



## The Perfect Investment

### Ask your customers this question:

If you could create your own investment, which features or benefits would you choose?

**This is what they'll say.**

**This is what you'll say to show you understand what they want.**

**“Safety”**

“Something you can feel comfortable with.”  
“Something you don't have to worry about.”  
“Something that is guaranteed.”

**“High Interest”**

“Earn more money.”  
“Something that will give you a little extra income.”

**“Tax Advantages”**

“No 1099 every year, so your money works harder.”  
“You are in control of your taxes instead of the IRS.”  
“You choose when to pay taxes.”

**“Easy Access to My Money”**

“Money when you want it or need it.”\*

**“No Upfront Sales Charge”**

“100% of your money goes to work for you immediately.”

**“Avoids Probate”**

“Family protection. When your heirs need the money most, they have access to it.”

“So what you are telling me is that you want an investment with safety, high interest, tax advantages, easy access to your money, no upfront sales charges and that avoids probate. There is an investment which gives you all of these features and benefits. It's called a tax-deferred annuity! It's like the conservative savings vehicles you are used to but with the tax advantages you need today.” Use this “Perfect Investment” presentation next time you have a public seminar, branch awareness training, or one-on-one presentation.

\*Taxes are due on the accumulated growth when withdrawn. There may be an IRS tax penalty, if money is withdrawn prior to age 59½.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