

Annuity Selling...

Put your customers' mind at ease.

It has been one cruel summer on Wall Street. Corporate earnings in recent months have been discouraging, and the Federal Reserve has slashed short-term interest rates seven times this year in order to prevent the economic slowdown from becoming a recession. An unpredictable stock market has created skeptics of would-be investors, and the interest rate cut could result in lower-yielding CDs and money-market accounts.

All of these factors combine to forge an exciting environment in which to sell annuities. Grass roots annuity selling will work in an uncertain economic climate. As an Agent, you need to identify your customer's long-term retirement needs and fill those needs with a product. Fixed annuities offer safety-of-principal, tax-deferment, rate guarantees, and certainty of returns. These features are critically important to leery customers who want to invest their money during periods of a questionable economy.

United American offers a flexible premium annuity, the UA FPA8*. The FPA8 offers customers a 100 percent principal guarantee, a competitive yield, and a first-year guaranteed

Glossary of Financial Terms...

ANNUITY: A flexible product offered by insurance companies that accumulates funds over time on a tax-deferred basis and can provide an income source for retirement that can never be outlived.

NON-TAX-QUALIFIED: Allows you to invest post-tax dollars. There are no limits on the amount you can contribute. In addition to earned income, you may contribute funds from any other source. The rules regarding withdrawals are more flexible, which gives you more control over your financial planning.

SINGLE-PREMIUM: One lump sum payment.

TAX-DEFERRED: Interest earned on an annuity that is not taxed until it is withdrawn. This gives annuity owners the option to defer their tax liability until their retirement when they may be in a lower tax bracket. This is not available with investments such as CDs, savings accounts and bonds.

TAX-QUALIFIED: Allows you to invest pre-tax dollars. There are