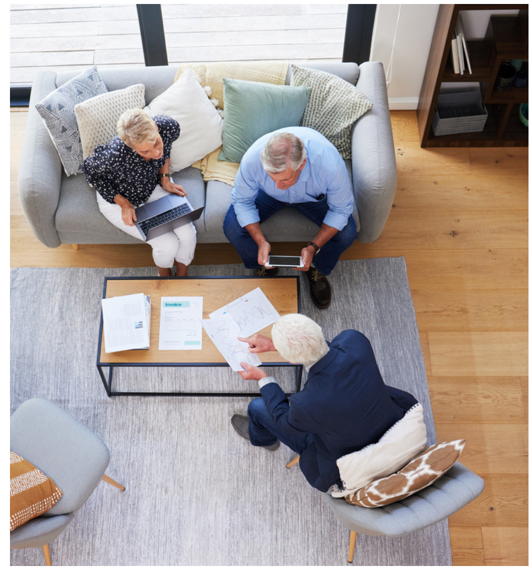
Briggs Financial GROUP
Wealth Advisors

The Three Penny Annuity Strategy

Protect your savings. Position for growth. Plan with confidence.

What Is the Three Penny Annuity Strategy?



The Three Penny Annuity Strategy is a retirement product designed to protect your savings while still keeping you positioned for meaningful growth. Unlike traditional investments that rise and fall with the market, or fixed accounts that barely keep up with inflation, this strategy blends safety with opportunity.

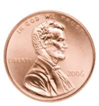
It's called the **"Three Penny Strategy"** because it's built on three simple principles:

- You don't pay a penny in annual fees.
- You don't lose a penny of your savings when the market drops.
- If the S&P 500 rises even a single penny, you could lock in an 8% gain for the year.

For retirees and pre-retirees, that means no more sleepless nights about market downturns, and no more settling for low returns that don't keep pace with rising costs. Instead, you get a strategy that's easy to understand, easy to follow, and designed to give you confidence about your financial future.

The Three Pennies Explained

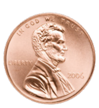
The Three Penny Annuity Strategy is built on three simple principles that solve some of the biggest challenges retirees face today.



1. Don't Pay a Penny in Fees

Too often, hidden fees and ongoing charges eat away at retirement accounts. Even "small" fees can compound into tens of thousands of dollars lost over time. With the Three Penny Strategy, there are no annual fees draining your balance. That means more of your money stays where it belongs — working for you.

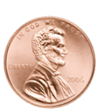
Example: *If you had $100,000 and paid just 1% in annual fees, you'd lose over $10,000 in 10 years — even if the market was flat. With this strategy, that drag doesn't exist.*



2. Don't Lose a Penny in Market Downturns

A single market drop can erase years of careful saving. This strategy shields your principal so that when the market falls, you don't lose value. Instead, your account holds steady, protecting the foundation of your retirement.

Example: *If the market dropped 20% in a year, your balance of $100,000 would stay at $100,000 — instead of falling to $80,000.* ***Traditionally this would require a 25% market gain just to return your account back to the original starting point of $100,000.***



3. Grow if the Market Rises a Penny

Many retirees feel forced to accept low fixed returns just to protect their money. But with the Three Penny Strategy, even the smallest rise in the S&P 500 can mean significant growth. If the index rises even slightly, you could lock in an **8% gain for the year**. That's the power of structured opportunity without unnecessary risk.

Example: *If the market rose just 1%, your account could grow by 8%, turning $100,000 into $108,000 in one year.*

Together, these three principles create a retirement strategy that's easy to understand, yet powerful in practice: **no hidden costs, no painful losses, and the potential for meaningful growth.**

How the Strategy Could Play Out

It's one thing to hear about "no fees, no losses, and growth if the market rises." It's another to see how it might work over several years. The following examples are hypothetical and for illustration only, not guarantees of performance, but they demonstrate the power of the Three Penny Strategy across different market conditions.

Scenario 1: Protection in a Down Year

- **Starting Balance:** $100,000
- **Year 1:** The S&P 500 falls by –15%
- **Traditional Market Investment:** $100,000 falls to $85,000
- **Three Penny Strategy:** $100,000 remains $100,000 (no loss)

Instead of needing years to climb back to even, your money stays intact and ready for the next opportunity.

Scenario 2: Growth in a Modest Year

- **Year 2:** The S&P 500 rises just +2%
- **Traditional Market Investment:** $85,000 grows to $86,700 (Still down $13,300 + Fees)
- **Three Penny Strategy:** $100,000 jumps to $108,000 (an 8% gain with no fees)

Even when the market's recovery is weak, the Three Penny Strategy can capture a stronger result.

Scenario 3: Growth in a Strong Year

- **Year 3:** The S&P 500 rises +12%
- **Traditional Market Investment:** $86,700 grows to $97,104 (Still down $2,996 + fees)
- **Three Penny Strategy:** $108,000 grows to $116,640 (an 8% gain with no fees)

By combining protection in down years with the potential for enhanced growth in up years, this strategy can leave you in a much stronger position.

