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### What's the Real Story on Annuities?



Depending on what article you read, annuities are either the worst financial tool available or the ultimate in wise money planning. Obviously the truth is not so clear cut.

An Annuity (and there are many varieties) is a contract between you and an insurance company that can provide you tax-deferred growth and can be arranged to guarantee you income for the rest of your life. Annuities are usually not the best vehicle to use in passing money on to the next generation.

Annuities are life insurance products - not investments. Annuities may be right for you - and

## Financial Security News

Aloha

April is that dreaded tax month for most of us but it can be the month that we finally get serious about establishing real **financial security** - for ourselves and for those we love! Check out some of the articles in this issue and be sure to visit our new web site that is packed with useful articles and tools - <http://finsecurity.com/paccont>

Sincerely yours,  
Aloha Gary A. Powell

## Final Expense Insurance

Everyone knows that a funeral can be costly. And there are a number of companies marketing to that need - some of them more reputable than others. But is final expense insurance a good deal?

Usually not. The low rates you hear advertised are per \$1000 of coverage. A \$10,000 policy can easily cost an 80 year old more than \$100 a month. If you or a loved one are considering this type of coverage - call me first (808) 625-3782 and let me give you my opinion on the plan. Let's not let our Seniors get taken advantage of!



For a detailed look at buying any type of life insurance visit

[http://www.naic.org/documents/consumer\\_guide\\_life.pdf](http://www.naic.org/documents/consumer_guide_life.pdf)

Not getting any interest from your bank? Check out [www.ingdirect.com](http://www.ingdirect.com) No minimums, no fees, now paying 4.5% - FDIC insured. It's worth a look!

## Affordable Health Insurance



Recently I calculated up my health insurance premiums to discover that I paid nearly \$9000 a

maybe not! Do you know?  
See how Annuities work at  
<http://finsecurity.com/pacconlt>  
[deferred Annuity in action](#)  
[how an income Annuity works](#)



[Affordable Dental Plan](#)

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Real Estate  
Boom or bust?



In the right climate and circumstance, real estate can be your best friend.

But, it can turn on you and become your worst nightmare if things change. The 4 part article here by Neil Jenman is a close look at the subject. Check it out!  
[Boom or Bust?](#)

year for my family coverage - whether we used it or not! And then I still had a 20% co-pay on most services.

After being told and told again that I really had no options I found 1 legitimate option that puts me back in control of my health care costs. If you will set aside 20 minutes of your time, I will do the same and show you this plan and see if it might work for you. *This plan is not available as an employer sponsored plan.*

**Call me at 808-625-3782.**

### How Can You Be More Financially Secure?

I am ready to help you have a more secure financial future! Give me a call and let's talk about ideas that could help you.

Sincerely,



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