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Quick Discussion Guide

February 01, 2022
Live Update

Watch: February News & Reviews A Look Ahead Update For Life Licensed Agents

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Recorded Live Update For Life Licensed Agents.
Breaking News | Annuity Hot List | Rate changes |
Combo Annuity for February | Term Life Pricing |
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| Marketing Pieces and Social Media
February News & Reviews A Look Ahead
Update For Life Licensed Agents (18:37)

Live Fixed Annuity and Li...



Links described in the video:

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Split Annuity Quotes - <https://fixedannuitiesandlife.com/deferred-annuity-quotes#0d65e0bd-c65d-4797-8dfb-53178a30a78d>

Strong 5 Year MYG Annuity

A- (excellent) Rated Company MYGA

3.00%

Interest Rate

- \$80,000 minimum for 3.00%
- \$20K-\$79,999 rate is 0.15% lower
- California rates are 0.15% lower

3.00%

Commission (0-79)

- 10% Free Withdrawals Year 2+
- Not available in CT, VT, NY
- Full Death Benefit

Recurring Surrender Charges 5-Year 9% 8% 7% 6% 5% (exit window)

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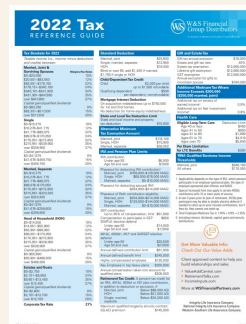
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A- (excellent) Rated Company MYGA

2.00%

Interest Rate

- All Interest Free Withdrawal
- Not available in NY
- Full Death Benefit
- \$100,000 Minimum for 2.00% rate
- Click PDF below for more info!



3 Year Annuity

MYGA—Multi Year Guarantee Annuity

2.00% guaranteed for 3 years

1.00% contractual minimum guarantee

Client Friendly

Short Term

Safety

Contract with FSD

- Full death benefit
- Accumulated interest free withdrawals
- RMD Friendly
- Issue ages 0-90
- Non Repeating Surrender 8%, 7%, 6%, **0%** (MVA 1st 3 years)
- **\$10,000 minimum** | \$500,000 maximum
- Commission 2.00% (0-80) & 1.00% (81-90)
- **(A-) rated insurance carrier**
- NOT available in NY

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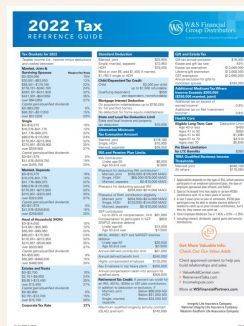
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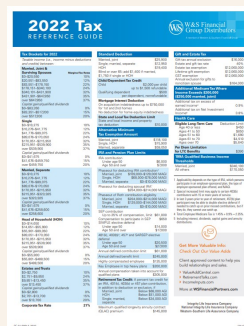
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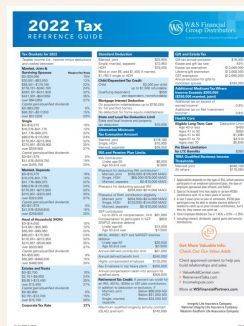
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MYGA Rate Increase | Commission Bonus

I need life agents licensed to sell these MYGAs by March.

- Cases of \$250,000 and above get an extra 0.10% in rate.
- This is a commission SPECIAL so hurry and get set up on this contract level NOW!

Call
800-373-9697
or
[Click](#)

Long Term Guarantee

March 2022 SPECIAL COMMISSION

Guaranteed Interest Rate 3.15%	Commission ages 0-80 3.50%
--	--------------------------------------

10 Year Interest Rate Guarantee
10% Free withdrawals
Full Death Benefit

Interest rate is 0.10% higher on premiums \$250,000+

10 Year Recurring MVA Surrender: 7%, 6%, 5%, 4%, 3%, 2%, 1%, 1%, 0.75%
(30 day window with no charges)

Interest rate is 0.10% higher on premiums \$250,000+
Minimum premium \$10,000 (\$5,000 qualified)

Not available in New York
A.M. Best Company Rated A- | Weiss Rating B-
Issues to age 90
Commission is 2.25% (81-85) & 1.50% (86-90)

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Short Term Guarantee

March 2022 SPECIAL COMMISSION

Guaranteed Interest Rate 2.65%	Commission ages 0-80 2.25%
--	--------------------------------------

