

Introduce your clients to the Consumer Annuity

During the last years of the bull market in stocks, millions of Americans forgot about bonds. In the mania of momentum investing that continued until early 2000, something else that's important was lost: common sense. Painfully, those same millions of burned investors are now discovering sensible concepts like asset allocation and fixed income alternatives. Too bad so many lost sight of a balanced approach to their savings and investments. The cost has been something on the order of \$8 Trillion!

So, in a great stampede, investors are rediscovering the bond market. And while the outlook for bonds seems to be good, it's probably true that many of those now moving to fixed income investments are equally unprepared for the risks associated with those investments.

Want to get in on a terrific sales opportunity? Just tell people that you offer a "competitive way" for them to participate in the advantages bonds offer, big benefits like stability, predictable income and freedom from stock market risk. What's the "competitive way?" It's the Consumer Annuity, perhaps the most compelling fixed annuity available today.

With the Consumer Annuity you can offer your clients a safe, guaranteed, tax advantaged and highly flexible alternative to investing in bonds directly that offers protections and advantages no bond investment can match. Among the array of advantages let's start with freedom from principal risk. This is a critically important advantage that escapes everyone who invests in bonds directly. With the Consumer Annuity, your client can select strategies from among the types of bonds in which his/her premiums are invested. CGU Life has proven to be expert at bond investing. It knows how to match its investments to its liabilities, and it knows how to manage risk in a manner few individuals can equal.

In addition, the Consumer Annuity also provides a guaranteed minimum rate of interest. It used to seem that an interest rate of 3% wasn't a big deal. Well, guess what? Today, it's a very big deal! (Just check rates on CDs, MMAs and T-Bills). The minimum interest rate guarantee is a lifetime guarantee. It protects your clients' money no matter what happens to our economy.

Moreover, the interest growth within Consumer Annuity is tax-deferred. Heard of any bond funds that offer that?

Now, while downside guarantees and tax advantages are important, so is upside potential. And the Consumer Annuity is built to benefit from opportunities in interest rate performance. CGU Life's expanding choice of Interest Earnings Strategies allow your clients to participate in a wide variety of bond classes that literally cover a world of opportunities.

Better yet, the "Enhanced Guarantee" structure of the Consumer Annuity means that your clients will always be treated fairly, and will always enjoy competitive rates of interest consistent with safety.

Can you think of another annuity that offers three different choices of interest margins? Interest margins that are not only guaranteed for life, but are also extraordinarily competitive? Here's an annuity that your client can design in a way to make a customized fit to his/her personal financial needs.

With choices of 5, 7 or 9 year surrender charge periods, and with interest margins that range from an low 1.95% to an incredible 1.4%, you have an annuity that protects and grows safe money in an unprecedented manner.

So, while millions of Americans may have forgotten about the bond market, the good news is that they can now benefit from a vehicle that has been designed to offer a truly "competitive way." The opportunity for you is extraordinary. After all, as a sales person you find yourself in a fantasy position: not only do you offer the types of safe vehicles millions crave, you are able to offer what is arguably one of the very best of these. Exclusively! Seize the Consumer Annuity opportunity because opportunities of this magnitude don't come around more than once or twice in a career.