



MONEY CARETAKERS™ FORUMS

Making Sense of Annuities: Real Questions, Straight Answers, & No Sales Pitch - Optional Workshops -

Part II. "The Annuity Test Drive"

Detailed Annuity Sessions — 6:30 p.m. to 8:30 p.m.

A. Thursday, June 19, 2008

Dawn Impellizzeri, Vice President, Transamerica Capital, Inc. of Aegon Group
Variable Annuities and Riders Including Nursing Home Provisions and Death Benefits

B. Tuesday, June 24, 2008

Sean Flatter, Vice President, Allianz Life Financial Services, LLC

Look Beyond Uncertainty and Allianz Variable Annuities

Ed Millington, Vice President, MetLife

Retirement Pitfalls and MetLife Annuities

C. Monday, June 30, 2008

Tony Pappas, Senior Vice President, John Hancock

What's Your Number? Calculating Retirement Income Gaps and John Hancock Variable Annuities

Doug Giblett, Vice President, Jackson National

Jackson National Fixed Index Annuities

All Sessions Will Be Facilitated by Eudora Adolph, Financial Growth Engineer, AVerTrust Advisors LLC

RESERVATIONS REQUIRED:

Phone: 248-553-3201 ext. 3109
Email: events@avertrust.com
Online: www.moneycaretakers.org

EVENT LOCATION:

Crystal Glen Office Center, Lower Level by Cafeteria
39555 Orchard Hill Place, Novi, MI 48375
Located behind Best Buy and the Novi Sheraton

YOU MAY SIGN UP TONIGHT ON YOUR SURVEY FORM OR BY REGISTERING VIA PHONE OR ONLINE.

EVENT SPONSOR: AVERTRUST ADVISORS LLC

Office Location: 37899 West 12 Mile Road, Suite 130, Farmington Hills, MI 48331 Phone: 248-553-3201
Securities Offered Through Sigma Financial Corporation, Member FINRA/SIPC

WHEN CONSIDERING AN ANNUITY, PLEASE FOLLOW THIS GUIDELINE:

Before purchasing a variable annuity contract, carefully consider the contract and the underlying funds' investment objectives, risks, charges and expenses. Both the contract prospectus and the underlying fund prospectuses contain information relating to investment objectives, risks, charges, and expenses, as well as other important information. The prospectuses are available from your licensed financial professional or the insurance company. You should read them carefully before purchasing a variable annuity contract. Be aware that annuities are suitable for long-term investing, particularly retirement. There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and additional charges for optional benefits and riders.