



**Why should a life agent
talk about income
annuities now?**

For Clients

- Retirees need help now, with confidence levels at 10 year lows (EBRI)
- Traditional methods of creating income are at risk due to financial crisis
- Nest eggs are at risk of early depletion
- Income annuities are able financial vehicles: reliable, dependable, predictable
- Significant cash flow advantage compared to traditional income methods

For Agents

- The need for income is nondiscretionary and recession proof
- No underwriting required
- If you aren't discussing income solutions, someone else will
- Money is in motion; 70% of customers of major brokerages want to fire their advisor (Prince and Associates, 9/08)
- You understand mortality pooling, and income annuities operate on that principle
- Large average case sizes, in excess of \$100,000
- Low maintenance

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Annuities Strengthen RetirementSM
INDEX. TRADITIONAL FIXED. IMMEDIATE INCOME.

Annuities issued by:

American General Life Insurance Company (AGL),
2727-A Allen Parkway, Houston, TX 77019

The United States Life Insurance Company in the City of New York (USL),
New York, New York.

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