

You are reading the inaugural “Annuity Alert” from ABS, which in itself is a sign of healthy growth for ABS, thanks to all of you! I want all of you to know that the people of ABS work for you. Life is long, and life is about relationships. Everyone here appreciates the relationship we have with the agents with whom we work, and we will do our best to promote a long healthy relationship!

What can ABS do for you? We would like to send you on a Ritz Carlton vacation every year, at our expense. Unfortunately, we won't be going with you. That right; it's all about your personal vacation, including airfare, \$500 spending money, and breakfast every morning, all on ABS,...enjoy! You deserve it! You pick the Ritz Carlton destination of your choice! All it takes is 1.5 million in annuity business.

There really is a lot to this business. It's fine to get a second opinion, or bounce something off your ABS representatives. Many of you tell me how much you enjoy working with the various annuity consultants here at ABS. You tell me it's nice to talk to a live person immediately, and it's really nice to speak with people who listen, and know what they are doing.

Have you talked to an annuity representative about the “Spectrum of Risk and Return”, weighing the advantages of fixed-indexed annuities over market sensitive investment? Have you actually taken the time to compare hypothetical market-sensitive investment returns to fixed-indexed annuities? Are you comfortable discussing the question of dividends, or the “lack there of” in fixed-indexed annuities, to market sensitive investments that include dividends. How do you feel about the topic of a 7% living benefit guarantee, or a guaranteed 5% withdrawal benefit that may not be exactly what you or your client had in mind? If you are not rock solid with these benefits and how they relate to retirement planning, give ABS a call! These topics of dividends, living benefit guarantees, and guaranteed withdrawal benefits, along with other related market-sensitive issues, such as lagging market returns, and

internal taxation, have the potential to reduce your client's retirement savings, and cause them to lose sleep. We want to help you give your client the advantages, and the peace of mind, with smart, and suitable retirement planning.

Your clients have choices,... the first choice has to be about their financial advisor, and we want to help them choose you. If you take the time to call ABS, you will know that we provide more than just a lot of choices, we function as a consulting firm, your backroom, your research department.

We would love to help you build your practice. ABS produces the most sought after presentation material in the industry! The ABS Annuity Presentation Program is a combination of common sense financial planning, along with psychology and technology. The program gives you crystal clear presentations and illustrations that reduce stress and lend big picture wisdom to your client's situation. This program will prompt your client to reposition more retirement assets with you because you show them that it is the logical thing to do.

What's the cost?...Simply a relationship!

We look forward to working with you!