



PREMIER

BROKERAGE SERVICES, INC.

IS YOUR CLIENT'S MONEY SUFFERING WAIT LOSS?

Are your clients patiently waiting...and waiting...for interest rates to improve, delaying action today in hopes of locking in better interest rates tomorrow? Consider the hypothetical example below that assumes steadily increasing interest rates on a currently taxed alternative. Even with interest rate tripling over a five-year time span, the fixed annuity outperforms.

Taxable 1-Year CD Value (0.50% Rate Increases Assumed)		End of Year	Tax-Deferred 5-Year Fixed Annuity (Rate Guaranteed)	
1.00%	\$201,340.00	1	2.75%	\$205,500.00
1.50%	\$203,363.47	2	2.75%	\$211,151.25
2.00%	\$205,438.54	3	2.75%	\$216,957.91
2.50%	\$208,879.63	4	2.75%	\$222,924.25
3.00%	\$213,078.11	5	2.75%	\$229,054.67

- \$200,000 Single Premium (NQ)
- 33% combined federal and state tax rate

\$213,078.11 Or \$219,466.63

If you surrender the annuity value in a lump sum after 5 years within the penalty-free period, \$219,466.63 remains after taxes. Alternatively, client may continue tax deferral via renewing existing annuity or new annuity that provides greater benefits via 1035 exchange. Why not secure a greater value for your clients' retirement savings strategy?

Discuss the Unique Advantages that Fixed Annuities Offer

- Competitive Interest Rates
- Tax Deferred Growth
- No Up-front Sales Charges or Administration Fees
- Protection from Marketing Volatility
- Guaranteed Death Benefit
- Access to Funds
- Systematic Withdrawals of Interest
- Guaranteed Income for Life Payout Options
- Asset Diversification
- Asset Protection

RELATIONSHIPS FIRST

Corporate Headquarters: 604 Harper Avenue ■ Jenkintown, PA 19046 ■ Tel: 800.543.5555
Miami Office: 3470 NW 82nd Avenue, Suite #670 ■ Doral, FL 33122 ■ Tel: 800.683.3077

www.premierbrokerage.com