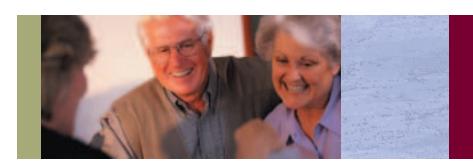
What clues should you look for?



What might your customers say or do that would indicate they might like a fixed annuity?

- Does not like the ups and downs of the market
- Worries about the safety of their money
- Focuses more on the "return of their money" than on the "return on their money"
- Shops for CD rates
- Complains about current rates
- Hates paying taxes on interest
- Does not spend the interest on their money
- Rolls CDs year after year
- Occasionally withdraws some money from their account
- Wants access to their money but rarely withdraws
- Feels leaving money to family is important
- Is familiar with the pain of probate



Not FDIC Insured	No Bank Guarantee
Not a Deposit	May Lose Value
Not Insured by Any Government Entity	

WE'LL GIVE YOU AN EDGESM



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