HARTMANN
FINANCIAL ADVISORS

Special Report

GUARANTEED RETIREMENT INCOME
For The Rest Of Your Life

Over the past twenty years, a major change has taken place in retirement planning. Today, fewer people are retiring with a company-sponsored pension plan and its inherent promise of a monthly check for the rest of their life. Instead, the vast majority of today's workers retire with the proceeds from a 401(k), 403(b), 457, or other profit-sharing plan that they are responsible for managing in a manner which will provide a similar monthly check—made all the more challenging by the prospect of living another 25 to 35 years in retirement. Now, more than ever, you need GUARANTEED INCOME that will last for the rest of your life! This report will explain how you can get it.

The Guaranteed Minimum Withdrawal Benefit

This "must-have" rider is now available on both Fixed Indexed and Variable annuities, and if this rider is added to your annuity, you will have a guaranteed annual income of either 4%, 5%, 6%, or 7% (depending on your age when you begin receiving the income). This income can continue to increase when the stock and bond markets rise, but will never decrease when those markets decline.

Once you have determined your basic living expenses in retirement, you can set aside enough money in an annuity with a Guaranteed Minimum Withdrawal Benefit (GMWB) rider. Then you can relax and enjoy your retirement, secure in the knowledge that those expenses are covered for the rest of your life.

Now you can relax and enjoy your retirement, secure in the knowledge that your income is guaranteed for life!

Guarantees are important—Choose annuity companies carefully

Since annuities are not guaranteed by the Federal Deposit Insurance Corporation (FDIC), investors must pay careful attention to the financial strength and claims-paying ability (credit rating) of the insur-ance companies that issue these annuities. While most states have a Life and Health Insurance Protection Association that offers some protection of the amount invested in an annuity, this is not meant to be a substitute for FDIC insurance, and these associations do not cover the guaranteed income provisions of GMWB riders. Therefore, we recommend that annuity contracts should be purchased primarily from companies which have either an "AA" or "AAA" rating. While some "A"-rated companies provide a very good GMWB rider, we recommend a careful examination of those companies' financial strength and claims-paying abilities. In our opinion, with the dozens of companies that have solid financial ratings of AA or AAA, there is no justification for taking on the added risk of a company rated BBB or below.

Fixed Indexed Annuity (FIA)–The Safe Money Alternative

An FIA pays the investor the greater of a guaranteed minimum annual return or a return linked to the performance of a stock or bond index. Most companies offer a menu of three or more indices to choose from. The menu of indices usually include the S&P 500, Russell 2000, NYSE, Dow 30, NASDAQ, and one of several bond indices.

In addition, most FIAs offer a choice of one or more of the following crediting methods:

