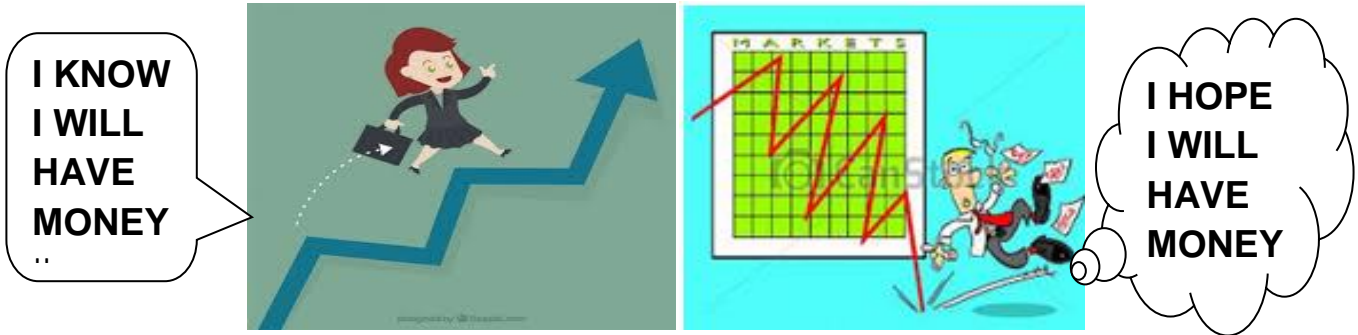


WILL YOU HAVE MONEY FOR YOUR LIFETIME?



DO YOU FEAR OUTLIVING YOUR MONEY MORE THAN DEATH?!
 Surveys of people 50 and older found that between 61% and 82% worry more about outliving their money in retirement than dying.

INVESTMENT FUNDS	PRINCIPAL SECURE	LIFETIME INCOME	INTEREST RATES	BONUS	FEES AND SERVICES	RIDERS INTEREST
Indexed Annuity	Yes	Yes	Good	To 12 %	For Rider	Interest 3 to 6%
Fixed Annuity	Yes	Yes	Good	To 12%	For Rider	3 to 6%
Variable Annuity	No	Possible	Market	No	Yes Both	No
401K	No	No	Market	No	Yes Both	No
IRA	No	No	Market	No	Yes, Both	No
Managed Mutual Fund	No	No	Market	No	Yes Both	No
Indexed Mutual Fund	No	No	Market	No	Yes	No
IUL Life Insurance	Death Benefits	Some	Cash Build Up	No	No	Yes
Term Insurance	Death Benefits	No	No	No	No	No
Whole Life	Set Death Benefits	No	Low	No	No	No
Bank Products	Yes	No	Very Low	No	Some	No

The Stock Market has dropped approximately 50% on three occasions in the last 30 years: October 19 1987 46%, October 9, 2002 47%, and March 9, 2009 57%.

Can you afford to lose a large percentage of your money and still be able to retire with the market down????

- What investment can guarantee your principal? An Annuity
- **What investment can provide Lifetime Income? An Annuity**
- What investment offers a generous bonus? An Annuity
- **What investment includes Nursing Care and Terminal Illness coverage? An Annuity**
- What investment provides a 10% free annual withdrawal after the first year? An Annuity
- **What investment provides a great rate of interest on your investment? An Annuity**

CAUTION! ALL ANNUNITIES ARE NOT THE SAME!

Some Insurance Companies have a life insurance policy that does more than just pay death benefits. These life insurance policies provide:

- **Life insurance with financial protection.**
- **Protect for your loved ones.**
- **Cash value accumulation.**
- **Tax free withdrawals on cash value.**
- **Chronic and terminal illness riders are included.**
- **Can be used for lifetime income.**
- **Disability and long term care riders are available.**
- **Children and spouse benefit riders are available.**

Are You Prepared?

- **1 in 4 Americans have nothing saved for retirement.**
- **46% of Americans have less than \$10,000 saved.**
- **40% of baby boomers plan to work until their death.**
- **36% of Americans don't contribute anything to their savings.**
- **465 banks failed from 2008 to 2012 and were closed by Federal Deposit Insurance Corporation (FDIC). No insurance companies or Annuity failed.**

**We ONLY sell annuities and life insurance that are beneficial to you!
We would be honored for the opportunity to consult and compare
what will best serve you.**



Merrill & Associates

American Owned & Operated Since 1966

Ray Powell - Agent/Producer 904-553-9265
JT Powell – Agent/Producer 904-553-9266
AC Merrill – Owner/Agent 904-733-5344

7400 Baymeadows Way
Suite 106
Jacksonville, FL 32256

www.money-smart.net