HOW TO RE-ENERGIZE YOUR SALES WITH ANNUITIES

Looking to give your production a boost? Cross-selling annuities to existing clients helps you maximize your book of business. Simply RECHARGE your sales strategy to generate

more income and supply safe retirement solutions.

REVIEW CLIENT PROFILES

FOR OPPORTUNITIES

ideal annuity client. Almost half of individual annuity owners purchased their first one between ages 50 and 64. Four out of five have overall household incomes under \$100,000 per year.1 EVALUATE THEIR

Look for people who fit the profile of an



Use what you already know to determine who

LIKELINESS TO BUY



CONTACT TOP PROSPECTS

would be interested in purchasing an annuity.

What type of spender/saver is the client?

retirement plans. HELP YOURSELF TO A GOOD

Reach out to potential annuity prospects

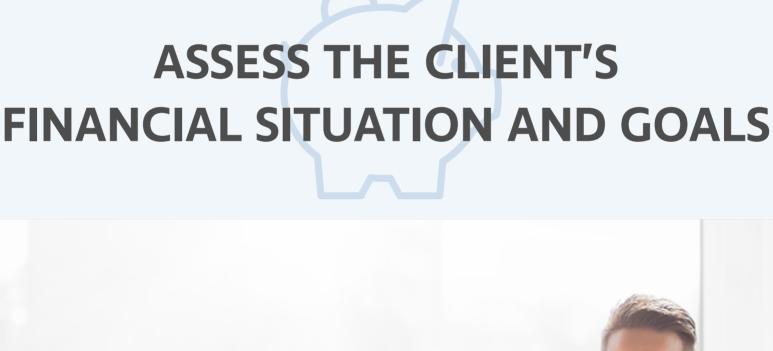
they'd like to meet to review their

current insurance and/or



listening to their responses.

Prefill a copy of the fact finder for the client before your appointment. Upon meeting, complete the sheet by asking the client questions and actively



Review the facts. If your client can afford and benefit from an annuity, explain that you can set them up with a product that offers them guaranteed income in their golden years.

REVEAL THE

BENEFITS OF ANNUITIES

About half of non-retired Americans

are totally unfamiliar with annuities.2 Let the

client know that annuities offer tax benefits

and higher growth potential than other

conventional investments and have no

annual contribution limits.

National average interest rates for CDs with a term

length of 5 years or less range from 0.07% to 0.92%.3

Fixed annuities can offer interest rates from 4% to 10%.

GIVE THE CLIENT PERSONALIZED

ILLUSTRATIONS AND RECOMMENDATIONS

Show them the numbers for their projected growth potential. Remember to comply with the fiduciary rule and only suggest actions and products based on the client's best interest.

EARN YOUR FAIR

SHARE OF COMMISSION

Be transparent about all fees, benefits, expenses, commissions, and conflicts of

> necessary attestation and disclosure agreement forms before sealing the deal.

interest. Also, have your client sign the

Sources:

³"Weekly National Rates and Rate Caps." Federal Deposit Insurance Corporation, 22 Jan. 2018.

²"TIAA 2017 Lifetime Income Survey executive summary." TIAA-CREF, 2017.

To get a free one-page fact finder and discover all the ways Ritter can empower you to sell more, call 800-769-1847!

1"2013 Survey of Owners of Individual Annuity Contracts." Conducted by The Gallop Organization and Mathew Greenwald & Associates for The Committee of Annuity Insurers, 2013.

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