

Annuity Sampler

- 5 Year 4.6%
- 6 Year 5.0%

Bonus Annuity

- 10.25% Year 1
- 4.25% Years 2-6

Call today about
our
**HOT SELLING
EIA's & SPIA's**

Case Status can
be checked on our
website. If you
need assistance,
please call and we
can walk you
through it!



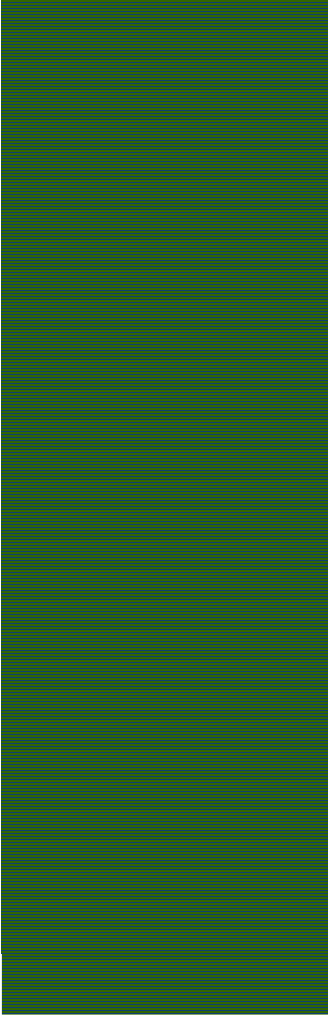
SAME OLD, SAME OLD ...

The players have changed, a little. Congress' make up has changed, a little. Credit markets have eased, a little. Our tax structure has changed, a little. Is it too much to expect the country's leadership to take truly bold and united steps to address the huge problems we face? We think the answer is apparent, and the small-mindedness being exhibited by our elected leaders is sad to behold. We'll see what the coming months show us.

NOT AT THE RUCKER COMPANY!



We are committed to staying ahead of the curve when it comes to your needs. Most immediately, **guaranteed products may be going away!** We have all enjoyed the fully guaranteed term and permanent products our carriers have offered in the last few years. The carriers obtained financial instruments that backed these guarantees at an attractive price. Today, however, those instruments are either no longer available or astronomically priced! We have already seen one major company, **AXA Equitable**, pull its guaranteed permanent products. You can expect all life products to either increase in price or lose guarantees, and the day of reckoning is coming sooner than you might think.



You need to contact all your life clients now for a policy evaluation. If their old term policy's guarantee runs out before their need does, re-evaluate and rewrite it now! Similarly, non-guaranteed UL or VUL policies need to be replaced now, before guarantees disappear or become much more expensive. The same argument applies to survivorship policies. We'll be glad to help with the evaluations – just call any of us!

If you remember the “XXX Fire Sale” on term policies in the late 90's, coming changes may dwarf that experience. Given the current economic environment, pending tax and financial legislation, and shrinking investment capital your clients will welcome your assistance in refiguring their insurance portfolios.

If you think there is still time, consider George Vanderbilt. Probably the wealthiest man in America in the late 19th Century and a true man of leisure. George had a personal library of 23,000 books. He read almost 80 a year and kept a catalogue of everything he read from age 12 to his premature death at age 51. In spite of his goals, at his death he was only at #3,159 of his 23,000 volumes. This shows you how little time we really have to address our priorities. **Call us for help today.**

THANKS FOR YOUR BUSINESS ALWAYS.