

NEW RMD STRATEGY

PRESENTED BY UNDERWRITERS MARKETING SERVICE

"How to Touch the Least Amount of Money But Leave the Most Behind"

With bond yields at such low levels, advisors are seeking other ways of de-risking their clients' portfolios, especially as they approach retirement. In his latest research, Roger Ibbotson argues that fixed indexed annuities have the potential to outperform bonds in the near future and smooth the return pattern of a portfolio, given their downside protection.

One of UMS' top advisors closes a significant amount of FIA business by using the following steps based on this concept.

1. Set the Stage with the Roger Ibbotson White Paper

Ibbotson White Paper

Present the Ibbotson Research Paper "**Fixed Indexed Annuities: Consider the Alternative**" to your clients to set the stage. Ibbotson shows how FIA's compare to a traditional bond portfolio and can help to de-risk a client's portfolio. This powerful white paper provides important external research and support for the consideration of FIA's in one's retirement. **Request a copy of the white paper from UMS at: 800-524-1774.**



2. Show Your RMD Client How FIA's Can Leave More to Beneficiaries

Supported by the white paper, and in conjunction with your current software/client illustration, you can show your clients how to touch the least amount of money but leave more behind by leveraging the power of an FIA versus a traditional bond portfolio (to discover which one we recommend and how the RMD calculations work, contact UMS).

As a result of this strategy, you 1) Satisfy your government obligations to take RMDs, 2) You de-risk the client's portfolio significantly more than with bonds and other options, and 3) You've awarded your client's children with extra money due to the beneficiary benefit.

TO LEARN THE SPECIFICS OF HOW THIS RMD STRATEGY WORKS AND HOW IT CAN HELP YOU CLOSE MORE ANNUITY SALES, CALL US AT 800-524-1774.



Always there for you.