

ANNUITIES ARE ONE OF THE MOST COMPLEX FINANCIAL INSTRUMENTS.



ARE YOU **CERTAIN** YOUR CURRENT ANNUITY IS **THE RIGHT ONE?**

WHY **THE ANNUITY AUDIT™** MIGHT BE ONE OF THE **MOST IMPORTANT FINANCIAL ACTIONS** YOU CAN TAKE.

In the past few years annuities have evolved significantly. They now have major focus on income riders, home healthcare income enhancements, and so many ways to credit interest it will make your head spin! There's even "hybrid annuities" which combine various features of other annuities. Sadly, there's also a lot of misinformation about how they really work.

For investors doing research on these new breed annuities (index annuities, fixed index annuities or equity index annuities, and hybrid annuities in particular) it is becoming increasingly difficult.

We welcome the opportunity to help you.

The Annuity Audit™ Team



The Annuity Audit™

The Annuity Audit™ is just the opposite. It is 100% independent, breaks down the good and bad, and uses fully disclosed research. The purpose is to help people who own an annuity make a well informed decision about their future.

What you'll find is that all annuities do some things really well. However, there are things about some annuities that are not entirely clear. It's important you understand the differences, so you can determine if your present annuity is a good fit as part of your financial plan. Read on...



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TODAY'S ENVIRONMENT- **A LOT HAS CHANGED!**

The annuity industry has changed dramatically in the last several years. The current low-interest rate environment and recent market volatility have caused many (including insurance companies) to think differently about annuities.

Insurers have since dramatically scaled back benefits and features by eliminating them entirely, raising the costs, lowering the guarantees, or imposing new restrictions. Some are trying to further reduce their exposure by offering to buy-back the riders from clients.

Unlike most other investments, an annuity is a contract directly between the investor and the insurance company. Contracts that were issued prior to the 2008 financial crisis were written when interest rates were higher, market volatility was lower, and everyone was less concerned about risk in general.

Benefits of an existing annuity may have been a fair deal for the investor at the time the contract was written, although the popular opinion was that they were often a great deal for the insurers.

Annuities can help people preserve their gains in a volatile market

If you own an annuity, you should periodically review the product to be sure you understand what you own and how to best utilize it in today's environment.

WHEN IT'S TIME FOR AN ANNUITY CONTRACT REVIEW



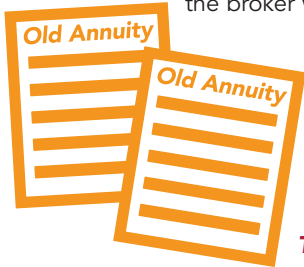
The goal of The Annuity Audit™ isn't to sell you a new product. Rather, it's intended to make sure your current annuity still satisfies your needs.

If you haven't taken a careful look at your annuity lately, you could be:

- **Earning less interest than what's available in today's rate environment**
- **Losing value as a result of policy fees or market downturns**
- **Paying too much in taxes by not taking advantage of new legislation**
- **Missing out on new benefits available due to product innovation**

OLDER CONTRACTS MAY BE **GOLDEN**

Many investors have older, "vintage" annuity contracts with benefits and features they may not fully understand or appreciate. (In numerous instances, the broker who sold the product may not have fully understood or appreciated them either). When compared to alternatives available today, "vintage" annuity contracts may offer benefits and features that may be more valuable than the contract owner realizes. How would you know?



Take an audit!

**Annuities offer
guaranteed income
for LIFE!**

HOW THE ANNUITY AUDIT™ REVIEW WORKS

IT'S AS **SIMPLE** AS ANSWERING A FEW QUESTIONS

To make an accurate assessment of your current contract and needs, we will need some information. We will ask your permission to request key details on your current contract as well.

WHAT DO YOU KNOW ABOUT YOUR PRESENT ANNUITY?

	Yes	No	Not Sure
My annuity is subject to market fluctuations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have reviewed my beneficiary designations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you had any changes in health since purchasing this annuity?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you aware of the costs and expenses of your annuity?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you know the ways your annuity will distribute income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Was the annuity purchased by someone other than yourself?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have other annuities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you completed a comprehensive financial plan to determine how your annuity serves you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you evaluated the financial stability of the underlying	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The Annuity Audit™ review may determine that the current policy is the best available plan, and no further action will be required. Or, you may discover a gap between you current annuity and what is currently available in the marketplace. Either way, auditing your contract is crucial planning.

The Annuity Audit™

AUTHORIZATION TO OBTAIN INFORMATION

TO: Current Annuity Company (Name and Address)

Name _____

Address _____

City/State/Zip _____

Annuitant's Name _____

Contact Number _____ Date of Birth _____

Please accept this letter, or photostatic copy, as authorization to disclose and obtain information to the following parties, and policy information as detailed below:

AUTHORIZED PARTY: Corporate Strategies, Inc./CorpStrat

- Request for:
- Most recent annual report of values
 - "In-force ledger illustration" based upon the following assumptions:

Printed name of contract owner _____

Tax ID number of contract owner _____

Email Address _____ Date _____

Signature of policy owner _____

All client inquiries and information are held in strict confidence.

The Annuity Audit™ and The Life Insurance Audit™ were created by CSI principals Martin Levy, CLU/RHU and Scott Zimmerman. The process was founded utilizing over 30 years of collective experience in analyzing insurance contracts for professionals and business owners. Marty, Scott and their team of experienced and credentialed professionals use their experience in marketing, underwriting, products and risk management to help clients focus on their best opportunities, eliminate dangers and create plan and paths to which they can achieve their financial goals.

The Annuity Audit™ and The Life Insurance Audit™ concepts described herein are trademarks of Corporate Strategies Inc., Insurance & Financial Services. All rights reserved



If you would like more information about our programs, please contact us

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