

# Script 5: Fixed Indexed Annuity Performance — How Much Can You Really Earn?

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## THE HOOK (0:00-0:30)

"Most people put their retirement money in the market and pray it doesn't crash right before they retire. There's another option that protects your principal, links to market growth, and gives you guaranteed income for life. It's called a Fixed Indexed Annuity. Here's how the performance actually works."

## INTRO (0:30-1:00)

"Oliver Sons Sanchez, licensed insurance broker in Southern California. I work with Athene, North American Company, and National Life Group on annuities. Let's talk real numbers."

## HOW FIA GROWTH WORKS (1:00-2:30)

"Your money isn't in the market — it's in a fixed vehicle with the insurance carrier. Your interest crediting is linked to an index. When the index goes up, you earn interest based on that performance up to a cap or participation rate. When the index goes down, you earn zero. Your principal is protected."

### Three crediting methods:

- **Cap Rate:** Earn up to X% of index gain
- **Participation Rate:** Earn Y% of the index gain
- **Spread:** Earn index gain minus a fixed %

## CARRIER PERFORMANCE (2:30-4:30)

- **Athene:** Accumax series — point-to-point S&P caps ~8-10%. Excellent for \$100k+ rollovers.
- **North American:** BenefitSolutions series — cap rates ~9-11%. Income riders: 7-8% guaranteed growth on income base annually.
- **National Life Group:** Strong balance of accumulation and lifetime income. Solid income rider benefits.

*Historical average FIA crediting rates over 20 years: approximately 4.5-6.5% annually — without losing a single year to market downturns.*

## REAL EXAMPLE (4:30-6:00)

**Scenario:** \$200,000 rolled from 401k into Athene FIA at age 55, 10-year accumulation before retirement at 65:

- Conservative (4.5% avg): \$200k → ~\$312,000
- Moderate (6% avg): \$200k → ~\$358,000
- Zero market risk. Principal protected the entire time.

**Income rider example (North American):** Income base grew at 7% annually → \$200k becomes \$393,000 income base. Payout rate at 65: ~5.5% = \$21,600/year guaranteed for life. Even if the account runs out of money.

## CALL TO ACTION (6:00-7:00)

"If you have a 401k, IRA, or pension you want to protect and grow without market risk — drop 'ANNUITY' in the comments or go to [sonssanchezcapitalgroup.com](https://sonssanchezcapitalgroup.com). I'll run a free annuity comparison across Athene, North American, and National Life. Subscribe for next week — IUL vs 401k vs Roth IRA head to head."

**Comment keyword: 'ANNUITY'**

