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Traditional Fixed Annuities & Life with FSD Financial

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Life Agent Use Only
Quick Discussion Guide

January 4, 2021
Update

[MYGA Rates](#)
[SPIA Quotes](#)
[Life Quotes](#)
[FIA Riders](#)
[Annuity Blog](#)

Happy
New Year

2022

Carrier Focus - Let's Write Some Annuities

Contract with one of our "core" companies and get full support and full commission!

American National

We love ANICO!

- Strong Carrier (A rated - \$22 billion on assets)
- Great Income Rider & FIA Product (6.85% Roll-up)
- Large Case MYGA's (Better rates \$250K+ premium)

Guggenheim Life & Annuity

Just upgraded to the **EXCELLENT** ratings category!

- Strong Carrier (A- rated - \$13 billion on assets)
- Great FIA Product (4.50% Cap on 7 year)
- Bonus program for FIA sales (\$300K+ premium to qualify)
- MYGA marketing allowance (It is like an extra 0.25%)

Sagicor

Wow look here!

- Strong Carrier (A- rated - \$22 billion on assets)
- MYGA rates 3 and 5 year top rates
- E-App earns more commission

Standard Insurance

EXCELLENT CARRIER!

- Strong Carrier (A rated - 84 Comdex - B+ Weiss)
- Great FIA Product (up to 4.75% Cap on 7 year)
- 3 year MYGA (up to 1.80% interest rate)

AIG

Still in the Annuity Business!

- 3 Year MYGA rate (up to 2.20% with 15% free withdrawal)
- Great FIA Product (4.65% Cap on 7 year)
- Immediate Annuities

Now 'A-' Rated Carrier!

Liberty Bankers

- Strong Carrier (A- rated - 14% Surplus - \$2 billion assets)
- Great 5 Years FIA Product (up to 4.40% Cap)
- 2.00% rate 3 year MYGA (Non Recurring Surrender)

LSW National Life

- Great Index and Life Carrier!
- Whole Life | Term Life | Indexed Universal Life
 - An industry first Critical Injury Rider covering 4 events
 - Great commission levels

20+ total carriers to choose from!

Request Contracting

Carrier Incentives

ANNUITY SALES SUPERCASH! 2022

JANUARY 1, 2022 - MARCH 31, 2022

UP TO \$2,000 IN BONUSES!

TOTAL ANNUITY PREMIUM	\$50,000 - \$75,000	\$75,001 - \$1,000,000	\$1,000,001 - \$1,250,000	\$1,250,001 +
CASH BONUS!	1750	1,000	1,500	2,000

Three cases minimum to qualify. Policies must be paid and in force by 4/30/2022.

GLMarketing

Writing Agent Bonus For Fixed Indexed Annuities

We are paying a 1% commission bonus on all Fixed Indexed Annuity premium above \$300,000 in 2022.

Qualifying Period: Cases must be issued between 1/1/2022 and 12/31/2022. Eligibility is based on the effective date of the annual contract issued by Guggenheim Life and Annuity Company.

Eligibility: All premium above \$300,000 on fixed indexed annuity contracts will be eligible for bonus credits. Professional bonuses will be paid for the premium received.

Example: First production = \$300,000. If the new case issued for \$150,000 (the 50% threshold), the amount of the bonus will be based on:

Additional Premium on cases issued prior to 1/1/2022 do not qualify. Only the 2022 annual premium on new business contracts will be made and will be usable in 2022.

Bonus will be paid for the amount of premium in the amount of 1% times by a Contract Only (CO) Agent. An CO Agent's total will be \$300,000 to qualify for the bonus to get the most from us. Changes of the bonus will apply to both Fixed Index, Variable and Indexed Annuity.

Not all cases will be new contracts, but will be credited by the customer within the 30 day time back period. A 30 day time back period will apply to each case below the \$300,000 threshold and they will have to qualify for the bonus.

If there are more or fewer cases issued in the same date, we will award the highest commission to the agent.

All writing agents will need to qualify for the bonus in 2022. The bonus program for 2023 ends and any cases issued will not qualify for any 2023 bonus.

Additional information: This program is subject to change without notice. All cases must be issued by 12/31/2022. This program is subject to change without notice. All cases must be issued by 12/31/2022. This program is subject to change without notice. All cases must be issued by 12/31/2022.

For Agent Use Only. Not for Distribution or Use with Consumers.

AMERICAN NATIONAL INSURANCE COMPANY

Agent Travel Incentive

LET'S GO GRAND

JACKSON HOLE

Reserve time in mountain country, immaculate white, frosty peaks, and the chance to observe a natural environment hard to reach - all of which are waiting for you in Jackson Hole in the shadow of Grand Teton National Park. You and an adult guest will enjoy the outstanding view of unique outdoor experiences, fine dining, and first-class accommodations at The Four Seasons Resort - as a quality of this special travel incentive from EquiTrust.

