New Financial Concepts

Expanding Your Horizons

Questions You May Want Answered in Your No Obligation Needs Analysis… It's Up to You!

* How Retirees can avoid common costly financial mistakes.

* How to protect the principal in IRAs, 401Ks, retirement savings and lock-in gains periodically.

* How to stay invested in the markets while managing your risks.

* How to earn higher returns on low interest accounts.

* How to secure a 5% or greater minimum interest guarantee for life, regardless of investment performance. *

* How to protect your income and avoid outliving your assets.

* How to potentially save significant amounts on your income tax each year.

* How to potentially reduce Taxes on Investment Income & Social Security.

* How to avoid Capital Gains Taxes on highly appreciated assets and property.

* How to protect your Assets from Long Term Care expenses <u>without</u> purchasing traditional nursing home insurance.

* How to set up a Living Trust and reduce or eliminate Federal Estate taxes.

* How to structure IRAs to reduce Federal & State Income Taxes to Heirs.

* How to spend your children's inheritance & still pass wealth to heirs.

* Some Restrictions Apply. Guarantees are subject to the claims paying ability of the issuer, and are not insured by any government agency.

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