

YOU HAVE HEARD OF REFINANCING YOUR HOME, BUT  
HAVE YOU HEARD OF

# REFINANCING YOUR RETIREMENT?

Let's talk.



In low interest rate environments, people refinance their homes for a lower payment. In today's high interest rate environment, consider refinancing your retirement! Could an annuity potentially give you a higher guaranteed lifetime income payment in retirement? Let's review your current situation. Contact me via phone or email to set up a consultation.

Annuities can bring you into alignment with your current financial goals with more favorable rates than before. It could be time for an annuity upgrade.

*Annuities are designed to meet long-term needs for retirement income. They provide guarantees against the loss of principal and credited interest, and the reassurance of a death benefit for beneficiaries.*

*Purchase of an annuity is an important financial decision. You should have a full discussion with your agent before making any decision.*

*Guarantees are backed by the financial strength and claims-paying ability of the issuing company.*

**YOUR  
NAME**

AGENT PHONE

AGENT EMAIL OR  
SOCIAL MEDIA

ADDRESS OR  
WEBSITE

**Call  
Us**

