

(A-) Rated Carrier—MYGA Rates

5 Years	6 Years	7 Years	10 Years
2.70%	2.90%	3.00%	3.30%

Issue ages 18-80 On 3-7 Years, 18-79 on 8 year, 18-77 on 9 year and 18-75 on 10 year. 10% Withdrawals after year 1.

2017 - NEW COMPOUNDING INTEREST MYGA

Enhanced Accumulation In These States

AL, AR, AZ, CO, FL, GA, IA, IN, KY, LA, MD, MS,
MO, NM, NC, OK, SC, TN, TX, UT, VA, WV

3.20% Over 5 Years
3.27% Over 6 Years
3.39% Over 7 Years
3.50% Over 10 Years
3.60% Over 20 Years

3.20%

Guaranteed

For 5 Years

A VERY SIMPLE FIA—7 YEAR SURRENDER

5.50% Annual Point to Point Cap (\$100K+) 5.00% Cap (\$15K—\$99.9K)

Commission 4.00% (0-80) | 100% Participation Rate | 107% Of Premium Minimum Guarantee. | "A" Rated Carrier Est. 1906

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TAX DEFERRED ACCUMULATION

**RATES ARE
ON THE RISE**



Fixed Rate Annuity

Term	Current Rate
3 Years	2.05%
4 Years	2.45%
5 Years	2.70%
6 Years	2.90%
7 Years	3.00%

Rate is guaranteed for all years.
Not approved in all states.
Free withdrawals available.

(A-) Rated Carrier!



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SIMPLE - Fixed Indexed Annuity**A GREAT FIA - SIMPLE WITH NICE GUARANTEES****Annual Point to Point Cap**

5.50% Cap (\$100,000+)

5.00% Cap (\$15,000—\$99,999)



- 100% Participation Rate
- 107% Of Premium Guarantee Min.
- "A" Rated Carrier Est. 1906
- Commission 4.00% to age 90
- 10% Free Withdrawal After Year 1
- 7 Year Surrender
- Illustrations Avail.

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Traditional Fixed Annuities

Traditional Values Of Fixed Annuities Disappearing
As Fixed Index Annuities Evolve



Best Interest
And Comparing
Strongest Guarantees

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The Fixed Indexed Annuity (FIA), originally known as an Equity Indexed Annuity (EIA) was created as a way for risk averse retirement savers to have a shot at higher returns than multi-year guarantee annuities (MYGA). A simple concept for clients who did not trust the securities markets and wanted strong guarantees. The original FIA crediting methods were designed by insurance actuaries, insurance agents and the insurance carriers as an alternative to fixed rate annuity products. The FIA was not seen as a new and high profit generator for the insurance carriers and distributors. The FIA products were built to be fairly simple since the target clients were the typical MYGA, traditional deferred annuity, or bank CD buyers. Sales took off and the securities firms and broker dealers (B/D) took notice to the changes in their assets under management (AUM).

Interference #1 - Enter 151a, and the SEC looking to classifying FIAs as securities. Coincidence? I think not! [Read More Here](#) | [PDF Version](#) | [LinkedIn Version](#)

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Do all your own work?

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for your expertise.

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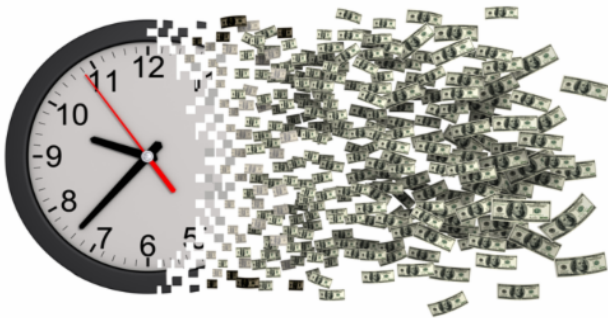
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How Long Will The Retirement Nest Egg Last?



**Immediate
Annuities
Guarantee
Income
For Life**

Here is how much a client can take of their Nest Egg
while guaranteeing it will NEVER RUN OUT!

Male Age 67 6.77% Annually
Female Age 67 6.35% Annually
Male Age 72 7.86% Annually
Female Age 72 7.34% Annually
Male Age 75 8.83% Annually
Female Age 75 8.05% Annually
A+ rated carrier - Life Only Option
Income Starts 1 Month After Premium Received

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Trump Delays DOL Rule

DOL

Fixed Annuities

The securities folks must be unhappy. No SUPER CONTROL of FIAs.

The news is everywhere with different twists. In the end, clients will still have a chance to get a qualified FIA WITHOUT a FEE!!