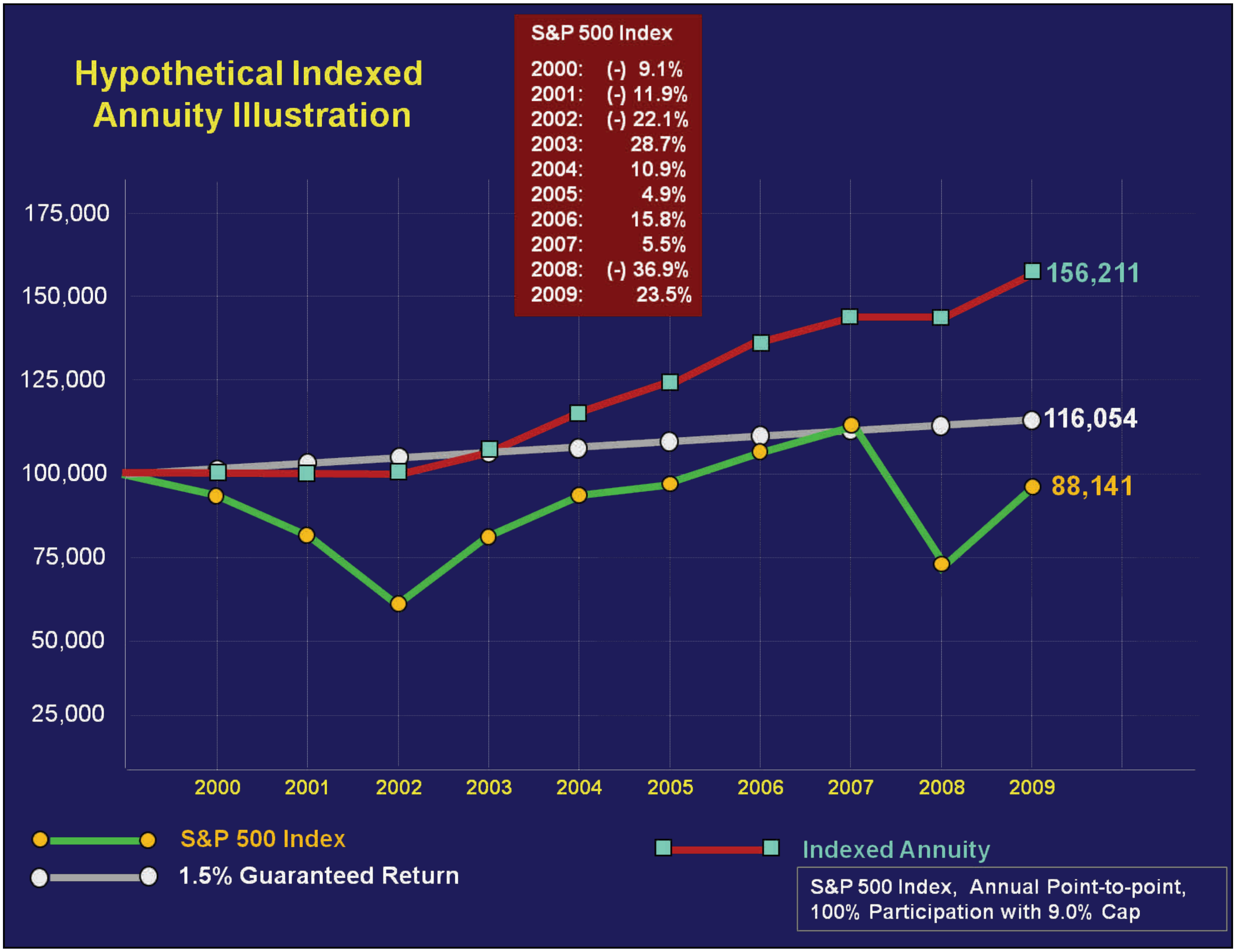
Annual Cap: typically 100% of the chosen index with an annual cap of 7% to 9%
Monthly Average: the sum of each of the 12 months in the contract year divided by 12
Monthly Cap: 100% of the index gain or loss each month with a 2% to 3% cap on gains
Participation Rate: typically 50% to 70% of the annual index gain with no cap

While any given FIA may offer one or two additional crediting methods to choose from, the four listed above are the most common on most FIA contracts.

On each annual contract anniversary, the FIA contract owner must choose one or more of the crediting methods for the next contract year, plus the index or indices to which those crediting methods will be applied. Once those selections are made, they are locked in for the next 12 months, at which time the FIA contract owner may change one or more of those selections for the following year.

While the crediting methods applied to FIA contracts serve to limit the potential gain in those years when a stock or bond index is positive, the advantage of the FIA contract is that it preserves principal and gains when the market declines. The ability to add a Guaranteed Minimum Withdrawal Benefit to these contracts makes them all the more attractive to many investors.

The chart on the next page illustrates the performance of an FIA contract based on the S&P 500 Index (green line) using the annual point-to-point crediting method with a 9.0% annual cap. The red line illustrates the accumulation value of the FIA contract, and the gray line indicates the FIA's minimum guaranteed return over the same ten-year period (01/01/1999 to 12/31/2009).

