

# Introducing...

[Description of Producer or Company]

[Agent Photo]

[Producer Name]  
Insurance Producer

## Offering services in:

[Long Term Care Insurance]  
[Life Insurance]  
[Annuities]  
[Medicare Supplement]  
[Medicare Advantage]  
[Individual Health Plans]

1508-1703

# Planning today...

So, you can  
be prepared  
for what may  
happen tomorrow.

*I look forward to working with you!*

[Agent Name]  
Insurance Producer  
[Agent Phone]  
[Agent Email]





## Fixed Index Annuities

In today's economic landscape, people who are in retirement or approaching retirement are concerned about their financial picture and the protection of their money.

### ***Don't Put All Your Eggs in one Basket***

Diversification is important and fixed index annuities may be an option.

Diversification again.

### ***Fixed Index Annuities***

term need guaranteed

interest, and

beneficiaries

may be subject to

and holding period

carrier. Annuities

are not FDIC insured. One benefit of a fixed index

annuity may be **Tax Deferred Growth**. Any money

you take from your contract, including free

withdrawals, other partial withdrawals, and required

minimum distributions, may be taxable as ordinary

income. Because annuities are meant for long-term

purposes, if you are under age 59½ when you take a

distribution, it may be subject to a 10% federal

additional tax.

Some Fixed Index Annuities offer **premium bonuses**. Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, and other restrictions not included in similar annuities that don't offer a bonus.

**The purchase of an annuity is an important financial decision. You should have a full discussion with your insurance professional before making a decision.**

Guarantees are backed by the insurance company's claims-paying ability.

# SAMPLE

## Life Insurance

*Do you have a mortgage or a family to protect?*

I can help you protect your future with Life Insurance coverage. Whether you are married or a single parent, you want your children to have money to pay their living expenses or pay for college education. A life insurance policy can help.



## Long Term Care Insurance

*Wouldn't You Want to Know...*  
about a significant part of your family's financial well being? Are you needing

old, you

DO NOT

cover most nursing home bills.

Families, while willing to help, may not be in a financial position to do so.

### *The Solution:*

## Long Term Care Insurance

- Helps covers the costs associated with care
- Doesn't replace what families do, but simply helps them do more and possibly for a longer timeframe.
- Helps you protect your assets and maintain your lifestyle where and when you need it most.

## Protect Your Future Today and Be Ready For Tomorrow!

Call me today to design an insurance plan to suit your unique situation and preferences.