

Income in Reti

prices is to buy a fixed-payment immediate annuity, and then put aside a set amount of the income each month. This money would then be available to meet your additional future needs. Please note, however, that annuities are designed for long-term investing, and ordinary federal income taxes and a 10% tax penalty could apply to withdrawals taken prior to age 59 ½.

Annuity benefits and guarantees are based upon the claims-paying ability, and financial strength of the underlying insurance company, and are not government insured. Additionally, one should remember that annuity surrender charges are often based on the time the insured has been invested in the annuity, and surrender schedules vary from company to company. I always recommend investors consult with their own qualified tax and financial advisors prior to making any investment decision.

If you are concerned about how you will pay your bills in the future because of rising prices, please complete and return the enclosed coupon for a proposal.

Split Annuity Taxation

An investment's return is what most people analyze each year. But what really counts is how much you hold on to after ta

Get this Valuable Free Information

Mail back to:
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Please send me information on these items mentioned in your newsletter:

- I would like to learn more about protecting my portfolio from increasing inflation.
- Please send me details about reducing my social security income from taxation.

I would like to have a copy of these booklets (enclose \$1 for each)

- Avoid Mistakes in Buying Long-Term Care Insurance
- Annuity Owner Opportunities (a must read if you own an annuity)
- Mistakes in Selecting Mutual Funds
- Six Ways Retirees Can Cut Taxes
- IRA Distribution Mistakes
- CD Shoppers' Guide

I think these people would like to receive your newsletter and an invitation to your next public presentation:

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Name _____

Address _____

(Please provide names and addresses with zip codes.)