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**MARKOWSKI  
INVESTMENTS**  
Financial Planning and Wealth Management  
A SEC REGISTERED INVESTMENT ADVISORY

## Markowski Investments is Your Annuity Watchdog

After years of talking and writing about the many issues surrounding annuities, our Registered Investment Advisory, **Markowski Investments**, decided to construct this site as a resource to educate the investing public about the ins and outs of all types of annuities. The fact is, annuities can be a great purchase as part of an overall retirement plan if the right product is purchased and managed thereafter. However, far too often so-called annuity sales gurus make claims of guaranteed investment returns far greater than a CD rate or a guarantee of principal while capturing the upside of the market. Marketing material for many annuities often looks too good to be true. The liquidity of specific annuities can be a problem due to high surrender charges.

We understand that answers to all your questions regarding an annuity you own or are thinking of purchasing may not be found here. That is why we have made ourselves available to you, the investing public. Simply call our toll free number, 888-950-0940, for a free consultation with CERTIFIED FINANCIAL PLANNER™ **Matthew Markowski**. As a CFP®, he has a fiduciary responsibility to provide advice that is aimed to benefit you. He is not tempted by the large commission dollars many annuities carry. You can also email Matthew at [matt@minvest.com](mailto:matt@minvest.com). “Make no mistake, I will provide you with conflict-free advice that is in your best interest and by doing so, hopefully earn your trust and business.

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