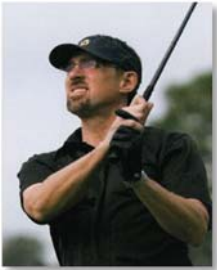




March 2017

THE TWH UPDATE

Greg's Hits



Be Careful What You Sell

We met an adviser recently that only sells ONE index annuity—and he sells A LOT of that one annuity. When we asked him what he liked so much about that particular annuity, he said, “because the income rider can’t be beat—it’s the best on the market”. When we asked what

made it the best, he told me that it was the only income rider on the market that grew every single year once the income was started, giving the client a ‘raise’ annually—and, that it came with a very large ‘cash’ bonus. He then added, “No other income rider can beat it”.

Since we happen to also be familiar with this particular annuity and income rider, we asked if he would mind if we tried to beat his favorite annuity and income rider, and he said, “sure...go ahead and try”. So we crunched the numbers on his annuity, and on the annuity that would truly be the best for his particular client situation. And, sure enough, the other annuity beat the pants off of his one-and-only annuity. The accumulation was stronger, the TRUE cash bonus was higher, the liquidity was much more flexible, the GMWB rollup was stronger, the death benefit was greater, and the income was HIGHER for the first 20 years! Oh, and to top it off...the commission was higher on the annuity that we were proposing.

The point here is that sometimes an annuity will be presented to us in a way that makes it seem perfect, when actually it is just the sizzle and the hype that are appealing. When you actually cut into the ‘meat’ of the annuity, you find that it can be lacking in many areas.

So, be mindful of what you sell. We can always run the numbers for you and show which annuities would be the best fit for any given situations. And, we’ll give you the Good, the Bad, and the Ugly on every single aspect.

When It Is Time to Seek Annuity Alternatives

Since 1993 the majority of our sales at TWH have come from annuities. But, sometimes an annuity just won’t work. The client may be too old, too young, to overly invested in annuities, has a reverse mortgage, or a number of other reasons that make an annuity sale impractical or even impossible.

For these cases we have a few alternative financial products that have one thing in common with annuities, low risk. That is the #1 priority for retirement funds. Here is a brief description of the top 3:

1. **A short 9-month contract** that is designed for quick bursts of accumulation, and pays a 6% interest rate to the client. It also pays a 2% commission—and another 2% every time the client renews for another 9-months. In just over 5 years that is **\$14,000 to you!**
2. **A short 12-month contract** that is designed for growth with immediate income. It pays 5% interest to the client, which is received in monthly payments via check or direct-deposit. It pays a 3% commission, and also pays another 3% upon every renewal. In just over 5 years that is **\$18,000 to you!**
3. **A mid-term accumulation/income hybrid** designed to return 10% annually, and to pay out those returns along with a portion of premium, creating periodic income with better than average growth on a 5 year chassis. And it pays 10% commission! In just over 5 years that is **\$20,000 to you!** (CA & TX only)

None of these products are securities, and only require a life license at most. State availability limitations may also apply. Please give us a call if you would like to know more: **800-200-9194**.

Greg Skogsberg



2017 Elite Producers Club and TWH Premium Choice Rewards



The TWH Elite Producers Club Marketing Allowance Plan

- **Four levels of cash bonus!**
- **Bonuses paid as earned!**
- **Up to \$6,000 extra cash!**

Four levels of increased compensation to help you with your marketing costs. Whether it's to fund a lead program or upgrade your technology, this plan will help you build a more successful business!

Level	Requirements	Earned Bonus	Cumulative Earned Bonus
I	\$500,000 of annuity premium	\$500	\$500
II	\$1,000,000 of annuity premium	\$1,000	\$1,500
III	\$2,000,000 of annuity premium	\$1,500	\$3,000
IV	\$3,000,000 of annuity premium	\$3,000	\$6,000

Rules:

This plan is for top GA contracts and writing agents only.
 TWH Agency reserves the right to modify or terminate this plan at any time.
 All final decisions are at the discretion of TWH Agency.
 This plan is for paid business only, from 01/01/2017 through 12/31/2017.
 All payouts and awards will be as earned.
 One bonus level per producer.
 All Annuity and Single Premium Life Insurance business with surrender periods of 7 years or more earn 100% Premium Credits. Premium Credits will be reduced proportionately for older age cases by the amount of commission reduction. Plans with less than 7-year duration, MYG annuities and immediate annuities will be credited at 50%.
 Qualification for initial membership will be \$500,000 of qualified premium

With TWH Premium Choice Rewards, you can win whatever you want - whenever you want it!



With **TWH Premium Choice Rewards™** you can build your own prize! \$500,000 of qualifying paid premium gets you started, with 50,000 points as your initial account balance. After that, throughout 2017, you will be awarded an additional 1,000 points for each \$10,000 of qualifying paid premium.

Here are just two examples of what you can get with your **TWH Premium Choice Rewards™** points:



Callaway DIABLO EDGE Hybrid – 19,000 points



Samsung 32" 1080p LCD TV - 62,500 points

Points will be credited monthly and will reflect the previous month's qualifying paid premium. You can choose from thousands of items **or** have your points credited to a Personal Buying Service. The Personal Buying Service allows you to have your points used toward anything your heart desires: hotel rooms, jewelry, airline tickets, etc. The more points you earn, the more choices you have!

