

IN LIFE, THERE ARE NO GUARANTEES

We can support all of your annuity and insurance needs

Bob James, the founder of Raymond James, believed that financial planning is about much more than investing in stocks and bonds. It's about investing in the future - and in yourself and your family.

We at Jade Investments & Retirement Solutions share in that belief. That is why we, with support from Raymond James Insurance Group, provide substantive annuity and insurance solutions to help meet our clients' unique needs. We have access to a wide array of investment solutions that can offer an important layer of security for you and your family.

Annuities: Whether you're facing retirement in a few years or are already there, selecting an appropriate annuity can help provide you with tax-deferred growth¹ as you save and plan for regular income once you've reached retirement. We offer several types of annuities, including but not limited to fixed and fixed index annuities that provide principal protection², as well as variable annuities and structured annuities, which can be used as investment vehicles.

Life Insurance: Life insurance payments can help you transfer wealth to beneficiaries on a tax-efficient basis. But did you know they also can be used to fund business succession plans, provide individual supplemental retirement income and offer a tax-free source of income upon the passing of the insured? Among our offerings are term life, universal life, variable universal life, whole life insurance and indexed universal life insurance.

Long-Term Care Insurance: Speak with us about creating a specific funding plan to prepare for the potential of you and/or your spouse experiencing a long-term care

event. We offer LTC insurance solutions for home care and facility care alike, as well as asset-based long-term care solutions and life insurance with long-term care payout riders. The latter two options give you the flexibility to leave money to heirs and use the insurance death benefit to pay for long-term care assistance on an income tax-free basis.

Disability Insurance: One of the most valuable assets you may wish to protect is your income. If you are unable to work due to illness or injury, disability insurance can provide income tax-free cash flow to help you pay your bills. Disability insurance allows you to replace a portion of your income to help provide financial security until you are healthy enough to return to work. We also offer disability insurance for business owners whose needs may include covering overhead costs, selling their business or replacing a key employee in the event the business owner or key employee is no longer able to work.

¹Deferred annuities are long-term investment alternatives designed for retirement purposes. Surrender charges may apply for early withdrawals. Withdrawals of taxable amounts are subject to income tax, and if taken prior to age 59 ½, a 10% federal tax penalty may apply. ²Guarantees are based on the claims-paying ability of the issuing company.

An investment in variable annuities and variable life insurance involves investment risk, including possible loss of principal. The contracts, when redeemed, may be worth more or less than the total amount invested. Past performance is no guarantee of future results.

Investors should consider the investment objectives, risks, and charges and expenses of variable annuities and variable life insurance carefully before investing. The prospectus contains this and other important information. Prospectuses for variable annuities and variable life insurance and their underlying funds are available from your financial advisor and should be read carefully before investing.

Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. This information is not intended as a solicitation or an offer to buy or sell any security referred to herein. Prior to making an investment decision, please consult with your financial advisor about your individual situation. Investing involves risk and investors may incur a profit or a loss. Past performance is not a guarantee of future results. Opinions expressed in this newsletter are those of the author and are not necessarily those of Raymond James. All opinions are as of this date and are subject to change without notice. Raymond James does not offer tax advice or services. You should discuss any tax matter with the appropriate professional. There is no guarantee that these statements, opinions or forecasts provided herein will prove to be correct.

Ready For Back To School?

Some fun facts about the craziness that is Back to School:

Including college students, about **78 million** kids head back to school every fall. That's 25% of the entire U.S. population over the age of 3.

Surveys indicate the **five worst expectations** for elementary school kids include homework, switching schools, getting up early, tests, and Math.

School buses have been around since 1915 (as long as the automobile), but bright yellow wasn't adopted as the official color until 1939.

Source: bluewatercredit.com

Jade Investments & Retirement Solutions

Home of the
JADESPEED
Process

Timothy A. Phillips
Financial Advisor,
RJFS

130 E 10th St
Mt Carmel, IL 62863
Ph: 618-263-4400
F: 618-262-7444

2425 Highway 41 N
Ste 200
Evansville, IN 47711
Ph: 812-480-4955

Email:
tim.phillips@raymondjames.com

Visit us online at
jaderetirement.com