



SERVICES: Offered to you free of charge -

- Personal Lines Insurance Review
- Property Casualty Commercial Insurance GAP Review
- Claim Process Review and Guidance
- Financial Services Plan
- Financial Service 2nd Opinion
- Personal Insurance and Commercial Quotes

PRODUCTS: Competitive markets available to meet your needs -

<u>Products</u>					
<u>Insurance</u>		<u>Financial Services</u>			
Personal	Commercial	Disability	Life and Annuity	Investments	Long Term Care
Home	Property	Overview	Overview	Overview	Overview
Auto	Commercial Auto	Income Replacement	Term Life	Mutual Funds	Individual LTC
Umbrella	Business Owners	Overhead Expenses	Universal Life	Roth IRA's	Life/LTC Hybrid
Boat	Workmens' Compensation		Fixed Annuities	IRA's	Annuity/LTC Hybrid
RV	Cyber		Indexed Annuities	529 Plans	
Personal Articles	Excess Liability		Variable Annuities		
Farm	Other Commercial		SPIA Annuities		

MUTUAL FUNDS

Investors should consider the investment objectives, risks and charges and expenses of the funds carefully before investing. The prospectus contains this and other information about the funds. Contact Timothy Smith at 6600 University Ave, Suite 248, Des Moines, IA 50324, (515) 259-7782 to obtain a prospectus, which should be read carefully before investing or sending money.

FIXED ANNUITIES

Fixed Annuities are long term insurance contracts and there is a surrender charge imposed generally during the first 5 to 7 years that you own the annuity contract. Withdrawals prior to age 59-1/2 may result in a 10% IRS tax penalty, in addition to any ordinary income tax. Any guarantees of the annuity are backed by the financial strength of the underlying insurance company.

More, see page 2



INDEXED ANNUITIES

Indexed annuities are insurance contracts that, depending on the contract, may offer a guaranteed annual interest rate and some participation growth, if any, of a stock market index. Such contracts have substantial variation in terms, costs of guarantees and features and may cap participation or returns in significant ways. Any guarantees offered are backed by the financial strength of the insurance company. Surrender charges apply if not held to the end of the term. Withdrawals are taxed as ordinary income and, if taken prior to 59 ½, a 10% federal tax penalty. Investors are cautioned to carefully review an indexed annuity for its features, costs, risks, and how the variables are calculated.

VARIABLE ANNUITIES

Please consider the investment objectives, risks, charges, and expenses carefully before investing in Variable Annuities. The prospectus, which contains this and other information about the variable annuity contract and the underlying investment options, can be obtained from the insurance company or your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

The investment return and principal value of the variable annuity investment options are not guaranteed. Variable annuity sub-accounts fluctuate with changes in market conditions. The principal may be worth more or less than the original amount invested when the annuity is surrendered.

There is a surrender charge imposed generally during the first 5 to 7 years that you own the contract. Withdrawals prior to age 59-1/2 may result in a 10% IRS tax penalty, in addition to any ordinary income tax.

529

A 529 plan is a college savings plan that allows individuals to save for college on a tax-advantaged basis. Every state offers at least one 529 plan. Before buying a 529 plan, you should inquire about the particular plan and its fees and expenses. You should also consider that certain states offer tax benefits and fee savings to in-state residents. Whether a state tax deduction and/or application fee savings are available depends on your state of residence. For tax advice, consult your tax professional. Non-qualifying distribution earnings are taxable and subject to a 10% tax penalty.

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