

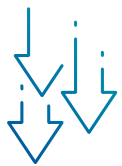


Refinance Your Retirement with Annuities



“Refinance your retirement with annuities” is more of a marketing phrase than a technical financial term. It means restructuring your retirement income plan to make it more stable, predictable, or efficient using annuities.

THE FINANCIAL LANDSCAPE



Interest rates  = **people refinance their homes**

Yet traditional savings accounts and bonds don't provide necessary growth.



Interest rates  = **people refinance their retirements**

Those same rates can significantly impact your retirement income.

Why should you consider refinancing with annuities?



Lock in higher rates: Seize the opportunity to help ensure a stable and growing income stream for your retirement.



Diversify your portfolio: The key to a successful retirement strategy, better balance risk, and create a stable, well-rounded plan.



Guaranteed income for life: Provides you with financial security.



Safety and security: Your principal investment is protected, giving you increased confidence in uncertain economic times.



Tax advantages: Grow assets tax deferred. Helping you achieve your retirement dreams more efficiently.



Legacy planning: Available options for leaving a financial legacy for your loved ones, ensuring your wealth can be passed on securely.

Contact James Cribbin (jcribbin@destinyfinancialteam.com) or visit our website at www.destinyfinancialteam.com for more information about refinancing with annuities.