

# TAX SAVINGS ALERT

## New Tax Laws for Seniors

Starting in 2010 the income limits on who can convert from a traditional IRA to a Roth IRA are eliminated, so anyone can make a conversion, regardless of their income.

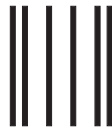
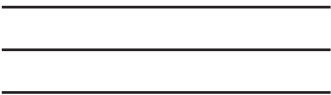
There are a number of unique opportunities that make a Roth IRA conversion especially appealing in 2010:

- You can postpone your tax payment until 2011 & 2012.
- Your assets will have more time to grow tax-free.
- Supplement your 401k without increasing your tax burden.
- Earnings can be tax-deferred and tax-free upon withdrawal.
- No Required Minimum Distribution after age 70½.
- Tax-Free Status when passed on to spouse, children or grandchildren for multiple generations.

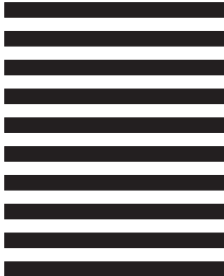
As a U.S. Citizen you may now take advantage of this unique one time opportunity without any cost under federal and state law. To learn more about these tax savings, return the attached postage paid card at your convenience.

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