

BORROW UNCLE SAM'S MONEY ...FREE OF CHARGE!

If you invest in CDs,
you pay taxes each year.



Why not stop this annual taxation
by putting some of your funds in an
ANNUITY?



Let Uncle Sam ■ The Money will grow faster.
help your ■ You earn interest on tax money you
savings would have sent to Uncle Sam.
grow! ■ You don't pay taxes until you use
the money.

Three great reasons to roll CDs today

➤ **Reason number 1:** *In case you didn't know it, penalties incurred on savings withdrawn prior to maturity are 100% deductible! That's right ... deductible "above the line" on form 1040, i.e., an adjustment to gross income and not as an itemized deduction.* Now is a great time to get your fair share of this incredible sales opportunity.*

➤ **Reason number 2:** Banks are now reducing the penalty on CDs surrendered prior to maturity. Six months loss of interest used to be common. It is now quite common to see three months or less.

➤ **Reason number 3:** The spread between CDs and annuities is at a high point. Most people feel that higher yields on annuities will more than pay for any penalties incurred when CDs are surrendered prior to maturity.

* Rev. Rul. 82-27; Rev. Rul. 75-20; Rev. Rul. 75-21 as quoted in Tax Facts 2 1994, ques. #141, National Underwriter