



## **Back to Basics**

### ***The Benefits of Life Insurance and Annuities***

Happy New Year, 2009 is already upon us. Now what...you may ask? The credit market has made it difficult to do premium financing cases, the economy is in a recession, stock market is stagnant, but there are still business opportunities out there. In the next few months, First Choice will be sending out a series of sales ideas that may help you get back to the fundamentals of life insurance and annuities sales. For some, they will be a refresher course and to others they may provide new sales ideas. Whatever the results, we wish you the best this upcoming year and hope to be a part of your success.

In uncertain times such as these, we as insurance professionals have a unique product to sell and a unique story to tell. When many of our clients have seen drops of 30% in their nest eggs over the past year they are not as much concerned with return on their investment but of return of their investment. There has been a sea of change in public sentiment producing a fear not seen in a generation.

In this new risk averse world, life insurance and annuities are ideally positioned to provide safety of principal and guaranteed growth. We should also remember the built-in advantages of life insurance and annuities:

- **Tax-deferred Growth of Principal**
- **Tax-free Income Distributions**
- **Tax-free Death Benefit**
- **Credit Protection in certain states**
- **Living Benefit riders**

Many life insurance and annuities companies have reported great gains in the annuity sales. One company recently reported a 40% increase in their guaranteed annuity sales in 2008. Moreover, annuity and insurance rates of return compare very favorably with CDs and money market accounts, and certainly against the negative returns of equities and real estate.

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We should remind ourselves that we have a unique and diverse product in life insurance, how we can provide guaranteed returns, a foundation of assets and much more...

**Family Protection**

**Estate Planning**

**Business Planning**

**Mortgage Protection / Debt Protection**

**Charitable Planning**

**College Funding**

**Supplemental Retirement Income**

**Insurance Funded Retirement Plans**

**Executive Benefits / COLI – Recruit, Reward, Retain employees**

**Living Benefits such as Long-Term and Critical Care benefits on Life Policies**

We all know the benefits of permanent life insurance and annuities and we should be telling our clients about these at every turn. The boom and bust of the internet, housing and banking bubbles only serve to enhance the appeal of our product that has provided safety and security for hundreds of years.

Please give us a call to discuss any of these concepts and products as well as cases you are currently working on. First Choice Brokerage is here to help! You can contact us at (877) 993-4778 or send us an email at [marketing@firstchoicebrokerage.com](mailto:marketing@firstchoicebrokerage.com).

Visit our website for additional information or please give us a call to discuss:  
[\*\*www.firstchoicebrokerage.com\*\*](http://www.firstchoicebrokerage.com)

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