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PROFESSIONAL

The Missing Piece to Retirement Confidence Podcast Series:
The Essential Role of Annuities for Today's Retirees

Episode 4

Putting It Together

Now that we've covered four factors that deliver the value of guaranteed income, what are our next steps?

In this episode, podcast host and Brighthouse Financial® Advanced Markets Consultant Kevin Russ and Regional Sales Vice President Robert Reboul summarize what we've learned and provide tips on how to have productive annuity conversations with clients. We hope this series has been proven helpful, highlighting the benefits of adding the guaranteed income of annuities to your client portfolios.

Reason 1
Retirement Has Changed

- Longevity
- Pensions are rare
- Social Security payouts are uncertain
- People are working longer

Reason 2
Historic Investment Conditions

- Market volatility
- Persistent low yields

Reason 3
Old Strategies Won't Cut It

- 4% rule risks principal

Reason 4
Healthcare X Factor

- Significant costs could make or break clients' success

Annuities can help address these key concerns:

- Generating a guaranteed income source
- Reliable income stream that prompts built-in discipline
- Protection for a portion of your clients' portfolios while seeking growth opportunities

Words That Work – Language tips for annuity conversations

Through consumer research, we know that certain language works better when helping people understand annuities. We recommend using positive language instead of negative scare tactics.

- "**Tool** that strengthens an overall plan"
- "Protects a **portion** from market volatility"
- "Income you **can't outlive**"
- "Retirement insurance for today's reality"
- "**Stabilizing** element that **eliminates some risk** from a portfolio"
- "Steady income stream to help **cover everyday expenses**"

What about fees?

Clients know that nothing good comes free, so it's about helping them understand the value of the benefit they're getting and what's covered.

Talk to your clients about the safety, growth, guarantees, and value an annuity can add to their retirement portfolio. Today's retirement calls for strategies like annuities to meet clients' needs.

Explore more insights in "The Role of Annuities in Retirement" at **brighthousefinancialpro.com** and talk to your wholesaler about continuing education opportunities from our Advanced Sales team.

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