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# **Annuity in a Box Consumer Campaigns**

*Email Marketing & Social Media Resources*

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Revision Date: 2/10/26

## Email/Letter Campaigns

### Email 1 – Planning for Retirement

**Subject: Are you planning to retire soon? Here's a checklist...**

I wanted to [share this article](#) I recently came across discussing how consumers should plan for their retirement in 2026. However, I think this article also discusses a lot of items that might not be on your planning list.

What are some of these factors that could impact your retirement date and planning?

- Healthcare costs/expenses including potential long-term care
- COLA – the cost of living adjustment impacted by inflation
- Social Security – what will be there when you retire?
- Taxes in retirement
- Non-financial side of retirement
- Potential guaranteed income (annuities)

Have you considered these potential retirement expenses and costs? Do you have guaranteed income protected by potential market fluctuations? What would happen if an unexpected cost occurs?

My role involves helping you plan for the unknown and the expected, so you can plan ahead for the best part of your retirement years and still take care of your loved ones. Let's review your planning to see if any adjustments would position you better for the good days ahead!

**Article link: <https://www.fool.com/retirement/complete-guide/>**

### Email 2 – Guaranteed Lifetime Income Products

**Subject: Did You Know – Only THREE Sources Offer To Provide Guaranteed Lifetime Income?**

So, what are your answers? 401(k)? Roth IRA? Bank CD? Market Investments? The correct answers are a company defined benefit pension, Social Security (if you qualify), and FIXED and FIXED INDEX ANNUITIES! Are you surprised by those answers? Are you planning on using any of these retirement strategies for your golden years?

Defined benefit pensions are harder to come by in today's world as about 96% of employers do not offer them to employees. The Social Security Administration (SSA) projects that the combined trust funds for Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) could be exhausted in 2034. Social Security should exist after 2034, but retirees could receive less than their projected full benefit.

Have you considered annuities as part of your retirement strategy? Annuities, which not only provide guaranteed lifetime income, are backed by the claims-paying ability of the issuing insurance carrier and are not subject to market risk. Some carriers even offer guaranteed rates or bonuses for purchasing specific annuity products.

If you would like, we could set up an appointment to discuss potential options that could align with your retirement strategy. Let me know your availability, and I can research a few annuity products for you.



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## Email/Letter Campaigns

### Email 3 – Sandwich Generation

**Subject: How Your Parents & Children Could Affect Retirement Plans**

Sometimes, do you feel like your juggling your responsibilities of raising your children and assisting your aging parents with their growing needs?

You aren't alone. Welcome to the "sandwich generation", which is a term for consumers in their 40s and 50s trying to juggle their careers with the financial and caregiving demands of both their children and their aging parents.

Splitting time and budget becomes a difficult position - especially if long-term care or other situations happen. That's why I want to share a few videos with you to help get your retirement planning back on track.

- [Financial Planning](#)
- [Retirement Planning](#)
- [Estate Planning](#)
- [Long-Term Care Planning](#)

Let me know if you want to have a conversation about your retirement planning as I can provide some options for you!

### Email 4 – Annuity vs. CD

**Subject: The Age Old Question - Annuity vs. CD**

For consumers looking for guaranteed accumulation with lesser risk, their options usually boil down to two different options - an annuity or a CD (certificate of deposit).

Which one is positioned better for your retirement strategy? That depends on what you are looking for in these products. The main features involve payout structure, duration, liquidity, tax treatment, flexibility, and where to purchase.

Another question I've heard from clients involves the pros and cons of annuities vs. CDs. Again, I will say it depends on how you want these products to align with your retirement strategy.

I recommend [reading this North American article](#) which breaks down these products, then we can have a conversation to see if an annuity would better fit your retirement planning now and in the future.

**Link:** <https://www.northamericancompany.com/plan-for-tomorrow/cds-or-annuities-for-retirements>

### Social Media Campaigns



#### Diversification

Farmers plant a variety of crops to ensure a steady harvest, no matter what the weather throws their way. A diverse field of crops means if one doesn't do as well, the others may – leading to more stability and less risk.

