

Annuity Flashcards 1–10: “I’m Not Interested / General Pushback”

1. Objection: “I’m not interested.”

Response: “Totally fair — most people aren’t until they see how much guaranteed income can change their retirement picture. Can I ask what you're focusing on right now for retirement?”

2. Objection: “I already have a plan.”

Response: “Great — responsible planning puts you ahead of most. My job isn’t to replace what you have, only to see if there’s a gap annuities could cover. Open to a quick comparison?”

3. Objection: “I don’t believe in annuities.”

Response: “Some annuities deserve the bad reputation — but modern ones solved those issues. Curious: what part concerns you most?”

4. Objection: “Send me something.”

Response: “I can, but most people find documents confusing without context. Let’s take 5 minutes to see if it’s even relevant. What’s your income goal?”

5. Objection: “I need to think about it.”

Response: “Absolutely. What specific piece would help your thinking — numbers, guarantees, fees?”

6. Objection: “Why are you calling me?”

Response: “Good question. You requested information about safe retirement income options. My job is to walk you through them so you can decide if they fit.”

7. Objection: “I don’t want to make changes right now.”

Response: “That makes sense. While you’re in a holding pattern, would it help to see how much guaranteed lifetime income you *could* have if you ever wanted to act?”

8. Objection: “I don’t trust insurance companies.”

Response: “Healthy skepticism. The good news: annuities are backed by some of the strongest financial institutions in the world. Want to look at rating info together?”

9. Objection: “Is this a sales call?”

Response: “It’s an educational call. You get to decide if anything we discuss is worth pursuing.”

10. Objection: “I’m too busy.”

Response: “Totally understand. What’s a better time for a **quick 10-minute overview** that respects your schedule?”

Annuity Flashcards 11–20: Fees & Rates

11. Objection: “Annuities have high fees.”

Response: “Some do — many don’t. Fixed and fixed-index annuities often have **zero annual fees**. Which type were you thinking of?”

12. Objection: “The rates are too low.”

Response: “Rates are one piece. The real value is **guaranteed income you can’t outlive**. What rate would you consider acceptable?”

13. Objection: “I can get better returns in the market.”

Response: “You probably can — but annuities are about **guaranteed income + risk protection**, not chasing market highs. Is growth or safety more important right now?”

14. Objection: “What’s the catch with these bonuses?”

Response: “Good question — bonuses enhance income values, not cash withdrawals. Want to walk through a simple example?”

15. Objection: “I don’t like surrender charges.”

Response: “Understandable. Surrender periods allow insurers to guarantee your income. How long do you plan to keep your retirement income strategy in place?”

16. Objection: “What if rates go up after I buy?”

Response: “Every product has trade-offs. You lock in today’s guarantees; you’re protected regardless of rate changes. Would you like to compare multi-year options?”

17. Objection: “Are withdrawals penalized?”

Response: “Not if they’re within the free withdrawal limits. Let’s check what the specific product allows.”

18. Objection: “How are annuities taxed?”

Response: “They grow tax-deferred, and withdrawals are taxed as income. Would a tax comparison chart help?”

19. Objection: “I don’t want any surprises.”

Response: “I appreciate that. Let’s go line-by-line through the pieces that matter most — income, liquidity, and fees.”

20. Objection: “This seems too complicated.”

Response: “It can be — but once you see the 2–3 pieces that really matter, it becomes simple. Want me to break it down visually?”

Annuity Flashcards 21–30: Safety & Guarantees

21. Objection: “What if the company fails?”

Response: “Insurance companies must hold reserves far beyond what banks do. Plus, state guaranty associations provide a safety net. Want to review ratings?”

22. Objection: “Is my money locked up?”

Response: “You have liquidity options each year. The question is: how much access do you want?”

23. Objection: “How do I know this will pay out?”

Response: “Annuities are contracts — the guarantees are legally binding. Want to see the exact guarantee wording?”

