

Connecting with Generation X

Your New Fixed Annuities Sales Target



The oldest members of Generation X are approaching their mid-50s and, in theory, are heading into the last decade of their working years. Fixed annuity purchases, which were previously thought of as an investment strategy for retirees, are gaining traction within this group of investors who are financially conservative and are looking for a way to protect and grow assets.

“This wave of younger financial consumers come with little confidence about investing after walking through the dot-com boom and recent recession. They yearn for financial security. Fixed annuities become a natural solution to meet many of their financial planning needs.”¹

Understanding this *new*, younger annuity purchaser, and the priorities for his or her retirement, will not only set you up for increased sales, but also position you as a trusted advisor for years to come.

Cultivate New Relationships



Nonqualified annuity owners are an average of 51 years old at the time of their first purchase. These purchasers are most likely attracted to fixed annuities as they provide a conservative investment strategy and with strong guarantees.

Understand Their Needs



Risk tolerance is most likely low for those in Generation X, as their portfolios may have taken a hit in the recent recession. A fixed annuity can be a practical investment for those who don't want to gamble with money they've worked so hard to accumulate for retirement.

Position Fixed Annuities as Part of a Larger Portfolio



When connecting with Gen X, emphasize that fixed annuities can provide predictable future income with a guaranteed rate of return. Flexible payout options offer a lifetime income stream, and those earnings aren't taxed until the funds are used.



[May I Provide More Information?](#)

1. “Generation X: Ready or Not, Here They Come.” NAFA Annuity Outlook Inc, July 2014. Web.

Annuities are not (a) insured by the FDIC or any federal government agency, (b) deposits of or guaranteed by any bank or credit union and (c) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. A surrender charge may apply during the surrender period, and a 10% early withdrawal penalty may apply to withdrawals prior to age 59 ½.