This might replace the traditional table of contents for the indexed annuities Buyer's Guide.

The Big Concepts	**To Learn More about Them:**
An annuity is an insurance product you can use it to receive income payments for life. It's **not** a savings account. You should use annuities to reach **long-term** goals.	What Is an Annuity? Page ___
There are many important differences among annuities. One is whether you pay for an annuity with one payment or multiple payments.	What Are the Different Types of Annuities? Page __
To receive income payments for life from an annuity, you must **annuitize.** Once you do that, you can't change your mind and take the value of your annuity in a lump sum payment.	How Can I Access My Money? Page ___
If you haven't annuitized, you can make take money from your annuity by making withdrawals from your annuity value, ending your contract and taking a lump sum payment and/or leaving the value of your annuity to your beneficiaries.	
Although all annuities offer a way to withdraw at least some of your money without paying fees, you likely will pay **surrender charges** to take money from your annuity before you annuitize.	Surrender Charges Page ___
You can choose an annuity that guarantees the rate at which the money in your annuity will grow (**a fixed annuity**). There's more risk with other annuities (**fixed indexed** and **variable** annuities) that have few or no guarantees.	How Money in an Annuity Earns Interest: Fixed, Fixed Indexed and Variable Annuities Page ___
The return on a fixed indexed annuity is based on changes in a **market index** you choose. If the index goes down, the value of your annuity won't decrease as long as you don't withdraw the money.	Fixed Indexed Deferred Annuities Page ____

If the index goes up, your annuity's value may go up. The increase in your annuity's value may not be as much as the increase in the index. How much the value of your fixed indexed annuity increases when the index goes up depends on the index, the indexing method (including when the change in the index is measured), bonuses that increase the value of your annuity and the use of cap, participation and spread rates to reduce the interest credited to your annuity.

You can choose (and pay extra for) riders that will add guarantees to your annuity.

What Optional Benefits Can I Choose? Page __

Other charges and fees also decrease the value of your annuity.

What Charges May Be Subtracted from My Annuity? Page ___

Returns on annuities are tax deferred. You pay income tax on them when you take the money out.

Will I Pay Income Tax on My Annuity? Page ___

There are many questions you should ask yourself and the insurance agent or company. You and your agent (or company) should consider a number of factors to decide if an annuity is a good choice for you.

How Do I Know If a Fixed Indexed Annuity is Right for Me? Page ___

There are many terms that are unique to annuities.

Annuity Terms Page ____