24. Objection: “This sounds like a scam.”

Response: “I get why. Scams promise unrealistic returns. This is a regulated financial product with actuarial guarantees. Want to see case studies?”

25. Objection: “Is the income really for life?”

Response: “Yes — that’s the core benefit. Do you want joint-life or single-life income?”

26. Objection: “What if inflation rises?”

Response: “Some annuities offer increasing income options. Is rising income important to you?”

27. Objection: “I don’t want to lose money.”

Response: “Fixed and fixed-index annuities guarantee **no market loss**. Is downside protection your top priority?”

28. Objection: “What happens when I die?”

Response: “Your beneficiary receives the remaining value. Want to see how different payout options affect that?”

29. Objection: “What if I need long-term care?”

Response: “Some annuities offer enhanced income for chronic illness. Want to explore that?”

30. Objection: “What if I outlive my savings?”

Response: “That’s exactly the problem annuities were created to solve. What’s your ideal monthly income?”

Annuity Flashcards 31–40: Comparison & Alternatives

31. Objection: “I’d rather keep it in my 401(k).”

Response: “That’s a great tool for accumulation. Annuities shine at **distribution**, when risk shifts. Have you planned your income phase yet?”

32. Objection: “My advisor said not to buy annuities.”

Response: “Some advisors avoid them because they focus on assets under management. What concerns did they mention specifically?”

33. Objection: “CDs feel safer.”

Response: “CDs are great for short term. Annuities combine safety with guaranteed income. Want to compare side-by-side?”

34. Objection: “I’d rather invest in real estate.”

Response: “Real estate can be powerful — but it isn’t guaranteed or liquid. Want to see how they complement each other?”

35. Objection: “I don’t want to lock into something.”

Response: “Most people say that — until they see the flexibility built in. What kind of flexibility matters most?”

36. Objection: “Isn’t this like a pension?”

Response: “Exactly — but one you control. Want to model out your personal pension?”

37. Objection: “My bank offers something similar.”

Response: “Banks don’t offer true lifetime income — only insurers can. Should we compare the guarantees?”

38. Objection: “Why not just buy bonds?”

Response: “Bonds provide yield, but not lifetime income. Want to see historical bond performance vs guaranteed annuity income?”

39. Objection: “Isn’t this just an insurance product?”

Response: “It is — and that’s the strength. Insurance can guarantee outcomes investments can’t.”

40. Objection: “I don’t want to change what I’m doing.”

Response: “I respect that. Maybe we explore whether what you’re doing already produces enough income?”

Annuity Flashcards 41–50: Decision & Action

41. Objection: “I need to talk to my spouse.”

Response: “Absolutely — retirement decisions are joint decisions. Want me to prepare a summary they can review?”

42. Objection: “What if I change my mind later?”

Response: “Every annuity has a free-look period. You’re protected while you decide.”

43. Objection: “I don’t like making big financial decisions.”

Response: “Completely normal. Let’s break this into small steps that feel manageable.”

44. Objection: “I’m afraid of committing.”

Response: “Fair — but the real risk is entering retirement *without* certainty. What commitment feels comfortable?”

45. Objection: “I don’t fully understand it.”

Response: “If you don’t understand it, we don’t move forward. Want another simple example?”

46. Objection: “I’ve heard bad things about annuities.”

Response: “Some older products deserved criticism. Modern annuities fixed those issues. Want to compare old vs new?”

47. Objection: “What if I don’t live long enough?”

Response: “Then your beneficiary receives the value. Income riders don’t penalize early death.”

48. Objection: “I want more control.”

Response: “You keep control — the annuity simply guarantees income. What kind of control matters most to you?”

49. Objection: “Why should I do this now?”

Response: “Guarantees are age-based — waiting typically reduces income. Want to see the difference between this year and next?”

50. Objection: “I’m still unsure.”

Response: “That’s okay. What question, if answered well, would help you feel confident?”