

Searching for an independent retirement savings plan?

Why an annuity may meet your rollover needs.



It's owned by you.

Unlike a savings plan offered by employers, such as a 401(k), an annuity is purchased by you. No matter your employment fluctuations or unexpected life events, a tax-deferred annuity can remain a constant in your retirement portfolio.



It converts into lifetime income.

There are annuity products with built-in or optional income riders that can turn retirement savings into retirement income. Because it is an insurance contract, an annuity represents a simple promise that the money you pay in can be paid back in income along the way.



You work directly with your trusted financial professional.

Because the annuity is purchased through your financial professional, you have the advantage of their guidance in choosing the product and index options that might help you meet your goals.



You select the carrier.

With an employer plan, the decision of who administers it is set. In purchasing an annuity, you can choose from a wide range of carriers that have different independent agency ratings, rates, and investment approach – offering more confidence in the financial strength of the carrier you choose.



You choose the product that can help meet your unique needs.

There are a wide variety of annuity products available with varying features that can be tailored to help meet your overall goals. Some offer the potential for more growth, some can optimize an income stream down the road, and there are others that allow for additional premium to be deposited along the way.

Think an annuity might meet your rollover needs?

Contact your financial professional.

Stephen Gulla
SG Insurance Agency INC.
sginsurance@optimum.net
8 Wood Hollow Rd
Parsippany, NJ 07054

Sammons Financial[®] is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including Midland National[®] Life Insurance Company. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Midland National Life Insurance Company.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from your accumulation value for additional optional benefit riders or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index. The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product. NOT FDIC/NCUA INSURED, NO BANK/CU GUARANTEE, NOT A DEPOSIT, MAY LOSE VALUE, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.