QUALIFICATIONS: Top 20 producers will be selected at the end of the January 1, 2022 - June 30, 2022 qualification period. Eligible business must be issued by July 15, 2022 to qualify.

Eligible Products: All annuity products currently offered by EquiTrust.

Maximum Production/Business Requirements: \$12.5 million premium in 30-month period on eligible business.

For Travel Incentive Rules: Visit AgentKitEquiTrust.com or call 866-988-3884.

EquiTrust

3 Year Annuity (A-) Rated Carrier

3 Year Interest Rate Guarantee:

- **2.30% (\$100,000+)**
- 1.75% (\$50,000 - \$99,999)
- 1.35% (\$15,000 - \$49,999)

5 Year Guarantee:

- **3.00% (\$100,000+)**
- 2.60% (\$50,000 - \$99,999)
- 2.15% (\$15,000 - \$49,999)

California and Florida rates 0.05% lower

- **Surrender Charges With MVA:** 3 Years Recurring @ 9%, 8%, 7%, 30 day window
- **Surrender Charges With MVA:** 5 Years Recurring @ 9%, 8%, 7%, 6%, 5% 30 day window
- **Maximum Premium:** \$750,000
- **States NOT approved in:** DE, DC, MT, ND, NY, SD
- **Free Withdrawal:** 10% Withdrawal Provision after 1st contract yr. (not RMD friendly over 10%)
- **Death Benefits:** Full Death Benefit

Commission: More for E-App applications!

- **3 Year E-App:** 1.85% ages 0-80 | 1.35% 81-85 | 1.10% 86 -90
- **3 Year Paper App:** 1.35% ages 0-80 | 0.85% 81 -85 | 0.60% 86 -90
- **5 Year E-APP:** 2.50% ages 0-80 | 1.75% 81 -85 | 1.25% 86 -90
- **5 Year Paper App:** 2.00% ages 0-80 | 1.25% 81 -85 | 0.75% 86 -90

Click here to request agent kit or just call me for the scoop!

Earn up to 37.68% in 10 years!

Sweet rates for Dec.

3.15% for 5
(16.77% gain after 5)

3.20% for 7
(24.67% gain after 7)

3.25% for 10
(37.68% gain after 10)

Assumes no withdrawals

[Get an agent kit](#)

3.00% Guaranteed For 5 Years

3.10% Guaranteed For 7 Years

3.20% Guaranteed For 10 Years

[Visit our website](#)

Watch: Info on Fixed Annuity and Life

Watch: Fixed Indexed (FIA) vs Multi-Year Guarantee (MYGA)

A basic review of how a (FIA) and a (MYGA) are similar and different at the same time. Compare the interest rates and surrender terms.

Based on Pt to Pt cap crediting method & guaranteed fixed interest rates.

Fixed Indexed Annuity (FIA) vs Multi-Year Guarantee Annuity (...)



[Get a MYGA quote here](#)

Watch: Flex Premium Annuities can be very useful!

IRA Season is coming.

Can your client simply just add to an existing product offering a nice rate?

Flexible Premium Deferred Annuity (FPDA) - Most liquid annui...



Flexible Premium Deferred Annuities are a great resource for retirement planners. The FPDA offers the ability to add, transfer or withdraw funds as needed.

This video includes the most LIQUID flexible premium deferred annuity (FPDA). Surrender value will equal initial premium in just in 6 months on a guaranteed basis.

All principal and interest is 100% liquid in 24 months.

99% will never see this because the commission is "too low"!

The FPDA is great for combining IRA's or as a parking spot for uncertainty, or to exit a 30 day window product.

Add premium anytime.

Watch: Life & Health agents & LIFE ONLY license can add quality fixed annuities today.



Do you primarily sell Life insurance or Health Insurance?

Do you have a life only license?

We can set you up to offer QUALITY FIXED ANNUITIES. FSD is the Financial Services Division for agents and agencies that want to add fixed annuities without the expense and set up required to do it in house.

Work direct with me, a 25 year fixed ONLY annuity wholesaler. I work with agents who want to add revenue streams and need tons of support.

We represent some of the cleanest, most secure and competitive fixed annuity carriers in the marketplace. Our agents and their clients want to have peace of mind and that is what we offer. As an independent wholesaler we have the ability to offer suggestions based on the GUARANTEES not assumptions.

Do not leave the opportunity to help a client earn more interest undiscovered.

Check out the video and contact me if you want to add a safe and secure insurance option for your Risk Averse saver clients.

