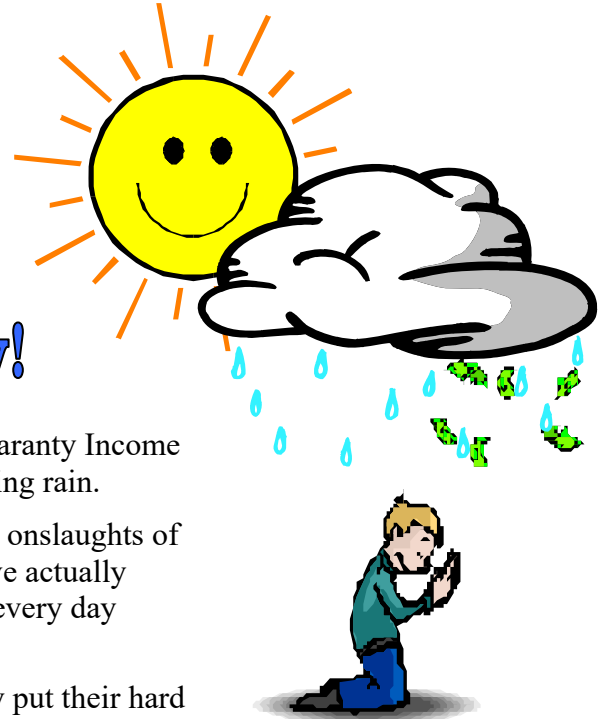


September 1, 2017

Rain or Shine - Annuities Grow Every Day!



Through the years, the home office cities of New Era Life and Guaranty Income Life have suffered during periods of drought and deluges of flooding rain.

Not only have the cities and the insurance companies survived the onslaughts of hurricanes, acts of congress, and financial recessions, but they have actually thrived. Rain or shine, annuity owners continued to earn interest every day regardless of the situation!

Virtually every day, clients tell me how thankful they are that they put their hard earned money in safe, guaranteed to grow tax-deferred annuities.

Which of these “Rain or Shine” annuities do you think is better for you?

SECURE CHOICE 5
3.25%
Rate Guaranteed for 5 Years
Minimum: \$10,000
After the initial 5 year guarantee period, the interest rate is based on current market conditions, but will never be less than 2.00%. Surrender charges expire at the end of the 5 year period FOREVER.
New Era Life Insurance Company & Philadelphia American & New Era of the Midwest See Application for the Policy Form Number(s).

GUARANTY 6
3.25%
Rate Guaranteed for 6 Years
Minimum: \$5,000 (\$2,000 for IRA funds)
After the initial 6 year guarantee period, the interest rate is based on current market conditions, but will never be less than 1.00%. Surrender charges expire at the end of the 6 year period FOREVER.
<i>(Note: Maximum Issue Age is 79)</i>
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.

To start your new TAX DEFERRED annuity with money you want to keep safe, complete the enclosed application(s) and return to me today with your check(s) payable to the insurance company you select on the application of your choice.
When we receive your application and check, we will send you 2 or 3 more forms to sign.

Move Your Money to a “Guaranteed to Grow” Annuity TODAY!