

Are You Looking For More Than What a CD Can Offer?

If you like the safety of a Certificate of Deposit (CD), but you want more benefits for your retirement savings, consider a new fixed-indexed annuity that provides safety and security for your retirement savings along with additional benefits you won't find in a Bank CD (or Bank IRA).

These are some of the benefits:

- ★ Tax-deferred growth on CD's
- ★ Avoids probate
- ★ Higher interest means more income
- ★ Liquidity with an extended care waiver and terminal illness waiver
- ★ Insured to \$250,000
- ★ Reduces annual taxes
- ★ Good for maturing or liquid CD's, IRA's, Money Market
- ★ Accumulate more wealth without stock market risk

Contact me today and see how you can enjoy all of these great benefits for your retirement savings and for available interest rates, starting at 3.5%!

Tony Newman, President

**LIFEGUARD
FINANCIAL**

Retirement Planning Services

www.lifeguardfinancial.com

1-800-942-1936

MENTOR • BEACHWOOD • INDEPENDENCE • WESTLAKE • COLUMBUS • NAPLES, FL