



How Annuities Can Help Your Medicare Clients

Are you helping your Medicare eligible clients to your fullest potential? They need you more than you know. You are their life line in the confusing world of insurance, helping them find the best coverage and solutions to cover expenses and secure their life savings.

Meet Heather



Heather is turning 65 in three months, enrolled in Part A & B of Medicare, and retired with a set income. Over the years she has saved over \$50,000 in a CD (Certificate of Deposit) at her local bank which she is excited to pass along to her children and grandchildren someday. Due to her set income, Heather has budgeted \$60 a month to pay for an additional Medicare policy. She has diabetes and takes insulin daily. Five years ago, she had a knee replacement and will likely need the another in the future.

Heather's Problems

She has a set income. The \$60 budget would provide her with a mediocre Medicare Advantage Plan leaving her with deductibles, co-payments and coinsurance that could potentially eat away her savings. She is not getting the most out of her savings. Having her money in a CD limits the interest and benefits Heather could be receiving for her life savings.

How You Can Help

- Recommend a Medicare Supplement. Due to Heather's need for diabetic supplies and potential surgery a Medicare Supplement would provide her with more coverage and less unforeseen out-of-pocket costs.
- Explain the benefits of an Annuity. By transferring her bank funds to an Insurance Company, you can help Heather gain an additional income stream to purchase the Medicare plan that fits her needs. The monthly income will vary based on the amount of her investment and the amount she wanted to ensure would be left behind for her family. For example: If Heather wants to leave the entire \$50,000 to her beneficiaries upon her death, she could live off the interest of her investment giving her an additional \$133 per month.

Thinking outside the box will give you new ways to help your clients and set you apart from your competition, leading to happier clients and more referrals. A win-win!

Visit our website at www.urlinsgroup.com/aries or contact Medicare Offerings at 1-800-926-8875 x5 to see how you can start saving time and making money today!