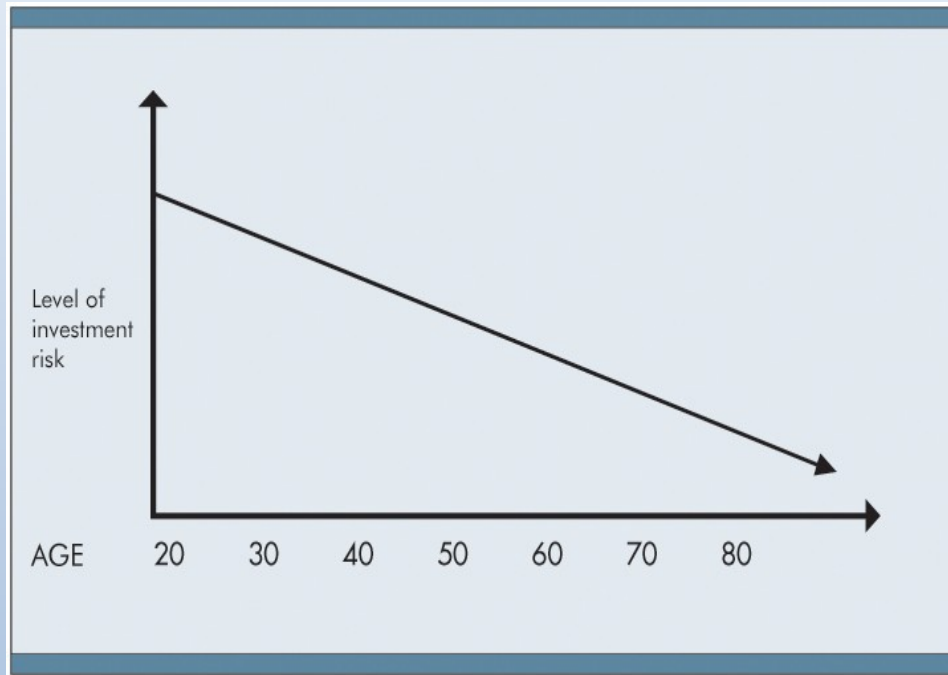


Preserving Your Estate

Who Are You?



Has your investment strategy
changed to reflect your current
needs?

Ask Yourself

- Why did you choose your current investments?
- Are you satisfied with the returns on your investments?
- At this point in your life, is it more important to find ways to increase your income or lower your taxes?
- Are you concerned about outliving your money?
- What are your greatest concerns regarding your savings and retirement?

Importance of Planning

Most common investment strategies:

CD' s

Safe, but no upside potential

Stock market

Upside potential, but risky

Mutual Funds

Same as investing in stocks. Mutual funds are just a collection of different stocks.

Real Estate

Mostly reliable, but liquidity is a challenge

One of the best kept secrets

Fixed Indexed Annuities (sometimes known as equity indexed annuities)

- ❖ Annuities have been around for a long time
- ❖ Pension plans are annuities
- ❖ Fastest growing insurance product in history

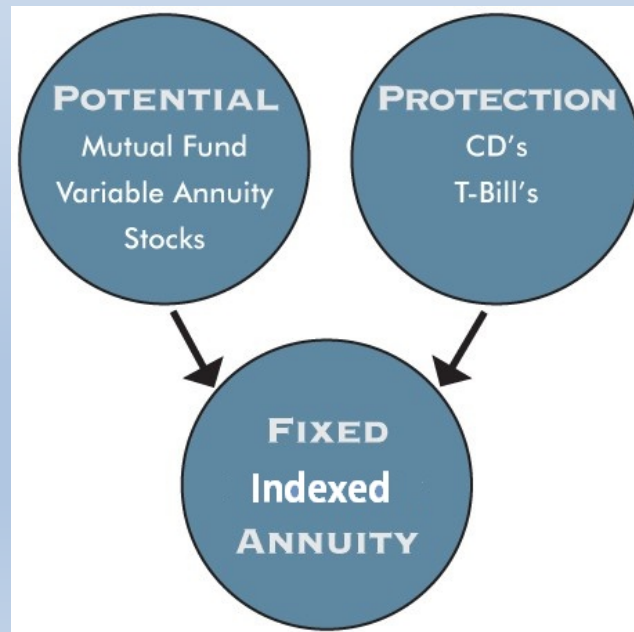
One of the best kept secrets

There are two key parts to fixed indexed annuities:

