



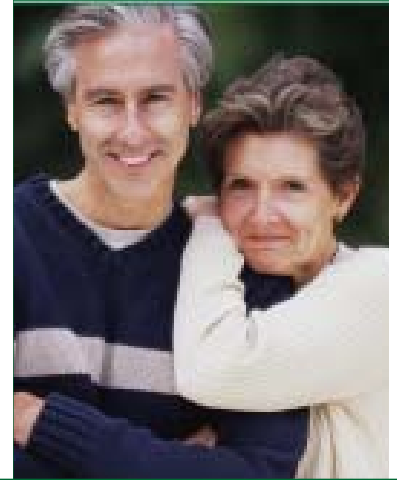
# MONEY CARETAKERS™

## FORUMS



*Tuesday, June 10, 2008*

### **Making Sense of Annuities: Real Questions, Straight Answers, & No Sales Pitch**



#### **WHY SHOULD YOU ATTEND THIS COMMUNITY FORUM?**

#### **... BECAUSE CONFUSION ABOUT ANNUITIES COULD COST YOU AND YOUR HEIRS!**

1. Annuities seem a little similar to both IRA's and life insurance policies, but what are they really?
2. Annuity contracts have fees, penalties, step ups, payouts, and benefit riders that either cost or benefit the owner. What do these terms mean? Do you understand enough to make a smart buying decision?
3. How will an annuity affect your estate plan? Should you make a trust the beneficiary? Why or why not?
4. Annuities will create tax issues for your heirs. Is their benefit worth the tax? What about your taxes?
5. There have been many conflicting articles written about annuities – some say they are great and others say awful. What's the truth?

#### **FORUM OBJECTIVE**

To Provide Valuable Annuity Information to Help Attendees Make Best Case Retirement & Estate Decisions

#### **FORUM TOPICS**

What is the difference between Variable Annuities and Fixed or Index Annuities?  
When and for whom are these financial tools appropriate and when are they not?  
How does an annuity help fund retirement and provide for heirs? How does an annuity impact taxes?  
What questions should you ask if invited to an annuity sales presentation to know if it's right for you?

#### *Part II. "The Annuity Test Drive"*

Five companies will offer follow-up sessions to help you objectively compare and evaluate different annuities.

#### **PANEL PRESENTERS**

Eudora Adolph, Financial Growth Engineer, AverTrust Advisors LLC  
Marc Melamed, Estate Planning Attorney, Maroko & Landau, and Al Plecha, CPA  
Tony Pappas, Senior VP, John Hancock and Dawn Impellizzeri, VP, Transamerica Capital, Inc. of Aegon Group



## **MONEY CARETAKERS™ COMMUNITY FORUMS *Presents ...***

### **Making Sense of Annuities: Real Questions, Straight Answers, & No Sales Pitch**

*Event Starts Tuesday, June 10, 2008 at 4:30 p.m.*

**Follow-Up: Part II. The Annuity Test Drive**

#### **LIMITED AVAILABILITY:**

**Tuesday, June 10, 2008,  
4:30 p.m. to 6:30 p.m.**

*Tell your friends and neighbors!*

#### **RESERVATIONS REQUESTED:**

Phone: 248-553-3201 ext. 3109  
Fax: 248-553-3426  
Email: [events@avertrust.com](mailto:events@avertrust.com)  
Online: [www.moneycaretakers.org](http://www.moneycaretakers.org)

#### **WORKSHOP PARTICIPATION FEE:**

\$10 per person includes handouts, location & access to professionals before and after the event.  
Payable by check to Sigma Financial Corporation.

#### **EVENT LOCATION:**

Civic Center Library Auditorium  
32777 Five Mile Road, Livonia, MI 48154  
Phone: 734-466-2491 (For directions only)  
Located in the SE corner of Farmington and 5 Mile.

#### **WHEN CONSIDERING AN ANNUITY, PLEASE FOLLOW THIS GUIDELINE:**

*Before purchasing a variable annuity contract, carefully consider the contract and the underlying funds' investment objectives, risks, charges and expenses. Both the contract prospectus and the underlying fund prospectuses contain information relating to investment objectives, risks, charges and expenses, as well as other important information. The prospectuses are available from your licensed financial professional or the insurance company. You should read them carefully before purchasing a variable annuity contract. Be aware that annuities are suitable for long-term investing, particularly retirement. There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and additional charges for optional benefits and riders.*

#### **EVENT SPONSOR: AVERTRUST ADVISORS LLC**

Securities Offered Through Sigma Financial Corporation, Member FINRA/SIPC

### **Money Caretakers™ Community Forum Events**

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