Once you are notified of your eligibility, just log on to www.twhrewards.com and start shopping!

Qualifying production must be reported paid between January 1, 2017 and December 31, 2017. Premium Choice Rewards points are available for top GA and writing agents only. All annuity and single premium life insurance business with surrender periods of 7 years or more earn 100% Premium Choice Rewards points. Premium Choice Rewards Points will be reduced proportionally for older age cases by the amount of the commission reduction. Plans with less than 7-year duration, MYGA annuities and immediate annuities will be credited at 50%. TWH reserves the right to modify or terminate plan at any time. Premium Choice Rewards points may be awarded as part of special promotions at the sole discretion of TWH Agency. Minimum value of 10,000 points required for initial redemption. Point will expire within 24 months if no additional point are earned.



Indexed Annuity Rates & Data

A guide to companies, products, rates and additional information.
For more information, call 1-800-200-9194.

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
American Equity A.M. Best A- Standard & Poors BBB+	Bonus Gold 10% Premium Bonus Not Available in CA	S&P 500 1 yr. pt to pt w/Part. Rt. 20% 1 yr. pt to pt w/Cap 2.25% Annual Monthly Average w/Cap 2.25 % Annual Monthly Average w/Pt. Rt. 30% Monthly pt to pt w/Cap 1.40% DOW Annual Monthly Average w/Cap 2.25% 1 yr. pt to pt w/Cap 2.25% Lehman Br. U. S. Annual pt to pt w/Cap 2.25% Fixed rate 1.15%	FPDA \$5,000 NQ Guarantee 3% on 80% of 1 st yr Premium & Bonus 1.50% on 87.5% of subsequent Premiums	0 - 80	16 Years 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2%	10% After Year 1 Call for Income Rider Details	At Issue 0-75 6.00% Trails Year 1 - 1.00% Year 2 - 1.00% 76-80 4.50% Trails Year 1 - .75% Year 2 - .75%
	Retirement Gold 8% Unvested Premium Bonus Call for Details Not Available in CA	S&P 500 1 yr. pt to pt w/Part. Rt. 15% 1 yr. pt to pt w/Cap 2.00% Monthly Average w/Cap 2.00% Monthly Average w/Part. Rt. 25% Monthly pt to pt w/Cap 1.20% Fixed rate 1.00%	FPDA \$5,000 NQ Guarantee 1.50% on 87.5% of 1 st yr Premium	0 - 78	10 Years 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4%	10% After Year 1 Call for Income Rider Details	At Issue 0-78 6.00% Trails Year 1 - 1.00% Year 2 - 1.00%
ALLIANZ A.M. Best A Standard & Poors AA Moody's A2	MasterDex X 4% Vested Premium Bonus	100% Participation 3 Indexes Nasdaq 100+, S&P 500*, Euro STOXX 50# Fixed Interest Account Monthly Sum Cap 1.20%+ / 1.20%* / 1.30# Annual Point to Point Cap 1.50%+ / 1.50%* / 1.50%# Blended 1.50% Monthly Average Spread Blended 5.25% .90% for Fixed Interest	FPDA Years 1 - 5 \$20,000 NQ/Q Guarantee 3% on 75% of 1 st yr Premium 3% on 87.5% of subsequent Premiums	0 - 80	10 Years 10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25%	10% of Premium after year 1 Call for Income Rider Details	0-75 6.175% 76-80 4.275%
Athene A.M. Best A- Standard & Poors A- Moody's A1 (Call for state availability)	Performance Elite 15 Plus 12% Premium Bonus 7% Bonus Version also Available Not Available in CA	Monthly Cap 2.20% Annual Point to Point Cap 5.00% S&P 500 Daily Risk Control 2 8%TM Index 1 Yr. No Cap Pt. to Pt. 55%Participation-No Spread 2 Yr. No Cap Pt. to Pt. 100%Participation-2.15% Spread 2.00% for Fixed Interest	SPDA \$25,000 NQ/Q Guarantee .25% on 87.5% of premiums	0 - 73 Max. age as low as 47 in some states. Call for details.	15 Years 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1%	10% of Premium after year 1. 20% per year if not taken year before. .95% liquidity rider included with every policy No Lifetime Income Rider	0-73 7.50%
	Ascent 10 Bonus 1% Premium Bonus	Monthly Cap 1.3% Annual Point to Point Cap 2.75% 1.05% for Fixed Interest	SPDA \$5,000 NQ/Q Guarantee .25% on 87.5% of premiums	0 - 78	10 Years 8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, .9%	5% of Premium after year 1. Benefits Rider gives income— 1.4% fee.	0-75 7.00% 71-75 6.50% 76-80 6.00%

Company ratings are effective December 31st 2016.