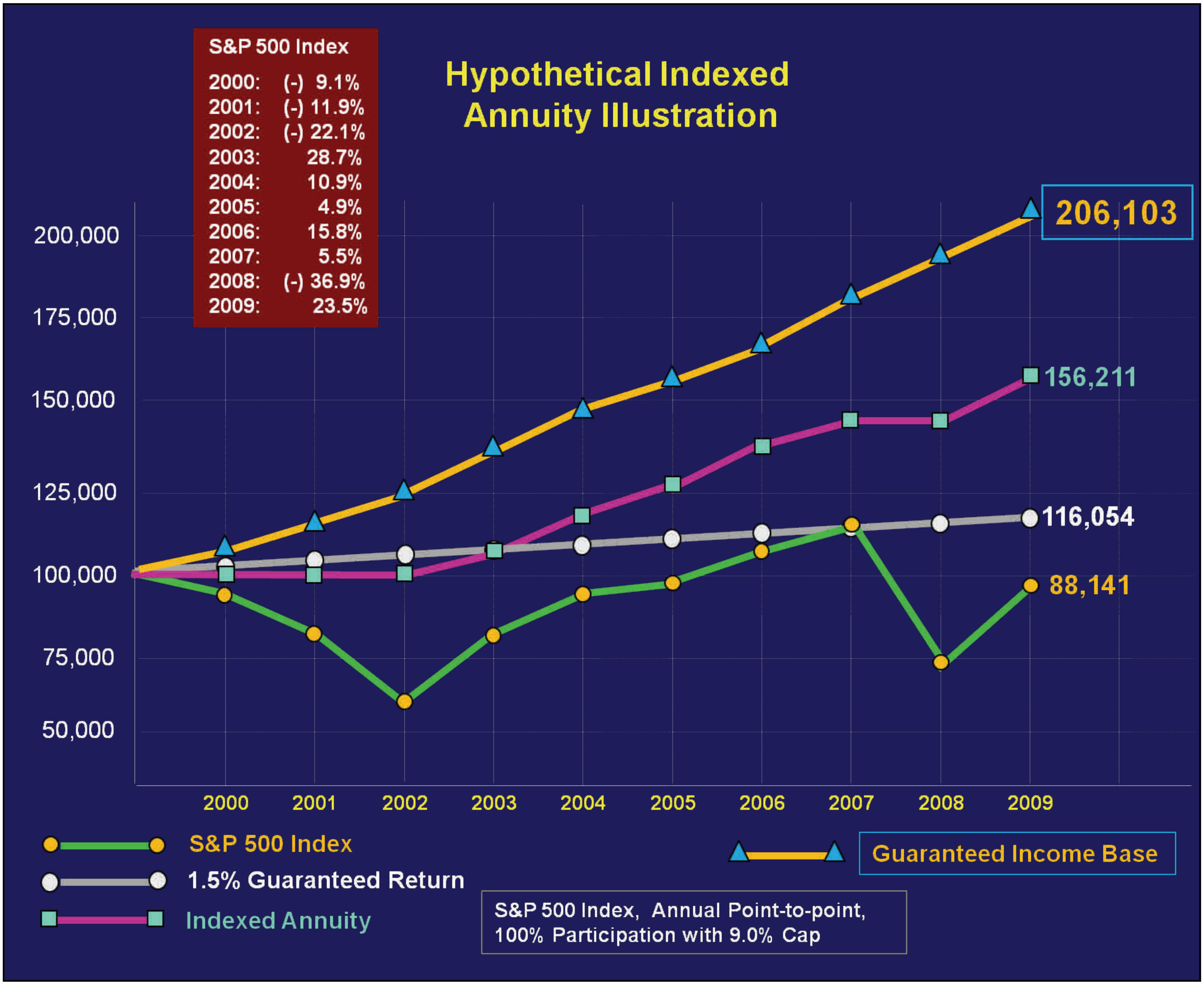


As illustrated above, during the ten-year period from January 1, 1999, through December 31, 2009, the S&P 500 Index declined significantly in four of the ten years. The end result was a loss of almost $12,000 during that period. Since the FIA never declines when the stock market is down, all earnings are preserved, resulting in a gain of %56.2% over that same ten-year period.

As previously discussed, what makes these annuities even more attractive as a retirement planning investment is the addition of the new Guaranteed Minimum Withdrawal Benefit (GMWB), which will provide a guaranteed income for life, based on the investor's age at the time income distributions commence. Furthermore, if the annuity also includes an annual deferral bonus, the investor is guaranteed that the GMWB base will increase by the greater of the annual earnings (based on the performance of the S&P 500 Index) of 7.5% each year up until the time income distributions begin.

The added benefit of including a GMWB rider with a 7.5% annual deferral bonus is illustrated in the chart on the next page.

Guaranteed Minimum Withdrawal Benefit with 7.5% Annual Deferral Bonus



As illustrated above, by deferring annual income distributions until the end of the tenth year, the investor will receive a significantly greater income. While the accumulation value of the annuity reaches $156,211 over the ten-year period, the Annual Deferral Bonus provided for 7.5% annual increases in the GMWB base, resulting in a GMWB benefit base of $206,103 at the end of year ten. The GMWB rider will provide a lifetime guaranteed income (based on a guaranteed 5.5% payout rate) of $11,336 per year.