IMMEDIATE Joint Life Income @ Age 65



JOINT LIFE Income Per \$100,000 Premium

Both clients age 65 at immediate annuity contract issue.
Rates can vary in some states.

Life ONLY

5.58% JOINT payout in 1 month
= Income of **\$5,580 Annually**
(\$465.05 monthly - 72% tax exclusion))
Guaranteed minimum return = **\$0.00**

Life With 10 Year Certain

5.57% JOINT payout in 1 month
= Income of **\$5,575 Annually**
(\$464.60 monthly - 72% tax exclusion)
Guaranteed minimum return = **\$55,752**

Life With 15 Year Certain

5.56% JOINT payout in 1 month
= Income of **\$5,558 Annually**
(\$463.18 monthly - 70% tax exclusion)
Guaranteed minimum return = **\$83,372**

Life With 20 Year Certain

5.51% JOINT payout in 1 month
= Income of **\$5,510 Annually**
(\$459.24 monthly - 68% tax exclusion)
Guaranteed minimum return = **\$110,217**

[Request an Immediate Annuity quote](#)

Full Support For Life Licensed Agents.

Videos & Frequent Social Media Updates

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Facebook - @AnnuityExperts
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Carrier Webinars | Training

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- Fixed Indexed Annuities (FIA)
- Interest Comparison Calculation
- Flex premium products



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- Single premium whole life SPWL
- All other life illustrations
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- 2020 Tax Reference Guide WS

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January 11, 2022
Update

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Watch: Annuity News & Reviews LIVE UPDATE

Watch: January 2022 Annuity News & Reviews LIVE UPDATE!
Comprehensive review of what is new in the month!



Top MYGA Rates - Varies Carriers

2 Year Interest Rate Guarantees

- [2.15% Interest Rate](#) - "B+" rated carrier - (2.00% in Florida)
- [1.75% Interest Rate](#) - "B+" rated carrier - Issues to age 90

3 Year Interest Rate Guarantees

- [2.30% Interest Rate](#) - "A-" rated carrier - Issues to age 90
- [2.25% Interest Rate](#) - "B+" rated carrier - Issues to 75
- [2.20% Interest Rate](#) - "B+" rated carrier - Issues to 97
- [2.10% Interest Rate](#) - "B++" rated carrier - 10% Withdrawals
- [2.05% Interest Rate](#) - "B+" rated carrier - Issues to 99
- [2.00% Interest Rate](#) - "A" rated carrier
- [2.00% Interest Rate](#) - "A-" rated carrier - 2.00% Commission (0-90)

4 Year Interest Rate Guarantees

- [2.75% Interest Rate](#) - "A-" rated carrier - Issues to age 90
- [2.40% Interest Rate](#) - "A" Rated Carrier - 10% Withdrawals Year 2+
- [2.35% Interest Rate](#) - "A-" Rated Carrier - \$100,000+
- [2.30% Interest Rate](#) - "A" Rated Carrier

5 Year Interest Rate Guarantees

- [3.15% Interest Rate](#) - "B++" Rated Carrier (2.90% in California)
- [3.00% Interest Rate](#) - "A-" Rated Carrier
- [3.00% Interest Rate](#) - "B++" Rated Carrier - 2.80% with 10% free withdrawals
- [2.95% Interest Rate](#) - "B+" Rated Carrier - (2.80% in Florida)
- [2.90% Interest Rate](#) - "B+" Rated Carrier - No Features
- [2.75% Interest Rate](#) - "A-" rated carrier - Issues to age 90

7 Year Interest Rate Guarantees

- [3.20% Interest Rate](#) - "B++" Rated Carrier - (3.00% in California)
- [3.10% Interest Rate](#) - "B+" Rated Carrier - 2.90% with 10% free withdrawals
- [2.95% Interest Rate](#) - "A-" rated carrier - Issues to age 90
- [2.95% Interest Rate](#) - "B++" Rated Carrier - 10% Withdrawals
- [2.95% Interest Rate](#) - "B+" Rated Carrier - No Features

