



It's not how much you make, but how much your family keeps...

80% of beneficiary designation forms are filled out incorrectly,* which can lead to unintentionally disinheriting your grandkids or intended beneficiaries.

**Source: Investment News, 9/18/2008.*

The insurance agents presenting this information are not licensed to give legal or tax advice regarding individuals' tax situations. Please consult with a professional specializing in these areas regarding the applicability of this information to your situation.

A **BENEFICIARY AUDIT** can help you...

- Identify and understand how your assets are going to be distributed.
- Protect your assets from unnecessary taxes, and leaving your family “shortchanged.”
- Review and update your beneficiary designation based on recent life changes, like marriages, births, divorce, etc.

**Call today for your
COMPLIMENTARY beneficiary audit!**

(800) XXX-XXXX

**(Agent Name)
(Company Name)
(Address)
(City, State, Zip)
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Respond and learn how life insurance and annuities can be used in various planning strategies for retirement.