

FIXED ANNUITIES



Fixed Annuities in Today's Market

In today's economic environment, fixed annuities can offer compound growth without the anxiety associated with stock market volatility. In addition to safety, other fixed annuity advantages can include attractive yields, tax efficiency, and liquidity.

To determine if a fixed annuity is right for your current financial situation and your long-term investment goals, contact a TSB Investments representative today. Current rate information is available to the right!

5-Year Term

INSURER	RATING*	RATE**
Delaware Life	A-	5.20%
Athene	A+	5.20%
Aspida	A-	5.00%

3-Year Term

INSURER	RATING*	RATE**
Delaware Life	A-	4.95%
Athene IA	A+	4.95%
Delaware Life	A-	4.65%

* Financial rating from A.M. Best rating agency.

** Rates are subject to change. Contact a TSB Investments representative for current rates



Contact a TSB Investments representative for current rates.



Christopher D. Woodhouse

Osaic Institutions Financial Advisor,
VP, Torrington Savings Bank

Mobile: (860) 573-8963 Office: (860) 496-4400

Email: christopher.woodhouse@osaicinstitutions.com

TSB Investments, 635 Main St, Torrington, CT 06790

NOT A DEPOSIT

NOT FDIC INSURED

NOT GUARANTEED
BY THE BANK

NOT INSURED BY ANY FEDERAL
GOVERNMENT AGENCY

MAY LOSE VALUE INCLUDING
LOSS OF PRINCIPAL

Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. TSB Investments is a trade name of Torrington Savings Bank. **Osaic Institutions** and Torrington Savings Bank are not affiliated.