

Nations "wake-up call" Start selling them laddered fixed annuities now!

Why?...

...78 million Baby Boomers will start turning 62 at the rate of 4,000/hr in 2008...

...but nobody is ready for it! What about you?

In the next quarter century, all of our states are going to look like Florida.

Will you be ready to service this group over the next decade?

- **Solution # 8: From age 68-69 have the client purchase their 6th immediate \$10,000 annuity with life and 10 year certain, monthly or annual payout and purchase a 5 year guarantee annuity for \$10,000...**

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Waiting pays off, ladder your immediate & deferred fixed annuities

## Why?...

...If you were born in 1943...

it will take you 12.5 years before you recoup...

the purchasing power you gave up by taking early Social Security.

However that's not the point, where are you going to get 8% guaranteed on your life savings...

...each year plus it is indexed to inflation...no where except postponing taking Social Security.

- **Solution # 9: From age 69-70 have the client purchase their 7th immediate \$10,000 annuity with life and 10 year certain, monthly or annual payout and purchase another 5 year guarantee annuity for \$10,000...**

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Alternatives to early Social Security, laddered fixed annuities

Why?...

Postponing your Social Security till age 70...

is more important than you realize...

...95% of all workers by 66 will be taking Social security.

Wait until 70 when it's mandatory...

...and it will be at it's highest payout.

The average American at 66 life expectancy is 17.5 years.

Women life expectancy is 18.7 years.

The later years is when you will need the extra dollars for living expenses.

- **Solution # 10: From age 70-71 have the client purchase their 8th immediate \$10,000 annuity with life and 10 year certain, monthly or annual payout and purchase a 4 year guarantee annuity for \$10,000...**

