

**Cost of Waiting for Rates to Improve - Low Bank CD Rates vs. Top Guaranteed Annuity Rates!**

Assume Non-Qualified funds in a low-performing bank account: **\$100,000**

If you can get **2.9% GUARANTEED** in a fixed annuity today, what would you need to earn at the bank to stay even with the annuity?

Using **HIGHEST NATIONAL CD RATES** available as of 12/2/2011:

1 year: 1.15%      2 year: 1.30%      3 year: 1.54%

What if you had to wait 1 year at 1.15% for rates to improve?

**You'd have to earn 3.34% the next 4 years.**

Interest Rate	Year End	Beginning Balance	Net Gain	Ending Balance
1.15%	1	\$100,000	\$1,150	\$101,150
3.34%	2	\$101,150	\$3,378	\$104,528
3.34%	3	\$104,528	\$3,491	\$108,020
3.34%	4	\$108,020	\$3,608	\$111,628
3.34%	5	\$111,628	\$3,728	<b>\$115,356</b>

**Here's what's available today, Guaranteed & Tax Deferred!**

Interest Rate	Year End	Beginning Balance	Net Gain	Ending Balance
2.90%	1	\$100,000	\$2,900	\$102,900
2.90%	2	\$102,900	\$2,984	\$105,884
2.90%	3	\$105,884	\$3,071	\$108,955
2.90%	4	\$108,955	\$3,160	\$112,114
2.90%	5	\$112,114	\$3,251	<b>\$115,366</b>

What if you had to wait 2 years at 1.55% for rates to improve?

**You'd have to earn 3.81% the next 3 years.**

Interest Rate	Year End	Beginning Balance	Net Gain	Ending Balance
1.55%	1	\$100,000	\$1,550	\$101,550
1.55%	2	\$101,550	\$1,574	\$103,124
3.81%	3	\$103,124	\$3,929	\$107,053
3.81%	4	\$107,053	\$4,079	\$111,132
3.81%	5	\$111,132	\$4,234	<b>\$115,366</b>

What if 1 year Bank CD Rates remained Flat?

Interest Rate	Year End	Beginning Balance	Net Gain	Ending Balance
1.15%	1	\$100,000	\$1,150	\$101,150
1.15%	2	\$101,150	\$1,163	\$102,313
1.15%	3	\$102,313	\$1,177	\$103,490
1.15%	4	\$103,490	\$1,190	\$104,680
1.15%	5	\$104,680	\$1,204	<b>\$105,884</b>

What if you had to wait 3 years at 1.54% for rates to improve?

**You'd have to earn 4.97% the next 2 years.**

Interest Rate	Year End	Beginning Balance	Net Gain	Ending Balance
1.54%	1	\$100,000	\$1,540	\$101,540
1.54%	2	\$101,540	\$1,564	\$103,104
1.54%	3	\$103,104	\$1,588	\$104,692
4.97%	4	\$104,692	\$5,203	\$109,895
4.97%	5	\$109,895	\$5,462	<b>\$115,356</b>

**The Solution:**  
 Your safe money cannot afford to wait for rates to rebound.  
  
 Get **SOME** of this money working **NOW** at the best interest rates possible, safe & guaranteed with annuities!  
  
 Keep the rest of your safe money ready for the right opportunity when rates do start moving up again...

For more information, please contact:  
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