Risk & Insurance Associates

# What to Expect
Annuities

## Education

If you have been selling annuities your entire career or if this will be your first sale, we will take the time to educate you and/or your clients on what an annuity can do to help meet their goals. Annuity products change frequently, and you will need to know how to position our products against the competition! If you are still not comfortable with presenting a solution to your client, just let us know and we will support you on a sales call.

## Fact Finding

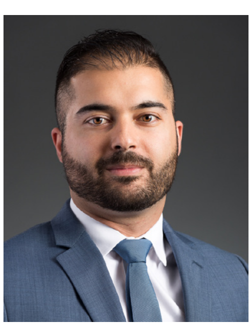
Just like making a recommendation for other products, it is very important to understand the goals of the client and other retirement resources they will have. Annuities are not a one-size-fits-all product and we will only make a recommendation when it makes sense for your client. Click Here to see our fact-finding tool. If you are not comfortable gathering this information, ask us for help! We can coach you on language or speak to your client directly if you'd prefer.

## Customization

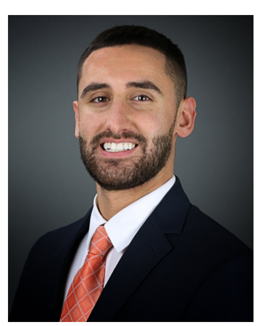
If you have been selling annuities your entire career or if this will be your first sale, we will take the time to educate you and/or your clients on what an annuity can do to help meet their goals. Annuity products change frequently, and you will need to know how to position our products against the competition! If you are still not comfortable with presenting a solution to your client, just let us know and we will support you on a sales call.

## Follow up

As mentioned earlier, annuity products change frequently. As market conditions fluctuate and new products are developed, it might make sense to upgrade the annuity previously purchased. We will contact you prior to the anniversary date on each annuity you sell and set up time to discuss if it makes sense to upgrade your client's product. If it doesn't make sense, no changes will be made!



**Niko Vamvakas**
**Annuity Manager**



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