

### If CDs are good, what's better?

CDs pay interest and your money is safe. The interest on the CDs is taxable. Wouldn't it be nice if you had a CD that the interest was not taxable, that the interest would accumulate tax deferred and you could roll the CD over every time it matured without having to pay tax.

Wouldn't it be nice if you got interest three ways, instead of one way? Interest on principal, interest on interest and interest on what you would have paid in taxes. There is an alternative. Did you know that CDs have a surrender fee, for early withdrawal, and every time you renew the CD, you renew the surrender charge? So, if you have a CD, a one-year CD, when it matures, you have 10 days to renew it or to cash it in without paying a surrender charge. Every time you renew it, you renew the surrender charge period. So if you renewed it every year for 30 years, you've got 10 days that you could take the money out without paying a surrender charge. Wouldn't it be nice if CDs had a disappearing surrender charge that would go away after so long a period of time? There is a like product that pays better than CD rates. It pays triple interest. It is tax deferred, and on top of that, has a guaranteed lifetime income benefit. Would you like to know more? If so please click on the contact tab with in our website and we will get back with you with this information and any other information you would like.

Thank You,

Joel Gooch