

Annuity Sampler

- 5 Year 4.1%
- 7 Year 4.5%

Bonus Annuity

- 9.9% Year 1
- 3.9% Years 2-6

Call today about
our
**HOT SELLING
EIA's & SPIA's**

**\$100 for the first
ten new brokers
who give us a call
with a case!**



TIME FOR ANNUITIES?

You and your clients see this message every day in the news and in the insurance media, but it still hasn't sunk in: **"An immediate annuity is an excellent idea for most people's retirement plans"!**

We second the motion. Losses and gyrations in the investment markets simply drive home the point that most of us really don't know how to invest our money very well. It is advisable for most of us to take at least a healthy portion of our qualified retirement money (SEP, IRA, 401k, TSA, etc.) and purchase a personal pension, otherwise known as a single premium immediate annuity (SPIA).

- A SPIA can provide secure income your client can count on, now and in the future.
- A SPIA can be structured to guarantee full return of premium.
- A SPIA payout can increase to offset inflation.
- A SPIA can accommodate persons with health risks.

Most of all, a SPIA can relieve your client of anxiety about his or her retirement portfolio. We represent the "best of the best" when it comes to carriers that are aggressive in the immediate annuity market. Call any of us for a quote today.

SPEAKING OF TERM . . .



Many prospects are simply unable to contemplate paying permanent insurance premiums right now. They've lost so much equity in their other investments and feel pressed to rebuild it. We think you need to consider "laddering" term policies to both protect your client's investments to recovery and also their personal planning objectives.

Pick a strong term company – we have nearly all of them! – redefine your client's objectives and time horizons for achieving them – and structure a convertible term portfolio accordingly. We offer essentially year to year fixed term rates varying from ten to thirty years. If you do this you're really matching liabilities at the lowest possible current cost. In fact, the additional policy fees you'll pay are inconsequential compared to the problems you'll solve.

NEWS BITES.

Here are a few quickies you may have missed in the insurance news:



- **John Hancock** will now offer super preferred rates with occasional cigar use.
- **Prudential** has very aggressive weight charts, particularly for standard rates (5' 10" and 265 lbs. gets standard).
- **Transamerica** will issue preferred over age 60, and preferred plus over age 65, regardless of family history and they've increased their maximum nonsmoker term issue ages to 78 for 15 year, 70 for 20 year, and 58 for 30 year.
- **United of Omaha** and **Nationwide** have exceptionally strong financial ratings. Think of them when ratings are an issue for your client.
- **West Coast** just revamped their very competitive Platinum Plus UL product. Please quote it if you've quoted it recently.

And from The Rucker Company:



Summer hours will begin after Memorial Day. We'll close at 1:00 on Fridays beginning May 29th and continue until Labor Day.

THANKS FOR YOUR BUSINESS ALWAYS.

