

POWER PLAY

#57

Ideal Producers Group is driven to help our advisors achieve success.

Power Play reveals a winning strategy from an advisor's playbook.

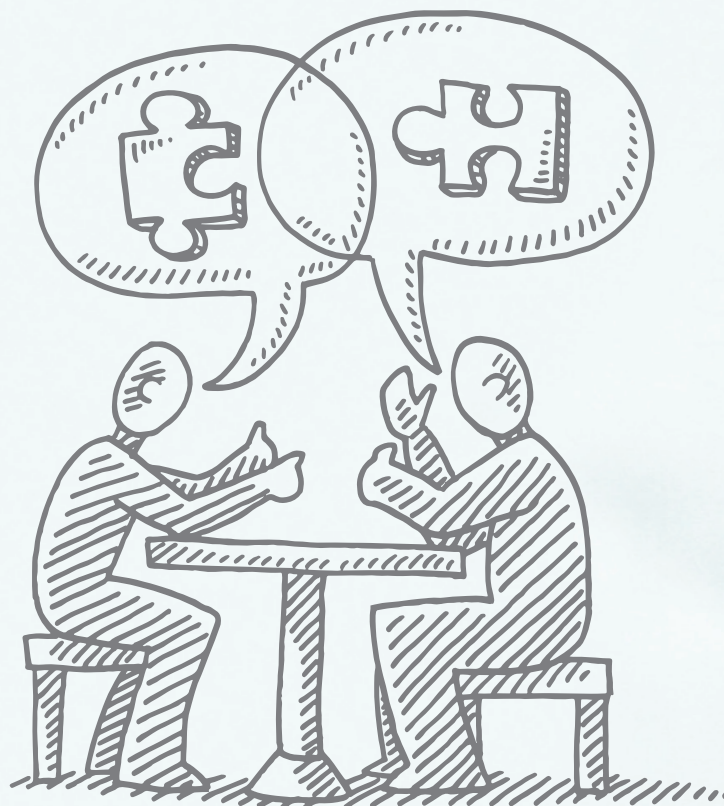
GAME PLAN: SPEAKING YOUR CLIENTS' LANGUAGE

It's no secret that success in this business requires a lot more than simply understanding finance or even being able to create detailed retirement plans that can adapt as client circumstances change and needs evolve. Advisors must wear a variety of additional hats, from friend and confidant to business owner and strategic partner to mentor and educator. As part of all these roles, being a strong communicator is a common thread.

To excel in communication, it's critical that you can get on the same page as those you serve. Meanwhile, numerous studies indicate a gap in consumer knowledge and understanding of many financial concepts and annuities in particular. How do you meet clients where they are and help them understand the value proposition of annuities and retirement planning services while also building confidence and trust in your relationships? It starts with using smart positioning and language that resonates.

Take, for example, this positioning technique from Kent Jacquay, creator of Indexalyzer and one who studies FIA performance return history probably as much as anyone in the industry. He's been quoted as saying that "FIA strategy

with fee is the best thing that has ever happened to the FIAs." He contends that under most all circumstances, strategies that allow clients to "buy up" higher caps and participation rates for a fee will generally outperform those strategies without fees (that feature lower pars and caps). However, the word "fee" brings up a perception of something being taken from us.



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How about we reframe this "fee strategy" interest option with terminology that promotes the concept, instead of discussing it with an inherently negative positioning? What if we called it "an opportunity to buy up higher gains"?

Instead of referring to a "fee," consider presenting to the client an index interest crediting option called a "buy-up opportunity rider." Agents might then share illustrations showing the standard rate projected return with the buy-up strategy illustration. Through this small shift, you could make a big difference in how clients perceive annuities with rate buy-up accounts.

Making changes to our vocabulary when speaking to clients is probably the easiest step we can take to increase consumer understanding

of annuities. This applies not only in your conversations but also in content on your website, in financial updates you share and in your social media postings. To easily expand on this positioning to other annuities features and benefits, access a copy of a helpful [Annuities Language Discussion Guide](#) created by the Alliance for Lifetime Income. Flip through it for a snapshot of the consumer mindset and how you can tailor your conversations to increase interest in the products and services you provide!

Working as a team helps us all win. Do you have a client with similar needs? Did this spark questions about a case you're working on? Contact your Sales Consultant to talk through potential products and solutions.



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MarketMax Index™ Annuity

New Index Annuity with
Rate Buy-Ups Offer
Competitive Advantages!

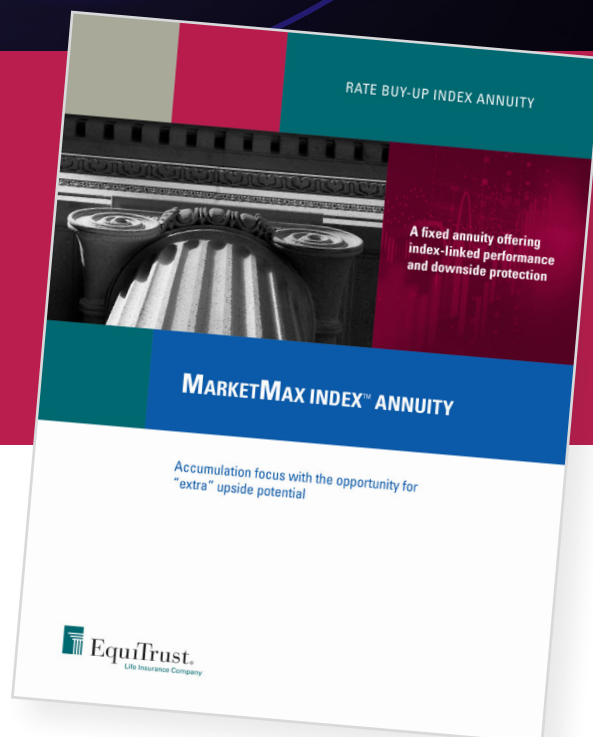


Product Specs

- 10 Year Design
- \$10,000 Minimum Premium
- Issue Age: 0-80
- Flexible Premium
- Buy-Up Account Annual Fee: 1.00%

Competitive Advantages

- S&P 500 illustrated rates are among the highest in the industry
- Diversify with four buy-up and two no-fee accounts
- Buy-Up account fee locked in – cannot increase
- Renewal Rate Transparency



MarketMax Index					
Index	Crediting Method	Fee	Rate	Illustrated Rate	Effective Illustrated Rate
	Fixed	No	4.00%	4.00%	4.00%
S&P 500 Index	1-Year Pt-to-Pt Cap	No	7.50%	5.96%	5.96%
S&P MARC 5% Index	1-Year Pt-to-Pt Participation	No	170%	8.17%	8.17%
S&P 500 Index	1-Year Pt-to-Pt Cap	1.00%	12.00%	9.19%	8.10%
S&P 500 Index	1-Year Pt-to-Pt Participation	1.00%	47%	7.19%	6.12%
Barclays Focus50 Index	1-Year Pt-to-Pt Participation	1.00%	180%	11.51%	10.39%
S&P MARC 5% Index	1-Year Pt-to-Pt Participation	1.00%	210%	10.01%	8.91%

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