For educational purposes only. All examples are hypothetical and do not reflect actual performance. Rates, caps, and product features may vary and are subject to change. Past performance is not indicative of future results.

Side-by-Side Comparison

Here's a snapshot of how the Three Penny Strategy might compare over three years against a traditional annuity earning 2% annually and against a direct market investment exposed to ups and downs:

10-Year Hypothetical Comparison

Year	Market Return	Stock Market Investment	Certificate Deposit (CD) (Avg. 3.5%)	Three Penny Annuity Strategy
1	–15%	$100,000 → $85,000	$100,000 → $103,500	$100,000 → $100,000
2	+2%	$85,000 → $86,700	$103,500 → $107,123	$100,000 → $108,000
3	+12%	$86,700 → $97,104	$107,123 → $110,872	$108,000 → $116,640
4	–8%	$97,104 → $89,336	$110,872 → $114,752	$116,640 → $116,640
5	+5%	$89,336 → $93,803	$114,752 → $118,778	$116,640 → $125,971
6	+18%	$93,803 → $110,687	$118,778 → $122,944	$125,971 → $136,049
7	–12%	$110,687 → $97,402	$122,944 → $127,247	$136,049 → $136,049
8	+9%	$97,402 → $106,168	$127,247 → $131,701	$136,049 → $146,933
9	+4%	$106,168 → $110,415	$131,701 → $136,311	$146,933 → $158,687
10	+7%	$110,415 → $118,144	$136,311 → $141,082	$158,687 → $171,381

10-Year Totals:

- **Market Investment (With 1% Annual Fee):** $118,144 (after years of volatility, barely above starting point, with over $3,500 lost to fees alone.)
- **Certificate Deposit (CD) (Avg. 3.5%):** $141,082 (steady but modest).
- **Three Penny Annuity Strategy:** $171,381 (protected in down years, compounding stronger growth in up years).

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The Reset Advantage

When the stock market drops, most investors face a double setback: not only do they lose value in that year, but they also start the next year from a lower balance — forcing them to climb out of a hole before they can grow again.

The Three Penny Annuity Strategy works differently. At the end of each year, your account resets:

- **If the market finishes lower:** Your account does not lose value. Instead, it stays flat and resets at the lower S&P 500 level.
- **If the market finishes higher:** You don't just capture the market's small gain — you lock in a full 8% annual gain (up to the cap).

This reset creates a powerful advantage. You never fall backward, and when growth returns, you're positioned to benefit immediately — without waiting years to recover.

Mini Example Timeline:

- **Year 1:** Market drops –20% → Your account stays at $100,000.
- **Year 2:** Market rises +5% → Instead of creeping back slowly, you reset and lock in 8%, growing to $108,000.
- **Year 3:** Market rises again +12% → You lock in another 8%, bringing your balance to $116,640.

While traditional investors are still trying to dig out from the initial loss, you've already moved forward.

Why This Matters In Retirement

For retirees, time is the most valuable resource. Every year spent "catching up" from a market downturn is a year when you're not building new growth. And if you're taking income withdrawals during that recovery period, losses can compound even faster.

The reset advantage changes that dynamic:

- You avoid the setbacks of market losses.
- Your account begins each year on steady footing.
- Even modest up years can generate meaningful progress.

Instead of focusing on recovery, you can focus on consistency — and that consistency can mean greater confidence in meeting your income needs, covering rising costs, and protecting your lifestyle throughout retirement.

Why This Strategy Works — And Why Guidance Matters

Disciplined. Dynamic. Designed for You.

The Three Penny Annuity Strategy gives you something most retirement strategies can't: **Peace of Mind.**

When the market ends a year lower, your account doesn't lose value. Instead, it holds steady. Then it resets at the new lower S&P level. That way, when the market rises again, you're starting from a stronger position. While traditional investors may spend years trying to make back losses, you're able to move forward as soon as growth returns.

Having the right strategy is only half the story. Who you work with matters just as much. Some advisors are salespeople. Others are brokers. At BFG Wealth Advisors, we are fiduciaries. That means we are legally required to put your best interests first, no commissions-first advice, no hidden agendas, no pressure. Just clear, transparent guidance to help you protect and grow what you've worked so hard to save.

Everyone's retirement looks different, we take this a step further. We offer a personalized illustration that uses your actual savings, retirement timeline, and income needs. This report shows how the strategy might have performed through past market cycles and what it could mean for your future.

It only takes a quick 5-minute call to gather the details. From there, you'll receive a tailored illustration designed to give you clarity and confidence as you plan your retirement.

To learn more about the Three Penny Annuity Strategy, contact Briggs Financial Group.

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Visit: www.bfgwealthadvisors.com