Conversation Cues: What to listen for when helping your clients.

A lot of retirement is problem solving. Clients may not be sure what their potential problems are or know what to ask.

As you work with your clients to create a comprehensive strategy, listen for cues that may indicate areas where you can help.

Lifetime Income

I know life can get increasingly expensive as I get older. I want options that can protect my money and income, but also gives me access to them. More than a third of fixed index annuity (FIA) owners elect to add an income rider to their contract,* which can ensure lifetime income. These riders can include enhanced payouts for costs related to physical decline and may be confinement driven. Plus, an FIA may have additional liquidity options throughout the accumulation phase**. Withdrawals effect income account value. For

annually) each year.

I am concerned about having enough income that lasts through retirement.

The average retirement is 20 years. An FIA with a lifetime income rider may help secure a lifelong income stream.

example, some annuity options allow for partial withdrawals (i.e. 10%

I'm looking for income my spouse and I can both count on in retirement.

An FIA with a lifetime income rider often has the option of a single or joint payout. With a joint payout income payment can be continued with the spouse. This can help avoid probate and provide added security for your loved one.

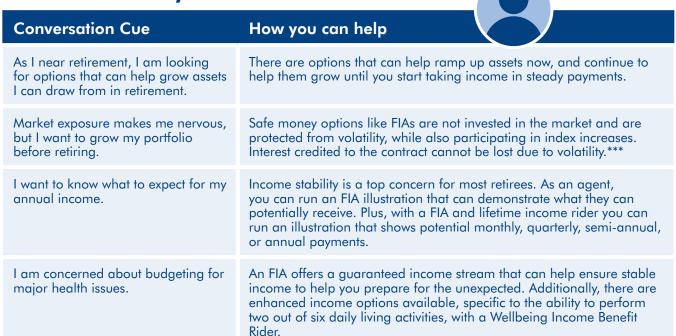
Tax Inquiry

Conversation Cue	How you can help
I am looking for options that can help build my nest egg without exposure risk.	A tax-deferred product such as an FIA may be a sound option for growing dollars until you take income.
I am in a higher tax bracket this year.	A tax-deferred option like an FIA may help ease the strain on your portfolio.





Retirement Stability



Principal Protection



rider, you may pay a small annual fee.



I have set aside for retirement.

I don't have the time or the resources to play catch up if I had a setback now.

An FIA can help protect principal from market exposure, which is increasingly important as retirement nears or as you enter retirement. This allows for increases by not losing dollars due to downturns that can set back retirement.

*38.8% of indexed annuity sales incur a rider Wink's Sales & Market Report, 1Q2019

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^{**} Withdrawals might effect income account value

^{***}Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or the index itself.