



Understanding Your Client's Needs

Recommending an Annuity

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

- How much risk are your customers 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 estates?
- What are their wishes regarding their legacies?

Start by asking customers 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?”

“Is it foreseeable that you will need this money in 1, 5, or 10 years?”

Not FDIC/NCUA Insured	No Bank Guarantee
Not A Deposit	May Go Down In Value
Not Insured By Any Federal Government Agency	



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