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Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Products distributed through Legacy Marketing Group Amerigo Life A.M. Best 'A'	*LibertyMark 10 #LibertyMark 10 Plus (5% Premium Bonus 10% Accumulation Bonus in most states on the 10 Plus only)	S&P 500 One-Year Point-to-Point Inversion Strategy *10.00% / #6.10% Cap S&P 500 One-Year Point-to-Point Strategy *6.60% / #4.30% Cap/100% PR DJ One-Year Real Estate Monthly Avg. Strategy *77% / #53% PR Gold Strategy *7.30% / #4.40% Cap Guarantee One-Year *2.75% / #1.75%	*#Initial: \$10,000 NQ/Q *#Guarantee 1.00% on 100% of Premium	*0-85 #0-80	*10 Years 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% #10 Years 13, 13, 12.5, 11.5, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5, 0%	*#10% After Year 1	0-80: *7.00% / #6.00% 81-85: *6.00% / #0%

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A NEW, REVOLUTIONARY TERM LIFE QUOTE ENGINE YOU NEED TO CHECK OUT!



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- You're no longer in the dark on what rate class to quote
- And it's so easy, even consumers can do their own field underwriting

LET US GIVE YOU A DYNAMIC BANNER TO PUT ON YOUR WEBSITE IT CAN BE YOURS FOR FREE







Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Fidelity & Guaranty Life Insurance Co A.M. Best B++ (Very Good) for financial strength rating (5 th highest of 16 ratings)	Prosperity Elite 7 0, 2, or 4% Vested Bonus (Reduced 50% at age 76)	Seven Crediting Choices 1.) S&P 500 1 year monthly point-to-point subject to a monthly cap of 1.50% 2.) S&P500 Gain Interest 2.50% 3.) S&P500* CAP 3.25% 4.) S&P500+ CAP 3.00% Annual Fixed Rate 1.00% * Monthly Averaging + Point to Point	FPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	7 Years 9, 9, 8, 7, 6, 5, 4% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	<u>Age 0-75</u> 4.5% <u>Age 76-80</u> 2.5% <u>Age 81-85</u> 2.0%
	Prosperity Elite 10 0, 2, or 5% Vested Bonus (Reduced 50% at age 76)	Seven Crediting Choices 1.) S&P 500 1 year monthly point-to-point subject to a monthly cap of 1.50% 2.) S&P500 Gain Interest 2.50% 3.) S&P500* CAP 3.25% 4.) S&P500+ CAP 3.00% Annual Fixed Rate 1.00% * Monthly Averaging + Point to Point	FPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	10 Years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	<u>Age 0-75</u> 7.00% <u>Age 76-80</u> 5.50% <u>Age 81-85</u> 3.75%
	Prosperity Elite 14 0, 5, or 8% Vested Bonus (Reduced 50% at age 76) Not Available in CA	Seven Crediting Choices 1.) S&P 500 1 year monthly point-to-point subject to a monthly cap of 1.50% 2.) S&P500 Gain Interest 2.75% 3.) S&P500* CAP 3.50% 4.) S&P500+ CAP 3.25% Annual Fixed Rate 1.00% * Monthly Averaging + Point to Point	FPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	14 Years 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	<u>Age 0-75</u> 8.00% <u>Age 76-80</u> 6.50% <u>Age 81-85</u> 4.25%
	Performance Pro 7% Vesting Bonus (Reduced 50% at age 76)	1 Year S&P 500 Monthly PTP 1.85% 1 Year S&P Point-to-Point Cap 4.00% 1-Year Gold Point-to-Point 4.50% 2 Year S&P Point-to-Point Cap 8.50% 3 Year S&P Point-to-Point Cap 15.25% DJ U.S Real Estate Risk Control 10% Index 15.50% Fixed (floating rate) 1.00%	SPDA \$10,000 NQ/Q \$2,000 min allocation 1.00% on 87.5% of Premium	0 - 80	10 Years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	<u>Age 0-75</u> 7.50% <u>Age 76-80</u> 5.20% 1% Lower in AK MA NV OH OK SC UT
	Accumulator Plus 14 (10 year also available) Not Available in CA	Monthly point to point. W/cap 1 yr reset 2.10% Cap S&P500 Gain Interest 4.00% S&P500 * CAP 6.50% S&P500 + CAP 5.00% Annual Fixed Rate 1.00% * Monthly Averaging + Point to Point	SPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 80	14 Years 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	<u>Age 0-75</u> 6.50% <u>Age 76-80</u> 6.00%
	Retirement Pro 5% Premium Bonus	Income Account Caps: 1 Year S&P 500 Monthly PTP 4.50% 1 Year S&P 500 Point-to-Point 14.0% 1 Year S&P 500 Monthly Average 20.00% Fixed (floating rate) 0.50%	SPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.80% on 100% of Premium No fee on income rider	0 - 85	10 years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver) MVA in some states	10% after one year Call for Income Rider Details	<u>Age 0-75</u> 8.00% <u>Age 76-80</u> 6.00%
	Safe Income Plus 6% Premium Bonus	Monthly point to point. W/cap 1 yr reset 1.10% Cap S&P500 Gain Interest 1.75% S&P500 * CAP 2.00% S&P500 + CAP 2.00% Annual Fixed Rate 1.00% * Monthly Averaging + Point to Point	SPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 80	10 Years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	6.50% (Reduced > age 76) 4.50% to age 80

