

July 1, 2017



Simplify Your Life Today!

Life is complicated enough without having to worry about your money.

Most people invest their money the hard way:

- 1) They read newspaper financial columns, listen to radio talk shows, and watch the news on TV with conflicting opinions.
- 2) They fret and worry about the safety of their money.
- 3) They go through the agony of paying taxes on their interest or dividend income each year.



There is an easier way! My clients have discovered the easy way to handle their money. You can do what they do. Put your money in safe tax deferred Fixed Annuities, where you'll know exactly what rate you'll earn for the period of time you select. Then you can find something fun to do with your time.

Here are two great annuities for you to choose from:

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 US 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.

Simplify Your Life – Move Your Money to a Safe Tax Deferred Annuity TODAY!