



## **Annuity Income Riders - Do You Know What Questions to Ask?**

*The Annuity Experts at Senior Market Sales, Inc. announce the release of their Free White Paper "Income Riders: A Balanced Perspective," which offers producers the entire story on one of today's most popular annuity products.*

**Oct. 13, 2008 - [PRLog](#) -- OMAHA, Neb.** — Income riders are one of the hottest commodities in the annuity market today. But they are also among the most misunderstood by the people who buy them, and occasionally, those who sell them.

The annuity experts at Senior Market Sales, Inc. delve into the fine print of these often misunderstood products in their **Free White Paper "Income Riders: A Balanced Perspective,"** offering agents and advisors can get a clearer picture of how these products work, along with concrete examples to help them decide if an income rider is appropriate for their clients.

"Income Riders are a fantastic innovation—for the right client," says Joe Elsasser, Associate Director of Annuity Sales for Senior Market Sales. "Our goal with this paper is to equip agents with the right questions to ask in determining whether an income rider-type product is the right choice to meet a particular client's needs."

"Income Riders: A Balanced Perspective" take"s an in-depth look at the tax implications of Income Riders, the fees associated with them, qualified vs. non-qualified money, and the issue of spousal continuation, all commonly overlooked details that can greatly affect the product's performance. For example, did you know there is a significant chance that a client who invests non-qualified funds will pay taxes twice on money withdrawn using an income rider? This and a variety of other topics are covered in this paper. Download your free copy at [http://www.seniormarketsales.com/lpage/annuity\\_incomeride...](http://www.seniormarketsales.com/lpage/annuity_incomeride...)

Senior Market Sales has been helping agents sell insurance in the senior market for more than 25 years. Offering leads, sales ideas, online quoting and access to products from top-rated carriers, Senior Market Sales is committed to helping its agents stay ahead in an industry that is constantly evolving.

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### **About Senior Market Sales, Inc.**

Senior Market Sales has marketed insurance products geared toward America's seniors for more than 25 years. Specializing in life insurance, Medicare Supplement, Medicare Advantage, Plan D, annuities, long-term care, travel insurance and international medical insurance, Senior Market Sales is committed to supporting independent agents with industry-leading products and services, such as online quoting tools and lead programs. With 20,000 contracted agents, SMS has established itself as a premier distribution channel for some of the industry's largest insurance carriers. SMS has operated out of the same location in Omaha, Neb., since 1982. Visit <http://www.seniormarketsales.com> for more information, or email us at [SMS@SeniorMarketSales.com](mailto:SMS@SeniorMarketSales.com) or by phone at 1-800-786-5566.

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