

**The Cost of Waiting – Are you or your clients waiting for interest rates to increase before they consider purchasing a fixed annuity in today’s low interest rate environment? *How long do you have to wait for rates to go back up?***

Here is the last time rates were above:

- 4.00% - October of 2008
- 5.00% - July of 2007
- 6.00% - July of 2000
- 7.00% - April of 1995
- 8.00% - July of 1991
- 9.00% - April of 1989

If your clients are waiting for a modest rise in rates to 4 or 5%, they may be sitting on the sidelines for 5 years earning less than an average 1.00% bank CD rates. For example, based upon a \$100,000 deposit, the difference in earnings between 1.00% and 3.00% is \$10,826.

