

February 1, 2010

*Happy  
Valentines  
Day*

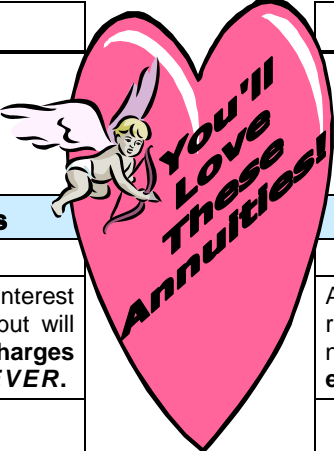
## No Sugar Added!

My favorite food is chocolate, but my doctor told me to reduce my sugar intake. I thought my world was coming to an end and wondered what life would be like without chocolate, ice cream and other sweet goodies. Much to my amazement, I've discovered all kinds of sweets that don't have any sugar added or are sugar free. In the process, I've lost weight, feel better, and still get to enjoy my sweets.

My little story reminded me of the annuities I sell. They are "No Tax Added" annuities. When you put money in a Tax Deferred annuity, you never pay tax on your interest until you take it out. Now that really is a sweet deal!

Your money grows faster in tax deferred annuities and I guarantee you'll feel better about that! You'll also sleep better at night because you'll know your money is safe.

Here are the two sweetest "No Tax Added" annuities in America:

SECURE CHOICE 3		BANKERS PREMIER
<b>3.35%</b>		<b>3.95%</b>
<b>Rate Guaranteed for 3 Years</b>		<b>Rate Guaranteed for 5 Years</b>
<b>Minimum: \$10,000</b>		<b>Minimum: \$10,000</b>
After the initial 3 year guarantee period, the interest rate is based on current market conditions, but will never be less than 2.00%. <b>Surrender charges expire at the end of the 3 year period FOREVER.</b>		After the initial 5 year guarantee period, the interest rate is based on current market conditions, but will never be less than 1.00%. <b>Surrender charges expire at the end of the 5 year period FOREVER.</b>
New Era Life Insurance Company Form # A-0024R		Liberty Bankers Life Insurance Company Form # Banker Premier-0407-TX

INITIAL OFFERING RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE! CALL MY OFFICE TO CONFIRM RATES BEFORE YOU SUBMIT AN APPLICATION.

To start your **new** TAX DEFERRED annuity with money you want to keep safe, complete the enclosed application(s) and return to me today with your check(s) payable to:

**NEW ERA LIFE or LIBERTY BANKERS LIFE**

**When we receive your application and check, we will send you 2 or 3 more forms to sign.**

**Move Your Money to a "No Tax Added" Fixed Annuity TODAY!**

**DON'T WAIT - RATES CONTINUE TO TREND DOWNWARD!**

To see current rate trends, go to this website: [http://finance.yahoo.com/bonds/composite\\_bond\\_rates](http://finance.yahoo.com/bonds/composite_bond_rates)