

# Income Assurance Immediate Need Annuity - Identifying Potential Customers

While helping your clients, who may be care recipients or their adult children, identify potential funding sources for care or other expenses, you should first understand their questions and concerns about available resources and changing circumstances. With an Income Assurance Immediate Need Annuity, guaranteed monthly income is provided for the care recipient's lifetime to use for living expenses, medical expenses, care expenses or any other purpose.

## Signs you may be speaking with a potential customer:

- Exploring new care facilities and home care options
- Expressing concern about limited assets to fund a long period of care
- Talking about declining health status
- Inquiring about funding options for the cost of living expenses and ongoing care
- Expressing concern about the topic of insurance, Medicare or Medicaid

## Things you might hear from potential customers, if they:

### Are worried about paying for care

- What are the monthly charges and fees?
- Do utilities, including cable and internet, cost extra?
- How much are maintenance and cleaning costs?
- Is there an activities or entertainment fee?

### Would like guaranteed income and flexibility

- I want something safe, guaranteed.
- I want income that can help offset inflation.
- I need income to cover things besides just care.

### Have concerns about declining health

- My health is getting worse.
- I am falling more often.
- Is the staff medically trained?

### Fear running out of money

- I need income I can count on every month.
- What if I use all of my money?
- I've had money in CDs for years.

### Wonder about keeping up with increases in the cost of care

- I may need to pay for care for a long time.
- How much will costs go up every year?
- I'm on a fixed income.
- Current interest rates are too low.