<http://www.cnbc.com/2017/02/03/trump-to-delay-rule-requiring-retirement-advisers-to-avoid-conflicts-official.html>



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Short to Mid Term Surrender MYGAs

TAX DEFERRED ACCUMULATION

Guarantee Your Client An Increase Every Year Multi Year Guarantee Annuity

1. (A-) Rated Carrier - Upgraded By AM Best May of 2015

- 2.05% For 3 Years
- 2.45% For 4 Years ([details](#))
- 2.70% For 5 Years
- 2.90% For 6 Years ([details](#))
- 3.00% For 7 Years ([details](#))
- 3.20% For 9 Years ([details](#))

Full Death Benefit | Up to 10% free withdrawals | Waivers | Now A- Rated

2. LBL - Upgraded Twice By AM Best In Last 5 Years!

- 2.00% For 3 Years ([details](#))
- 2.90% For 5 Years ([details](#))
- 3.10% For 7 Years ([details](#))
- 3.25% For 9 Years ([details](#))

No Withdrawals | Full commission on internal rollovers | [Now B+ Rated](#)

3. New MYGA - Stripped Down For Pure Accumulation

Available ONLY in AL, AR, AZ, CO, FL, GA, IA, IN, KY, LA, MD, MS, MO, NM, NC, OK, SC, TN, TX, UT, VA, WV

- 3.20% Over 5 Years (4.00% Year 1 - 3.00% Years 2-5)
- 3.27% Over 6 Years (4.10% Year 1 - 3.10% Years 2-6)
- 3.39% Over 7 Years (4.25% Year 1 - 3.25% Years 2-7)

Rates Lower In FL | No Withdrawals | Compounding Rate | Call for info

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A GREAT FIA - SIMPLE WITH NICE GUARANTEES

Annual Point to Point Cap

5.50% Cap (\$100,000+)

5.00% Cap (\$15,000—\$99,999)



- 100% Participation Rate
- 107% Of Premium Guarantee Min.
- "A" Rated Carrier Est. 1906
- Commission 4.00% to age 90
- 10% Free Withdrawal After Year 1
- 7 Year Surrender
- Illustrations Avail.

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The annual point to point is one of the simplest crediting concepts for clients to grasp. Capture gains on the up years with the lock-in and reset features.

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For
Income
Now**

- NO FEES!
- Joint Lifetime Income Options
- Return Of Premium Guarantees
- Cost Of Living Increases 1%-10%
- 5 - 50 Years Of Payments
- Quality Insurance Carriers
- Nursing Home Enhancements

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Here is how much a client can take of their Nest Egg while guaranteeing it will NEVER RUN OUT!

- Male Age 67 6.97% Annually
- Female Age 67 6.64% Annually
- Male Age 72 8.09% Annually
- Female Age 72 7.63% Annually
- Male Age 75 8.92% Annually
- Female Age 75 8.42% Annually

A+ rated carrier - Life Only Option
Income Starts 1 Month After Premium Received

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MYGA Rates - Client/Agent Friendly Carrier

TAX DEFERRED ACCUMULATION

Agents Are You Looking For Top MYGA Rates With Client and Agent Friendly End Of Term Options?

Liberty Bankers Life Is The One! Why? Well, they have very competitive MYGA rates with 3 - 9 Year Surrender Terms. Here is one really cool part, at the end of the term the client has a 0.00% surrender charge for the remaining life of their contract. No 30 day window non-sense to lock up YOUR client for another full surrender charge loaded term. Not with Liberty Bankers!

Liberty Bankers will allow your client to keep the existing annuity or internally rollover to the current new money MYGA Rates. Liberty Bankers pays a fair rate after the initial guarantee period. Even 1.00% is as good as it gets right now for a 100% liquid policy.

Okay... Two more cool parts to this, first Liberty Bankers pays FULL commission on internal rollover! Yes they appreciate you, the agent, and the agents relationship with THEIR client. Second, how much easier is it to ask your client if they would like to stay with the same company at a higher rate if they are willing to re-up to a new surrender charge period. How would that conversation go? Maybe something like this... Dear client current MYGA term is now up. You can keep it and do nothing and earn 1.50% and never less than 1.00% while keeping the policy completely liquid. Or we can look for a better rate if you do not need the fund. If you like your current company will offer you a 2.90% for 5 years if you are willing to lock up for another 5 years. Let just tell you this has been a super successful strategy. Why, think about it, the client

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just finished a term and received exactly what they were expecting. Simple, Clean and Guaranteed.



Guarantee Your Client An Increase Every Year Multi Year Guarantee Annuity

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The Strongest Guarantees



The Minimum Guarantee Is the Strongest Guarantee

The traditional fixed annuity buyer is looking for safety and guaranteed yield. An experienced fixed annuity buyer is also looking for the highest contractual minimum guarantees. The minimum guarantee clearly defines the exact amount of accumulated funds to be fully available for withdrawal or transfer at the end of a surrender period. The minimum guarantee is also the lowest accumulation interest rate the contract will pay after the surrender period and for the life of the contract.

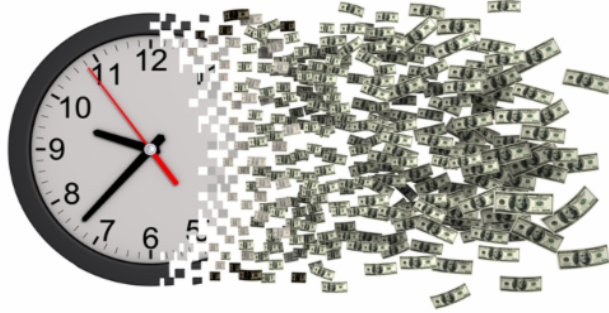
Assessing Fixed Annuity Risk Through Minimum Guarantee Calculations
There is a risk/reward calculation when choosing one fixed annuity over another [Read More](#) | [PDF](#) | [Online](#) | [at LinkedIn](#)

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