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Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Equitrust Life Insurance Company A.M. Best B++ S&P BBB+ (Check state availability for MVA, riders, etc.)	Market Ten Bonus 6% Bonus, MVA, & ROP	All S&P500: Daily Avg. 2.75% Cap Monthly Avg. 30% Par.Rate. Monthly Cap 1.00% Annual Pt. to Pt. 2.50% Cap 2 Yr. Monthly Avg. 6.00% Cap 1 year fixed 1.00%	FPDA \$30,000 NQ \$30,000 Q Minimums Guarantee 1% on 100% of premium	0 - 80	10 Year Declining 10,10,10,10,10,9,8,7,6,4% (Confinement Waiver) (Return Of Premium)	10% Beginning yr 1	<u>Ages 0-80</u> 6.00% Trails Available
	Market Twelve Bonus 6% Bonus, +2% for 3 years, & MVA Not Available in CA	All S&P500: Daily Avg. 2.75% Cap Monthly Avg. 40% Par.Rate. Monthly Cap 1.10% Annual Pt. to Pt. 2.50% Cap 2 Yr. Monthly Avg. 6.0% Cap 1 year fixed 1.30%	SPDA \$30,000 NQ \$30,000 Q Minimums Guarantee 1% on 100% of premium	0 - 75	14 Year Declining 20,20,19,19,18,17,16,14,12,10,8,6,4,2% (Confinement Waiver)	10% Beginning yr 1	<u>Ages 0-75</u> 8.50% Trails Available
Global Atlantic Financial Company (formerly Forethought) A.M. Best A-	Income 125+ 25% Premium Bonus to the Income Account	Accumulation Account 1 yr. Monthly pt to pt w/Cap 1.30%/1.30%*/1.55%+ 1 yr. pt to pt w/Cap 2.75%/2.75%*/3.25%+ 1 Year Fixed 1.35%/1.35%*/1.60%+ \$10,000+ Band * \$25,000+ Band +\$100,000+ Band Income Account 25% Bonus	SPDA \$25,000 NQ/Q \$30,000 Q Guarantee 3% on 87.5% of premium	0 - 85	10 years 12, 12, 11, 10, 9, 8, 7, 6, 4, 2% (Confinement Waiver) (Terminal Illness Waiver)	10% After Year 1 Call for Income Rider Details	<u>Ages 0-75</u> 7.00% <u>Ages 76-85</u> 5.00%
Great American Life Insurance Company A.M. Best A	Safe Return "Bailout Guarantee"	Annual reset, 100% participation rate Pt to Pt 4.75% Cap Bailout Cap 3.00% 1 year fixed 1.00%	\$25,000 NQ/Q Min. Guarantee 1% on 100% of premium	0 - 85	10 years 10, 9, 8, 7, 6.5, 4, 3, 2, 1% Confinement Waiver Terminal Illness Waiver Return of Premium	10% Beginning yr 1	0-75 = 5.50% 76-80 = 4.50% 81-85 = 1.50% Trails Available
	American Valor 10 2% Premium Bonus	Annual reset, 100% participation rate Pt to Pt 5.00% Cap Monthly Avg. 5.00% Cap 1 year fixed 1.00%	\$10,000 NQ/Q Min. Guarantee 1% on 100% of premium	0 - 85	10 years 10, 9, 8, 7, 6.5, 4, 3, 2, 1% Confinement Waiver Terminal Illness Waiver	10% Beginning yr 1	0-75 = 5.00% 76-80 = 3.65% 81-85 = 1.65% Trails Available
VOYA Insurance and Annuity Company (formerly ING) A.M. Best A Fitch A- Standard & Poors A- Not Available in All States	VOYA Secure Index Opportunities Plus W/MVA * \$75,000 Ban Not Available in CA	3% Premium Bonus Benchmark Strategy Multiplier 1.50/2.50* 1 yr. pt to pt w/Cap 1.25%/2.00%* Monthly Pt to Pt w/cap .50%/1.05%* Fixed rate 1.00%	\$15,000 NQ/Q Guarantee 2.00% on 87.5% of premium	0 - 80	10 years 10,10,10,10,9,8,7,6,5,4% Confinement Waiver	10% After Year 1 Call for Income Rider Details	<u>Ages 0-75</u> 6.30% <u>Ages 76-80</u> 4.75% Trails Available Call for details

