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FOR IMMEDIATE RELEASE

9:00 A.M. EST
May 15, 2008

Press Release

PLEASE ANNOUNCE THE FOLLOWING COMMUNITY EVENTS PRESENTED BY MONEY CARETAKERS™ FORUMS.

MAKING SENSE OF ANNUITIES: REAL QUESTIONS, STRAIGHT ANSWERS & NO SALES PITCH … Industry Professionals Join Together to Help People Understand Annuities and Make Best Case Retirement & Estate Decisions

Livonia, Michigan, May 15, 2008 —Retirement is a major life-changing event that is becoming ever more difficult to finance, given the complexity of financial products such as annuities. For this reason, Money Caretakers™ Forums has assembled five prominent professionals to present a panel education community event on June 10, 2008 at 4:30 p.m. at the Livonia Civic Center Library Auditorium.

The event objective is to provide valuable annuity information to help attendees make best case retirement and estate decisions. Most people don't know where to start, what to do, or who to call when it comes to making well-researched, retirement planning choices. Unfortunately, without proper understanding of today's complex financial tools, the consumer may simply avoid these tools altogether or may even be persuaded into making a wrong decision which can also have painful consequences. The latter case was highlighted by Dateline NBC recently.

The panel presenters include:

- Eudora Adolph, Financial Growth Engineer, AverTrust Advisors, LLC
- Marc Melamed, Estate Planning Attorney, Maroko and Landau, P.C.
- Al Plecha, CPA
- Tony Pappas, Senior Vice President, John Hancock
- Dawn Impellizzeri, Vice President, Transamerica Capital

Panel discussion topics will partially include:

- What are the differences 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?
- Annuity contracts have fees, penalties, step ups, payouts, and benefit riders that either cost or benefit the owner. What do these terms mean?
- What questions should one ask if invited to an annuity sales presentation to evaluate what is being presented?
- Audience questions and answers.

There will be time after the panel discussion for attendees to speak with the presenters, request additional information, and register for detailed sessions. Annuity sales materials *will not be available* at this event, but further educational resources from government agencies will be provided to attendees.

MONEY CARETAKERS™ FORUMS PRESENTS – MAKING SENSE OF ANNUITIES…

Event Part II. The Annuity Test Drive – Detailed, follow-up sessions presented by five, well-known annuity companies to explain their annuities and how and when they are most useful.

After the initial training event, there will be follow-up, detailed sessions with five well-known, annuity companies to enable people to objectively evaluate these companies, their annuities, their fees, etc. Detailed, session schedule information is available online at www.moneycaretakers.org.

There is a small fee of $10, payable at the door by check, payable to Sigma Financial Corporation, to cover the costs of printing and room fees.

The panel education event location is the Civic Center Library Auditorium located at 32777 Five Mile Road, Livonia, MI 48154. The phone number to call for directions only is 734-466-2491. Livonia Civic Center Library is located in the southeast corner of Farmington and Five Mile Roads.

This community event is sponsored by AverTrust Advisors LLC located at 37899 West 12 Mile Road, Suite 130, Farmington Hills, MI 48331.

All event questions can be directed to Eudora Adolph, AverTrust Advisors LLC, at 248-553-3201 ext. 3109. Information is also available at www.moneycaretakers.org.

When considering an annuity, this guideline should always be followed:
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.

Founded in 2006, AverTrust Advisors LLC, located in Farmington Hills, is a comprehensive financial consulting firm focusing on providing holistic, financial caretaking services for families, business owners and others seeking a strategic approach to long-term personal success. Securities are offered through Sigma Financial Corporation, Member FINRA/SIPC. More information about our unique approach can be found online at www.avertrust.com.

Money Caretakers™ Forums were launched in 2008 to provide community events focused on helping people financially manage major life events more effectively through the combination of complimentary, experienced professionals; community information sharing; and personal networking. Most major events have an emotional, financial, tax, legal and functional impact – all of which must be managed well to achieve the optimum result. More information can be found online at www.moneycaretakers.org.

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For more information, press only:
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For more information on Money Caretakers™ Forums:
http://www.moneycaretakers.org