



# SAY THIS, NOT THAT

## The Best Way to Talk About Fixed Income Options with Clients

Choosing the right terminology to use when conversing with clients can make all the difference. Many clients are misinformed about annuities and may be holding on to incorrect assumptions about why they can be an important part of a comprehensive retirement plan.

To assist you with navigating the conversation, we've put together options to help you engage with clients about annuities: the features and benefits, how they help protect and preserve principal, and how they can grow supplemental retirement income.

<b>SAY THIS</b>	<b>NOT THAT</b>	
<i>Personal income</i>	<i>Income rider</i>	Focus on the benefits a fixed-income annuity provides the client, rather than the industry terminology, which may cause confusion or hesitation.
<i>90% liquidity</i>	<i>Surrender charge</i>	Oftentimes clients get caught up in charges and fees. But by focusing on the liquidity and other financial advantages annuities provide, they will better understand the low-risk, reliable income options that annuities contribute to their respective portfolios.
<i>Risk-free accumulation</i>	<i>Index crediting</i>	Indexed annuities are not a replacement for equities. They provide a lower-risk solution that complement equity-based accounts, offering a protection play as well as sustainable growth.
<i>Asset class</i>	<i>Annuity product</i>	Annuities are a fixed-income asset that should be positioned as part of a diversified, reliable, holistic retirement solution. Dispel myths and outdated stereotypes by framing annuities in this way.
<i>Legacy/Inheritance</i>	<i>Death benefit</i>	Redirect your clients' attention away from their passing and instead emphasize the positive financial impact they're providing beneficiaries.

## Use open-ended questions to start the conversation:

- “How concerned are you about running out of income in retirement?”
- “How are you planning to subsidize your Social Security when you retire? Will it be enough?”
- “Of the investable assets that you have, how much of it are you comfortable losing in the event of a market correction? To taxes?”
- “What steps have you taken to ensure your hard-earned assets will last for the rest of your life?”
- Would you benefit from a reliable stream of retirement income to counteract inflation, market fluctuations, and even extended medical events?
- “Other than life insurance, what are your inheritance plans for your loved ones?”
- “Who would receive your assets if you were to pass away unexpectedly?”



## Then talk about solutions that offer clients asset preservation *and* peace of mind:

- With a simple allocation change, I can help you manage risk, balance growth, and provide asset protection.
- Let’s put together a solution to help protect and grow your retirement income.
- Let’s look at ways to take some of the uncertainty out of your retirement years.
- I have solutions that insulate you from market risk, is tax-advantaged, and will supply a guaranteed stream of income in retirement.
- We can add liquidity and protection against unexpected medical costs.
- I have a solution that will help you make a smooth—and financially smart—transition from asset accumulation to asset distribution.



**Aegis Financial can help you build a tax-advantaged, market-insulated, and reliable income distribution strategy for clients. For more support and resources, visit [aegisfinancial.com](https://aegisfinancial.com) or contact us at 800.579.7923.**

