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One of the first steps that happen when a new client joins us is for their investment assets to be transferred to our management care. Without question annuities are the investment that I most often hear comments about like, "I'm not sure exactly what this is?"

A low-cost annuity can be a good choice for investors who have contributed the maximum savings to their 401(k) or IRA and want tax-deferred growth potential. As well, certain rider's can be added to an annuity to provide fixed income for a retiree. However, too often, an investor is "sold" an annuity with high expenses that doesn't necessarily fit into their investment plan.

To help with this problem, if you already own a fixed or variable annuity, we are offering you or someone you know a free analysis to:

- 1) Assess your situation and evaluate if you may benefit by exchanging those assets tax-free to a low cost annuity with no surrender charges.
- 2) Provide you with a free comparison of your existing annuity and one of our annuities to determine the costs and benefits of each product. If an exchange to one of our annuities is in your favor, we can manage those assets on your behalf.

If you're interested in receiving a free annuity analysis, please give me call.

As always, thank you for allowing us to help you pursue your financial goals.

Sincerely,

Robert J. Boronski, MBA, CFP®