



ANNUITY NEWS

VOLUME 13 ISSUE 3

SEPTEMBER 2003

Latest CD Annuity Rates:

4 Year 3.90%

5 Year 4.00%

10 Year 5.25%

FOR AFS ADVISORS

Position yourself at the top with a "Real" Turnkey Seminar

There are a lot of "turnkey" seminar programs that really aren't! A "real" turnkey seminar marketing service is designed to position you at the top of your market. This exciting opportunity includes: a proven effective brochure invitation; printing and mailing of all your brochure invitations, tickets and envelopes; inbound reservation calls, including answering questions about your program; and confirmation calls all in one low price. Of course you get superior service throughout the process. Get the tools you need to take ownership of your target market. **Check the Turn-key Seminar Services on faxback.**

For our Licensed Agents

Introducing a new and affordable way to earn CE credits.

- **Convenience** – Study and earn CE credits at your own pace and in your own home or office.
- **One Low Price** – One low price for ALL the self study CEs for a single license renewal, exams, certificates, state reporting and customer service.
- **Fast Turnaround** – Instant pass/fail notification.
- **Access** – Access state-specific continuing education requirements through the special CE Center at anytime.

Check the "CE Program" Information on faxback.

ATTN: TEXAS
These web-based courses now satisfy classroom requirements!

WHY THE BUSH TAX CUT WILL MEAN LITTLE OR NOTHING TO YOUR CLIENTS

As Featured in "Life Insurance Selling"

The much-ballyhooed tax cut on dividends won't mean much of a change for many clients. Research shows that almost two-thirds of all retirees earn less than \$50,000. The tax law changes the tax brackets so that a married couple with taxable income less than \$56,800 is in the 15% marginal tax bracket for all their income. Not much benefit there!

Dividend? In order to qualify for the 15% tax break, the definition **excludes** 'dividends' from bond mutual funds, money markets and credit union accounts. Does the 15% tax break impact taxable Social Security? No. 100% of all dividends are included for the purpose of calculating taxable Social Security benefits.

There are specific strategies that can help your clients take full advantage of these tax changes that are included in AFS' powerful "Tax Relief" sales kit. **Check "Tax Relief" Kit on faxback.**

Why You Should Become Referable (Part I)

How much do you spend to acquire one client?

A \$3000 seminar might produce 5 to 10 new clients. That means each one cost you between \$300 and \$600 in hard costs. Add to that your time. How much did you spend? Between \$500 and \$1000 per new client.

How much does it cost you if a client refers you a new client? A lot less than \$500.

Let's look at this from a different angle. How many people to do you have to see to get one client? Most advisors will tell you honestly between two and five good prospects in order to get one good client. If your

referrals are similar to your clients, then you are cloning your best clients; it won't take five referrals to make one client. The numbers say it only takes one or two referrals to make one good client.

How would you rather spend your time? Visiting with five prospects or two referrals?

Becoming more referable is the most cost-effective way to grow your profits and expand your business! Want to become more referable? Stay tuned to the Source over the next few months and we will equip you with the tools you will need! **AFS producers get full individual consultations!**

How to make an immediate impact on your business!

How does an advisor retain clients during one of the worst bear markets in history? A new study suggests that clients are generally pleased with their advisors, but want to hear from them more often. The survey found that 33% had not talked to their advisors within the past 6 months and

45.4% were not satisfied with the amount of communication from their primary financial advisor.

How do you create that 'high touch' feeling? The answer is 'drip marketing'. Ask about our turnkey completely automated client drip marketing technology. For example, what if you could

enter a clients' name and address once and then have them sent a full year of newsletters, birthday, 4th of July and New Years cards? That's the "7 Touch System" and its just one way to profit from this powerful drip marketing technology. **Check "Nurture Marketing" program on faxback.**

EIA Quick hits – Now's the time!

The market is up 15%, how's your VA or EIA doing? There are several products with administrative fees or yield spreads over 5% and as high as 7.95%! Those clients have earned about half of the market gain so far! How does your annuity really perform? Our EIA database will map the actual performance of an EIA over the past 40 years so you can get "real time" comparisons and not just marketing hype!

Check EIA Comparison on faxback.

Safe Money Alternatives

The Secret Annuity Strategy that makes all tax cuts irrelevant! Yields on money market funds and CDs have reached 40-year lows. Everywhere the senior turns they are looking for "higher" yielding alternatives. Looking for safe alternatives? Now more than ever, Split Annuities are the answer: tax-free income that's not added back for taxable Social Security, predictable monthly cash flow, and tax deferred growth that replenishes principal. **Check Safe Money Alternatives on faxback.**

Did you know... you're not getting the whole picture? The full *Annuity News* is sent via e-mail. You can get the whole picture by providing your e-mail address. Simply provide your e-mail address when you send in your faxback form to (972) 744-9757 or call (800) 326-9019 ext. 132.

ANNUITY FINANCIAL SERVICES, INC.

FAX-BACK

(972) 744-9757 ~ 24 hours

Attention:
Marketing



E-MAIL YOUR REQUEST TO INFO@ANNUITYFINANCIAL.COM
OR CALL (800) 326-9019 EXTENSION 132

(Systems and Presentations for AFS Contracted Brokers only)

Yes, please rush me the following information:

'Real' Turn-Key Seminar Services

Continuing Education Program

Nurture Marketing Program

Safe Money Alternatives

The Tax Relief Sales Kit

Request EIA Comparison

Company 1: _____ Company 2: _____

Please send me information on AFS and how I can have access to the programs and consultations discussed.

Companies Selling Now: _____

Name: _____ Phone: _____

Address: _____ Fax: _____

City: _____ State: _____ Zip: _____

For full edition e-mailed to you please check box (address required)

★ E-mail: _____ Best Time: _____

No requests are processed without a verifiable phone number. We are very selective in our materials and customize each request to your particular marketing needs.

Annuity Financial Services, Inc. ~ (800) 326-9019 ~ Fax (972) 744-9757
www.annuityfinancial.com