

# What do you need to know?



*What are the key pieces of information you need to know before recommending an annuity?*

- How much risk is your customer comfortable with?
- Do they have a long-term investment goal?
- How important are guarantees and protection features?
- How strongly do they feel about minimizing tax liabilities?
- What is their level of satisfaction or dissatisfaction with the current rates of return on their money?
- Do they have a desire for a steady income today or down the road?
- What is their current level of emergency funds?
- Are there any significant planned purchases in the near future?
- What are their plans for their estate?
- What are their wishes regarding their legacy?

**Start by asking the customer what is important to them.**

"Tell me, what's important to you when choosing an investment?"

"What are your long-term plans for this money?"

"How does this money fit into your overall financial picture?"

"Can you help me understand your goals for this money?"

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WE'LL GIVE YOU AN EDGE<sup>SM</sup>



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