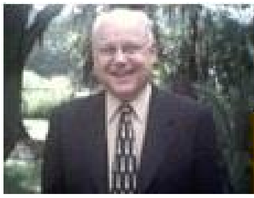

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10 Insider Secrets Your Banker Doesn't Want to You to Know

#1 CD Interest Rates Are Too Low

As of 2008, **CD** rates were averaging 2.5% or lower, if you are in a 28% tax bracket, your net after tax return would only be 1.75%. **Ouch!** In the past few years, the inflation rate has averaged around 4.5%. After adjusting your **CD** investment return for taxes and inflation, you are losing money.

CDs are only one step up from savings accounts, and money market funds, which offer the lowest investment returns. ***If you want to have more income and more buying power in the future, then you can't afford to have your money in a CD***

#2 You Can Get Higher Returns Than CDs And Still Guarantee Your Initial Investment.

Did you know that deferred annuities have averaged more than 8% annually over the past fifteen years? That's twice the rate of inflation. Deferred Annuities, as evidenced by their performance history, consistently outperform other alternatives - such as CDs, savings accounts and money market funds. Deferred Annuities have been issued in the United States since 1812. Today, they represent one of the most popular investment vehicles used for retirement and other long term needs by investors seeking conservative growth of their assets. There are over 49 million individual and supplementary annuity contracts in existence. While annuities have been sold in the U.S. for over 185 years, their popularity has grown dramatically, primarily during the past decade.

#3 CD Surrender Penalties Go On Forever, And Start Over With Each Renewal.

CDs charge a surrender penalty on any money you withdraw, prior to maturity. Each time you renew your CD, you start a new surrender penalty period. So, with a CD, the penalties really go on forever. Like CDs, deferred annuities have a penalty for early surrender. However, unlike CDs, their penalties reduce each year and generally end in 5 to 10 years. Most deferred annuities allow you penalty free withdrawals of 10% or more each year. You can usually withdraw 100% of the money penalty free, if you are terminally ill or you need it for nursing home care. There can be a 10% tax penalty for withdrawals from your annuity prior to age 59 1/2.

#4 Safety: CDs vs. Annuities Do insurance companies have FDIC?

No. Are they just as safe? Yes. A little historical perspective may be helpful. Insurance is highly regulated by states. This high level of regulation for safety's sake was largely a result of the Armstrong Investigations of 1905, which was somewhat unflattering to the insurance industry. Heavy solvency-oriented state regulation was the result.

Insurance companies must, by law, cover at least 100% of their liabilities with reserves, hence, the term ―100% legal reserve life insurance company. There are also regulations as to the percentage that can be held in certain forms of assets. This system has produced a remarkable overall record of solvency and safety.

The FDIC

The Federal Deposit Insurance Corporation is pledged to pay depositors, upon the default of a bank, up to $100,000. FDIC is normally funded by the banks themselves. (It is an assessment to member banks.) But more recently, taxpayers have been asked to pay also, because bank defaults have been higher recently. Savings & Loan defaults covered by FSLIC have been greater, as has the bill (hundreds of billions) to the taxpayers. All of this history is merely to point out that banking, by its very nature, has some risk.

Will FDIC or FSLIC always pay in full? Yes.

Does FDIC or FSLIC always pay right away? No.

All 50 states have something similar to FDIC for insurance policies and annuities; They are called ―state guarantee funds. Only the District of Columbia is, at this time, without a life-health guarantee association.

#5 CDs Can Be Seized By Creditors.

If you are sued for any reason, your CD can be seized by a creditor. Example: if you are involved in a car accident or you have to file for bankruptcy. In most states deferred annuities are protected from all creditors, even in bankruptcy. **That‘s real safety.**

#6 With A CD You Pay Income Taxes On The Interest Every Year.

With a CD, every year you receive a 1099, and pay taxes, whether you withdraw your interest or not.

Tax Advantages Of Annuities

With a deferred annuity you pay NO taxes while your money is compounding. You can pay a lower tax on random withdrawals because you control the tax year in which the withdrawals are made, and you only pay taxes on the interest withdrawn.

Tax deferral gives you control over your taxes. The longer you can postpone your taxes, the greater your gain when compared to what you would make with a fully taxable account.

