

# Water Cooler



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## WHAT SHOULD YOU SAY

### Re: Guaranteed Contracts?

You may receive an inquiry from your client concerning the investments of their pre-paid funeral. Your response should be, you have purchased a contract for funeral services and goods or cemetery merchandise and not an investment. This is very important because most contract sellers are not licensed to sell financial products, but rather licensed to sell funeral or cemetery related products and services.

You the seller/provider have selected the investment to meet future financial obligations. No matter how the account is invested, at the time of death the contract beneficiary of a guaranteed contract will receive the agreed upon goods and services for the pre-paid contractual price.

Abbit Management Corp. is a regulated Registered Investment Advisor. We provide investment options to assist you in earning revenues to meet the future costs which are contractually guaranteed.

The professionals at Abbit Management take their roles seriously and believe this is reflected in Abbit's competitive performance. We monitor our investments daily and continually interact with other investment professionals throughout the industry to bring you competitive returns while reducing the exposure to risk

**ABBIT**

Providing service for over  
**30 years**

## Traditional IRA or Roth IRA

Both forms of the IRA are great ways to save for retirement, although each offers varied advantages. Below are a few facts on the Traditional IRA.

### Traditional IRA Profile

- Tax deductible contributions (depending on income level)
- Withdrawals can begin at age 59 ½ and are mandatory by 70 ½
- Taxes are paid on earnings when withdrawn from the IRA
- Funds can be used to purchase a variety of investments (stocks, bonds, etc.)
- Available to everyone; no income restrictions
- All funds withdrawn (including principal contributions) before 59 ½ are subject to a 10% penalty (subject to exception)

Stephanie Stepp can help you decide by calling 1-800-232-2179 or at [stephanie@abbit.biz](mailto:stephanie@abbit.biz)

## PLEASE MARK YOUR CALENDARS

In observance of Christmas,  
our office will be closed on

**Monday, December 26, 2011**

and

In observance of New Years,  
our office will be closed on

**Monday, January 2, 2012**

