





There are four primary categories of annuities that exist; Variable Annuities, Indexed Annuities, Multi-Year Guaranteed Annuities, and Single Premium Immediate Annuities.

What are "Multi-Year Guaranteed Annuities

Mubi-Year Guaranteed Annuities are annuities that guarantee an interest rate for a certain number of years. Today's rates range from 4.4% on a 1-Year Annuity to 5.5% on a 5-Year Annuity.

How long do I have to have my money "locked up" with MYGAs?





Surrender charges generally last from one year to five years. You choose!!! However, even during the "surrender charge period" there are withdrawal provisions that allow you to access a part of your money.



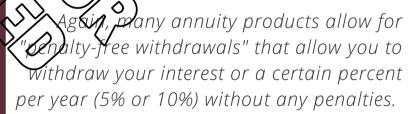


Are there any fees associated with these Multi-Year Guaranteed Annuities?



NO, there are no fees and no charges with "MYGAs". However, if you cash out prior to the end of the term, there will be "surrender charges" that range from 1% to 9%.

What if I need access to my money prior to the end of the 2, 3, 4, or 5-year term?



What happens if I die?





Generally, the accumulation value that the annuity has grown to will be passed on to a named beneficiary, without probate!

ANNUITY FAQS

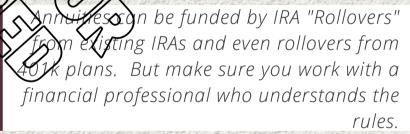


Do i have to pay tokes on the growth that I get each year?



Unlike many other products, you do not pay taxes on the growth until you start taking money out of the annuity. Annuities are generally "Tax Deferred", with a few exceptions.

Can I use the funds that are in my 401(k) or IRA to put into an annuity?



Do I buy annuities directly from the insurance companies or from a financial professional/agent?

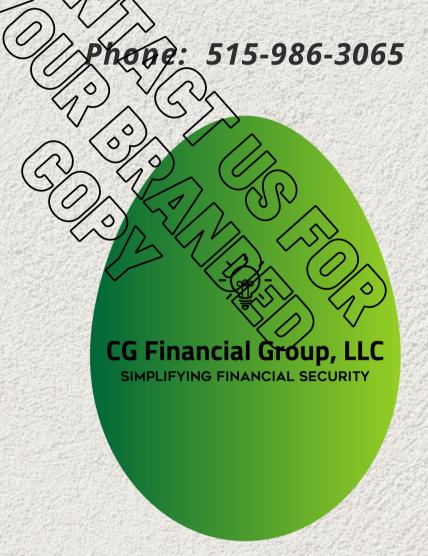




Most insurance companies only offer annuities through financial professionals. Furthermore, working with INDEPENDENT financial professionals (like us) can give you a wider range of product options than working with a "captive agent".



Contact CG Financial Group, LLC to find the annuity that is right for you!!!



*Features and benefits may vary by product and state. Please review the contract or product disclosure for more information. Guarantees are based on the financial strength and claims paying ability of the insurance companies and are not guaranteed by any bank or insured by the FDIC. Annuities are different than Certificates of Deposit and may contain surrender charges and Market Value Adjustments. A Market Value Adjustment (MVA) applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period. We do not offer legal or tax advice. Please consult a qualified professional.