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Lincoln Financial Group Lincoln National Life Ins. Co. A.M. Best A+ Fitch A+ Standard & Poors AA+	OptiPoint 8 W/MVA	2% *3% Premium Bonus 4 Accounts: Fixed Account 1.55% Performance Triggered 2.60% 2 yr Point-to Point 6.15% 2 yr Monthly Cap 2.25% *\$100,000+	FPDA \$5,000 NQ \$2,000 Q Minimums Fixed Account 1.6% Performance Triggered 2.5% 2 yr Point-to Point 7% 2 yr monthly cap 1%	0 - 85	8 Year Declining 9,8,7,6,5,4,3,2,% (Confinement Waiver) (Terminal Illness Waiver)	10% Beginning yr 1	NQ/Q 0-74 = 5.00% N/Q 75-79 = 3.25% N/Q 80-84 = 1.75 N/Q 85 = .75% Trails Available
	OptiPoint 10 W/MVA	3% *4% Premium Bonus 4 Accounts: Fixed Account 1.55% Performance Triggered 2.60% 2 yr Point-to Point 6.15% 2 yr Monthly Cap 2.25% *\$100,000+	FPDA \$5,000 NQ \$2,000 Q Minimums Fixed Account 1.8% Performance Triggered 2.5% 2 yr Point-to Point 7% 2 yr monthly cap 1%	0 - 80	10 Year Declining 10,9,8,7,6,5,4,3,2,1% (Confinement Waiver) (Terminal Illness Waiver)	10% Beginning yr 1	NQ/Q 0-74 = 6.00% N/Q 75-79 = 3.95% N/Q 80 = 1.75% Trails Available
National Western Life Insurance Co. A.M. Best A Standard & Poors A	Ultra Future 9% Premium Bonus	Indexed Option A & D Annual Reset Option A: Month Average 70% PR Year 1 w/.55% spread Option D: Monthly Pt to Pt w/cap 1.50% Option B: Fixed Rate 2.20%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-80 55 - CA	15 Years 19.25, 18.50, 17.75, 16.75, 15, 15.25, 14.50, 13.50, 12.75, 12, 10, 8, 6, 4, 2%	10% After Year 1 Call for Income Rider Details	NQ 0-75 = 5.00% NQ 76-80 = 3.00% Q 0-70 = 5.00% Q 71-75 = 1.50% Q 76-80 = .25%
	Ultra Benefit 5% Premium Bonus	Indexed Option A & D Annual Reset Option A: Month Average 60% PR Year 1 w/.80% spread Option B: Fixed Rate 1.70%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-85 0-80Q 56 - CA	14 Years 16, 16, 15.75, 15, 14, 13.25, 12.50, 11.50, 10.75, 10, 8, 6, 4, 2% <u>Extended Stay Rider</u> <u>Up to 75% of AV</u> <u>Issue Ages up 75</u>	10% After Year 1 Call for Income Rider Details	NQ 0-75 = 6.00% NQ 76-80 = 4.00% NQ 81-85 = 1.50% Q 0-70 = 6.00% Q 71-75 = 3.50% Q 76-80 = 1.50% Q 81-85 = 0.10%
	Ultra Classic	Indexed Option A & D Annual Reset Option A: Month Average 90% PR Year 1 w/.25% spread Option D: Monthly Pt to Pt w/cap 2.25% Option B: Fixed Rate 3.10%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-80 57 - CA	13 Years 15, 14.75, 14, 13, 12.25, 11.25, 10.50, 9.75, 8.75, 8, 6, 4, 2% <u>Extended Stay Rider</u> <u>Up to 75% of AV</u> <u>Issue Ages up 75</u>	10% after year.1 Cumulative to 50% Call for Income Rider Details	NQ 0-75 = 10.00% NQ 76-80 = 8.50% Q 0-70 = 10.00% Q 71-75 = 8.00% Q 76-80 = 7.00%
	Global Lookback * Option K: Weighted Lookback – S&P 500, Euro Stoxx 50, Nikkei 225 and Hang Seng Indexes Call for Details	Indexed Options Annual Reset Option A: Month Average 75% PR Year 1 w/.20% spread Option D: Monthly Pt to Pt w/cap 2.00% Option K: * Month Average 55% PR Year 1 w/.45% spread Option B: Fixed Rate 2.50%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	Annuitant 0-80 0-85 Owner If Different	10 Years 9.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1%	10% Beginning yr 1 Call for Income Rider Details	NQ 0-75 = 6.50% NQ 76-80 = 4.50% Q 0-70 = 6.50% Q 71-75 = 4.00% Q 76-80 = 2.00%

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COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
North American Chicago, IL A.M. Best A+ S & P A+	BenefitSolutions 14 No Cap strategies & Volatility Strategies Not Available in CA	Dow Jones Industrial: Mo.Avg. w/Participation 75% (no cap) NASDAQ 100: Mo. Pt. to Pt. 1.70% S&P500: Annual Pt. to Pt. 4.70% Low Volatility '5%' Risk Control 1.50% Spread (no cap) Mo.Avg. w/Participation 75% (no cap) Mo. Pt. to Pt. 1.90% Fixed Account: 2.15%	SPDA Initial: \$20,000 NQ \$20,000 Q MVA	0 – 75 54 - CA	14-year surrender 12, 12, 11, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1%	5% After Year 1	Age 40-75 7.0%
	Performance Choice 12 Also available with 7% bonus ("Performance Choice Plus")	S&P 500, annual reset. Choice of Annual point-to-point W/Cap 4.10% Monthly point to point W/cap 1.90% DJIA, Annual point-to-point W/Cap 4.05% S&P 400, Russell 2000, Nasdaq 100, and DJ EuroSTOXX 50 indices also available ** Call for Details Fixed Account: 2.30%	FPDA Initial: \$10,000 NQ \$2,000 Q MGCV 1.00% on 100% of premium (Excluding Bonus) MVA	12 Year 0 – 75 52 - CA	12-year surrender 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 4, 2%	10% After Year 1	Age 0-75 6.0%
	Charter Plus 14 Year 8% & 10% premium bonus	NASDAQ 100: Mo. Pt. to Pt. 1.35% S&P500: Annual Pt. to Pt. Index Cap 2.80% Low Volatility '5%' Risk Control 3.10% Spread Fixed Account: 1.65%	FIA Initial: \$20,000 NQ \$20,000 Q MGCV 1.00% on 100% of premium (Excluding Bonus) MVA	10 Year 0 – 79 52 - CA	14-year surrender 12, 12, 11, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% 10-year surrender 10, 10, 9, 9, 8, 8, 7, 6, 4, 2% waived at death confinement waiver	10% after year 1	10 Year Age 0-75 7.0%

