

Save More Money!

Make More Money!



SPRING NEWS LETTER

Oh happy day it's warmer outside!

Hello from all of us here at **Pate & Smith Investment Group.**

We want to **thank all of you** for your business and friendship. Pate and Smith Investment Group could not exist without your loyalty and friendship. We truly appreciate you and try to do our best daily for you and your families.

Check out the best CD replacement. Flip the page.



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Guaranteed 4.25%
Yr. 1 3.25% yr. 2
thru 5

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grandchildren
earn guaranteed
6%

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Guaranteed for 5 years!



Call Today!

Ron Pate or Eugene Smith



Ron



919-734-4075



Eugene

Safe Harbor Bonus Guarantee Annuities are issued by Atlantic Coast Life Insurance Company. Annuity contracts, with their terms and limitations, as well as individual features are subject to state regulations and may not be available in all states. Product specifications vary by state, consult your agent.

Don't miss the **free gift certificates** at the end of this newsletter.

I recently received a call from a gentleman that had \$300,000 in a CD at his bank that was up for renewal. He had been getting 1%, and the bank was dropping his rate to .8%. His money was looking for a new home. He asked me what I could offer. I said 4.25% for 1 year and 3.25% for the next four! That's over 3 times what the bank was offering. What would you do? Think about that for a minute and while I tell you a short story.

A few years ago my friend Keith and I were in the jungles of southern Mexico on a high adventure. We found two young Mayan boys that offered to paddle us, in a small wooden boat, across a lagoon to an area where we could see howler monkeys. As it turned out the howler monkeys were not the highlight of the trip, but the paddle across the lagoon was beautiful. The lagoon was huge with crystal clear water and a powdery white sand bottom. It was surrounded by palm trees and other lush, green, tropical vegetation. When we landed on the other side, there were wild orchids and other colorful tropical flowers. We were having such a great time exploring that the time slipped away, and it was pitch dark before we could get back to the boat.

We had one small flashlight to light our way. As we slipped in the boat and slid into the water we noticed a sight I had never experienced before and don't look forward to experiencing again. In the blackness we could see glowing balls that appeared to be floating on the water. We immediately realized it was alligator eyes. Many, many alligators all around us. It became frighteningly clear that we were in a very small boat with only about 8 to 10 inches of rail down to the water. The young boys calmly paddled us back toward the opposite shore. It was the darkest night I can ever remember. But then everything changed. We looked up. Because it was so dark and the skies were so clear we were able to see one of the most beautiful sites I have ever seen. The

heavens were on fire with millions of bright stars. Somewhere on the way back while we were enjoying this amazing sight it happened. A meteor! It was falling almost straight down. Then it exploded with a rainbow of colors. Of all the beautiful things I have seen in my life this was one of the most amazing. Had we continued to let our fear control us we would have continued to look down and would have missed this awesome experience. We safely arrived on the other side with an unforgettable memory. The moral of my story is when fear comes remember to look up or you might miss something really good. For example; 4.25% for one year and 3.25% for the next four. When I asked you to think about that a little earlier was your first thought "I don't want to tie my money up for 5 years." In other words, did you look down. Well look up and realize this:

1. That's over 3 times the banks return I mentioned.
2. I have had clients in my office recently that had their IRA's with a well-known local bank making .1%. 3.25% is 3,250% higher return!
3. Even incurring (if you had an emergency and had to cash in early) the surrender charge at the end of the 2nd year you could walk away with your principal plus .5% - year three 4.75%, year four 9%, year five 17%. What would you have made at the bank?

Look up and call me.

Office: **919-734-4075** or Anytime: **919-738-0621**

Ron Pate

Do you want to leave your spouse, your children, or grandchildren money when you pass away?

Life insurance is often the first thought. We can help you find the best deal and the best plan for you. Life insurance is a great way to leave tax free money to beneficiaries, but not the only way. You can also leave tax free money to beneficiaries with Roth IRA's.

Ask us how you can get 6% guaranteed for 10 years on money you want to leave to your spouse, children or grandchildren.

Do you or someone you know have a 401(k)? Are you or they 59 ½ or more and still working?

At 59 ½ you can roll all or part of your 401(k) to a personal IRA without taxes. At 59 ½ do you really need to risk your money in the stock market? You can roll all or part of that hard earned money into a guaranteed personal IRA that will guarantee you an income no matter how long you live. Let me show you how you will be guaranteed a higher return than the average person makes in the stock market.

Do you have a family member that you would like to get life insurance on but you think they are uninsurable?

Look up. We can insure anybody. As long as they are still breathing we can insure them. You will likely be surprised that the price is reasonable. We will shop companies for you to find you the best offer.

For the past two years Chiropractor, Dr. Kevin Baker has had an office in our building complex. He gives adjustments to our office manager Janice and myself on a regular basis. He is very good at what he does. He is also very smart man on many subjects. As well as being a doctor of chiropractic he holds a degree in engineering. He is also a qualified tax preparer.

We have recently made a deal with him. He is now paying us rent with **gift certificates** that we plan to give to you as **Thank You gifts** just for being our clients. We really appreciate you! If you want a \$90 gift certificate (enough for an exam and your 1st adjustment), give us a call. They are limited and given out in the order that you call in. So don't delay call today. If you don't need them feel free to pass them on to a friend or family member that does.

Thank you so much for the referrals of your family and friends. If you have referred someone recently and haven't received a substantial gift from us, let us know. Thanks again.

All of us here wish you a wonderful Spring and if life sometimes gets dark and you seem to be surrounded by life's gators, don't forget to look up.

Ron Pate

