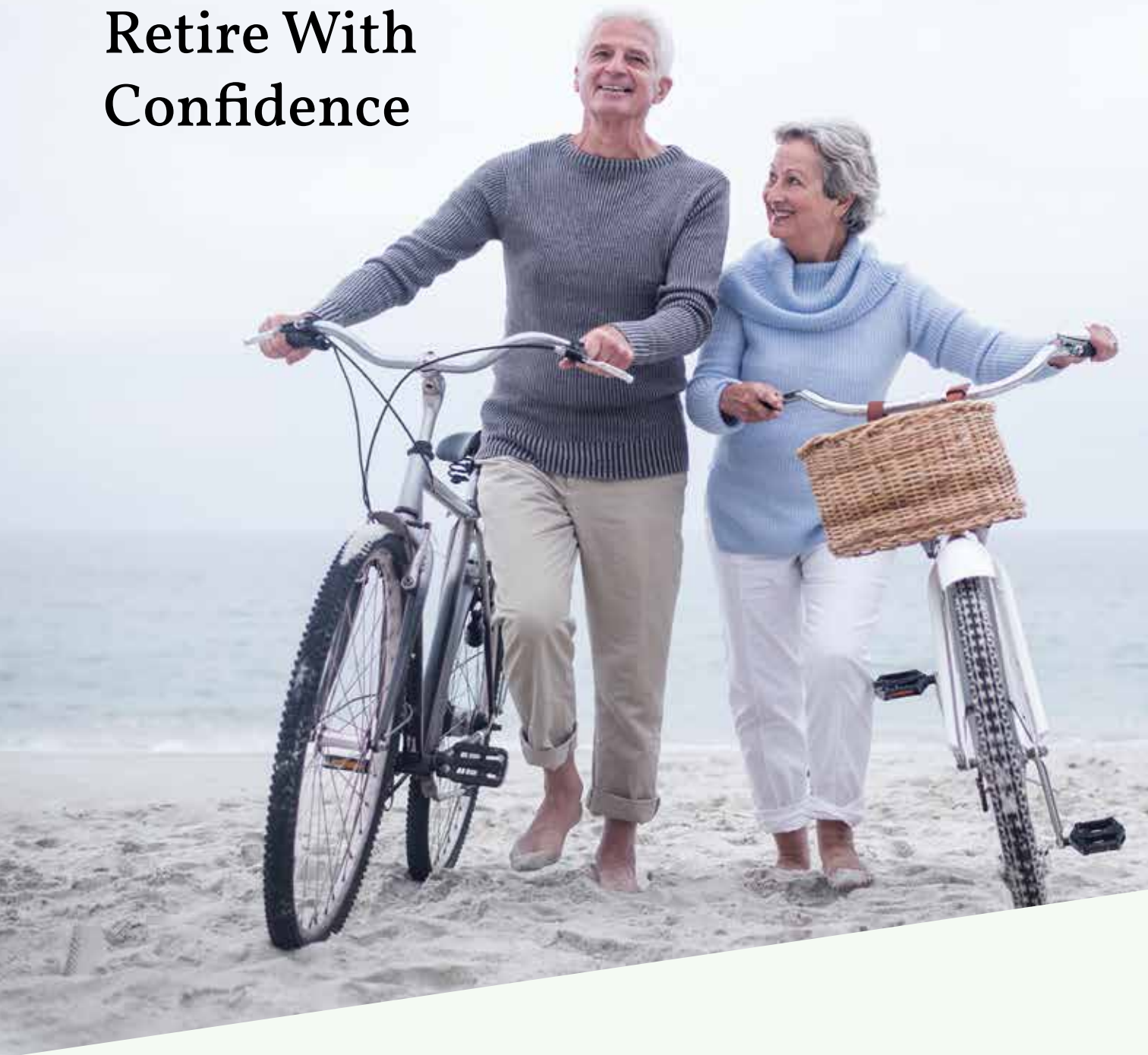


**Annuity**gator

# Helping You Retire With Confidence



Achieve financial security and confidence  
throughout your entire retirement.

# What you should expect from Annuity Gator



**Annuity Gator makes the process of planning for retirement and choosing the right annuity much more convenient, while at the same time keeping it personal.**



We specialize in helping Americans financially prepare for retirement with the proper use of annuities. Our technology scours our up-to-date Annuity Review Database to evaluate hundreds of annuities of all shapes and sizes, from top-rated insurance carriers.

