

Message Mapping

The top 10
communication
principles to guide
annuity conversations

Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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Guiding clients and prospects to the annuity conversation

Communication principle:

What the research tells us:

1

Framing the conversation is essential. It's not about selling, but checking in on client portfolios under both current market conditions and their goals.

People love to talk about their **GOALS**. Always align the conversation and your ideas back to their retirement objectives.

2

Diversification is a door opener. Everyone knows they need to diversify. They just don't always know how.

While many don't know what **DIVERSIFICATION** is, they know it's important and equate it to portfolio success.

3

Gambling is for the casino, not retirement funds. Market gains are exciting, but safer investments can be a bedrock of portfolio safety.

A sense of **FINANCIAL SECURITY** is important to people whether the market is up or down.

4

Tune in to their risk/reward cues. Your clients may be looking for more gain potential. Educating them on the tradeoffs is essential.

Offering education and information in regard to the risks and rewards when seeking gains instills **GREATER RESPECT FOR YOUR KNOWLEDGE AND EXPERTISE** and builds **TRUST IN YOUR GUIDANCE**.

5

Invite clients in on the protected income conversation and connect this topic to their retirement goals.

People want to have an **INCOME PLANNING** conversation with you. So much so that they will give more of their assets to the financial professionals that help them create those income plans.¹

Positioning Annuities

Communication principle:

- 6 Anchor the value of security and protection.** If retirement income is a priority, lead with exploring protecting a portion of their portfolio.
- 7 No one wants to run out of money in retirement.** Exploring different levels of protected income and protected wealth strategies are for everyone.
- 8 But many also fear missing out on growth potential.** While safety is desired, people also want to tap market gains. This opens the door to discuss how annuities, especially **RILAs**, balance gains with protection.
- 9 Pinpoint value-add specifics with an emotional appeal to them.** For example, healthcare costs are an almost universal concern. And rarely do people know certain annuities provide coverage for long-term care events.
- 10 Be straightforward about investment costs.** First avoid the word fees. People hate fees in every industry including the financial services industry.

What the research tells us:

PORTION is a green light word. When they hear “portion,” your clients will be more open to the idea of adding an annuity to their portfolio for security and protection.

People love protection, especially when it comes to their money. And they specifically lean into strategies that will **PROTECT** their **LONGEVITY, LIFESTYLE, LIQUIDITY** and **LEGACY** goals.

During a bull market environment, people want growth but they also want a sense of security. They respond well to strategies that offer **GROWTH POTENTIAL** with **DOWNSIDE PROTECTION**.

Most are able to “sleep at night” if we align specific strategies to help alleviate their money concerns. What’s key is helping promote a **PEACE OF MIND** mentality.

Your clients/prospects are consumers. They know everything costs something, so just tell them what the costs are. But lead first with a strategy’s value then offer a straightforward explanation of the **COSTS**.

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