

November 5, 2018

**Happy Thanksgiving!**

During this time of year, when we pause to thank God for all the blessings He has bestowed on us, it is also appropriate for me to thank my clients for your business, support, and friendship over the past many years.

*Thank You!*



## **Annuity Picks of the Month**

These annuities are the Top Picks this month due to their **HIGH RATES** and **LOW MINIMUM PREMIUM** amounts. The rate is guaranteed for 5 years on one and 6 years on the other one.

Your money will be safe, grow tax deferred, and earn a high rate of interest compared to what you can find at other financial institutions. Pick the annuity you think is best for you, fill out the enclosed form and return to me with your check. Call me if you have any questions!

<b>NEW!</b>	<b>IHBA - 5</b>
	<b>4.00%</b>
	<b>Rate Guaranteed for 5 Years</b>
	<b>Minimum: \$10,000</b>
	After the initial 5 year guarantee period, the interest rate is based on current market conditions, but will never be less than 1.00%. <b>Surrender charges are renewed for subsequent optional renewal periods.</b>
	Investors Heritage Life Insurance Company
	See Enclosed Brochure for Policy Form Number(s).

<b>GUARANTY 6</b>
<b>4.10%</b>
<b>Rate Guaranteed for 6 Years</b>
<b>Minimum: \$5,000 (\$2,000 for IRA funds)</b>
After the initial 6 year guarantee period, the interest rate is based on current market conditions, but will never be less than 1.00%. <b>Surrender charges expire at the end of the 6 year period FOREVER.</b>
Guaranty Income Life Insurance Company (GILICO)
See Application for the Policy Form Number(s).

READ THE ENCLOSED DISCLOSURE FORMS FOR MORE INFORMATION ON THE KEY FEATURES AND BENEFITS OF THESE ANNUITIES BEFORE YOU MAKE A DECISION!  
INITIAL OFFERING RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE! CALL MY OFFICE TO CONFIRM RATES BEFORE YOU SUBMIT AN APPLICATION.

- > Read the enclosed **Highlights of the Investors Heritage Builder Annuities** for more information on this annuity.
- > To start your **Guaranty 6** annuity, complete the enclosed application and return to my office.

**Call me if you have any questions or prefer another annuity on the Top 10!**

**When we receive your form(s), we will send you more information to read & sign.**

**Move Your Money to a Fixed Rate Tax Deferred Annuity TODAY!**