

## Writing Sample Documentation – Anastasia Morgan

*“The Market is Wide Open”* Email for American Equity

### Context (193 Words)

This communication was created for American Equity’s Marketing and Communications team in March 2024. American Equity serves approximately 60,000 independent financial professionals (agents and advisors) who sell fixed indexed annuities and life insurance products to retail customers. This email was crafted for these financial professionals to read.

The organizational goal was to support the launch of the updated Lifetime Income Benefit Rider (LIBR) options for the IncomeShield product line. Instead of simply announcing product features, leadership wanted to reframe the launch around a market opportunity that agents continued to overlook—the Gen X and Millennial demographics. Most financial products and services target Baby Boomers; however, Gen X and Millennials represent an underserved \$5.9 trillion market with specific retirement planning needs.

My primary audience was experienced financial professionals who were already familiar with annuity products but might be resistant to changing their established client prospecting patterns. The secondary audience included American Equity’s internal sales support team, who needed talking points to reinforce this market opportunity message during agent consultations. This communication needed to simultaneously educate about product updates while motivating behavioral change in target market selection and encourage the purchase of the IncomeShield product.

### Purpose (98 Words)

The immediate purpose was to drive awareness of the updated LIBR options, encourage the financial representatives to sell IncomeShield products to their clients, and generate inquiries to American Equity’s Wholesaler team. More broadly, I hoped to accomplish a strategic shift regarding target demographics for financial products—moving from the default Boomer focus to intentional Gen X/Millennial prospecting.

The desired outcome was for increased sales of IncomeShield (regardless of purchasing demographic) and higher engagement rates (email opens, click-throughs to product resources, and direct contact with wholesalers) from the financial professionals. Overall, success would be measured by product adoption rates.

### Process (192 Words)

**Audience Analysis:** I began by consulting with the American Equity product team to understand both the market data and the typical objections financial professionals might have about selling annuities to younger clients. I identified the key barrier: agents assumed younger clients wouldn’t be interested in retirement products.

**Key Messages:** Rather than focusing on product features, I developed a message framework emphasizing competitive advantage (“other agents aren’t paying attention”). The opening focused on creating urgency and opportunity for both agents and clients.

**Development and Tools:** I drafted the email in Microsoft Word and created the initial chart in Excel using data provided by the actuarial team. (The graphic designer only needed to adjust brand colors.) I followed American Equity’s brand voice guidelines to ensure compliance with financial services regulatory requirements.

**Collaboration and Approvals:** The draft went through reviews with marketing, product, actuary, and compliance teams. I made revisions based on feedback, particularly around simplifying the income accumulation explanation.

**Anticipated Impact:** I anticipated strong open rates due to the provocative subject line and high engagement from the competitive positioning. The email’s success led to its adaptation into a double-sided flyer—“The Power of 20”.



# The market is **WIDE OPEN** to you

Right now, most agents are not targeting Gen X — and that oversight is your gain.

**\$5.9**

trillion in **investible assets** are held by  
Gen X.<sup>1</sup>

**79%**

of Gen X households **don't have  
access to defined benefit plans.**<sup>1</sup>

That's not even addressing Millennials or older Gen Zers who are working but not putting as much away for retirement yet. These post-Boomer generations

are particularly underserved. Other agents just aren't paying attention.

That's where you come in.

You have a unique opportunity right at your doorstep – an open, younger market for you to cultivate.

## **20 YEAR FULLY GUARANTEED ROLL UP**

Our updated [Lifetime Income Benefit Rider \(LIBR\)](#) Options 3 and 5\* for IncomeShield™ 7,9 and 10 helps simplify income planning for you and your clients.

Ready to learn more? Take the opportunity to present financial future flexibility set on a foundation of guaranteed income to a younger generation. Reach out for more info today!

[Email Brad Schwarz](#)

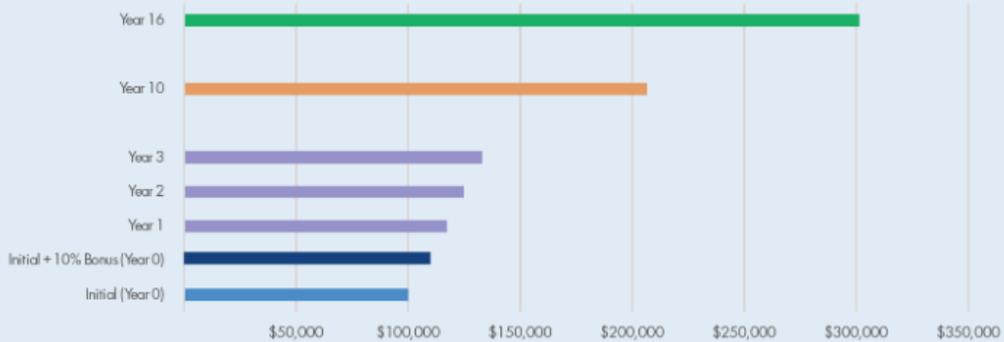


### **See IncomeShield in Action!**

Let's use IncomeShield 10 with its built-in 10% premium bonus to show you how this streamlined income-focused retirement works. If you start with \$100,000, the bonus immediately turns that \$100,000 into \$110,000.\*\*

With our 6.5% compound interest rate and its guaranteed accumulation period

of 20 years, we can see this example IncomeShield 10 IAV **double** in Year 10 and **triple** in Year 16!



Example used for illustrative purposes only. Assumes no withdrawals are taken from the contract prior to income payments beginning. Excess withdrawals taken in addition to lifetime income payments will reduce future income payment amounts.

Learn how much IncomeShield 10 can empower your clients and help guarantee retirement income.

[Explore the full power of an IncomeShield FIA](#)

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