Date

 Mr. and Mrs. Client

Address

Any town, USA  Zip

 Dear [Client]:   
  
If you currently own a Bank Certificate of Deposit and are thinking about rolling it over, you may have better options**.** Certificates of Deposit offer a great way for many people with short- term investment needs to earn interest. If your needs go beyond the short-term or you are looking for more tax advantaged growth, you may want to consider alternatives that can potentially help you earn more than CDs.   
  
If you're holding CDs that are about to mature, please take a moment to call me before making any decisions. I can assist you with some conservative alternatives that can give you the potential for higher yields as well as tax deferred growth.   
  
I'm writing to offer a complimentary review of your CD, with no obligation, so that you can make an informed decision about where to allocate your money.   
  
Please call me today at [PHONE NUMBER] for more details.  
  
Sincerely,   
  
[Your Name], [Title]

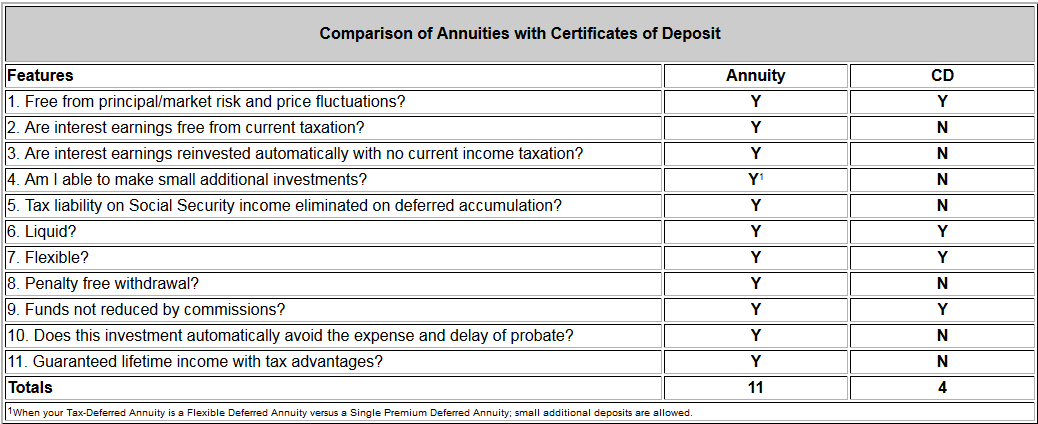
**Increase the Yield On Your Bank Deposits by 45%**

Those in a 31% tax bracket can increase the growth on their bank deposits by 45% with tax-deferred annuities. Here is how it works:

If your bank account earns $1000 in annual interest income, shortly after year's end, you'll receive a 1099 for $1000 to report on your tax return. This means you'll owe Uncle Sam $310. That $310 equals 31% of what you earned, but it equals 45% of the amount you get to keep.

By transferring your savings to an annuity, you eliminate the 1099 and get to keep that $310 in interest to compound tax-deferred. It's like borrowing from Uncle Sam at 0%.

Other key differences between Bank CD's and Annuities are compared in the table below:

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