Company ratings are effective December 31st 2016.

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Indexed Annuity Rates & Data (continued)

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COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Reliance Standard Life Insurance Company A.M. Best A+ Fitch A- Standard & Poors A+ RSL Rewards Program Earn Travel to Anywhere! Call for Details	Keystone-5	1 yr. pt to pt w/Cap 4.10% 1 yr. pt to pt w/Part. Rt. index credit 37% Monthly Average w/Cap 4.60% Monthly Average w/Part. Rt. index credit 20% Fixed rate 2.50%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	5 Years 9,8,7,6,5% Confinement 25% Issue Age 74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 3.25% 76-80 = 2.60% 81-85 = 1.95%
	Keystone-7	1 yr. pt to pt w/Cap 5.15% 1 yr. pt to pt w/Part. Rt. index credit 44% Monthly Average w/Cap 5.65% Monthly Average w/Part. Rt. index credit 38% Fixed rate 2.55%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	7 Years 9,8,7,6,5,4,3% Confinement 25% Issue Age 74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 4.50% 76-80 = 3.60% 81-85 = 2.70%
	Keystone-10	1 yr. pt to pt w/Cap 5.50% 1 yr. pt to pt w/Part. Rt. index credit 47% Monthly Average w/Cap 6.00% Monthly Average w/Part. Rt. index credit 42% Fixed rate 2.80%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 80	10 Years 9,9,8,7,6,5,4,3,2,1% Confinement 25% Issue Age 74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 6.00% 76-80 = 4.80%
Sagicor Life Insurance Company (A.M. Best A-) Not Available in All States	Platinum Series Sage Advantage 5% Premium Bonus	Global Advantage Strategy 20% Participation Rate 1 yr. pt to pt w/Cap 4.0% Declared rate: 2% (guaranteed for 1 year)	\$2,000 NQ/Q Guarantee 2.00% on 100% of premium	0 – 85	9 years 8,8,8,8,7,6,5,3,1% No riders available	10% After Year 1, Cumulative, to 50%	0-75 = 4.50% 76-80 = 2.50%

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Contracting Tips...

for Error-Free Application Processing

The following are all items that can prevent your client application from being processed:

- Contracting – Contact us to submit your contracting **BEFORE** taking an application
- Carrier Specific Training – Most carriers are now requiring you to complete product and suitability training on their websites **PRIOR TO** solicitation.
- Anti-Money Laundering Training – Most carriers now require this training to be completed annually.
- E&O – Most carriers require E&O, so make sure you keep your certificate up to date.

These items all need to be completed **PRIOR TO the date on the client application.**

Ami Skogsberg, VP, Agency Services 800-200-9194 ext.203



Fixed Annuity Rates & Data

A guide to companies, products, rates and additional information.
For more information, call **1-800-200-9194**.

