

As an industry, we are not versed in the nuances of distribution

Save your clients 40%!

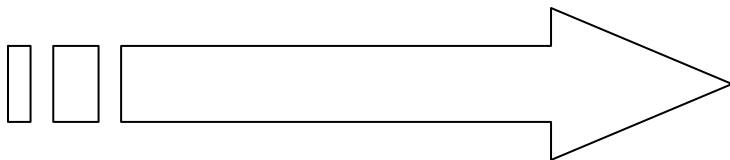
Case Facts

Your 65 year old clients have told you they will need income of \$20,000 beginning in 10 years. What is your plan of action? Many reps today simply sell the client an indexed or variable annuity with income riders. After all, the sales story has some pretty good snake oil. *We'll double your money in 10 years – guaranteed, and then pay you 5% income for life.* Sounds pretty good, but is it truly the best thing for the client? Is there a cheaper solution? Yes, a much cheaper solution and it is liquid and flexible.

Using the facts above, a variable or indexed annuity with \$200,000 premium in an income rider would be \$400,000 in 10 years for income purposes and give the client \$20,000 per year for life. **However, the same objective could be accomplished spending 40% less with a Deferred Immediate Annuity.** Using a DIA, \$120,000 will guarantee the client the same \$20,000 beginning in 10 years. It also has some wonderful contract features:

- A liquidity feature if folks change their minds before the income starting date
- Clients can change the income starting date
- A commutation feature provides emergency cash once income starts
- An income restoration feature if income is temporarily reduced via commutation

This wonderful product may provide you additional peace of mind knowing that you gave your clients and prospects the absolute best financial advice available to them. Call me for a quote and sales literature.



Pat Way CLU, ChFC

Your annuity resource

(800) 825-5279