

When considering long term savings options for your retirement, you have many different choices. We would like to review the various options available and help you choose the one that best suits your situation and needs.

Annuities and certificates of deposit (CDs) are both savings vehicles used to accumulate wealth. We'd like to illustrate some of the differences between these two investment options and show you how an annuity may best suit your situation.

	<u>Annuity</u>	<u>CDs</u>
Principal safety	yes	yes
Guaranteed rate of return	yes	yes
Opportunity to earn more than guaranteed rate	yes	no
Tax deferred earnings	yes	no
Ability to make additional deposits to account	yes	no
Liquidity	yes	no
Social security income tax avoided on accumulation	yes	no
Guaranteed lifetime income options	yes	no
Better for shorter or longer term investment	longer	shorter

I will contact you next week to set up a convenient time to meet and review your specific situation. I look forward to speaking with you then.

Sincerely,