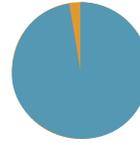


DID YOU KNOW...



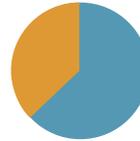
7 OUT OF 10 PEOPLE

Plan to use their annuity savings as an emergency fund in case of a long-term care event.¹



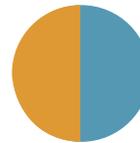
93%

Still own the first annuity that they purchased¹



60%

Of Non-Qualified annuity owners have never withdrawn funds from their annuity.¹



50%

Of annuity owners express concern that a long-term care event will bankrupt them in retirement.¹

¹2009 Gallup Survey of Owners of Non-Qualified Annuity Contracts.

THE BENEFITS OF AN ANNUITY POLICY REVIEW

The purpose of an annuity policy review is to determine if the product(s) initially purchased continues to meet the client's needs. While this may be the case, a consistent theme in the majority of policy review is the number of clients that never intend to utilize their annuity for supplemental retirement income, which is the primary intent of annuities today. Rather, these funds are set aside for other reasons, often to be utilized as a source of emergency funds.

Understanding your annuity objectives is important to ensure that appropriate products or strategies are implemented to effectively and efficiently meet your retirement needs and wants. By performing a review of your existing annuity policy(ies), we can explore opportunities to better position your funds to provide a more tax-efficient, and many times leveraged, means of protection from a long-term catastrophic health care event.

Do you know how you could utilize your annuity policy to protect your assets, income and family from a catastrophic long-term care event? Call me to discuss your options for implementing a protection plan today.

Sonia Jensen Insurance Agency

Offices located in Anaheim Hills and Costa Mesa

Phone 714-325-2346

sonia@jenseninsurances.com

California Insurance License #0G14152 | Non-Resident State Licenses: WA, NM, AZ, CO, TX

Guarantees are based on the claims paying ability of the issuing company. Long-Term Care Insurance or Asset-Based Long-Term Care Insurance Products may not be suitable for all investors. Surrender charges may apply for early withdrawals and, if made prior to age 59 ½, may be subject to a 10% federal tax penalty in addition to any gains being taxed as ordinary income. Please consult with a licensed financial professional when considering your insurance options.

Not insured by FDIC/NCUA or any other government agency; not a deposit; not guaranteed by the financial institution; are subject to risks and may lose value.