

# *Artisans*



We are currently paying 3% on our Annuities. This is not a promotional rate. This is what we are currently paying our members. We also offer competitive Life Insurance which can also help with other financial needs.

## **The Difference is!**

### *Annuities*

- Avoids Probate**
- Beneficiary receives All Money**
- Nursing Home Advantages**
- Timely Access in Case of Death**
- Higher Interest Rates**
- Guaranteed Minimum Interest Rates**
- Income Tax Deferred**
- Guaranteed Life Income**

### *CD's or Passbooks*

- Tied up in Probate (16%-20% in Fees)**
- Estate Minus Fees**
- Nursing Home Disadvantages**
- Lower Interest Rates**
- No Guaranteed Interest Rate**
- Tax on Interest Annually**
- Until Fund Expires**