WHY PAY TAXES ON INTEREST INCOME, WHEN YOU DON'T HAVE TO?
1. Earn Interest on Your Principal. TRIPLE COMPOUND YOUR MONEY!

2. Earn Interest on Your Interest.

3. Earn Interest on the Federal and State Tax Dollars that you would have paid.

*****TAX DEFERRAL*****

Your legal right to choose when, if ever, during your lifetime you pay —income taxes on your interest income.

#7 CD Interest Can Make Up To 85% Of Your Social Security Income Taxable.

You are required to report your CD interest income on your 1040. Your CD income is then combined with all your other income to determine your —modified adjusted gross income. If your —modified adjusted gross income exceeds $34,000 (single) or $44,000 (married), then 85% of your Social Security check is taxable. Income between $25,000 and $34,000 (single) or between $32,000 and $44,000 (married) will cause up to 50% of your Social Security check to be taxed.

Annuity deferred interest is not reportable on your 1040.

Accordingly, the interest is not used to determine your —modified adjusted gross income. Annuities provide a special tax advantage for retirees. Many retirees are paying income taxes on 50% to 85% of their Social Security check, when they could avoid it.

#8 CDs Are Subject To Probate.

Probate is the legal process of validating a Will, paying debts, and distributing assets after death. Generally after you die, most of your assets, including CDs, will go through probate. This includes all the assets you own in your name and those paid to your estate. Assets in a Trust do not go through probate. Deferred Annuities Avoid Probate
After you die, the accumulated funds within your annuity will be transferred to your named beneficiaries, avoiding the expense, delay, frustration and publicity of the probate process.

Annuities Offer More Advantages

Annuities Are Incontestable. Heirs, family members and creditors can and do contest Wills, Trusts and the distribution of other assets going through probate, slowing up the process and adding additional expenses.

Annuities Are Private. Unlike Trusts, Wills and the probate process, which are a matter of public record, you can leave assets to a friend, a favorite relative or a charity, without upsetting the remaining heirs.

Annuities Provide Immediate Cash Resources. Your family has the money they need to live on, while they are waiting for distribution of other assets.

Annuities Provide Control From The Grave. You can specify whether your heirs receive a lump sum payment, or a guaranteed monthly income.

#9 Annuities Can Provide A Guaranteed Income For The Rest Of Your Life.

Ten years ago, many employees had a company pension. Today most of them don't. That's why a growing number of retirees are taking a second look at immediate annuities, as a way of creating a predictable, guaranteed income. 'It's a do-it-yourself pension, for a do-it-yourself world,‘

Recent findings from the TIAA-CREF Institute, the research arm of the world's largest retirement system for teachers, found that a retirement portfolio divided between an immediate annuity and a managed portfolio could supercharge retirement security, providing both more certain and larger payouts than from a fully managed portfolio. (Kiplinger's Personal Finance 10/01)

Immediate annuities provide many great advantages:

Security - the annuity provides stable, lifetime income which can never be outlived or which may be guaranteed for a specified period;

Simplicity - the annuitant does not have to manage his investments, watch markets, report interest or dividends;

Higher Returns - the interest rates used by insurance companies to calculate immediate annuity income are generally higher than CD or Treasury rates, and since part of the principal is returned with each payment, greater amounts are received than would be provided by interest alone;

Preferred Tax Treatment - it lets you postpone paying taxes on some of the earnings you‘ve accrued in a "tax deferred" annuity when rolled into an immediate annuity (only the portion attributable to interest is taxable income, the bulk of the payments are nontaxable return of principal);

Safety of Principal - funds are guaranteed by assets of insurer and not subject to the fluctuations of financial markets; and there are...

· No Sales or Administrative Charges.

#10 Today You Can Get Stock Market Type Returns, Without Risking Your Principle!

A new innovation for the new millennium ... ***Indexed Annuity***

Can you imagine an investment that provides the long term potential growth of the stock market, without the downside risk?

Plus, your principle and a minimum interest rate are guaranteed.

No Loss Guarantee Provision

. Once you make a premium payment, you will never have less in your account than your premium payment.

· Once interest has been credited to your indexed annuity, the value of your annuity will never decrease, even if the stock market goes down.

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