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
American General A.M. Best A Fitch A+ Moody's A2 Standard & Poors A+	American Pathway MYG 10	<\$100,000 2.75% >\$100,000 3.00%	SPDA \$5,000 NQ/Q Guarantee 2.00% on 90% of premium	0-85	10 Years 10,9,8,7,6,5,4,3,2,1% Extended Care Rider	10% Beginning yr 1	0-75 = 2.00% 76-85 = 1.00%
American National Insurance Co. A.M. Best A Standard & Poors A	Palladium Century & Century 1, 3, 5, & 7 Not Available in CA	1.75% 1 st Year 1) 2.75% 1 st Yr. 3) 4.75% 1 st Yr. 5) 6.75% 1 st Yr. 7) 8.75% 1 st Yr. (1.75% Base)	FPDA Palladium Century \$100 PAC min 1, 3, 5 & 7 \$5,000 Min. Additions \$100 PAC Min. Guarantee 3.00%	0-80Q 0-85NQ P3 0-80Q/NQ U5 0-75 U& 0-70	10 Years 9,8,7,6,5,4,2,% 10,9,8,7,6,5,4,3,2,1,% 11,10,9,8,7,6,5,4,3,2,% 12,12,11,10,9,8,6,4,3,2,% 12,12,11,11,10,9,8,6,4,2,% (Hospital Confinement waiver, Nursing Home waiver, Terminal Illness Waivers)	10% after year 1	Century = 5.00% 1 = 7.00% 3 = 6.00% 5 = 5.00% 7 = 4.00% (reduced above age 74) Commissions on additional deposits. Call for details
	Palladium MYG W/MVA	5 Yr – 3.25%* 6 Yr – 2.80% 7 Yr – 3.75%* 8 Yr – 2.95% 9 Yr – 4.65%** 10 Yr – 3.70%* (* incl 1st yr bonus 1%) (** incl 1st yr bonus 2%) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	0-85	10 Years 8,8,8,7,6,5,4,3,2,1% (Confinement waiver, Disability waiver)	10% after year 1	5 Yr – 2.50% 6 Yr – 2.50% 7 Yr – 2.50% 8 Yr – 2.50% 9 Yr – 3.00% 10 Yr – 4.00% (reduced above age 79)
	WealthQuest Citadel Five Diamond	2.65%+ (1.65% base) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	Annuitant 0-85 Owner no max age	5 Years 7,7,7,6,5% (Confinement waiver, Disability Waiver)	10% Beginning yr 1	0 – 80 = 3.00% 81 – 85 = 2.00%
	WealthQuest Citadel Seven Diamond	3.75%+ (1.75% base) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	Annuitant 0-85 Owner no max age	7 Years 7,7,7,6,5, 4, 2% (Confinement waiver, Disability Waiver)	10% Beginning yr 1	0 – 80 = 3.50% 81 – 85 = 2.50%

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What's the most powerful crediting method?

Annual Point-to-Point? Monthly? Global Index?

Do you know how to advise your clients when helping them select crediting methods? Should you only select one? Should you use the fixed interest allocation? How much should go in each "bucket"? These are all questions that depend on your client's needs and personality. We can help.

Fixed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Fidelity & Guaranty Life Insurance Co A.M. Best B++ (Very Good) for financial strength rating (5 th highest of 16 ratings)	FG Guarantee-Platinum Multi-year Guarantee Not Available in CA	3 Yr – 1.80% 5 Yr – 2.60% 7 Yr – 3.00% W/MVA	3,5,7 yr. guarantee SPDA \$20,000 Min.	90	9, 8, 7, 6, 5, 4, 3, 2, 1, 1, None for 30 day window after guaranteed period. Principal Only Surrender (Terminal illness waiver, Confinement waiver, Unemployment waiver)	After year 1 all Accumulated Interest	3 Yr = 1.50% 5 Yr = 2.50% 7 Yr = 3.25% Reduced by 50% Ages 80 - 90
GUARANTY Income Life Insurance Company A.M. Best B Standard & Poors B	Annuicare® 10 1, 2, or 3% Interest Bonus *CSV at death or return of premium	3.15% Base 4.00% w/ 1% bonus 5.00% w/ 2% bonus 6.00% w/ 3% bonus	1 yr. guarantee SPDA \$36,500 Min. NQ \$50,000 Min Q Guaranteed rate 1.00%	0-79 Q/NQ	10 Years 10,9,8,7,6,6,5,4,3,2, %	Up to 100% of the accumulated interest may be withdrawn or paid monthly Any withdrawals will reduce the Long-Term Care Insurance benefits	0-74 = 7.50% 6.50% 5.50% 4.50% 75-79 = 5.50% 4.50% 3.50% 2.50%
This product can be sold with or without the Annuicare® rider.							

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Which Income Rider is “The Best”?

There is no one “best” income rider! Surprised? Let me explain...

Choosing the best income rider depends on the specifics of each case. If there is a surrender penalty involved, then we would need a rider attached to an annuity with a bonus sufficient enough to offset that cost. If the income is going to be turned in in 1, 10, or 20 years, we would pick different riders for each of those timeframes. And, what about qualified funds? Joint lifetime income? A need for additional riders, like Long Term Care types of benefits? Guaranteed death benefits needed? All are questions that would affect the selection of the “best” income rider. Give us a call. We can find the “best” selection every time. My direct number is **714-283-9196**.


