From: Ted Bernstein
To: iviewit@iviewit.tv
Subject: Guaranteed Additional Income NOW
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Dear Friends,

The recent financial crisis and the stubbornly weak economy have significantly changed most people's short term financial picture and for many, their long term one as well. We take pride in our ability to understand the unique insurance problems and issues facing our clients and respond with state of the art solutions. We have spent the last two years in a think tank environment re-

creating and designing solutions that address the challenges facing our market. How we have responded to the events of the past several years and their impact to the landscape of the life insurance industry are quite literally the expression of who we are. Everything about the products we recommend speaks volumes about the expertise of our firm.

Transparency and guarantees are the cornerstones of the products we share with you. There is no tolerance for surprise, hidden costs, fuzzy math and complication for the sake of complication. Simplicity, value and superior pricing are the guiding principles embedded in these superior products. I would like to introduce an alternative to the low yields currently being paid on CDs, Treasurys and money market accounts.

GAIN - The Guaranteed Additional Income Network

The results are very powerful. Never before have so many critical features, benefits and components been combined into one product solution, designed to maximize the short term yield. This solution offers AAA security, tax deferred growth, asset protection; a 4.75% crediting rate with a 3% guaranteed rate, no surrender charge and life insurance at no additional cost. You will benefit from all of these features, working together and functioning ideally at the same time, in one product.

Fed Chairman Bernancke pledges to keep rates near 0% until 2013.

How long can you tolerate near 0% returns on your CDs or Treasurys? . With no end in sight, there is no reason to accept close to zero on your cash and cash-equivalent investments. You can now earn 4.75% with a **GUARANTEE of 3%** in a company with ratings that are equal to the U.S. government. Life insurance companies are among the strongest companies in the world and they offer product solutions that go far beyond the common life insurance policy that focuses primarily on death benefit.

Call us to schedule a meeting with one of our experienced agents; the cost of doing nothing is too high. We offer you a no cost consultation in which we can answer any questions you may have about how to minimize your insurance expenditures and take advantage of these strategies.

In our next message, we will introduce you to Equity Term Insurance. With THE lowest guaranteed rates in the industry, Equity Term will reduce your premiums on your existing life insurance policy and give you the opportunity to recapture paid in premiums when the policy is no longer needed or wanted. **If you currently have term life insurance or universal life insurance, please call us and we can provide you with a better solution to what you currently have.**

Make sure to visit us at http://equityterminsurance.com/

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