

If you are interested in increasing your commissions, please pay close attention! (Guarantee issue! No underwriting!)

Annuity Sales can be your answer! We will make marketing and selling annuities very easy! Please find enclosed...

1. **The leading Fixed Annuity plans**, based upon our due diligence of quality insurance carriers, products, rates and features (enclosed).
2. **The leading Indexed Annuity plans**, based upon our due diligence of quality insurance carriers, products, rates and features (enclosed).
3. **AND if you want to do the right thing for your clients and build your self perpetual annuity sales into the future, below you will find a safe and secure way to both GUARANTEE your client a retirement income with RETURN OF PRINCIPAL!**

This income and asset recovery system designed and illustrated by our office will show how your client can protect their money from stock market losses, have a guaranteed income for life, save taxes and recover their original principal investment.

The example on the back of this page shows how with this system, \$250,000 invested can provide your client \$214,078 of Tax Favored income and return their original \$250,000 at the end of 15 years!

Call Bob Hertsenberg!



Diversified Brokerage Specialists

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We break the \$250,000 into 4 buckets annuitizing the first bucket into a 5 year certain guaranteed immediate annuity (\$65,713). **96.77%** of which is income TAX FREE! The second bucket is invested in a 5 year guaranteed deferred annuity (\$53,724). The third into a 10 year fixed or indexed plan (\$39,951). Both being annuitized in the 6th and 11th year, respectively. Then the fourth or the RECOVERY LEG (\$90,611) into a 15 year plan designed to grow back to the original investment in 15 years!

And no where along the way do they have less than the original \$250,000!

Investment Summary

		Cash	Income	Growth		Recovery	
Investment		ECP	Immediate	Deferred		Total	
Age	Year	3.50 %	Annuitized	5.00 %	6.00 %	7.00 %	
65	2008	\$ 0.00	\$ 65,713.06	\$ 53,724.25	\$ 39,951.18	\$ 90,611.50	\$ 250,000.00
70	2013	\$ 0.00	\$ 0.00	\$ 68,567.27	\$ 53,463.69	\$ 127,087.32	\$ 249,118.28
75	2018	\$ 0.00		\$ 0.00	\$ 71,546.47	\$ 178,246.54	\$ 249,793.02
80	2023	\$ 0.00			\$ 0.00	\$ 250,000.00	\$ 250,000.00

Exclusion Ratio	96.77 %	75.35 %	53.36 %
Estimated Monthly Income	\$ 1,131.79	\$ 1,188.38	\$ 1,247.80

LEG # 1 # 2 # 3 BELOW

As you can see each leg provides a monthly income shown above and below. Jumping to the third line you see the total Tax Favored income per leg totals \$214,078. Plus, the ending balance of the final/Recovery leg is \$250,000!

Show this to some of your clients and just see their reaction!

Call our office and ask for Bob Hertsenberg, our Annuity Specialist with 22 years experience, to do the right thing for your clients. Protecting their hard earned money!

	Leg # 1	Leg # 2	Leg # 3	Total
Est. Monthly Income	\$ 1,131.79	\$ 1,188.38	\$ 1,247.80	
Est. Annual Income	\$ 13,581.49	\$ 14,260.56	\$ 14,973.59	
Est. Total Income per Leg	\$ 67,907.45	\$ 71,302.80	\$ 74,867.95	\$ 214,078.20
Est. Exclusion Ratio - % Non Taxable	96.77 %	75.35 %	53.36 %	
Est. Total Tax per Leg	\$ 614.15	\$ 4,921.32	\$ 9,777.16	\$ 15,312.63
Est. Annual Taxes	\$ 122.83	\$ 984.26	\$ 1,955.43	
Est. Total Net Income per Leg	\$ 67,293.30	\$ 66,381.48	\$ 65,090.79	\$ 198,765.57
			Recovery Balance	\$ 250,000.00