[Company Name]
[Address]
[City, State, Zip Code]
[Phone Number]
[Date]

[Recipient Name]
[Address]
[City, State, Zip Code]

RE: Secure Your Retirement Against Market Volatility

Dear [Recipient Name],

With recent fluctuations in the financial markets, many investors are concerned about the safety of their retirement savings. We are writing to introduce the [Annuity Product Name], a Fixed Annuity designed specifically to provide growth while protecting your principal from market downturns.

Key Benefits of Our Market Volatility Protection Plan:

- **Guaranteed Principal:** Your initial investment is 100% protected against market losses.
- **Competitive Fixed Interest:** Lock in a guaranteed rate of [Interest Rate]% for [Number] years.
- **Tax-Deferred Growth:** You pay no taxes on your earnings until you make a withdrawal.
- **Lifetime Income Options:** Convert your savings into a steady stream of income you cannot outlive.

In a volatile economy, certainty is your most valuable asset. This fixed annuity ensures that even if the stock market drops, your retirement nest egg remains secure and continues to grow.

To receive a personalized illustration of how the [Annuity Product Name] can safeguard your future, please contact your advisor at [Phone Number] or return the enclosed reply card.

Protect your hard-earned savings today for a more stable tomorrow.

Sincerely,

[Signature]
[Name]
[Title]
[Company Name]

Disclaimer: Guarantees are backed by the financial strength and claims-paying ability of [Issuing Insurance Company]. Fixed annuities are long-term investment vehicles. Withdrawals made prior to age 59 may be subject to a 10% IRS penalty.