

## The Power of Triple Compounding

When money is placed into a tax-deferred account, your money experiences what many financial professionals call “the power of triple compounding.”

1. Your money earns interest.
2. Your interest earns interest.
3. The money you would have paid in taxes earns interest.

The power of tax-deferral cannot be underestimated. To look at it another way, if you’re earning 5% on your money in a taxable account, you’re not really earning 5%, because up to 1/3 (or more) of your earnings are going to pay current income taxes.

In a tax-deferred account, you pay no current taxes, so the growth your money experiences is greater. And if you choose to open a Roth IRA, you may be able to take “income-tax-free” payouts at retirement.

Ask your financial advisor about IRAs and how they can benefit you.



Contact the financial professional (below) for more information on IRA's and retirement planning, or contact our office for the name of an independent retirement planning professional in your area.

## INDIVIDUAL RETIREMENT ANNUITIES



Creating Real  
Wealth For Your  
Financial Future

Including A  
Lifetime Income  
Guarantee Option



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# Individual Retirement Annuities

When it comes to retirement, there can never be enough money. Sadly, most Americans exit the workplace with far less than they need to enjoy the 1/3 of their lifetime they'll live after retirement.



The last thing we want during our retirement years is to be chasing the elusive dollar in order to pay our living expenses.

## “Consider the Ant”

Proverbs reminds us to “consider the ant and be wise...” The ant works diligently during his prime working season to set something aside for future consumption. So when winter comes and he can't work, he can enjoy the fruits of his labor.

Setting money aside in an IRA for future spending needs is a smart financial move.

## The Annuity Advantage

All IRAs allows you to set money aside on a tax-deferred basis for retirement. Using an annuity for retirement offers some key advantages you won't see in other savings vehicles. Among these advantages are:



- Competitive yields, with a guaranteed minimum interest rate. Regardless of which direction interest rates go, your money will grow at competitive rates, and will never grow at less than the stated guarantee.
- Guaranteed income options. When you retire, assuring you don't outlive your money is crucial. An annuity gives you a choice of guaranteed income options including:

**Period Certain:** Money will be paid in regular installments for a specified period of time, until all principal and interest are exhausted.

**Amount Certain:** A specified amount will be paid in regular installments until all principal and interest are exhausted.

**Life Income:** Only an annuity can guarantee an income that you cannot outlive. Using this payout option, you can assure that your income will last as long as you do.

Whether or not a Traditional IRA or Roth IRA is the right choice for you is a question for you and your financial advisor. But there is no argument that using an IRA to set money aside for your future spending needs at retirement is a prudent money decision, and something you should do sooner rather than later.



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