

Fixed-Rate Annuity – An Excellent Investment Option

Now may be an excellent time to consider a fixed-rate annuity. Fixed-rate annuities provide many benefits, including safety from market risk, tax-deferred growth, avoidance of probate and excellent yield and liquidity.



A key element of the fixed-rate annuity is that your principal is guaranteed. Not only is your principal guaranteed, so is the minimum interest rate. When you invest money in a fixed-rate annuity, you have the financial backing of the insurance company from which the annuity was purchased.

If you have a low-risk tolerance, then a fixed-rate annuity may be for you! Fixed-rate annuities provide a set rate of return for a guaranteed minimum interest rate for the period of the contract. The guaranteed interest rate varies depending on the annuity you choose and the period of time selected.

Many fixed-rate annuities offer liquidity through penalty-free withdrawals. Some annuities offer confinement waivers increasing the total penalty-free withdrawal amount available to you, provided certain conditions are met.

When you begin receiving income payments, a tax-deferred annuity may provide you with tax-favored income. One of the greatest estate advantages of a fixed-rate annuity is you may avoid probate, keeping your financial affairs confidential.

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Not Insured By FDIC Or Any Federal Agency	May Lose Value	No Bank Guarantee Not a Bank Deposit
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HERITAGE TRAVEL CLUB 2007

Discover America and the World Together

❑ **HAWAIIAN ADVENTURE - NEW!**

March 13-22, 2008 (Tour #08016)

Join us for an excellent nine-night Hawaiian Adventure, featuring the three islands of Oahu, Kauai and Maui. Enjoy the Polynesian Culture Center, a tour of Pearl Harbor, including the *USS Arizona*, The Society of Seven dinner and show, Wailua River Cruise to the Fern Grotto, Waimea Canyon and the Kauai Coffee Company, Iao Valley, viewing the Iao Needle, and experience a traditional Polynesian Luau. \$3,599 per person/double occupancy.

❑ **IRISH TREASURES TOUR w/OPTIONAL GOLF PACKAGE**

May 15-24, 2008 (Tour #08015)

A true jewel that should not be missed. Selling fast! Golfer or not, our tour members have enjoyed this tour, taking them to Dublin and Trinity College, with "The Book of Kells", Blarney Castle, Blarney Woollen Mills, the Dingle Peninsula scenic drive, Cliffs of Moher and the Burren area. On May 22, golfers may play their choice of either Ballybunion Course, the Killarney Killeen Course, or Mahoney's Point. All this and much more! \$3,099 per person/double occupancy.

❑ **CANADIAN ROCKIES & GLACIER NATIONAL PARK**

July 5-13, 2008 (Tour #08026)

Don't miss this wilderness adventure! With icefields, rushing streams, lovely waterfalls, glacial peaks and towering summits, you'll view some of the most scenic wonders of North America. Along the way, you may also see exciting wildlife, including grizzly bears, elk and moose. Then, enjoy a day at the world's largest rodeo, the Calgary Stampede. \$2,699 per person/double occupancy.

❑ **NEW ENGLAND & CAPE COD**

October 4-11, 2008 (Tour #08017)

This tour of five New England states continues to be one of our favorites. Experience the beauty of a New England Autumn and savor a traditional lobster bake. \$2,249 per person/double occupancy.

❑ **NEW YORK THANKSGIVING THEATRE TOUR**

November 25-29, 2008 (Tour # 08014)

Don't miss our most popular tour. Call now to make your reservation for next Thanksgiving. Price to be determined.

❑ **OMAHA HOLIDAYS TOUR - NEW!**

Information TBA Soon!

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.

Nickels & Dimes

Q: I am the only owner listed on my Capitol Federal account, as well as my title for my home. What will happen to my money and my home when I die?

A: On a single-ownership account when you are deceased, and if the account is not a Payable on Death (POD) account, the money will go to your estate to be distributed either to your heirs-at-law, or if you have a Will, then to the beneficiaries named in the Will. To avoid the necessity of opening an estate in the probate court, the account could be made a "payable on death" (POD) account, which will pass the account directly to the person(s) listed on the account, or the account could be made into a joint-tenancy account and the account will pass to the surviving joint tenant. Your decision will help make financial distributions simple for your family during a very difficult time.

For your home, you could consider a Transfer on Death (TOD) clause on your title. This is done by deed, listing who should receive your home upon your death. The deed is prepared and filed with the Register of Deeds within the county where the home is located. While a TOD clause may be the answer for some, it may not be the answer for you.

As always, before making any decision, consult your attorney and your tax advisor for guidance. You need to look at all your options before making such an important decision for yourself and your family.

At Capitol Federal, we want to help you enjoy peace of mind. Once you determine the way you would like to have your account and home listed, we at Capitol Federal will be happy to serve you.