

Get Some Fixed Annuity S.T.Y.L.E.

Looking for some financial security in your retirement strategy? Integrating a fixed annuity into your plans can offer many benefits including safety, tax-deferral, yield, liquidity, and estate advantages.



Annuities provide safety from market risk. They're backed by the financial strength of the insurance company from which the annuity was purchased and are closely regulated by State Insurance Departments.

Fixed annuity earnings are tax-deferred. Earnings may accumulate faster than other investments. You receive interest on both your principal and on your accumulated interest.

Fixed annuities provide a guaranteed minimum interest rate yield for the life of the contract. Competitive interest rates, combined with the benefit of tax-deferral, make fixed annuities an attractive choice for conservative savers.

In cases of financial emergencies, most fixed annuities offer liquidity through penalty free withdrawals. Also, many offer a confinement waiver of surrender charges to increase the total penalty-free withdrawal amount available to you, provided certain conditions are met.

When you choose to begin receiving income payments, a tax-deferred annuity may provide you a tax-favored income, depending on your financial position. The greatest estate advantage of this is your annuity may also avoid probate, keeping your financial affairs confidential.

For more information on fixed annuities, call or ask to see your CMIC Financial Services Representative at Capitol Federal Savings to arrange for your FREE investment planning session.

Any guarantees offered by a fixed annuity are based on the claims paying ability of the issuing company, not the FDIC or any other Federal Government agency. Surrender penalties may apply to withdrawals and withdrawals made prior to age 59-1/2 are also subject to a 10% IRS early withdrawal penalty. Capitol Federal Savings and CMIC Financial Services are separate and unrelated companies. Products offered by CMIC Financial Services are:

Nickels & Dimes

Q: My husband and I want to begin an IRA savings plan. What options are available with Capitol Federal?

A: An IRA is a great way to supplement your retirement while also providing favorable tax benefits. Since the FDIC recently increased the insurance level from \$100,000 to \$250,000 for IRAs, this is another advantage to opening an IRA since your investment will always be protected.

IRA contribution limits have increased over the last several years allowing for more of your IRA investment dollars, including the interest earned, to be tax-deferred. Between now and April 15, you may fund an IRA for the year 2007. The 2007 contribution limits are \$4,000, or 100% of your earned income, whichever is less. In addition, if you are age 50 or older in 2007 you may make an additional "catch-up" contribution of \$1,000 for a total of \$5,000.

For 2008, you may make a contribution of up to \$5000 or 100% of your income and also make the additional \$1,000 catch up contribution if you are age 50 or older.

Contributions may be made to either a Traditional or Roth IRA. In order to be eligible to contribute to a Traditional IRA, the IRA holder must have earned income and be under the age of 70½. Contributions may be made to a Roth IRA at any age as long as you have earned income, however income limits and the IRA holder's tax filing status will determine whether or not they are eligible to make a Roth IRA contribution. In addition, you are never required to take a distribution from a Roth IRA. Consult with your tax advisor to determine your income limits and which IRA is most beneficial to you.

Capitol Federal has a wide range of IRA investment options to help you meet your financial goals. Start investing in your future – it is never too early or late to begin a savings plan.

**Not Insured By FDIC
Or Any Federal Agency**

May Lose Value

**No Bank Guarantee
Not a Bank Deposit**

HERITAGE TRAVEL CLUB 2008

Discover America and the World Together

CANADIAN ROCKIES & GLACIER NATIONAL PARK - NEW!

July 12-20, 2008 (Tour #08026)

Don't miss this wilderness adventure! You'll view some of the most scenic wonders of North America and enjoy the world's largest rodeo, the Calgary Stampede. \$2,699 per person/double occupancy.

NEW ENGLAND & CAPE COD

October 4-11, 2008. (Tour #08017)

Experience the beauty of a New England Autumn. \$2,249 per person/double occupancy.

N.Y. THANKSGIVING THEATRE TOUR

November 25-29, 2008 (Tour # 08014)

Don't miss our most popular tour! Call now to make your reservation. \$2,295 per person/double occupancy.

