



December 20, 2018

Greetings from <insert agency name here>

You probably recognize me as your life insurance broker, but did you know that **I also specialize in retirement income planning and safe growth strategies?**

If you have any money that is exposed to the stock market, you undoubtedly have spent many nights worrying if that market will continue to drop. I understand this fear and have seen it in the eyes of my clients. **The good news is that there is something you can do about it!**

The **FIA (Fixed Indexed Annuity)** is the fastest growing financial tool in the retirement industry. If you are nearing retirement, or in retirement, **chances are you cannot afford another market down-turn. The FIA is designed to eliminate market loss, while allowing you to capture upside gains.**

An FIA isn't for everyone, but for the vast majority of Americans looking to retire, adding an FIA to your plan makes a ton of sense. Here are some highlights:

- ***Many offer a transfer bonus, with immediate crediting of up to 12% to your account****
- ***FIA's have NO FEES, this means that you won't pay tens or hundreds of thousands of dollars over your retirement*****
- ***When the market does go up, your account goes up, so you won't miss out on future gains******
- ***Realized gains, not paper gains, so you don't have to worry about when to buy and when to sell***

State rules and restrictions apply, and not everyone will be approved, so please reach out to me if you have any questions or would like me to run some illustrations for you and see how you can benefit from an FIA. I can be reached at <insert email here> or <insert cell number here>

<Agent Name>

<Agent Title>

*Crediting bonus refers to Athene Performance Elite Plus product as of 12/31/2018. Some States and some consumers may not qualify. **No fees refers to expense ratio, 12b-1 or load fees. Certain annuity products do have elective riders that can charge a fee. ***FIA's are not invested directly in the market. Investments are made via call options on indexes. Index chosen is up to client and agent and there is no guarantee the index will go up. FIA's are guaranteed by FDIC and can lose value subject to early surrender or Market Value Adjustment. For more details consult your agent or advisor.