



2018

The Secure Choice

A Newsletter Published by Secure Choices Insurance Services

"Honesty & Service is Our Best Policy"

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

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We are back in the home office and it looks great! I want to thank everyone for being so understanding and accommodating while we were displaced.

We are very excited for 2018 and look forward to continuing to be your agent. Thank you for all of your referrals throughout the year.

Rita did a great job through "Annual Enrollment" which is a huge help to all of us here and look forward to the future with all her expertise.



REDUCING MARKET RISK WITH FIXED INDEXED ANNUITIES

The S&P index was up 19% for the year in 2017. This current run is the second longest bull market in U.S. history, the longest was 113 months beginning in 1990. We are quickly approaching that record.

Many people have been very happy with the returns that they have received in their portfolios, **but how long will it last?** There is no way to predict the future of the markets. So if you have any concerns over market risk now may be the time to prepare for potential changes before they happen. History has shown us that market can change with little or no warning. Now may be the time to safeguard a portion of your retirement savings with a fixed index annuity.

Using a fixed index annuity can be a great way to continue to receive a portion of the upside of the market while deferring taxes, protecting principal, providing a death benefit for beneficiaries, and generating an income stream for the future that will be guaranteed for life. The goal is to protect a portion of the gains, allow that money to continue to grow, and take away the uncertainty and timing issues that can derail your retirement objectives.

Diversification has historically been the key to maintaining the most economically sound results over time. Consider using a variety of fixed index products ladder durations and benefits in order to satisfy a strong diversified approach to your accumulation and income goals for retirement.

HOW DOES A FIXED INDEX ANNUITY WORK?

How FIAs can help with income preservation.

- **Principal protection** – FIAs protect money from losses due to index volatility
- **Tax-deferral** – Policyholders do not pay taxes until they start receiving funds from their annuity
- **No fees** – No mortality and expense fees, no management fees, no administration fees. The only fee is for the optional Lifetime Income Benefit Rider (LIBR)
- **Annual reset** – Interest credited to the policy is locked in and remains safe from index volatility
- **Compound interest** – Any interest credits to the contract value are compounded
- **Minimum guarantees** – FIAs have a minimum guaranteed growth feature

How FIAs can help with income distribution.

- **Guaranteed income for life for policyholder and spouse** – Either through annuitization or Lifetime Income Benefit (LIB) payment
- **Increased liquidity for terminal illness and nursing care needs**
- **Probate avoidance** – In the case of a client's premature death, their beneficiaries have the accumulated funds available to them and may avoid the expense and delay of probate

Fixed Index Annuity: Preservation & Accumulation



Assuming a 10/01/2006 start date and 10/01 anniversary dates.

The red line is the historic performance of the S&P 500 index

The green line is an indexed annuity with a 45% participation rate

The blue line is fixed annuity at 2.5%

Looking at the graph, you can see where your gains are locked in even when the market is decreasing.

Each example assumes a \$100,000.00 initial premium with no withdrawals.

**CD OR IRA
MATURING?**

4.50%*

Rates Guaranteed for 5 Years

4.94%*

Rates Guaranteed for 7 Years

5.35%*

Rates Guaranteed for 10 Years

*Includes 1% Bonus first year

Simple Interest Annuity

CALL TODAY!

Karen Ansell

904-242-8893

Single Premium deferred annuity rates are guaranteed for the full term of 5, 7 or 10 years. Should you choose to continue the annuity after the initial term, new guaranteed rates will be declared, and the minimum rate guarantee is 1.00% for contracts issued in 2018. Guaranteed rate drops 1% after the first year. Credited rates effective 03/01/2018 and are subject to change without notice. Interest is credited daily on the Initial Purchase Premium, less withdrawals that exceed the cumulative amount of interest credited. Quoted rates do not reflect optional liquidity riders. If you choose to add any of the available liquidity riders the interest rate will be reduced accordingly. Early withdrawals may be subject to Surrender Charges and Market Value Adjustments. The IRS may impose penalties for early withdrawals from qualified plans. Contracts issued by Atlantic Coast Life Insurance Company. Not FDIC Insured. Rates vary by state.

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Effective 03/01/18

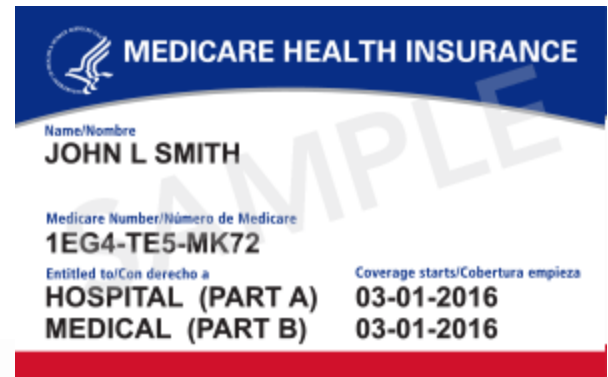
Above is a fixed annuity showing simple interest rates with no withdrawals during the surrender period. Many clients like the laddering idea for their investment with a 5 year, 7 year and 10 year. This annuity is tax-deferred. These are the current interest rates, subject to change.

HOW ARE ANNUITIES GUARANTEED

Every state has a Guarantee Association to pay the claims of financially impaired insurance companies. State Laws specify the lines of insurance covered by these funds and the dollar limits that are payable. Florida's Maximum Liability for the value of an Annuity Contract is \$250,000.00. Florida's Maximum Death Benefit on any one life is \$300,000.00.

