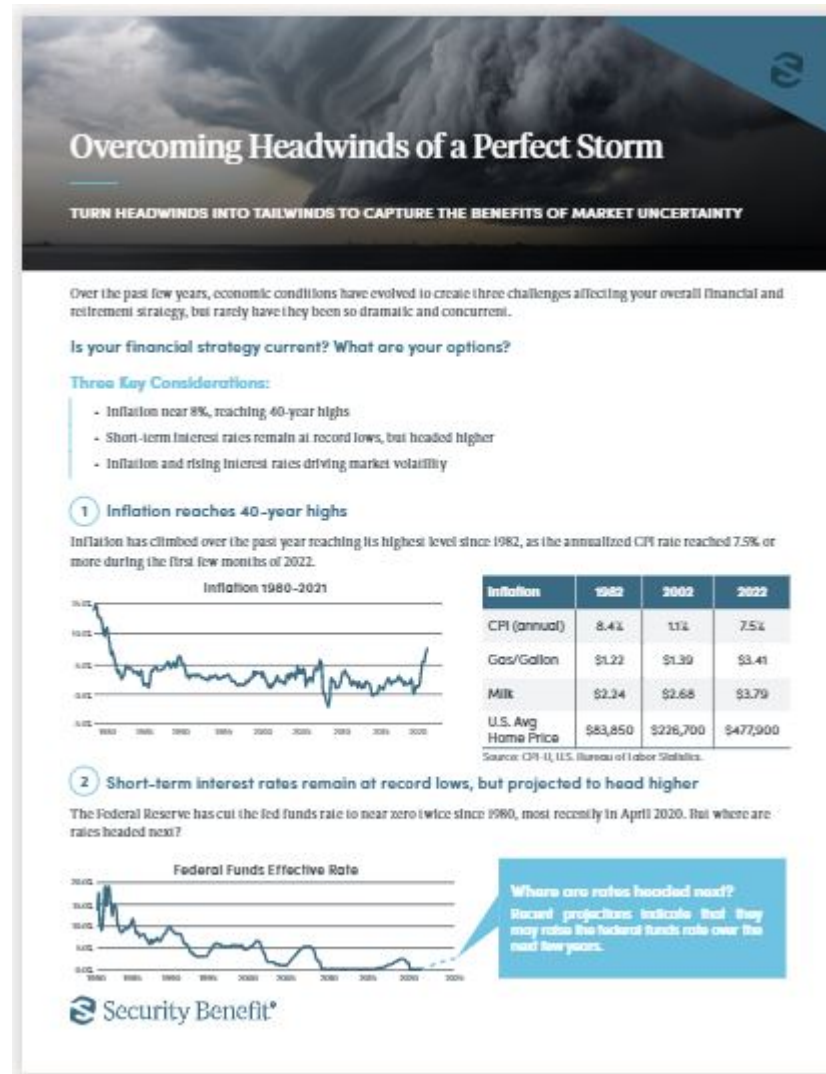


Headwinds into Tailwinds - Sales Idea Download



Overcoming Headwinds of a Perfect Storm

TURN HEADWINDS INTO TAILWINDS TO CAPTURE THE BENEFITS OF MARKET UNCERTAINTY

Over the past few years, economic conditions have evolved to create three challenges affecting your overall financial and retirement strategy, but rarely have they been so dramatic and concurrent.

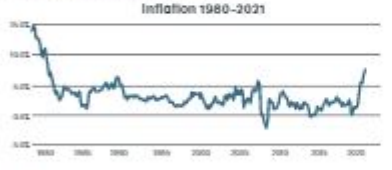
Is your financial strategy current? What are your options?

Three Key Considerations:

- Inflation near 8%, reaching 40-year highs
- Short-term interest rates remain at record lows, but headed higher
- Inflation and rising interest rates driving market volatility

1 Inflation reaches 40-year highs

Inflation has climbed over the past year reaching its highest level since 1982, as the annualized CPI rate reached 7.5% or more during the first few months of 2022.

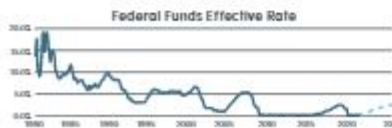


Inflation	1982	2002	2022
CPI (annual)	8.4%	1.1%	7.5%
Gas/Gallon	\$1.22	\$1.30	\$3.41
Milk	\$2.24	\$2.68	\$3.79
U.S. Avg Home Price	\$83,850	\$226,700	\$477,900

Source: CPI-U, U.S. Bureau of Labor Statistics.

2 Short-term interest rates remain at record lows, but projected to head higher

The Federal Reserve has cut the fed funds rate to near zero twice since 1980, most recently in April 2020. But where are rates headed next?



Where are rates headed next?
Recent projections indicate that they may raise the federal funds rate over the next few years.

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