Potential and Protection

Potential is index account

Protection is contractual values



Let's Examine CD's

Why would anyone have a CD instead of an annuity?

	CD	ANNUITY
NO COMMISSION CHARGES	❖	❖
PRINCIPAL IS GUARANTEED	❖	❖
GROWS TAX DEFERRED		❖
EARN INTEREST ON INTEREST		❖
WITHDRAW A CERTAIN PERCENT EVERY YEAR AT ANY TIME		❖
START AN INCOME STREAM YOU CAN'T OUTLIVE		❖
WITHDRAW PENALTY FREE REQUIRED MINIMUM DISTRIBUTIONS		❖
DISAPPEARING SURRENDER CHARGES		❖
PENALTY FREE ACCESS TO FUNDS		❖
BONUSES ON PREMIUMS		❖
BYPASS PROBATE AND SETTLEMENT COSTS		❖
CONTROL OF INVESTMENT OPTIONS		❖

BANK A

BANK B

\$100,000

10,000 10% Bonus 1st Year
110,000

+ 3,300 3% Return

\$113,300

Q27% Tax

\$113,300

\$13,300 Profit

First Year Rate of Return

11.1%

\$100,000

Q 0% Bonus 1st Year
100,000

3,000 3% Return

\$103,000

-810 27% Tax

\$102,190

\$2,190 Profit

First Year Rate of Return

2.19%

1) \$113,300

2) \$116,699

3) \$120,200

4) \$123,806

5) \$127,520

Interest Earned \$ 27,520

-7,430

27% taxed \$ 20,090

1) \$102,190

2) \$104,428

3) \$106,715

4) \$109,052

5) \$111,440

Taxes Taken Out Every Year

Return on Investment:

\$20,090

Return on Investment:

\$11,440

Let's Examine Stocks

Why would anyone have stocks instead of an annuity?

	STOCKS	ANNUITY
PENALTY FREE ACCESS TO FUNDS	❖	❖
NO COMMISSION CHARGES		❖
PRINCIPAL IS GUARANTEED		❖
GROWS TAX DEFERRED		❖
GUARANTEED RETURN		❖
EARN INTEREST ON INTEREST		❖
START AN INCOME STREAM YOU CAN'T OUTLIVE		❖
GAINS ARE LOCKED IN EACH YEAR		❖
PEACE OF MIND		❖
BONUSES ON PREMIUMS		❖
BYPASS PROBATE AND SETTLEMENT COSTS		❖
THRILL OF THE MARKET WITHOUT THE RISK		❖

Let's Examine Mutual Funds

Why would anyone have mutual funds instead of an annuity?

	MUTUAL FUNDS	ANNUITY
PENALTY FREE ACCESS TO FUNDS	❖	❖
NO COMMISSION CHARGES		❖
PRINCIPAL IS GUARANTEED		❖
GROWS TAX DEFERRED		❖
GUARANTEED RETURN		❖
EARN INTEREST ON INTEREST		❖
START AN INCOME STREAM YOU CAN'T OUTLIVE		❖
GAINS ARE LOCKED IN EACH YEAR		❖
PEACE OF MIND		❖
BONUSES ON PREMIUMS		❖
BYPASS PROBATE AND SETTLEMENT COSTS		❖
THRILL OF THE MARKET WITHOUT THE RISK		❖

Impact of a down market

If the market is down X percent...the percent it takes to recover the following year

