

From: drsra <[REDACTED]>

To: Michael Mader <[REDACTED]>

Subject: Re: Letter from Transamerica

Date: Tue, 31 Jul 2012 14:46:33 +0000

Inline-Images: image002.jpg

Since I know nothing about these things, I will take your advice and keep the annuity as it now stands. I would not know where to put the money if I cashed it out anyway.

Steve

--- On **Mon, 7/30/12**, **Michael Mader** <[REDACTED]> wrote:

From: Michael Mader <[REDACTED]>

Subject: Letter from Transamerica

To: "[REDACTED]" <[REDACTED]>

Date: Monday, July 30, 2012, 5:57 PM

Good afternoon Stephen,

Just to let you know there was a letter sent to you from Transamerica regarding your Variable Annuity with them. They are offering a buyout of your contract, most likely to avoid the liability of the Guaranteed Minimum Income Benefit (current balance @100k). I would recommend not taking the offer at this time, unless you feel differently. The best option in the market right now is a 7% guarantee for the income benefit however it will take 4 years to get back to the benefit level where you are today.

Let me know if you have any questions and talk to you soon.

Michael E. Mader, CFP®

Veritas Wealth Advisors

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