

## NEWS UPDATE

At Kelly Ramsdale & Associates, we listen.

Interest rates have been at all-time lows for several years now. The Fed is promising to keep them there through 2015. Many of you really like structures, but feel that you're not helping your clients by using structures with low rates.

Although we still believe, as many of you do, that structures are a good option for the right kind of client, we hear you when you say you'd like other options.

We are now thrilled to offer an exciting selection of non-structured settlement annuities, giving your clients the opportunity to capture some of the market gains, without losing their principal. These are after constructive receipt annuities, so they would offer tax-deferred rather than tax-free gains.

We are also now able to offer you, your clients, friends or family other insurance including:

- Various types of Life Insurance
- Key Person Life
- Long Term Care with a Death Benefit (not "use it or lose it" like most of these offerings)
- Own Occupation Disability
- Business Overhead Disability
- Lifestyle and Income Single Premium Immediate and Deferred Annuities
- "Tax-free Retirement" or "Infinity Banking"
- Indexed Annuities

We listen. We strive to keep our clients not only completely satisfied with the service we provide, but as financially safe as possible.

You said you wanted more options. We heard you ***loud and clear!***



Kelly Ramsdale is President of Kelly Ramsdale & Associates in Denver, Colorado. She advises plaintiff attorneys and their clients in medical malpractice, wrongful death, products liability, aviation, auto bodily injury, trucking cases, sexual molestation/assault, civil rights and wrongful termination/age discrimination cases. She travels extensively to not only attend mediations, but to personally meet with the injured parties and their families all over the United States. She has been involved in the Columbine High School cases, the 9-11 Victims' Compensation Fund and Pan Am Flight 103 (Lockerbie) cases. She works with many highly renowned firms across the country.