TREASURY RATES SINCE 1950

Since 1950, the United States has experienced two distinct time periods of interest rate movements. A period of rising interest rates from 1950 to 1982, and a period of falling interest rates from 1982 to present day. With interest rates low but starting to rise, fixed income investments may pose more interest rate risk than many retirees have experienced over the last three decades.¹


¹ FINRA, Duration - What An Interest Rate Hike Could Do To Your Bond Portfolio.
EQUITIES SINCE 1997

From 1997 to 2008, the U.S. stock market experienced two substantial bull markets - followed by dramatic market declines. Since 2008, U.S. markets have rallied significantly. What comes next?

Retirement tools exist today that provide market participation and principal protection. *What goes up won’t come down.*

Source: Yahoo! Finance historical data. Chart shows daily adjusted closing prices of the S&P 500 (^GSPC) from 12/30/1996 to 1/22/2021

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