NOW is the TIME

Over the years, agents have asked the question: When is the best time to put my client back in the market? The answer is usually the same: NOW! Today we have the opportunity to provide our clients with a "win/win" using the ANICO indexed annuity products. The financial gurus tell us the same old story: Buy Low; sell High. The same story our clients fail to heed. When times get tough our clients jump out of the market; when times are good they jump in the market. They "buy high and sell low"!

A little recession history[1]:

Recession Dates	Duration	Market Loss	1st Year Rebound
1/73 – 10/74	639 days	48%	38%
11/80 – 08/82	622 days	27%	57%
08/87 – 12/87	101 days	34%	21%
07/90 – 10/90	87 days	20%	29%
03/00 – 10/02	929 days	49%	34%

Being "in the market" today will yield your client the greatest growth opportunity, as this new recessionary period bottoms out. ANICO has the products to help your client buy low and sell high … the Value-Lock 7 & 10. If we look back historically, recessionary periods last about two years. The last major market decline came at the end of a presidential change of command. As the new president began his regime, the markets fell from highs of almost $14,000 to a low of $7,500. The S&P was $1461.00 in January of 2000; by September 30, 2002, the index bottomed at $800.31. Had our ANICO Value-Lock Indexed Annuity been available in 2002 that would have been the day to move our clients into the security of the Value-Lock Indexed Annuity.

Let's assume the ANICO Value-Lock Indexed Annuity was available on November 25, 2002, and your client had moved $100,000 into the Value Lock 10 with its 4% premium enhancement. The S&P was at $936. Over the next five years we saw the index fluctuate upward to a high of $1,557.59 in October 2007. Being the great client advisor, you had your client take advantage of ANICO's lock-in provision on November 26, 2007, with the index at $1,481.00. With Value-Lock's 100% participation; no caps; no spread features and the 4% enhancement, our clients account value would have grown to $191,613.00. The client had earnings of $87,613.

Using the lock-in provision at the 5th year the client would have 50% of the earnings or $43,806 credited to the account value yielding $147,806. The balance of earnings would be prorated for the next 5 years plus 2% interest credit for a total yield of $209,694 at the end of the surrender period. The 5 year interest credit to maturity is 8.4%. Total annualized return from inception on the investment is 10.97%

For our senior clients in need of income; the ANICO Strategy Index Annuity is the best of the best. When markets are bottomed, the Guaranteed Income Rider allows clients the opportunity to have their income stream increase as the market rebounds and lock those gains into the future without regard to the next "great" recessionary downturn. The ANICO Strategy Index Annuity 7 & 10 has 100% participation with a current cap of 8%. The GIR is paid out at 5% of the account value based on the clients age 65. The income stream is available day one and, with the spousal rider, the income stream continues to one spouse after the other dies with no change in caps, spreads, or participation.

The chart[2] below assumes you invested your client on November 25, 2002, taking us to the "great" recession of 2008. We assume income is paid in arrears.

Date	Outlay	S&P Change	Interest Earned*	Account Value	Income Received	Year End Value
2003	$500,000	12.97%	7.60%	$538,000	$26,900	$511,100
2004		12.13%	7.60%	$549,944	$27,497	$522,446
2005		7.32%	6.92%	$558,600	$27,929	$530,670
2006		10.46%	7.60%	$571,001	$28,550	$542,451
2007		2.84%	2.44%	$555,469	$28,550	$526,919
2008		-40.49%	0%	$526,919	$28,550	$498,369
2009		Unknown	0%	$498,369	$28,550	$469,819

Taking the liberty to push the current recessionary cycle into 2009, you find your client with an income of $28,550 locked in for life no matter where the market goes. If the market rebounds your client may never see an increase in the income stream, but they have the security of knowing their account value will grow and fall with the cycles providing an asset to their heirs. If death occurred in 2009; $469,819 would transfer to the heirs after having received $196,526 of income. The account value transferred is 94% of the initial investment; perhaps a better choice than an immediate annuity!

On 11/20/08 the S&P was at a low of $752.44. Today (12/10/08) the S&P is at $899.29 up 10.24% [3] ... NOW is the TIME!

*Interest earned to a maximum 8% cap less .40% cost of the GIR. Where interest earned is zero the rider cost is deferred and accumulated until there are earnings. There is no cost to a Spousal Joint Benefit.

[1] Recession chart from Jennison Dryden at Prudential Investment management services

[2] S&P returns charted from Money Central at msn.com

[3] S&P change for Strategy Index Annuity from Shop 4 Annuities.com thru AnnuityRateWatch.com

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