4 Year Interest Rate Guarantee
10% Free withdrawals
Full Death Benefit

Interest rate is 0.10% higher on premiums \$250,000+

4 Year Recurring MVA Surrender: 7%, 6%, 5%, 4%, (30 day window with no charges)

Interest rate is 0.10% higher on premiums \$250,000+
Minimum premium \$10,000 (\$5,000 qualified)

Not available in New York
A.M. Best Company Rated A- | Weiss Rating B-
Issues to age 90
Commission is 1.31% (81-85) & 0.88% (86-90)

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MYGAs By Ratings

Rating	Term	Interest Rate	Commission
A	3 Years	2.35%	1.50%
A	4 Years	2.75%	1.75%
A	5 Years	3.05%	2.00%
A	10 Years	3.25%	2.25%
A-	3 Years	2.50%	1.85%
A-	4 Years	2.65%	2.25%
A-	5 Years	3.00%	2.50%
B++	5 Years	3.15%	2.25%
B++	7 Years	3.20%	2.25%
B++	10Years	3.25%	2.75%

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Strong 5 Year MYG Annuity

3.00%

Interest Rate

A- (excellent) Rated Company MYGA

- 10% Free Withdrawals Year 2+
- Not available in CT, MT, NY
- Full Death Benefit
- \$100,000 Minimum for 3.00%
- \$15,000-\$99,999 rate is lower
- California 0.05% lower

Follow On Social For All Updates

Videos & Frequent Social Media Updates

Rumble - @AnnuityExperts

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Full Support For Life Licensed Agents.



Carrier Webinars | Training

On-line webinars/trainings have increased in frequency so I built a dedicated page to list them all.

[Check it out here.](#)



Accumulation Resources

- MYGA Quotes / MYGA Rates
- Fixed Indexed Annuities (FIA)
- Interest Comparison Calculation
- Flex premium products



Annuity Income Resources

- Immediate Annuities Periodic Income
- Income rider on deferred annuity
- Income rider on indexed annuity
- Split Annuity



Life Insurance Resources

- Single premium whole life SPWL
- All other life illustrations
- Life insurance commission



Life Licensed Agent?

Add Fixed Annuities Today!

Work with the **Annuity Experts** so you can cut through all the sizzle and get matched quickly to the right product for your risk averse client.

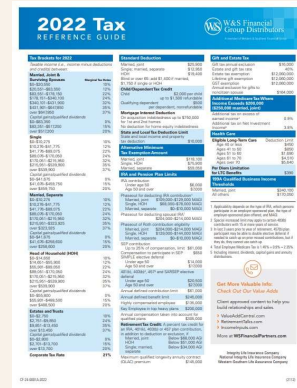
When that need arises for a guaranteed insurance product **call 800-373-9697 your full service fixed annuity desk.**

News and Incentives

2022 Tax Reference Guide

Western & Southern is great at putting this peace out for agents every year.

This year they also have a **Retirement quick check PDF** see it **here!**



What's Happening Now 2022

- 2022 Tax Reference Guide
- MDL-275 Annuity Suitability and Best Interest Standards
- Importance of a Beneficiary Review

Trips / Rewards

- Guggenheim Bonus
- Equitrust Trip
- American National Life Bonus
- American National Annuity Bonus

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- U.S. Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Oxford Withdrawal procedure changes
- Bankers Life Rehabilitation Update

The Other Annuities

- QLAC: [Get a QLAC quote](#)
- QLAC: [2022 Know the facts](#)
- Fee Advisor SPIA & QLAC
- Pension Fixed Annuities
- LTC Annuity

Secure Act Info

- 20/20 Vision on the SECURE ACT
- SECURE Act Text / SECURE Act FAQ

Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts

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Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

February 10, 2022
Live Update

Sorry for 2 emails so close together but there is so much going on!

Strong 4 Year MYG Annuity

Why we like this one

1:49 short update on this rate!




Strenght In Numbers

- \$205 Billion in admitted assets
- \$9 Billion in surplus (6.8%)
- 80 Comdex
- A.M. Best Company = A rated
- Weiss = B rated

4 YEAR MULTI-YEAR GUARANTEE

AGENTS GET CONTRACTED NOW [CLICK HERE](#)

2.75% Interest Rate

15% Free Withdrawals

FEATURES:

- SYSTEMATIC WITHDRAWALS ALLOWED
- 15% FREE WITHDRAWALS YEAR 2+
- NOT AVAILABLE IN NY
- FULL DEATH BENEFIT
- \$100,000 MINIMUM FOR 2.75%
- \$10,000—\$99,999 RATE IS 2.45%

RATES AS OF 02/14/2022 & ARE SUBJECT TO CHANGE



For agent use. California Insurance License #0B67385

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Watch: Questions Are Good!

