

An Annuity Review Uncovers Greater Income

SITUATION

**Firm:**

Osaic Firm

**Client:**

72-year-old male

**Goal:** Annuity review to increase monthly income

HIGHLAND SOLUTION

The Highland representative knew that although the client was still in the surrender period of his existing annuity—which would mean surrender fees—it might be **financially beneficial for the client to consider purchasing an alternate annuity solution.**

After analyzing numerous options that met the client's objectives, the Highland rep suggested a more appropriate fixed indexed annuity for the client.

RESULTS



Increase of over
28%
in client income



2/3
fee reduction

As a result, the client's guaranteed income **increased by over 28% or \$1,000 more each month** and their overall fees decreased—*after* factoring in the surrender charge.

Both the client and the advisor were extremely appreciative of the consultation and legwork provided by Highland. The advisor deepened his relationship with his client and earned a commission on the new annuity.

Contact your Highland representative or call 855.HCB.4YOU to learn more.

All financial services distribution companies are not created equal. Highland Capital Brokerage offers an unparalleled national team dedicated to supporting financial advisors who want to provide their clients with best-in-class life insurance, annuity, longevity planning, and disability insurance.