

COMPLIMENTARY SEMINAR

How Does Your Annuity Compare?

You may be surprised at how today's annuities differ from those you have previously purchased. You'll also be interested in discovering the potential advantages and guarantees that these annuities may provide you and your family ... so if you are interested in a guaranteed, predictable income and are tired of stock market volatility this informative program is for you.



Berrin Management Group is an independent financial services organization. Stu Berrin your host and speaker has 23 years of experience in income planning and serves as President of the firm.

Discover new approaches investors are utilizing to protect their assets in these difficult and unpredictable times. Our complimentary workshop will explain how these annuities may create opportunities previously not available. Get the facts ... not the hype and learn how to help secure your retirement income.

SOME OF THE TOPICS TO BE DISCUSSED INCLUDE:

Guaranteed Income Benefit for Life • Guaranteed Withdrawal Benefit for Life • Guaranteed Death Benefit

If you own an annuity or are considering purchasing one, you cannot afford to miss this informative program. If unable to attend, please call for a complimentary consultation.

SEMINARS OFFERED AT THESE CONVENIENT TIMES:

THURSDAY, MARCH 26th

2:30 p.m. to 4:00 p.m. — or — 6:30 p.m. to 8:00 p.m.

WESTMINSTER HOTEL • ROUTE 10, LIVINGSTON

Limited Seating – Reserve Now.

Call 973-200-8202

Refreshments will be served

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Variable annuities are long-term financial products designed for retirement purposes. In essence, an annuity is a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay out as income or a lump sum amount to you at a later date. Amounts in a variable annuity's investment portfolios are subject to fluctuation and market risk, including loss of principal.

Variable annuities are offered by prospectus. For a prospectus containing more complete information, including investment objectives, risks, charges and expenses, contact your financial professional or the company. Read the prospectus and consider this information carefully before you invest or send money.

Some variable annuities offer optional benefits. These benefits, for an additional cost above the annuity's normal fees and charges, offer certain guarantees. These guarantees and the costs attached to them are fully explained in the product's prospectus.

All guarantees are based upon the claims paying ability of the issuing company.

This is not an offer or a solicitation for a specific annuity or product company. Annuities are subject to early withdrawal penalties such as surrender charges, tax obligations, a 10% penalty if withdrawal is made prior to age 59½. Any guarantee relies on the financial strength of the issuing insurance company.

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