

ANNUITY BLUEPRINT & PURCHASE SYSTEM

What You Need To Know Before You Purchase A Guaranteed Annuity

If you are going to purchase a guaranteed annuity, doesn't it make sense to use proven buying strategies? That's why we created our Annuity Blueprint and Purchase System. Part one identifies the five styles of guaranteed annuities that exist. Part two has four steps to help you create a blueprint for the annuity best suited for you.

Here is how it works:

#1. There are five different styles of Guaranteed Annuities that exist today:

Annuity Type ⇒	Guaranteed "Fixed"
<p>The</p> <p>Five</p> <p>Styles ⇒</p> <p>Of</p> <p>Guaranteed</p> <p>Annuities</p>	<p>Guaranteed annuities are offered by insurance companies. The insurance company guarantees your principal and a minimum interest rate. However, the actual interest rate you earn is based on which style of annuity that you purchase:</p> <p>Traditional This is the oldest of the five styles. The insurance company guarantees your interest rate for the first year. Some even pay an interest bonus in the first year. After the first year, your rate can fluctuate based on company discretion.</p> <p>Certificate This style guarantees your interest rate for the term of the contract. You know exactly what your rate is and how long it will last. It's similar to a bank CD.</p> <p>Combination This style is a combination of the first two. Your initial rate is set for longer than one year, but not for the entire contract.</p> <p>Index This style declares an interest rate based on the performance of an equity market index without market risk (<i>For example, the S & P 500</i>).</p> <p>Total Return This style declares your interest rate based on the performance of the insurance company's bond assets.</p>

#2. There are four steps to follow prior to your purchase:

1. Select one of the five annuity styles.
2. Select the term of the annuity that is best for you.
3. Select the withdrawal features that are best for you.
4. Select a highly rated insurance company who offers the annuity that best matches your blueprint.

Once you complete the first three steps, you have created a blueprint for the annuity that best meets your needs.

Now it's time to shop the insurance companies.

Call Richard K. Kelly with any questions and for guidance. Call 480-948-1048 or 1-800-315-7233.