



## Fixed Annuity Catch Phrases

- Read
- Memorize
- Use these catch phrases

### The three main reasons people buy fixed annuities are:

- 1. Tax Deferral** “Would you rather pay taxes today or tomorrow? The longer you wait to pay taxes, the bigger the nest egg you may have down the road.”
- 2. Competitive Yields** “Would you be interested in an investment paying \_\_\_% interest?”
- 3. Safety** “This investment is backed by one of the three pillars of the investment community: An Insurance Company.” (The other two pillars are the Banking System and the U.S. Treasury.)  
“And we only pick the best insurance companies in the industry.”

### Here are some additional catch phrases you should try. Make the ones which work best for you part of your standard annuity presentation. They will help you explain fixed annuities in ways your customers will understand:

<b>Taxes—Don’t Pay Now, Pay Later</b>	The reasons you wait until April 15 to pay your final tax bill are some of the same reasons you should defer taxes with a fixed annuity. And if you think waiting a few months is worthwhile, you should see the difference deferring taxes for 30 years can make!
<b>Money-Back Guarantee</b>	You will never receive less than what you put in. Period. It’s part of the money-back guarantee the insurance company makes. If you need some or all of your money at any time, just come see me and I will make sure you get it. *
<b>Highly-Rated Insurance Companies</b>	Just like you don’t worry about whether your home, car or life insurance companies will pay you if you make a claim, you don’t have to worry about your fixed annuity insurance company. I only recommend highly-rated insurance companies that allow both you and me to sleep well at night.
<b>Faster Growth through Tax Deferral</b>	Instead of giving Uncle Sam your tax money each year, you get to earn money on your tax money for all the years you keep it in a fixed annuity. While Uncle Sam gets his tax money eventually, tax deferral lets you earn interest on that money for all those years instead of letting the government spend it.
<b>Monthly Check at Time of Distribution</b>	If you would like a check sent to your home or directly to your bank account every month, this is a great way to do it! There’s nothing like receiving that regular monthly check for your interest. *
<b>No Upfront Sales Charges</b>	Unlike many investments, fixed annuities have no upfront sales charges or administrative charges. One hundred percent of your money goes to work right away.
<b>Reduce Your Current Tax Bill</b>	The interest you earn in a fixed annuity is not counted as current income if you leave it in the fixed annuity. This means you don’t receive a 1099 form from the IRS; and that means you can reduce your current tax bill. Why pay more taxes than you have to?
<b>Avoid Probate</b>	If you have ever been through probate, you know it can involve all kinds of unwanted costs, delays and publicity. Fixed annuities avoid the probate process and all of its costs, delays and publicity. This way your beneficiaries receive more money and receive it faster.
<b>Easy In, Easy Out</b>	If you ever need to take money out or add money to your fixed annuity, just come see me. I can take care of it for you.

- Fixed annuities are really very simple, so keep it simple when explaining what they are and how they work.
- Use some of your favorite ideas from the suggestions listed above.
- Develop key phrases which work best for you and memorize them so they roll off your tongue.

\*Taxes are due on the accumulated growth when withdrawn. There may be an IRS tax penalty, if money is withdrawn prior to age 59½. Surrender charges may apply on withdrawals.

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