Watch: AGENTS - Annuity questions are welcome here. (1:58)

Never be afraid to ask your question, even if just to confirm or inquire on an important item.

We are here to help & have the answers!

AGENTS - Annuity questi...



Strong 5 Year MYG Annuity

A- (excellent) Rated Company MYGA

3.00%

Interest Rate

- \$80,000 minimum for 3.00%
- \$20K-\$79,999 rate is 0.15% lower
- California rates are 0.15% lower

3.00%

Commission (0-79)

- 10% Free Withdrawals Year 2+
- Not available in CT, VT, NY
- Full Death Benefit

Recurring Surrender Charges 5-Year 9% 8% 7% 6% 5% (exit window)

Request Contracting

Get a MYGA quote

LINKS

Links:

Contest/Rewards - <https://fixedannuitiesandlife.com/news-keep-aware-of>

Life Quotes - <https://www.annuityexperts.com/life-insurance-quotes.html>

Webinars - <https://fixedannuitiesandlife.com/annuity-webinars-training>

Immediate Income Quotes - <https://www.annuityexperts.com/spia-quotes.html>

Deferred Income Quotes - <https://fixedannuitiesandlife.com/fia-quote-request>

Split Annuity Quotes - <https://fixedannuitiesandlife.com/deferred-annuity-quotes#0d65e0bd-c65d-4797-8dfb-53178a30a78d>

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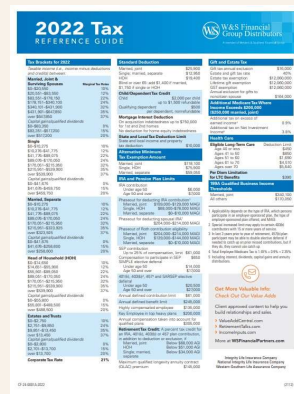
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February 22, 2022

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guarantees and customized support with
immense insurance product offerings.

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FSD TOP PICKS

MYGA Rate Increase | Commission Bonus

I need life agents licensed to sell these MYGAs by March.

- Cases of \$250,000 and above get an extra 0.10% in rate.
- This is a commission SPECIAL so hurry and get set up on this contract level NOW!

Call
800-373-9697
or
[Click](#)

Long Term Guarantee

Short Term Guarantee

**March 2022
SPECIAL COMMISSION**

Guaranteed Interest Rate 3.15%	Commission ages 0-80 3.50%
---	---

10 Year Interest Rate Guarantee
10% Free withdrawals
Full Death Benefit

Interest rate is 0.10% higher on premiums \$250,000+

10 Year Recurring MVA Surrender: 7%, 6%, 5%, 4%, 3%, 2%, 1%, 1%, 1%, 0.75%
(30 day window with no charges)

Interest rate is 0.10% higher on premiums \$250,000+
Minimum premium \$10,000 (\$5,000 qualified)
Not available in New York
A.M. Best Company Rated A- | Weiss Rating B-
Issues to age 90
Commission is 2.25% (81-85) & 1.50% (86-90)

Call or Click For More Information

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Rates as of 03/01/2022 and are subject to change. CA Insurance License #0B67385

**March 2022
SPECIAL COMMISSION**

Guaranteed Interest Rate 2.65%	Commission ages 0-80 2.25%
---	---

4 Year Interest Rate Guarantee
10% Free withdrawals
Full Death Benefit

Interest rate is 0.10% higher on premiums \$250,000+

4 Year Recurring MVA Surrender: 7%, 6%, 5%, 4%, (30 day window with no charges)
Interest rate is 0.10% higher on premiums \$250,000+
Minimum premium \$10,000 (\$5,000 qualified)
Not available in New York
A.M. Best Company Rated A- | Weiss Rating B-
Issues to age 90
Commission is 1.31% (81-85) & 0.88% (86-90)

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Get an agent licensing kit

Get an agent licensing kit

MYGAs By Ratings

Rating	Term	Interest Rate	Commission
A	3 Years	2.35%	1.50%
A	4 Years	2.75%	1.75%
A	5 Years	3.05%	2.00%
A	10 Years	3.25%	2.25%
A-	3 Years	2.50%	1.85%
A-	4 Years	2.65%	2.25%
A-	5 Years	3.00%	2.50%
B++	5 Years	3.15%	2.25%
B++	7 Years	3.20%	2.25%
B++	10Years	3.25%	2.75%

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