

**DANNY FISHER, CLU, ChFC**  
President

Danny@MrAnnuity.com  
www.MrAnnuity.com

13140 Coit Road, Suite 102  
Dallas, TX 75240-5797  
972-238-1450  
800-822-1450  
Fax: 972-680-0562

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«FIRST» «MIDDLE» «LAST» «TITLE»  
«COMPANY»  
«STREET»  
«CITY», «STATE» «ZIP»  
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*Have a Happy  
Valentines Day*

## Good News - Bad News!

You may have seen in the paper and on TV that the Federal Reserve plans on keeping interest rates low through 2014. That's good news for people who need to borrow money and bad news for people who have money and are trying to invest their money to earn as high of a rate as possible.

People call me every day, telling me that they have looked all over the place for the best interest rate they can find and the best rate they've found is with the Tax-Deferred, traditional fixed rate annuities that I offer through my agency.

If you want to earn a high rate, compared to what you can earn at other financial institutions, then you are going to love the rates on our fixed annuities.

Here are two of the best tax deferred annuities for you to choose from:



<b>SECURE CHOICE 3</b>
<b>2.45%</b>
<b>Rate Guaranteed for 3 Years</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>
New Era Life Insurance Company Form # A-0025R

<b>Note on PERSONAL CHOICE ANNUITY:</b> * Rates on Applications received in The Fisher Agency by Noon On or Before 2/10/12. Applications received On or After 2/11/12 will be reduced by 0.15%!	<b>PERSONAL CHOICE ANNUITY™</b>
	* <b>3.60%</b> With NO Free Withdrawals of Any Type
	* <b>3.52%</b> With Accumulated Interest Withdrawal Rider
	* <b>3.25%</b> With Death Benefit Feature Rider
	* <b>3.17%</b> With Death Benefit & Interest Withdrawal Rider
	<b>Rate Guaranteed for 5 Years</b>
	<b>Minimum: \$2,500</b>
	*Examples of net rates if you choose various optional liquidity riders. See the enclosed <b>Key Highlights of the Personal Choice Annuity™</b> for more information on rate periods, surrender charges, optional liquidity riders, and other key contract provisions.
	Sentinel Security Life Insurance Company Form # SSLANPOL11-TX

INITIAL OFFERING RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE! CALL THE FISHER AGENCY TO CONFIRM RATES BEFORE YOU SUBMIT AN APPLICATION.

- To start your **Secure Choice 3** annuity, complete the enclosed application and return to The Fisher Agency.
- Read the enclosed **Key Highlights of the Personal Choice Annuity™** for more information on this annuity.

**Call me if you have any questions!**

**When we receive your form(s), we will send you more information to read & sign.**

## Move Your Money to a Tax Deferred Fixed Annuity TODAY!

Office Hours: 9:00 – 4:00 Monday through Thursday & 9:00 – 12:00 on Fridays