

# A Quick One Million Dollar Sales Idea!



## IMAGINE YOURSELF SAYING:

Congratulations Mr. Client!

You now have **ONE MILLION DOLLARS GUARANTEED** - whether you live or die.

If you pay annual premiums to age 62, you will be guaranteed \$1,000,000 in cash which will be there, regardless of market fluctuations, to use at retirement as you please.

If you die anytime before age 62, your family will also be **GUARANTEED AT LEAST ONE MILLION DOLLARS.**<sup>1</sup>

It's true! When you close a 412(e) Defined Benefit Plan sale which includes a million dollar life insurance policy, an annuity contract, and a promise of a one million dollar accumulation at the retirement age of 62 (as long as scheduled annual premiums are made<sup>1</sup>), **the MILLION DOLLARS, IS ABSOLUTELY GUARANTEED, whether your client lives or dies. Keep reading to find out more!**

### Who are the prospects for such a sale? The fewer employees, the better!

1. A one person business that is making money and needs business deductions (pathologist, anesthesiologist, real estate broker).
2. A two person business that is making money and needs deductions.

### What is the cost?

The total plan costs can vary by age of participants and annual premiums must be paid. For example, the following chart shows sample premiums for participants ages of 45, 50, and 55 with a retirement age of 62:

Age	Life Insurance Premium	Annuity Premium	Total Annual Deductible Contribution
45	\$ 21,560	\$ 33,118	\$ 54,678
50	\$ 30,590	\$ 50,321	\$ 80,911
55	\$ 48,610	\$ 96,387	\$144,997

### How does this work?

The total plan contribution is deductible for the business from federal income tax, almost as if Uncle Sam is subsidizing the contribution. The client is **Guaranteed One Million Dollars, Live Or Die!** Additionally, the annual plan costs shown above are reduced each year by the amount of interest paid on the annuity (the Palladium Group Fixed Annuity) in excess of 1%.

If death occurs, the family will receive the one million dollar face amount of the policy PLUS the cash value of the annuity at the time of death.

### Can this be set up for more/less than One Million Dollars?

Yes! Create a **"Two Million Dollar Idea"** by doubling the numbers (approximately) or create a **"Half Million Dollar Idea"** by approximately cutting the numbers in half.

For More Information contact:

## The American National Pension Sales Team

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1. Subject to your client making annual premium payments until they reach age 62. The guarantee is also subject to the claims paying ability of American National Insurance Company. Form Series: LPWL17; GDA15; DAGA99; DAGA99 2-11. Neither American National Insurance Company nor its agents give tax or legal advice. Clients should contact their attorney or tax advisor on their specific situation. American National Insurance Company, Galveston, Texas.