OMAHA HOLIDAYS TOUR

December 7-8, 2008 (Tour #08018)

New to the tour! Enjoy a "Christmas in Germany" celebration and "The Christmas

Carol" at the Omaha Community Playhouse. Experience an "Irish Christmas at Father Flanagan's House". \$299.00 per person/double occupancy.

NEW THEATRE

December 10, 2008 (Tour #08020)

Always a treat for the Holiday season! Join us for a delicious lunch buffet and a delightful play at the New Theatre. Show to be announced. \$79.00.

PLAINS OF AFRICA - KENYA SAFARI

February 4-17, 2009 (Tour #09016)

Includes airfare from KC to Nairobi, Kenya, and 33 meals. Fully escorted 14-day wildlife safari tour. \$6,699 per person/double occupancy.

For more details, visit travellers.vacation.com or www.capfed.com and link to Heritage Travel Club News or CALL 1-800-382-6700 or 749-0711 (from Lawrence). Ask for the Heritage Travel Club. Space is limited, so make your reservations today. Prices, dates and shows subject to change without notice.

ON THE HOUSE:



Spring Into Action

with the right tools for the job, the right contractor and

...the right home improvement loan!

Stop by your nearest Capitol Federal office or call our Customer Service Center at 1-888-8CAPFED (1-888-822-7333).



True Blue® for over 110 years

700 South Kansas Ave.
Topeka, KS 66603



Exciting News...Travelers Announces New Auto Insurance Program

Travelers recently introduced a new auto insurance program - Quantum - offering excellent savings. It also is beneficial to combine both one's homeowners and auto insurance into one program with Travelers. Since 1864, Travelers has been providing great policy coverage, and representing Travelers Property Casualty, Capitol Agency has the protection you need, when you need it.



Travelers is a member of the St. Paul Travelers Group,

against accidents in 1864, first to issue automobile insurance 100 years ago and first to open a school to train insurance agents. First in 1864, Travelers is still first today.

with over \$112 billion in total assets and is #85 on the Fortune 500 list.

If you live in Kansas or Missouri, call your local Capitol Agency representative to receive a no-obligation proposal on your home and auto insurance needs. Keep your family safe through Travelers' new Quantum auto insurance program, combined with its homeowners program.

These products are offered by Capitol Agency, the insurance affiliate of Capitol Federal Savings Bank, Topeka, KS. These products are not obligations of Capitol Federal or any of its subsidiaries. The purchase of these products is not a condition for any loan, loan renewal or other products or services.

Not a Deposit	No Bank Guarantee	Not FDIC Insured
Not Insured by any Government Agency		May Lose Value

Bringing an unsurpassed range of products and services to you, our customers, Travelers keeps you covered. Capitol Agency is proud to be a part of the Travelers' tradition.

Travelers has a rich history as the first to insure



Call Your Capitol Agency Representative at 1-800-222-7312

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Help For Homebuyers

Capitol Federal is proud to serve as a sponsor for the following homebuyer counseling agencies in our communities. Contact your nearest agency for assistance and/or seminar dates and reservations for buyer education classes.

Greater Kansas City

- El Centro, Inc. – 913-677-0100
- NHS of KCMO – 816-822-7703
- Community Housing of Wyandotte Co. – 913-342-7580
- Greater KC Housing Information Center – 816-931-0443
- Harvest America – 913-342-2121

Topeka

- Housing & Credit Counseling Inc. (HCCI) – 785-234-0217

Wichita

- Community Housing Services – 316-685-2656
- Mennonite Housing – 316-942-4848
- Urban League of Kansas – 316-262-2463
- Consumer Credit Counseling Service (CCCS) – 316-269-0755
- Housing Service Department – 316-462-3766

Lawrence

- HCCI – 785-749-4224
- Tenants to Homeowners – 785-842-5494

Manhattan

- HCCI – 785-539-6666

Emporia

- HCCI – 620-342-7788

Salina

- CCCS – 785-827-6731

