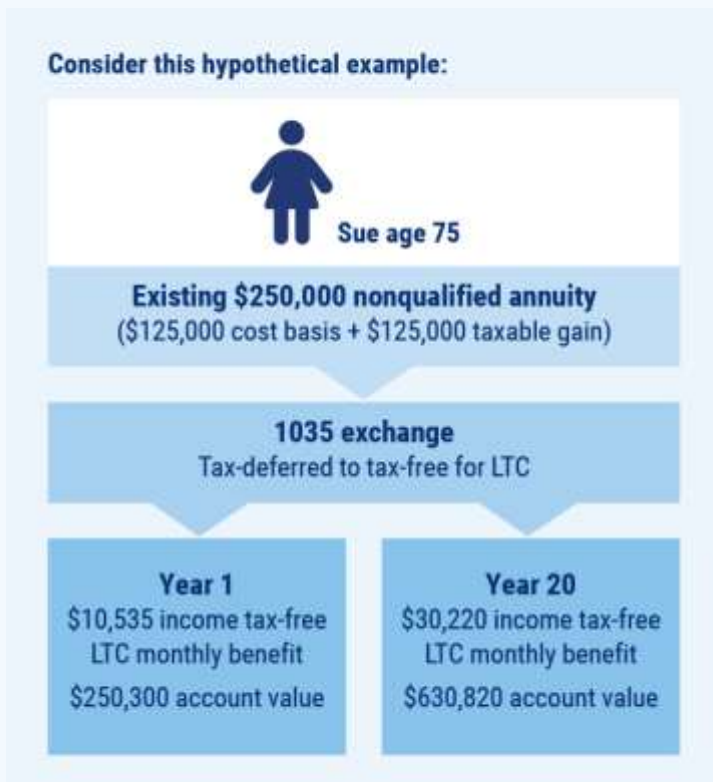
Change of season. Change of reason.

Most annuity conversations focus on rates, caps and features. But you can drive valuable outcomes by talking about ***where*** the annuity is positioned. The conversation doesn't need to be about replacement, but about repositioning your clients' assets.

Many clients hold nonqualified annuities that were designed for an earlier stage of their life and a different purpose. Over time, these assets often shift from future income solutions to accessible funds for potential health or care needs.

That's where you come in. You can help reposition underutilized nonqualified annuities into a Pension Protection Act LTC qualifying solution like Indexed Annuity Care. This type of strategy can help create more predictable, tax-efficient income for extended care needs, plus it can provide added support for the policyholder and family.

Sue, 75
Female, in good health
Years ago Sue put $125,000 into a nonqualified annuity that has grown to $250,000 today. She doesn't need the annuity for retirement income and has not yet addressed the potential need for care. Based on her age, she can exchange her existing annuity for an Indexed Annuity Care contract with minimal underwriting.



Instead of focusing on rates, caps and leverage, this strategy offers Sue a unique ability to accelerate the $250,000, providing her with a $10,535 income-tax free monthly benefit for qualifying long-term care expenses in year 1. By year 20, that income-tax free monthly benefit becomes $30,220.

Note: *This hypothetical scenario uses a combination of 95% P2P with participation and 5% fixed. Any individuals used in scenarios are fictitious and all numeric examples are hypothetical and were used for explanatory purposes only.*

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