

*Limited Time Offer - Fixed Rate...*

# Retirement Income

**4.10%**    **3.10%**  
**Year 1**    **Years 2-5**



**Donn Sinclair**

Between your first job and retirement, life-changing events such as: marriage, children, a new home, and college educations, may require different financial strategies. Then once you retire, your priorities may again shift to include: visits with children and grandchildren, more leisure activities, and leaving a legacy for your loved ones. Give us a call at (803) 329-0609, and let's sit down and discuss some ways that may smooth out your retirement income.

### *Is an IRA Rollover for You?*

IRA-Rollovers can maintain the tax benefits for your retirement plan assets. We will help you do the paperwork to safely send your funds from your 401(k) or other employer-sponsored retirement plan to your IRA without a tax consequence - or 10% penalty. IRA-Rollovers normally do not offer loans like 401(k)s. However, IRA-Rollovers are normally subject to less rules and restrictions than many retirement plans, and enable you to consolidate several accounts and simplify your paperwork. We can sit down and discuss balancing current income needs with needed future income increases.

*financial solutions*  
**Sinclair**

**329-0609 or  
(800) 659-9713**  
**150 Oakland Avenue  
#233  
Rock Hill, SC 29730**

Rates terms and conditions subject to change without notice. This is a fixed rate annuity policy series ACLAN-005. Should you choose to continue the annuity after the five-year guaranteed period, the minimum rate guarantee is 1.00% for contracts issued in 2016. Credited rates effective 11/01/2016 and are subject to change without notice. Interest is credited daily on the Initial Purchase Premium, less withdrawals that exceed the cumulative amount of interest credited. Quoted rates do not reflect optional liquidity riders. If you choose to add any of the available liquidity riders the interest rate will be reduced accordingly. Early withdrawals may be subject to Surrender Charges and Market Value Adjustments. The IRS may impose penalties for early withdrawals from qualified plans. Contracts issued by Atlantic Coast Life Insurance Company. Not FDIC insured. Rates vary by state.