

## Why are Annuities a strong option for clients?

Every client situation is different, but one thing most Americans have in common is being unprepared for outliving their income in retirement. UMS can help. Direct clients to consider these things while planning for retirement.

- 1. Protection from Market downturns
- 2. Source of Guaranteed Lifetime Income
- Growth Potential
- 4. Access to Premium
- 5. Tax Deferral

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Guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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