**{AGENCY NAME} INVESTMENT MEMBERSHIP**

**CENTRAL PA’S #1 RETIREMENT STRATEGIST**

**OUR PROMISE TO YOU!**

**DESIGN AND IMPLEMENT GUARANTEED WEALTH PROTECTION STRATEGIES -** You have worked many years to build and grow your wealth. The season of your life has arrived to implement conservative wealth protection strategies, which guarantees your assets will last a lifetime. “Conservative”, to the {Agency Name}, means you should never again lose money in the stock market. We will “guarantee” you will not lose money using our strategies.

**Exclusive Access to our Equitrust “Wealth Protection” Indexed Annuity with No-Fees:**

* **Client deposit: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **+ 10% immediate Bonus paid on your deposit \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **+ 4% interest accrued on value of account in year 1: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **Guaranteed Value 1st Year (Deposit + 10% Bonus + 4% Interest): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Equitrust “Wealth Protection” Indexed Annuity Benefits:**

* No-fee guarantee. (Put all those fees back in your pocket)
* No-loss of your money guarantee. (Wealth protection in action)
* Tax-deferred growth on all accounts.
* Removes stressful volatility in your retirement accounts.
* Complimentary death benefit provided.
* Beneficiary designations.
* Excellent BBB++ AM Best rating.
* No probate required upon death of annuitant. Money will transfer to the beneficiary fast.
* 50% participation rate on monthly gains, awarded end of each year based on S&P 500 results.
* Required minimum distributions may be set immediately up on the first year, if requested.
* Monthly, quarterly, or yearly income stream paid from the indexed annuity upon your request.
* Up to 10% of account value may be withdrawn each year, but only after the first year, if the withdraw is not a required minimum distribution.

**INCOME TAX PREPARATION –** We offer convenience to have your income taxes prepared at the financial practice where your wealth is protected in guaranteed no-loss investments.

* To be decided in conjunction with {Agent Name}.
* Reduce taxation in retirement.

**PRE-RETIREMENT SOCIAL SECURITY PLANNING STRATEGIES**

* Complimentary copy of “Social Security Savvy” manual.
* Identify your retirement challenges.
* Most opportune year to start receiving Social Security?
* Should both spouses take it at the same time?
* Widow or widower Social Security?
* Let social security grow and use your retirement assets first?

**MEDICARE AND SUPPLIMENTAL INSURANCE** – We have partnered with one of the nation’s top Medicare independent consultants who can guide you in choosing health insurance.

* Complimentary copy of Dave Miller’s “Medicare Ready, Set, Go” award-winning book.
* Complimentary Initial Medicare Signup consultation and help from {Agent Name}.
* Complimentary yearly review with {Agent Name}.

**Estate Planning** – The Season of Retirement Life requires organization to flow smoothly for you and your loved ones. Estate Planning enables that smooth flow.

* Complimentary copy of “Winning at Retirement”.
* Recommendation of a lawyer for Wills, Power of Attorney, Power of Health, Living Will.
* Complimentary Nursing Home Consultation to protect assets, if needed.
* Recommendation of Funeral Home and **Funeral Trust** for Preplanned and Prepaid Funeral.
* Review of your nursing home insurance.
* Life changes.
* Recommendations on leaving a legacy for your children and non-profits important to you.

**OTHER SERVICES** – We have a full-service financial practice that is available to you.

* 6 Financial Strategists available for complimentary consultations.
* Unlimited complimentary phone calls and meetings.
* Meetings in your home, if necessary.
* Complimentary copy of all new retirement books our staff publishes.
* Invitations to complimentary client appreciation dinners, baseball games, etc.

Prepared For: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Advisor Strategist: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***THE OPPORTUNITY TO TAKE BACK CONTROL OF YOUR INVESTMENTS!***