



# CAN YOU COUNT ON DIVIDEND INCOME?

... n ... ay ...

If you would ... about ...

Mutual funds are offered by prospectus only. An investor should consider the investment objectives, risks, charges and expenses before investing. The fund prospectus contains this and other information about the investment company. For a copy of the prospectus, please contact your financial advisor. Please read the prospectus carefully prior to investing.

## Are you Worried About Your Finances?

If you find yourself worrying about your finances ...

Retirement savings shortfall. When reaching retirement ...

Loss of investment value. If you ...

One of the ... any ...

... create a ...

Second, when buying your ...

Another way ...

# Get this Month's Valuable Free Newsletter Information

Please send me information on these items mentioned in your newsletter:

- 1) How to protect your assets.
- 2) How to reduce your tax liability.

I would like to order a copy of these booklets (enclose \$1 for each)

- A Guide to Buying Long-Term Insurance
- Annuity Options: How to Choose and How to Use Them
- Understanding Mutual Funds
- Six Strategies to Help You Reduce Tax and Protect Your Assets
- How to Use a Roth IRA (And How to Use Tax)
- The Investor's Guide
- How to Use the New Income Tax Announcements
- How to Use the New IRA Rules
- Leaving a Legacy
- How to Use Inheritance (a guide to inheriting your money)
- Law of the Senior Citizen (80+ age guide)

If you need help with strategies to protect what you've got, call my office for a free consultation:

Name \_\_\_\_\_

Address \_\_\_\_\_

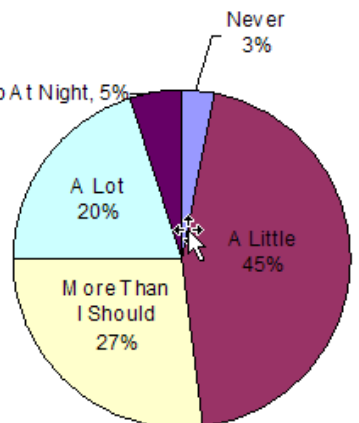
Name \_\_\_\_\_

Address \_\_\_\_\_

1) How to protect your assets.  
2) How to reduce your tax liability.

3) How to use a Roth IRA to reduce your tax liability. Although a Roth IRA does not guarantee against inflation, it can help you reduce the tax on your withdrawals. If you have been in the military, you may be able to take advantage of the "Roth IRA for the Military" program.

A recent survey by the author of *Senior Market Advisor* revealed that a recent survey on "How much do you worry about money?"



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 Sen & Mar Ad, Sen & Surv 2005 (July 2005)