

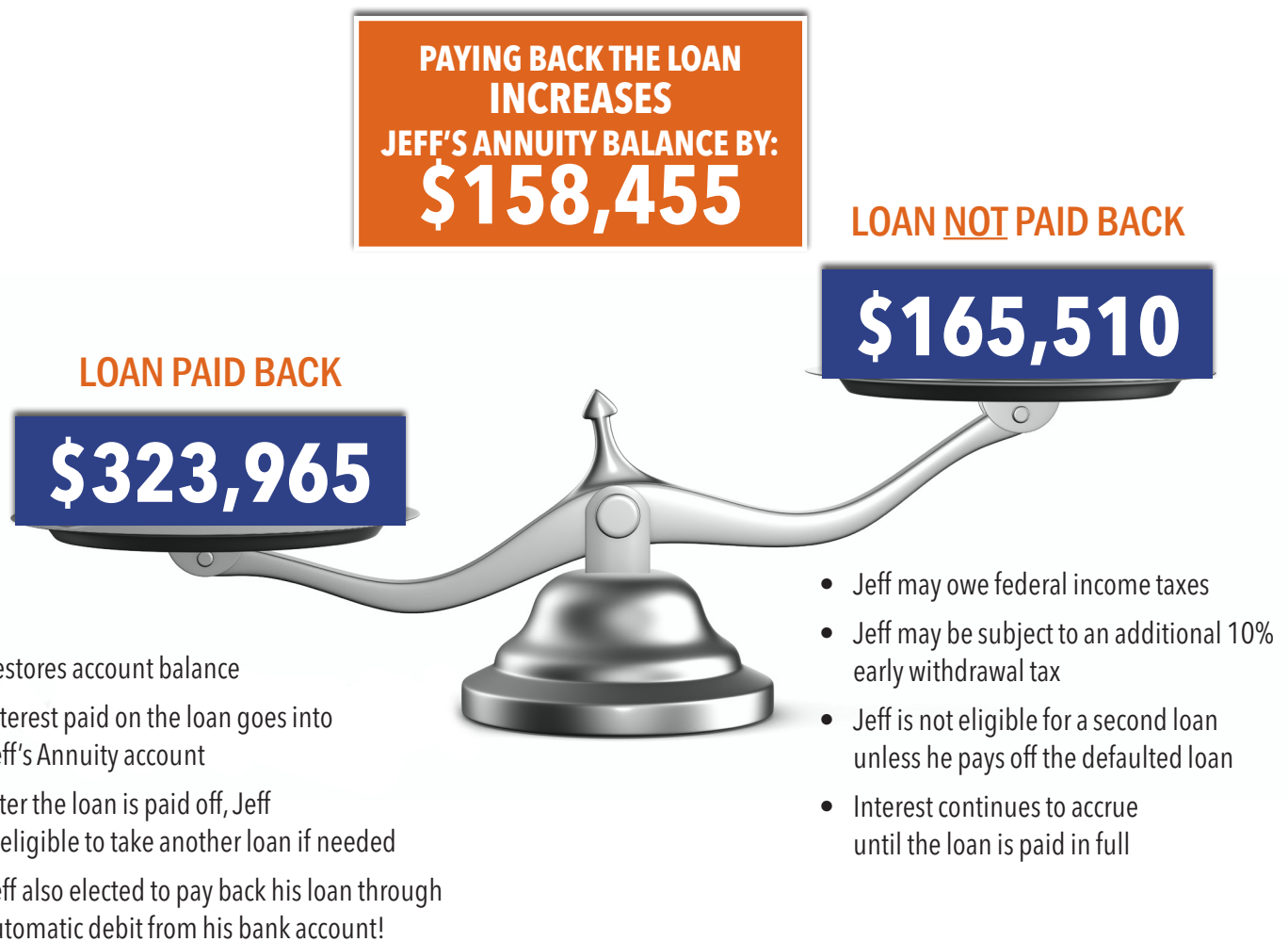
# Don't Let Short-Term Needs Affect Your Retirement



"always protecting our Boilermaker family"  
**BOILERMAKERS**  
NATIONAL ANNUITY TRUST

Unavoidable events happen. The Annuity Trust provides you with the ability to use a loan to assist you with meeting those financial needs, but don't let a loan, for a short-term need, significantly reduce your retirement savings you work so hard to build.

**These examples show Jeff's Annuity account balance after 20 years if he borrows \$50,000 and pays back the loan or does not pay back the loan.**



**Watch the new Annuity Video with real life Boilermakers' stories at [www.bnf-kc.com](http://www.bnf-kc.com).**

This informational is for educational purposes only. This material is not intended as advice or recommendation about investing or managing your retirement savings.

Assumptions used in the examples: \$100,000 starting Annuity account balance; loan amount of \$50,000; the loan is paid back over 5 years; loan interest is repaid at a 4% annual interest rate; the Annuity account grows at a 6% annual interest rate; the accounts grow for 20 years; and no additional contributions are made to the Annuity account.