

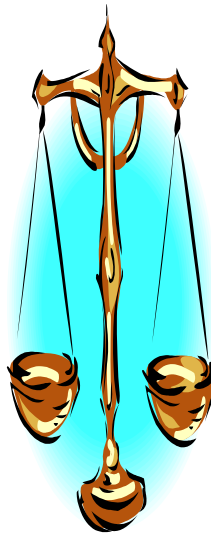
# A Different Annuity

We normally offer Single Premium Deferred Annuities (SPDA), but this month we are also showing you something a little different, a Flexible Premium Deferred Annuity (FPDA) that allows you to add more money to your account at any point in the future.

In the meantime, I dare you to compare what you can earn from any other source to the rates on these two annuities. **If you can find a safer or better deal anywhere else, take it.**

Otherwise, weigh your choices and then choose which **tax deferred** annuity is better for you.

<b>Single Premium Deferred Annuity</b>
<b>SECURE CHOICE 3</b>
<b>3.20%</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-0024R



<b>Flexible Premium Deferred Annuity</b>
<b>ULTRA FLEX 7</b>
<b>*3.57%</b>
<b>7 Year Average Annual Yield</b>
<b>Minimums: \$5,000 Non-Qualified • \$2,000 Qualified</b>
<b>*The 7 Year Average Annual Yield of 3.57% results from 7.00% in year 1 and 3.00% in years 2 through 7. After the initial 7 year period, the interest rate is based on current market conditions, but will never be less than 3.00%. Surrender charges expire at the end of the 7 year period FOREVER.</b>
Guaranty Income Life Insurance Company (GILICO) Form # 1FP-7

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 GILICO**

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

Interest Rates continue to go **DOWN**.  
 Don't Wait - Take Advantage of these **HIGH** Rates Today  
 Before Rates Drop Again!

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