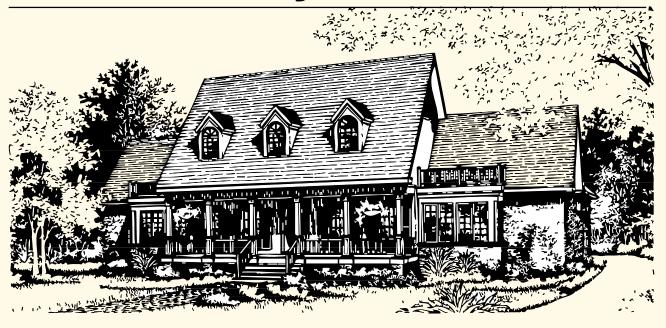
Your Money Matters



Wouldn't You Buy a House if...



Wouldn't You Buy a House if...

- ...there were no closing fees or commissions?
- ...the property value of the house increased every day regardless of local, state, national or world economics?
- ...no matter what happened in the surrounding area your property value would not be negatively affected?
- ...there were no taxes to pay each year until the house was sold?
- ...a \$100,000 investment was guaranteed to grow to \$179,084 in just 10 years?*
- ...understanding that needs change, there would be an option to receive rent as often as monthly with the flexibility to stop, start or change the payment amounts?**
- ...there will always be a guaranteed ready and willing buyer; again, with no closing fees or commissions?***
- ...no "For Sale" sign necessary?
- ...backed by an A+, AAA rated company?

Wouldn't You Buy This House?

- *Based on a 6% annual rate of return
- **Some companies have a 10% free cash withdrawal feature
- ***Guarantee is made by existing insurance company

This piece hypothetically illustrates what would happen if a real estate investment had the same benefits as a fixed annuity. An annuity is a product issued by an insurance company. It is not a deposit or obligation of, nor is it guaranteed by, any bank. It is not insured by the FDIC or any other government agency. Withdrawals made prior to age 59 may be subject to IRS income tax penalties and/or early withdrawal fees. The information contained herein is prepared for your use by Essex Corporation.

FDIC	May Lose Value
	No Bank Guarantee