

**PERSONAL
BUSINESS MAIL**

2018

FORM AN38P

PRESORTED
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PERMIT 2621

POSTMASTER:

*If undeliverable as addressed
please refer to section 507.1.4
of the official DMM.*

SDMI 2018

John Prospect
123 Main Street
Anytown, US 12345-9999



↑ Detach Here And Mail Today or ↑
For Privacy Fold Card and Tape With Return Address Facing Out.

Please check off your areas of interest. Information is **FREE** to persons age 50 and over.

- | | |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Reduce or eliminate taxes on Senior Benefits & Interest income. | <input type="checkbox"/> Pass your IRA 401k to your spouse, children and grandchildren so that it can maintain its Tax-Deferred status for multiple generations. |
| <input type="checkbox"/> Earn Double or Triple Interest on CDs with no risk to principal balance. | <input type="checkbox"/> Elimination of Probate Fees & Federal Estate Taxes. |
| <input type="checkbox"/> Protection from Stock Market Loss due to market volatility on your principal and interest. | |

Signature: _____ Spouse's: _____

Date of Birth: ____/____/____ Date of Birth: ____/____/____

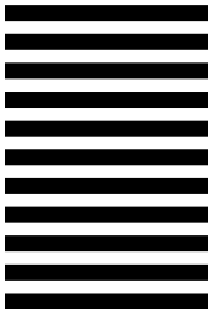
*Phone Number: (____) _____ E-Mail: _____
*NEEDED FOR DELIVERY PLEASE PRINT CLEARLY

John Prospect
123 Main Street
Anytown, US 12345-9999





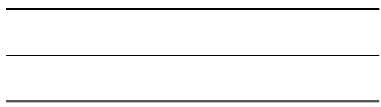
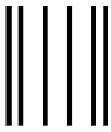
DALLAS TX 75379-9783
PO BOX 797157
DISTRIBUTION CENTER



POSTAGE WILL BE PAID BY ADDRESSEE

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 78073 DALLAS TX

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



2018 ELDER LAW CHANGES

Congress passed new legislation that standardizes provisions for seniors and retirees. The changes provide the following tax benefits:

- ◆ Reduce or eliminate taxes **on Senior Benefits & Interest income.**
- ◆ Earn **Double or Triple Interest on CDs** with no risk to principal balance.
- ◆ Pass your **IRA or 401k** to your spouse, children and grandchildren so it can maintain its **Tax-Deferred status** for multiple generations.
- ◆ Protection from **Stock Market Loss** due to market volatility on your principal and interest.
- ◆ Elimination of **Probate Fees & Federal Estate Taxes.**

As a U.S. Citizen age 50 or over you may now learn how to qualify without any cost under federal law. Return the attached postage paid card for free information.