

SALE OF AN ANNUITY

POINT OF ENTRY

- FREE LUNCH SEMINARS
- DIRECT MAIL MARKETING

TO GENERATE INTEREST

APPOINTMENT MADE

- MAY BE UNSOLICITED
- HIGH PRESSURE

POINT OF SALE

SUITABLE SALE

- Agents consider senior's financial needs, including liquidity
- All policy benefits and limitations, including penalties, are disclosed
- Agent recommends appropriate investment tool after all customer information and needs are evaluated
- Agent gives senior investor time to read and review materials and consider investment
- Adequate materials and disclosures are provided

UNSUITABLE SALE

- Agent uses all of senior's liquidity to fund annuity
- Agent misrepresents or fails to disclose policy provisions
- Investment type recommended prior to evaluating customer's information and financial needs
- High pressure sales tactics
- Little or no materials are provided