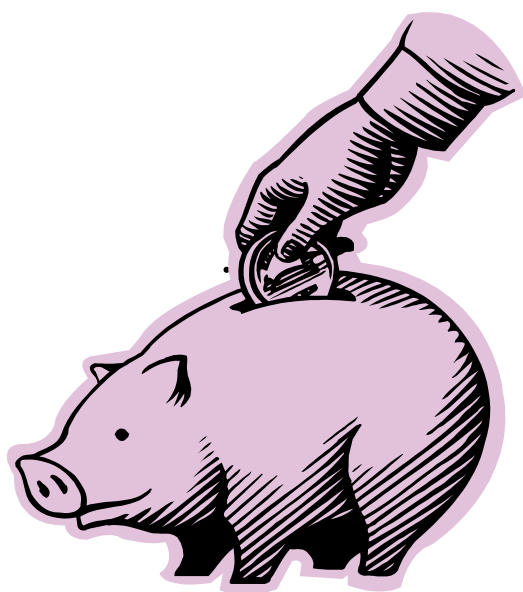


Put More \$ in Your Bank...

Retire at...



PA vs. MD

Did You Know...

You Save 7.8% Income Tax by Retiring in PA

MD Income Tax on Retirement	4.75%
Carroll County Local Income Tax	3.05%

VS.

PA Income Tax on Retirement	0%
PA Local Income Tax on Retirement	0%

Stoner's Farm Utility Cost Savings:

Avg. Natural Gas Heating Bill \$46.00 Mo.

Avg. Electric Bill \$75.00 Mo.

Averages Based on 2000 Sqft Single Level Villa

PA State & Local Income Tax Benefits:

- Social Security Benefits **TAX EXEMPT**
- Public and Private Pension Funds ... **TAX EXEMPT**
- Inheritance to a Surviving Spouse ... **TAX EXEMPT**
- IRA Withdrawals Taken Upon Retirement after age 59 **TAX EXEMPT**
- Life Insurance Proceeds Payable to a named Beneficiary or to a Descendant's Estate **TAX EXEMPT**

Pennsylvania is one of the most generous states in the nation when it comes to offering income-tax exclusion on a wide variety of retirement income.

Rated Among Top 5 States to Retire!

Individual tax circumstances may vary. The counsel of a financial advisor should be sought on an individual basis.