- [2.85% Interest Rate](#) - "A-" Rated Carrier - \$100,000 premium minimum
 - [2.80% Interest Rate](#) - "A-" Rated Carrier - 2.50% Commission - No Features
- 9 Year Interest Rate Guarantees**
- [3.00% Interest Rate](#) - "A-" Rated Carrier - 2.75% Commission - No Features
 - [3.00% Interest Rate](#) - "B++" Rated Carrier
 - [2.85% Interest Rate](#) - "A" Rated Carrier - 10% Withdrawals Year 2+
- 10 Year Interest Rate Guarantees**
- [3.25% Interest Rate](#) - "B++" Rated Carrier - (3.10% in California)
 - [3.05% Interest Rate](#) - "A-" rated carrier - Issues to age 90
 - [3.00% Interest Rate](#) - "B++" Rated Carrier
 - [2.90% Interest Rate](#) - "A" Rated Carrier - 10% Withdrawals Year 2+
 - [2.85% Interest Rate](#) - "B++" Rated Carrier
 - [2.75% Interest Rate](#) - "A" Rated Carrier - Client friendly
 - [2.55% Interest Rate](#) - "A" Rated Carrier - \$250,000+
- Flex Premium**
- 2 Year: [2.25% Year 1 & 2.00% base](#) - 1.25% Minimum Guarantee
 - 3 Year: [2.50% Year 1 & 2.25% base](#) - 1.50% Minimum Guarantee
 - 5 Year: [3.50% Year 1 & 3.00% Base](#) - 1.75% Contract Minimum
 - 8 Year: [3.50% Year 1 & 3.50% Base](#) - 2.00% Contract Minimum

20+ total carriers to choose from!

[Request Contracting](#)

[Get a MYGA quote here](#)

Full Support For Life Licensed Agents.

Videos & Frequent Social Media Updates

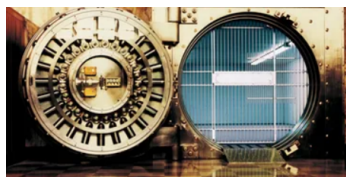
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- [Single premium whole life SPWL](#)



- All other life illustrations
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Watch: Immediate Annuity Rates

Check out this months Immediate Annuity Payouts.

Lifetime Income starts 1 month after deposit.

Multiple carriers with multiple options. (4:34)

Single Premium Immedia...



Watch: Combo Split Annuity

Period Certain Immediate Annuity for income.

Multi-Year Guarantee Annuity for accumulation.

Matching duration surrender charge and payout. (3:21)

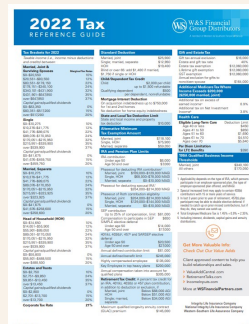
Combination Split Annuit...



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!](#)



Strong 4 Year Annuity



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](#)

2.55% Interest Rate
15% Free Withdrawals

FEATURES:

- 15% FREE WITHDRAWALS YEAR 2+
- NOT AVAILABLE IN NY
- FULL DEATH BENEFIT
- \$100,000 MINIMUM FOR 2.55%
- \$10,000—\$99,999 RATE IS 2.25

RATES AS OF 01/18/2022 & ARE SUBJECT TO CHANGE

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AnnuityExperts.com



Rate as of 01/18/2022 & subject to change. Not Available in all states.
For agent use. California Insurance License #0B67385

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Watch: Immediate or Deferred Income Annuity Payout Rates

Check out this comparison of income payments.

See payments starting: Immediately and deferred 1, 2, 5, 7, 10 & 20 years (7:40)

Immediate or Deferred Li...



Watch: How the Point to Point Cap and Annual Reset work together.

A look at the Point to Point Cap that annual resets & annual locks-in any gains! My favorite.

See how this crediting method is so simple and so awesome at the same time.

See rates & commission at the end!
(5:21)

Fixed Index Annuity Credi...



Strong 3 Year MYG Annuity

A- (excellent) Rated Company MYGA

2.50%

Interest Rate

- 10% Free Withdrawals Year 2+
- Not available in CT, MT, NY
- Full Death Benefit
- \$100,000 Minimum for 2.50%
- \$15,000-\$99,999 rate is lower

- California & Florida 0.05% lower

Request Contracting

Product Info

Get a MYGA quote

Strong 4 Year MYG Annuity

A (excellent) Rated Company MYGA

2.55%
Interest Rate

- 15% Free Withdrawals Year 2+
- Not available in NY
- Full Death Benefit
- \$100,000 Minimum for 2.55%
- \$10,000—\$99,999 rate is 2.25%

Request Contracting

Product Info

Get a MYGA quote

Strong 5 Year MYG Annuity

A- (excellent) Rated Company MYGA

3.00%
Interest Rate

- 10% Free Withdrawals Year 2+
- Not available in CT, MT, NY
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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](#)
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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](#)

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](#)

Trips / Rewards

- [Guggenheim Bonus](#)
- [Equitrust Trip](#)
- [American National Life Bonus](#)
- [American National Annuity Bonus](#)

The Other Annuities

- [QLAC: \[Get a QLAC quote\]\(#\)](#)
- [Fee Advisor QLAC](#)
- [Pension Fixed Annuities](#)
- [LTC Annuity](#)

- Bankers Life Rehabilitation Update

Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts

Secure Act Info

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

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