



Four Seasons  
Financial Group, Inc.

## 3 Reasons **Not To Sell** Your Retired Clients an Income Annuity



### **1. None of your retired clients need more retirement income**

- An income annuity pays about 70% more per year than a CD with a 4% yield<sup>1</sup>, in effect offering your retired clients the opportunity to get a raise even though they're retired.<sup>2</sup>
- Our income annuity is highly competitive in the 60-70 age ranges.

### **2. Your retired clients are comfortable that their shrinking nest eggs will support them for as long as they live.**

- Regardless of the economy or financial markets an income annuity is guaranteed. Yes, an income annuity provides Guaranteed Lifetime Income!

### **3. Your retired clients' current income plans will be carried out for the rest of their lives, even after you retire as their advisor.**

- Fifty percent of retirees in their 80s are not in a cognitive position to manage money.<sup>3</sup>
- An income annuity is a self-completing, maintenance free solution – ensuring income arrives every month for the rest of your client's life.