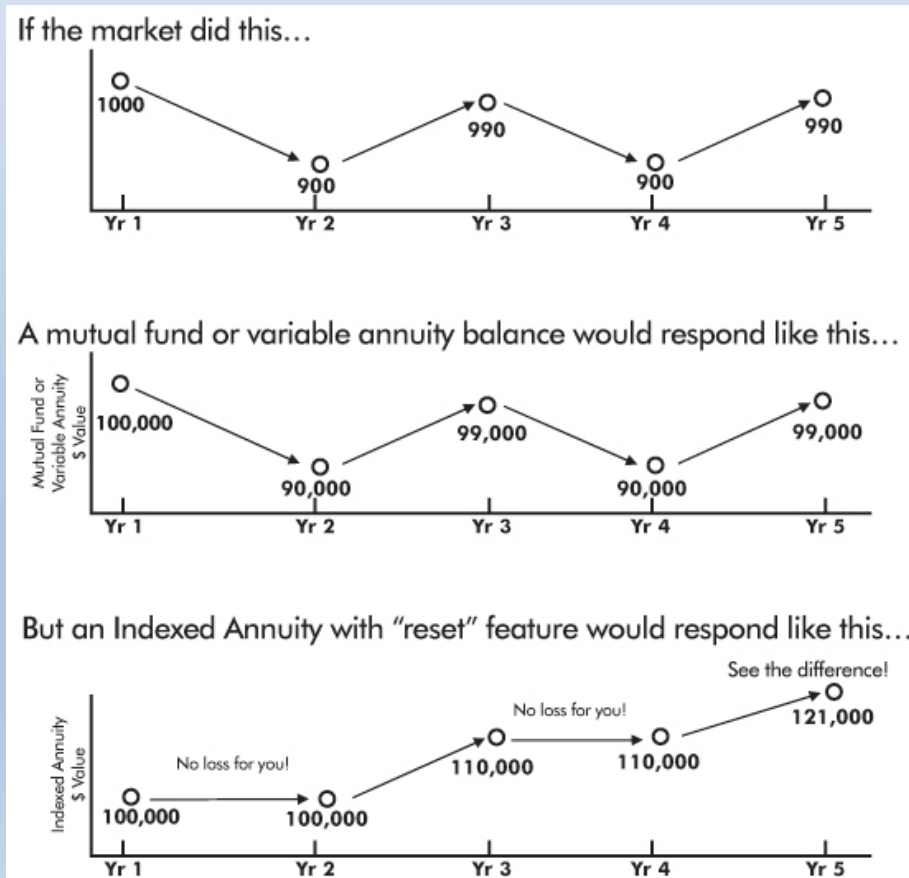
If Market Down	To Recover*
10%	11%
20%	25%
30%	43%
40%	67%
50%	100%

***To Get Back To Even**

New Math...-30% + 43% = 0

What an annuity can do for you

This example demonstrates the benefits of an Fixed Indexed Annuity with a reset feature.



Never lose money again

The Fixed Indexed Annuity

- If the stock market goes up, you **participate in** the gain.
- If the **stock** market goes down, your principal and your interest earned are locked in and guaranteed.
- The final value after 5 years on the Fixed Indexed Annuity is higher than the mutual fund or variable annuity because you don't lose principal or interest earned when the market falls. It's a win-win!

A safe retirement future

Which of these is most important for you?

Fixed Indexed Annuities offer the following:

- Peace of mind
- Freedom from probate
- Guaranteed return
- Tax-deferred earnings
- Flexibility
- Control
- Protection and privacy
- Competitive interest rates
- A solution for a safe retirement future
- No commission charges
(100% of your money goes to work for you)

Let me tell you what many of our clients like most about
this.

A Bonus!

Two basic options

You have two basic options

MORE BONUS

- ◆ Longer term investment
- ◆ Don't plan on using the money soon or at all

LESS BONUS

- ◆ Shorter term investment
- ◆ May need money to live on

Which of these fits your situation the best?

How much money do you feel comfortable moving?