

# Attention:

## If You Are Age 50 - 80 You Can Reduce Taxes And Protect Your Assets with Annuities

Whether your goal is saving for retirement or you have already reached that goal and you want to be sure that you will never outlive your savings, an annuity may be just what you're looking for.

### Why consider an annuity?

Annuities can be a key component of your overall retirement savings plan. Annuities enable you to save money on a tax-deferred basis, so all of your money can work for you now. No taxes are due until you begin to withdraw your money.

Plus there is no qualifying of any kind with an annuity, and so long as you are not receiving payments (deferral phase only), there is no IRS reporting of any kind.

### You Can Invest Unlimited Funds, Tax Deferred!

An annuity is similar to a retirement plan in that they both have the advantage of tax-deferred compounding until withdrawn. However, there is no limit as to how much you can invest in an annuity or annuities.

### Why Supplement Your Retirement Savings with Annuities?

- **Traditional retirement plans limit your contribution**

Your employer-sponsored plan, such as a 401(k), has limits on the amount of money you can contribute each year. Because your contribution was limited, the amount you receive at retirement is limited too.

- **Social Security and Pensions may not be enough**

Your Social Security and pension may provide less than half of your income needs and this will continue to diminish as we get older.

- **Life expectancies are increasing**

People are living longer, which means your retirement assets may need to last 20 to 30 years, or more.

- **Inflation can erode the value of money**

Only annuities provide the retirement income options that can protect you from outliving your assets. Annuities can complement your other retirement plans by providing the benefits of tax-deferred growth, retirement income options and flexibility.

- **Tax deferral grows your money faster**

An important benefit of annuities is tax-deferred growth. Over time, tax-deferred compounding of your investment returns can provide a greater growth potential than a similar investment that is taxed every year.

**Call today to find out more!**

