

IN A TAX-DEFERRED ANNUITY...

YOU PAY NO TAXES ON YOUR INTEREST UNTIL IT'S WITHDRAWN.

IN CD'S & SAVINGS ACCOUNTS, INTEREST IS TAXED WHETHER IT'S LEFT TO ACCUMULATE OR WITHDRAWN.

TAX-DEFERRAL CAN SIGNIFICANTLY EFFECT THE GROWTH POTENTIAL OF YOUR NEST EGG. THE FOLLOWING TABLE SHOWS WHAT PRE-TAX INTEREST RATE MUST BE EARNED BY A TAXABLE ACCOUNT TO EQUAL THE SAME TAX-DEFERRED RATE OF AN ANNUITY, ASSUMING NO CURRENT DISTRIBUTION. FOR EXAMPLE, **SOMEONE IN A 38.80% TAX BRACKET WOULD HAVE TO EARN 6.54% INTEREST IN A TAXABLE ACCOUNT CD ETC.... TO MATCH THE ANNUITY TAX-DEFERRED RATE OF 4.00%.**

	TAX-DEFERRED RATE%	GEORGIA STATE & FEDERAL TAX BRACKETS COMBINED	OTHER STATES COULD BE HIGHER OR LOWER						
			16.80%	31.30%	34.10%	38.80%	42.20%		
CALL US FOR FIXED ANNUITY	4.00%	4.81%	5.82%	6.07%	6.54%	6.92%		<p>THE HIGHER THE TAX BRACKET, INTEREST RATE BECOMES EVEN MORE SIGNIFICANT</p> <p>THE CHOICE IS YOURS! STOP PAYING TAXES-NOW... DEFER THEM!</p>	<p>THERE IS NO COMPARISON OR EQUAL SAFE INVESTMENT THAT WILL BEAT A FIXED ANNUITY! OVER THE LONG HAUL IN A UP OR DOWN STOCK MARKET, MAKES NO DIFFERENCE YOUR FIXED ANNUITY KEEPS PAYING YEAR AFTER YEAR AFTER YEAR.</p>
PLANNED	4.50%	5.41%	6.55%	6.83%	7.35%	7.79%			
PORTFOLIO	5.00%	6.01%	7.23%	7.59%	8.17%	8.65%			
	5.50%	6.61%	8.01%	8.35%	8.99%	9.52%			
IMMEDIATE	6.00%	7.21%	8.73%	9.10%	9.80%	10.38%			
	6.25%	7.51%	9.10%	9.48%	10.21%	10.81%			
GUARANTEE	6.75%	8.11%	9.83%	10.24%	11.03%	11.68%			
	7.00%	8.41%	10.19%	10.62%	11.44%	12.11%			
INDEX	7.25%	8.71%	10.55%	11.00%	11.85%	12.54%			
	7.50%	9.01%	10.92%	11.38%	12.25%	12.98%			
QUOTES	7.75%	9.31%	11.28%	11.76%	12.66%	13.41%			
	8.00%	9.62%	11.65%	12.14%	13.07%	13.84%			
PROPOSALS	8.25%	9.92%	12.01%	12.52%	13.48%	14.27%			
	8.50%	10.21%	12.37%	12.90%	13.89%	14.70%			
COMPARISONS									

ANNUITY INTEREST IS TAXABLE WHEN WITHDRAWN, PROBABLY AT A LOWER TAX BRACKET. IF WITHDRAWN PRIOR TO AGE 59-1/2, THE IRS WILL IMPOSE A 10% PENALTY EXCEPT UNDER SPECIFIC CONDITIONS. SEE YOUR TAX ADVISOR.

1. **FIXED ANNUITIES-FOREMOST SAFETY ABOVE ANY OTHER SAVINGS VEHICLE!**
2. **FIXED ANNUITIES-AVOIDANCE OF PROBATE-GOES DIRECT TO THE HEIRS!**
3. **FIXED ANNUITIES-LIQUIDITY-ACCESS TO YOUR MONEY WHEN NEEDED!**
4. **FIXED ANNUITIES-LIFE TIME INCOME-PAYS YOU & YOUR SPOUSE FOR AS LONG AS YOU LIVE!**
5. **FIXED ANNUITIES-TAX DEFERRED-EARN INTEREST ON INTEREST, INTEREST ON PRINCIPAL, & INTEREST ON TAXES YOU WOULD HAVE TO PAY ON CD'S ETC.**
6. **FIXED ANNUITIES-PRESERVATION OF PRINCIPAL-PEACE OF MIND IN ERRATIC UP & DOWN MARKETS**

CALL US FOR OTHER COMBINED FEDERAL & STATE TAX COMPARISON CHARTS

770-965-1812 ~OR~ 800-553-2391

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