

# Are Low CD Rates Cutting Into Your Budget?

Before you renew another bank CD, calculate the cost.



## The #1 Concern of Seniors How To Stop Taxing Social Security Income

If you are 60+, you need our free booklet "How To Stop Taxing Social Security Income."

Also learn how to:

- ✓ Eliminate investment risk
- ✓ Take advantage of new tax laws
- ✓ Avoid retirement-planning mistakes
- ✓ Avoid the costs and delays of probate



**You Can Save Thousands of Dollars in Unnecessary Taxation!**



**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 2455 SCOTTSDALE AZ  
POSTAGE WILL BE PAID BY ADDRESSEE

PROCESSING SERVICE CENTER  
17767 N PERIMETER DR #103  
SCOTTSDALE AZ 85255-9854



**I wish to receive:**

- Free booklet: "How To Stop Taxing Social Security Income"
- Information on Equity Indexed Annuities

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Age \_\_\_\_\_ Spouse's Age \_\_\_\_\_

Signature \_\_\_\_\_

## You've worked hard for your money. Why not make it work for you?

Are you earning 6% on your CD? Not even that? It's time you get to know Equity Indexed Annuities!



Bank CD	Equity Indexed Annuity	
NO	YES	3% - 5% bonus on all first-year deposits
NO	YES	Tax deferred growth
NO	YES	Higher yields
NO	YES	Avoidance of probate costs and delays
NO	YES	Participation in upside of market
NO	YES	Protection against market downturns
NO	YES	Potential disability benefit
NO	YES	Flexible premiums
NO	YES	Penalty-free withdrawal
NO	YES	Nursing home confinement rider
NO	YES	Life income with period certain
NO	YES	Joint and survivor income

### Annuities?

Annuities can provide you with more income, more growth, less tax and more for your heirs; that is your spouse, your children and your grandchildren. Annuities earn you tax-deferred interest...the annuity automatically reinvests tax dollars at the same tax deferred rate.

Annuity interest rates remain competitive with IRS incentives and that mean 45% to 65% more growth on your money.

### Seniors...

Interest credited to your checking, savings and Bank CDs can trigger income tax on your social security income but not the interest credited to your annuities. The tax dollars you save on your SSI is money you can spend, save or invest.