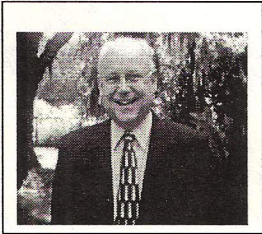


# Smart Money News and Facts You Should Know!

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## Ready to Beat CD Rates? Try Annuities!

Long considered a CD alternative, annuities have become very popular today. Paying higher rates than CD's and deferring taxes, many people on a fixed income find annuities are a better option than tying up money in CD's or letting it warehouse in a money market account... Like a CD, you can place lump sums of money in annuities. You must leave the money in the annuity for a period of years, usually between 2 and 5 years. The longer you leave the money in, the higher your interest rate will be. Depending on the annuity purchased, a yearly amount is allowed to be withdrawn without a penalty. This amount is usually around 10%.

## Is an Annuity Right for me?

In the past, annuities were considered investments only for people nearing retirement. But today, annuities can be smart investments for people of all ages. Remember, an annuity can be invested in a variety of different investment instruments, offering everything from modest to fast capital growth alternatives. The following are good uses for annuities:

- You need a higher interest-rate alternative to Certificates of Deposit(CD's) and money market funds
- You want to make your long-term savings grow faster without current taxation.
- You need to save more for retirement, but you have "maxed out" your IRA and 401(k) or 403(b).
- You need to roll over (reinvest) existing tax-deferred savings, like pension plans.
- You need to guarantee yourself an income for the rest of your life.
- You need to guarantee yourself an income for the rest of your life and your spouse's life.

For purchasers of a special type of annuity called an Equity Index Annuity, You want to protect your "principal" with a guaranteed rate of return while investing in the equity markets. (Continued on the next page)

## Hank's Thoughts ...

Recently, I was relaxing for a moment, cruising between Mexico & Tampa FL ... reflecting on how I got there. Was in the lounge of a beautiful festively decorated ship staring out the window at a vast sea of waves and an endless horizon of opportunity or challenge, depending on your perspective. The passengers had chosen to take time out from the uncertainty of the economy and recharge their batteries.

Oh yes ... how I got there. Had just completed another busy Medicare season. Submitted about 30 applications in a seven week period. Had planned to slow down this year and continue my focus on the most critical issue ... helping people put their long term savings in a safe place ... and earn a reasonable rate of return with no risk to losing their principle ... guaranteed!!!

All applications were referrals or new plans from existing clients. **Thank you** ... I have the best clients in the world! Thank you for your patience to those clients who I had to postpone safe money strategy sessions.

Hadn't had much quality time with my wife ... time to think about Christmas ... or put out a newsletter. Was a little numb. My wife noticed I was forgetting things. Not old age ... just too many details in our fast pace world. Younger people are having the same problem. Some of you may identify. My prize blunder came when completed just another form ... wrote a check ... sealed and stamped the envelop. Ten minutes later couldn't find the envelop anywhere in my office after a long search.

Oh well ... called the company ... got another form ... wrote another check ... and carefully walked it to the mail box. Original check is in my office somewhere. It's not going anywhere. Someday I'll find it in the folder that sweep it up..

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