

**INVEST YOUR HARD-EARNED
MONEY - GUARANTEED & SECURE**

Sleep like a baby knowing you are
guaranteed at the rates below - period.

Choose 3, 5 or 7 years...

It is scary watching the news, we don't re-invest in
stocks and can help...call **800-747-5311**



Amount of Deposit	Number of Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
\$10,000-\$24,999	3	3.65%	3.65%	3.65%				
	5	4.10%	4.10%	4.10%	4.10%	4.10%		
	7	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%
\$25,000-\$49,999	3	4.15%	3.65%	3.65%				
	5	5.10%	4.10%	4.10%	4.10%	4.10%		
	7	5.90%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%
\$50,000-\$99,999	3	4.65%	3.65%	3.65%				
	5	5.60%	4.10%	4.10%	4.10%	4.10%		
	7	6.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%
\$100,000 & above	3	5.15%	3.65%	3.65%				
	5	6.10%	4.10%	4.10%	4.10%	4.10%		
	7	6.90%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%

Update! Earn Interest Up To 7.05%

Frequently Asked Questions:

Q - How does this and a CD/Savings Account differ?

A - The interest is earned without taxation - this is called deferred and allows you to earn interest on interest pay no tax until you use it; our interest rates are currently higher than banks & other options; you name a beneficiary and if you were to pass away, probate tax is by-passing (this can save 10-15%); one of the best parts is the guaranteed minimum interest rate **for the life of the deposit of 3%**

Q - What if I want access to my money?

A - You have FREE 1x per year up to 10% of your deposit available to you with NO FEES of any kind. In fact we NEVER charge fees or service charges of any kind. Good 1st year, if desired.

Q - What are the penalty charges for changing my mind before the term is up?

A - 3 year - 7%/7%/7%/6%/5% 5 year - 7%/7%/7%/6%/5% 7 year - 7%/7%/7%/6%/5%/4%/3%