Just like the weather, the economy can be unpredictable. If stock market ups and downs have you concerned about your retirement savings, take a cue from the farmers and diversify!

[Click here for the link](#)  
[Click here for graphic](#)



#### Accessing Funds

Many fixed and fixed indexed annuities include the ability to access funds penalty-free if you need to – without incurring a surrender charge. Some annuities also offer additional liquidity option if certain conditions are met, either due to an extended nursing home stay, or a significant health event that results in the inability to complete two out of the six activities of daily living.

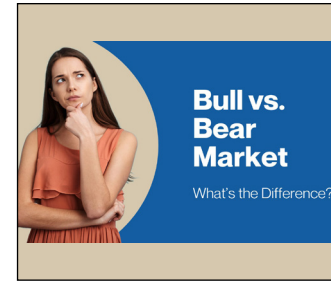
[Click here for graphic](#)



#### 10 Annuity Myths

A common myth about annuities involves how this financial product could tie up your money for 10 or more years. However, insurance carriers have multiple variations of annuity products designed for short-term or long-term accumulation. Some MYGAs (Multi-Year Guaranteed Annuities) are built for terms as short as three years. FIAs (Fixed Indexed Annuities) are generally purchased for much longer periods. Want to see the difference between MYGAs and FIAs? Contact me for more information

[Click Here for Video Link](#)  
[Click here for graphic](#)



#### Bull vs. Bear Market

Admittedly, we've been riding the benefits of the "bull" market for a while now, but the current rising inflation rates may wake up the "bear." No one wants to go through another 2008 bear market where many hard-working consumers lost a lot of their financial assets. Do you want protection from a potential bear market? An annuity can protect some of your financial assets from downturns in the market. We should chat about some options.

[Click Here for Video Link](#)  
[Click here for graphic](#)



#### 10 Reasons

Why are so many consumers interested in purchasing annuities as a part of their retirement strategy? According to The Standard, there are 10 main reasons to buy an annuity including safety, flexibility, control, tax deferral, and much more. Download the PDF to see why consumers are adding #annuities as part of their retirement planning strategy.

[Click here to download PDF](#)  
[Click here for graphic](#)

### Social Media Campaigns



#### Repositioning

Did you buy an annuity 3 or 4 years ago? Or maybe even a decade ago? Is it still performing well and aligning with your #retirement strategy? Today's annuities are seeing a higher rate due to the competitive environment plus have some additional benefits including long-term care. Let's review your current #annuity products and determine if a newer product would better fit your retirement plans now and down the road.

[Click here for graphic](#)



#### Creating a Pension

What type of pension does your current employer have for your retirement years, if any? Most companies provide options like 401(k), Roth IRA, IRA or other financial products built for retirement. If you don't have a pension, you can help bridge the potential gaps in your retirement planning with annuities. You also can lock in a rate for an initial period or for the entire annuity period - and the rate is not affected by downturns in the market.

[Click here for graphic](#)



#### CD vs. Annuity

When it comes to saving for retirement, there are numerous strategies available, each offering their own advantages depending on your financial goals and risk tolerance. Two common options are annuities and certificates of deposit (CDs), which can help supplement a retirement income plan and offer financial security for the future. Here's a closer look at the advantages of annuities and CDs, the key differences between the two, and how to determine which one may be a good match for personal retirement goals.

[Click here for the link](#)  
[Click here for graphic](#)



#### Sandwich Generation

According to a 2025 survey conducted by The Harris Poll, feelings toward saving money, managing financial priorities and retiring have shifted for the "sandwich generation." These 40- to 59-year-olds who provide financial or caregiving support to adult children and elderly family members. To meet their family's needs, some members of the sandwich generation are reducing expenses, delaying retirement or dipping into their retirement savings while others aren't planning to retire at all.

[Click here for the link](#)  
[Click here for graphic](#)



#### Estate Planning

What happens if one or both of your parents pass away unexpectedly? What happens if you or your spouse/partner pass away unexpectedly? Have you taken the time to have those conversations about estate planning? Here's some key questions you need to ask and have answers for if something happens to change your world - expectedly or unexpectedly.

[Click here for the video](#)  
[Click here for graphic](#)