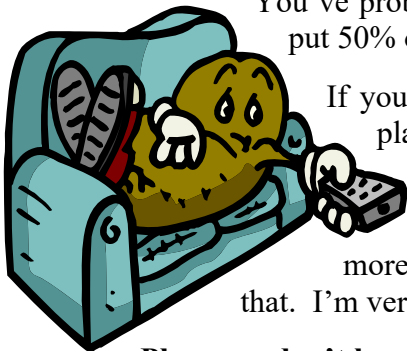


January 8, 2018

Happy New Year!

# It's Couch Potato Time!



You've probably read about the famous "Couch Potato" method of investing, where you put 50% of your money in fixed assets and 50% in equities.

If you adhere to the "Couch Potato" investment philosophy and are looking for a place to reposition your "fixed" assets, fixed annuities are the perfect place!

More and more people are repositioning a larger percentage of their assets to traditional fixed annuities. They tell me, "It may be possible to make more money in the stock market, but I could also lose more. I can't afford to do that. I'm very happy to earn a guaranteed rate of interest and be able to sleep at night."

Plus, you don't have to worry about falling off a "fiscal cliff" with these safe annuities!

<b>SECURE CHOICE 5</b>
<b>3.25%</b>
<b>Guaranteed Rate for 5 Years</b> 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%. <b>Surrender charges expire at the end of the 5 year period FOREVER.</b>
New Era Life Insurance Company Form # A-0045

<b>SAFE HAVEN BONUS GUARANTEE</b>
<b>*3.40%</b>
<b>Guaranteed "Average" Rate for 5 Years</b> Minimum: \$5,000
<b>* At the above rate, NO Free Withdrawals of any type are allowed during the 5 year guarantee rate period.</b> The 3.40% guaranteed "average" rate results from 4.20% in year 1 and 3.20% in years 2 through 5. After the initial 5 year period, the annuity may be renewed with a new interest rate based on market conditions, but will never be less than 1%. Surrender charges are reduced for subsequent renewal periods.
Atlantic Coast Life Insurance Company Form # ACLANHAVEN-TX

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 **Secure Choice** annuity, complete the enclosed application and return to my office.
- > Read the enclosed **Highlights of the Safe Harbor & Safe Haven Annuities** for more information on this annuity.

**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 "Couch Potato" Fixed Annuity TODAY!**