

are your clients' CDs coming up for renewal?

SALES SUCCESS IDEA

FREE! CD ROLLOVER PROSPECTING LETTER IN WORD FORMAT!
download at www.aiponline.net/marketing

Here are some ideas to help your clients realize the benefits of not only an annuity, but more specifically, the ING Secure Index Annuity. If you are new to this product, we hope this will encourage you to give it a look. These are some points to consider:

- Avg. short term CD rates are currently around 1.88% – Secure's minimum guarantee is almost double that at 3%, not to mention upside potential of up to 8.5%.
- 1.88% is not even keeping up with inflation, essentially losing money for those clients!
- For NQ funds, it would take a CD rate of 4.29% to match the 3% minimum guarantee of the Secure and a return of 7.14 to match a 5% return (assuming a 30% tax bracket). Those CD rates are just not out there. Let your client's interest actually work for them with higher compounding!
- With the Secure, the client pays taxes on their gains when they want to, not every year as you would with a CD!

- Consolidate several CDs by rolling them into one Secure (flex premium)

- Annuities may avoid probate

For **FREE Sales Tools** go to www.aiponline.net/marketing and download the "CD Rollover Prospecting Letter" in Word format and the ING Secure Index Annuity "Client Brochure" and "Agent Flyer" in PDF format.

Thanks to ING FixedDesign for this great sales idea! If you have an idea for a Producer's Corner article, send an email to info@aiponline.net.

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