

YOUR CLIENT'S FINANCIAL NEEDS

"if this"

THE ANNUITY SOLUTION

"then this"



ACCUMULATE WEALTH

? Want a **Guaranteed Interest Rate?**

! Multi-year Guarantee Annuity

? Want possibility of **higher return?**

Tied to Market Indices

! Fixed Index Annuity

Tied to Current Rate Environment

! Fixed Annuity



INCOME

? Want **Income NOW?**

Needs access to principal

! Fixed Income Annuity With Income Rider

No need for principal access

! Immediate Annuity

? Want **Income LATER?**

Accumulation Focused

! Fixed Index Annuity with Income Rider

Income in the Distant Future

! Deferred Immediate Annuity



LEGACY

? **Non-Qualified Money?**

With Underwriting

! Single Premium Universal/IUL/Whole Life

Without Underwriting

! Fixed Index Annuity with Enhanced Death Benefit Rider

? **Qualified Money?**

Without Underwriting

! Fixed Index Annuity with Enhanced Death Benefit Rider



LONG TERM CARE

? **Non-Qualified Money?**

Simplified Underwriting

! LTC/Annuity Hybrid

Without Underwriting

! Fixed Index Annuity with LTC Doubler Rider

? **Qualified Money?**

Without Underwriting

! Fixed Index Annuity with LTC Doubler Rider



RMD CONCERNS

? **Don't want to take RMD's Now?**

! QLAC (Qualified Longevity Annuity Contract)

? **Want to take RMD's and leave a legacy?**

! Fixed index annuity with Legacy Rider