By delving into the good, the bad, and yes, sometimes even the ugly, you'll find everything you need to know for determining whether or not a particular annuity may (or may not) be right for you.

Yet, while we provide a myriad of annuity information directly on our website, we know that the process of narrowing down the right annuity can be somewhat challenging.

Our team will provide you with retirement planning guidance and annuity recommendations to help you reach your retirement goals.

We help take the mystery out of annuities by answering some of the most commonly asked questions in a simple, personalized way.

# Why choose Annuity Gator to help you financially prepare for retirement?



“

Generating income for your needs, not ours.

”

Our entire business model is centered around educating people about annuities and how they can be used for achieving financial goals like:

Covering your monthly income needs with a guaranteed check that will last your lifetime.

Growing your assets and protecting them from market losses.

Paying for costly health or long-term care needs.

Leaving a legacy.

We know that once you retire, the way you manage your money changes. It's no longer about taking on bigger risks to maximize your potential return. It's not about complexity, in fact it's the opposite. It's about simplifying, minimizing risk and optimizing cash flow.

It's about having enough income coming in every month so you can make your retirement lifestyle a reality.

Using our proprietary technology, we'll help you eliminate all of the confusion and guesswork that typically comes with choosing the right financial tools to fit your specific short and long-term goals.

We work with numerous of the top-rated insurance companies, so rather than trying to sell you limited – and often inadequate – products from just a few small “shelves,” we can go out into the marketplace and match you with a more customized plan that is based on your specific needs.

So, unlike insurance and financial salespeople who work for a single company, we are independent and can work with any company. We are not beholden to any one company, instead we will show you the companies that offer the best benefits for **YOU**.



# Meet Your Financial Professional



**Tony De Santis**  
Annuity Research Specialist  
& Licensed Advisor

Tony De Santis has taught more than 10,000 people about how to create a worry-free retirement by generating an ongoing retirement income. Tony places a key emphasis on both income generation (in any type of market environment), as well as capital preservation.

Tony has over twenty-five years of experience in the financial arena, and he is passionate about empowering individuals, couples, and business owners with knowledge regarding taking control of their financial futures.

He earned his Bachelor of Arts degree in Economics from the University of California, Los Angeles, and he now lives and works in Denver, Colorado – although is able to work virtually with clients throughout the United States.

When not working, Tony enjoys restoring classic cars and spending time with his wife and their four rescue dogs.

# A Special Message From Our CEO

**Terry Heys**  
President & CEO



**Welcome to Annuity Gator.** If you've landed here in search of information about annuities, you have definitely come to the right place. In a world where we are all bombarded by thousands of messages every single day, it can be hard to separate fact from fiction. But, when it comes to your financial security, knowing what – and who – to listen to is crucial.

We promise to be honest with you. It's simple and may even sound mundane. But in an industry overrun with confusing jargon, fancy brochures and commissioned salespeople, we're here to deliver it to you straight. So, what can you expect when you work with an Annuity Gator licensed professional?

## **We promise to be:**

**Honest.** While financial tools like annuities can certainly offer many benefits, there are also some areas you need to look out for. That's why we don't always paint a rosy picture of the products that are reviewed in our database. We feel that knowing the **WHOLE** story allows you to make a much better decision regarding whether or not a product is truly right for you.

**Transparent.** Likewise, we promise to provide you with full disclosure regarding any surrender fees or other rider fees you may incur if you decide to move forward with purchasing a particular product or building an income plan.

**Professional.** Our annuity experts are all licensed financial advisors that are fully vetted and have passed rigorous licensing and training requirements, and strictly abide by ethics and fiduciary standards. No insurance company's incentives or compensation impacts the recommendations we make. **At Annuity Gator, we work for YOU – and we take that responsibility very seriously.**

## **Now that's a promise you can rely on!**

All of our meetings are conducted over the phone and virtually, which means you can be wherever you want, like the comfort of your couch and not in a financial advisor's office.

**At Annuity Gator**, we believe that you should not have to spend time in a financial advisor's office. To do that, we have built a process that enables you to quickly and easily research and review personalized annuity recommendations using just your computer in the comfort of your own home.

We take your retirement happiness and security very seriously and we will provide you independent annuity guidance and recommendations so you can retire with confidence. **We look forward to chatting with you.**

**The smart way to get  
honest annuity guidance!**

**Annuitygator**

[www.annuitygator.com](http://www.annuitygator.com)

**(888) 440 - 2468**