

» Cleveland Financial

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# CREATING A PERSONAL PENSION:

How fixed indexed annuities are changing the retirement game

## Listen to Dave Mortach Live:

Saturdays 6-7 a.m. on WNCX-FM 98.5

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Sundays 8-9 a.m. on WTAM-AM 1100

## As Seen In **Bloomberg Businessweek, Fortune & Money**

**A**re these too good to be true?  
It's a question Dave Mortach hears weekly when he talks about fixed indexed annuities, a financial tool that he claims delivers the safety of a bank and the potential growth of the market.

"People say that you can't be completely safe and still share in market gains, but you can, and the answer is fixed indexed annuities," says Mortach, who hosts three radio programs in Northeast Ohio dedicated to the topic.

"Investors saw what happened in 2008, and they don't want to be part of that kind of loss again. Fixed indexed annuities create what I call a 'personal pension.' Only 10 percent of people have a pension today, and the other 90 percent need one."

While the majority of Mortach's fixed indexed annuities clients are in their 50s and older, he says the largest increase in interest has been from investors in their 30s and 40s.

"People of all ages are deciding they don't want the up-and-down risk of the market," Mortach says. "When they put money into a fixed indexed annuity, they know it's going to be there when they need it."

### The Secret Is Out

Once prospective clients understand the opportunity, the next question Mortach hears is, *If fixed indexed annuities are so great, why haven't I heard of them before?*

"That's why I've got three radio shows," answers Mortach, who also offers guidance on tax-free retirement planning and life insurance strategies that include long-term care options. "Fixed indexed annuities have only been around for 20 years, and it takes time to get the word out. Banks, by comparison, have been around over 200 years in this country."

For those still leery of his proposition, Mortach points to the fact that he's been in the annuities business for almost two decades and has had zero complaints filed against him at the Better Business Bureau®. He is also backed by scores of clients who regularly express their gratitude for his help in protecting their hard-earned assets.

"Everyone comes into my office afraid they're going to lose their money," Mortach says. "I would encourage anyone with doubts to come meet with us and let us help them be spared from that fear."

**Mortach Financial** is located at 3491 Napa Blvd. in Avon, OH. For more information, call **440-391-4753** or visit **mortachfinancial.com**.



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