

James Duff Brokerage Service Business Resource Center

Assurity

CNA

First Penn Pacific

ING/Realistar

Security Connecticut
Life/ING

Lincoln Benefit Life

Mass Mutual

Motorists Life

Presidential Life

Principal Financial
Group

State Life

Sun Life of Canada

Transamerica

West Coast Life

Zurich Life

Liquidity: _____ ACCESS TO SUCCESS

There's a frequently overlooked advantage to fixed annuities: Liquidity.

Liquidity means that clients have the security of knowing they have access to the funds as needs of emergencies arise. And with a variety of surrender charge periods, clients can be in control of their funds.

Fixed annuities offer several options to access funds:

- After the first policy year, annuity owners typically enjoy the ability to withdraw up to 10% of their policy values each policy year without surrender charges, and their full policy values once surrender charge periods have expired. Taxable products, like CD's, may be subject to surrender charges almost indefinitely; however, with fixed annuities, clients know precisely when surrender charges will disappear.
- Flexible annuitization options that may be free of surrender charges are available to provide clients with several payout choices to meet their needs, ranging from a guaranteed period of time up to their lifetime.
- Clients can access their annuity values in the event of hospitalization.

Safety. Guarantees. Tax deferral. Liquidity. These concepts are important to clients. And, fixed annuities are just the products you need to continue to grow your business and improve your bottom line.

For more information on fixed annuities, please contact us at:

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