

Annuity **Power** *Phrases*

- “Are you tired of paying annual taxes on your CD interest?”
- “Ms. Prospect, how satisfied are you with the performance of your IRA?”
- “Do you realize there is an insurance product that offers tax-deferred interest accumulation?”
- “Are you happy with the rate of return you are getting on your savings at the bank?”
- “Are you maximizing contributions and deferrals with your current retirement plan?”
- “Are you interested in reducing your current taxes?”
- “Do you really believe that the bank is the only place where you can safely accumulate money?”
- “Which would you prefer: 10% liquidity, for 365 days a year (for the next 3, 5, 7 or 10 years only) or 100% liquidity 7 days a year forever with your bank CD?”
- “If you are in the 25% tax bracket, Uncle Sam will get four months of interest on your 1-year CD.”
- “An SPDA offers you the power of tax-deferred compound interest: you earn interest on your principal, interest on the interest you earn and interest on money that you would have paid in taxes.”