New Medicare cards start mailing in April 2018

We're removing Social Security Numbers from Medicare cards to prevent fraud, fight identity theft, and keep taxpayer dollars safe. We'll mail the new Medicare cards from April 2018 through April 2019. [Learn how](#) we'll mail the new Medicare cards in phases by geographic location.



CONSIDER A JUVENILE LIFE INSURANCE POLICY

If you're interested in creating a nest egg for your little one, buying life insurance for your grandchildren can help you do just that, specifically a juvenile life insurance policy. These whole life insurance policies build cash value as your grandchildren grow. You'll act as policyholder until they reach the age of 21 at which time they'll become the policyholder. You can turn this policy in at any time to receive its full cash value, but your grandchildren also have the option to continue it past the age of 21. The premiums will never change in their lifetime and the cash value will continue to grow.

And for your children, to protect your grandchildren, we have various life insurance companies offering policies at a very competitive rate.

Example: a 35 year old Male or Female, \$100,000.00 benefit, 30 year term policy; the monthly premium is approximately \$15.00.

\$250,000.00 benefit, 30 year term is approximately \$25.00 per month

Helpful Information

Medicare	1-800-633-4227	www.medicare.gov
Social Security	1-800-772-1213	www.ssa.gov
Medicaid	1-866-762-2237	www.myflorida.com/accessflorida
Patient Assistance Program		www.rxassist.org

This newsletter is circulated via email and provided by: Licensed Insurance Agents

Secure Choice Insurance Services

The **BEST** benefits for the
LOWEST cost

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Please email kbansell@comcast.net if you want to:

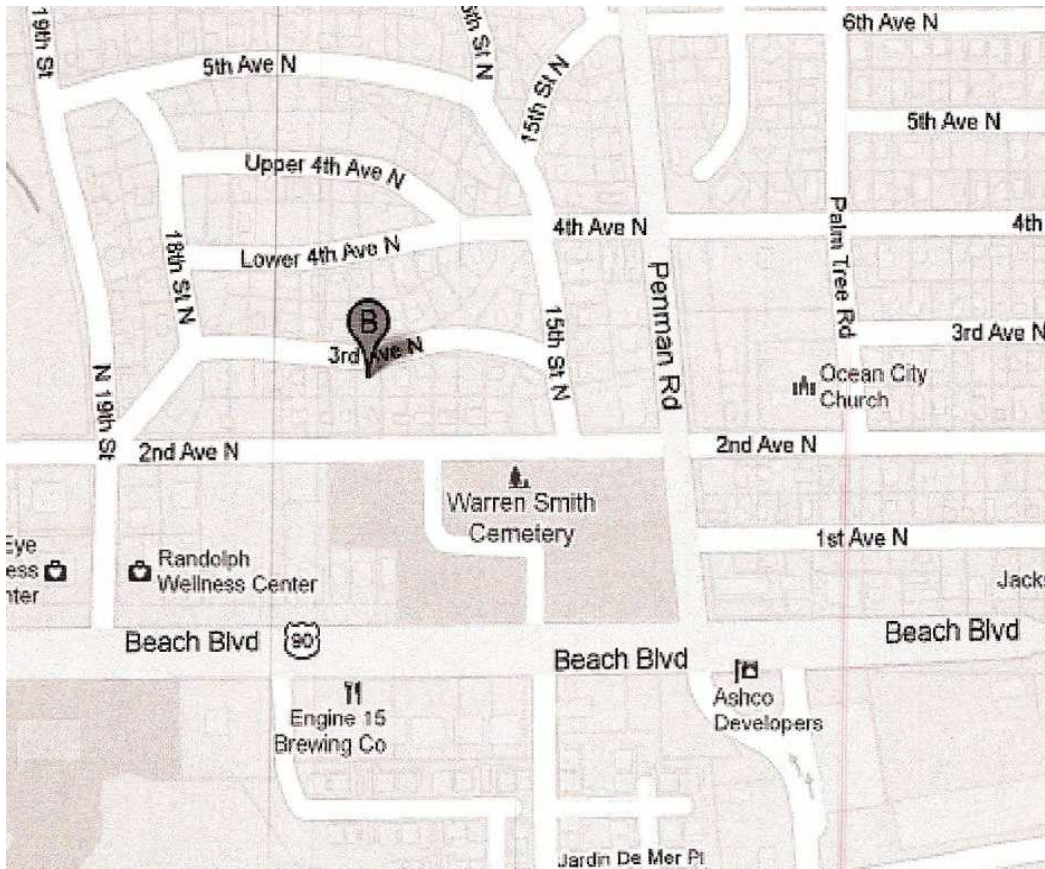
- Opt out of this mailing,
- Send us your insurance joke,
- Schedule a free seminar,
- Ask a question,
- Make an appointment

If you have time please call
"Angie's List" and give them a
review of me and my
company "Secure Choices
Insurance Services."

1-888-888-5478

Thank you!!





Map to Secure Choices, Inc. Office

1624 3rd Avenue North, Jacksonville Beach, FL

From Beach Blvd head north on Penman Road,

Turn left on 2nd Ave. N. (Knights of Columbus)

Immediate right onto 15th St. N.

Immediate left onto 3rd Ave. N.

Office is in my home at 1624.

904-242-8893