

Market Value Adjustment

≡ QUICK GUIDE

You buy an annuity



Insurance company buys bonds to back the policy



Dropping interest rates cause bond values to RISE



Interest rates DROP



Your surrender value is adjusted... It's worth MORE!



Using your adjusted annuity value, you can pay surrender charges and choose a modern product with:

- **bigger** bonus
- **better** indexing
- **more diverse** features
- **higher** rates