Greg Skoogsberg, President

Fixed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
National Western Life Insurance Co. A.M. Best A Standard & Poors A	Future Assurance W/MVA	11.87% (1.70% base) (10% 1st yr Premium Bonus)	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00%	0-80 55-CA	15 Years 19.25, 18.50, 17.75, 16.75, 15, 15.25, 14.50, 13.50, 12.75, 12, 10, 8, 6, 4, 2% Confinement Waiver	10% after year 1	NQ 0-75 = 5.00% NQ 76-80 = 3.00% Q 0-70 = 5.00% Q 71-75 = 1.00% Q 76-80 = .50%
	Benefit Assurance W/MVA	6.78% (1.70% base) (5% 1st yr Premium Bonus)	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00%	0-85 55-CA	14 Years 16, 16, 15.75, 15, 14, 13.25, 12.50, 11.50, 10.75, 10, 8, 6, 4, 2% Confinement Waiver	10% after year 1	NQ 0-75 = 8.00% NQ 76-80 = 6.00% NQ 81-85 = 3.50% Q 0-70 = 8.00% Q 71-75 = 5.50% Q 76-80 = 3.50% Q 81-85 = .50%
Reliance Standard Life Insurance Company	Eleos - MVA	3.55% (Inc. 1.50% 1st yr bonus) (2.05% base)	1 yr. guarantee SPDA \$10,000 Min. Guaranteed rate 1.00%	0-85 0-74 in IA & KY	5 Years 8,7,6,5,4% +/- MVA (Confinement waiver issue ages 74 or below. 25% per Yr.)	10% Beginning yr 1	0-75 = 3.25% 76-80 = 2.60% 81-85 = 1.95%
Earn Travel to Anywhere! Call for Details	Apollo - MVA	4.45% 4% Annuitization Bonus year 6 (2.45% base)	1 yr. guarantee SPDA \$5,000 Min. Guaranteed rate 1.00%	0-85 0-74 in IA & KY	7 Years 9,8,7,6,5,4,2% +/- MVA (Confinement waiver issue ages 74 or below. 25% per Yr.)	10% Beginning yr 1	0-75 = 4.00% 76-80 = 3.20% 81-85 = 2.40%

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Multi-Year Guarantees

At A Glance

Company	AM Best Rating	Product Name	1st Year Rate	Rate Thereafter	Average Annual Yield	Older Ages Commission Call	
4 Year Guarantee							
Guaranty Income Life	B	Guaranty 4	2.60%	2.60%	Yrs. 2-4	2.60%	1.60%
5 Year Guarantee							
American Equity	A-	Guarantee 5	2.50%	2.50%	Yrs. 2-5	2.50%	3.00%
American National	A	Palladium MYG <100K/100K+	3.25%/3.35%	2.25%/2.35%	Yrs. 2-5	2.45%/2.55%	2.50%
North American	A+	**Guarantee Choice 5	2.45%/2.70%	2.45%/2.70%	Yrs. 2-5	2.45%/2.70%	2.00%
Sentinel Security Life	B++	Personal Choice Annuity 5	3.15% +	3.15% +	Yrs. 2-5	3.15% +	2.25%
The Standard	A	Secured Rate Ann 5 <100K/100K+	1.00%/1.10%	1.00%/1.10%	Yrs. 2-5	1.00%/1.10%	4.00%
The Standard	A	Focused Growth Ann 5 <100K/100K+	2.40%/2.60%	2.40%/2.60%	Yrs. 2-5	2.40%/2.60%	3.00%
6 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	2.80%/2.90%	2.80%/2.90%	Yrs. 2-6	2.80%/2.90%	2.50%
Lincoln National	A+	New Directions 6 <100K/100K+	2.10%/2.25%	2.10%/2.25%	Yrs. 2-6	2.10%/2.25%	3.50%
The Standard	A	Secured Rate Ann 6 <100K/100K+	1.05%/1.15%	1.05%/1.15%	Yrs. 2-6	1.05%/1.15%	4.00%
The Standard	A	Focused Growth Ann 6 <100K/100K+	2.50%/2.70%	2.50%/2.70%	Yrs. 2-6	2.50%/2.70%	2.00%
7 Year Guarantee							
American Equity	A-	Guarantee 7	2.80%	2.80%	Yrs. 2-7	2.80%	3.00%
American National	A	Palladium MYG <100K/100K+	3.75%/3.85%	2.75%/2.85%	Yrs. 2-7	2.89%/2.99%	2.50%
Fidelity & Guaranty Life	B++	**FGGuarantee-Platinum 7 Year	3.00%	3.00%	Yrs. 2-7	3.00%	3.25%
North American	A+	**Guarantee Choice 7	2.45%/2.70%	2.45%/2.70%	Yrs. 2-7	2.45%/2.70%	2.50%
Sentinel Security Life	B++	Personal Choice Annuity 7	3.30% +	3.30% +	Yrs. 2-7	3.30% +	2.25%
8 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	2.95%/3.05%	2.95%/3.05%	Yrs. 2-8	2.95%/3.05%	2.50%
Lincoln National	A+	New Directions 8 <100K/100K+	2.20%/2.35%	2.20%/2.35%	Yrs. 2-8	2.20%/2.35%	4.50%
North American	A+	**Guarantee Choice 8	2.65%/2.85%	2.65%/2.85%	Yrs. 2-8	2.65%/2.85%	2.50%
10 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	3.70%/3.80%	2.70%/2.80%	Yrs. 2-10	2.80%/2.90%	4.00%
North American	A+	**Guarantee Choice 10	2.20%/2.35%	2.85%/3.05%	Yrs. 2-10	2.85%/3.05%	2.50%
Sentinel Security Life	B++	Personal Choice Annuity 10	3.40% +	3.40% +	Yrs. 2-10	3.40% +	2.75%
VOYA	A	**Guarantee Choice<75K/75K+	1.50	1.50%	Yrs. 2-10	1.50%	3.25%

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Call with any questions.

**** Not Available in CA**

*** Requires Annuitization at death**

+ Call for Details

For more information on all of our products and services, call us at 1-800-200-9194:

Greg Skogsberg, President – x.204

Tipton W. Huffman, CLU, ChFC, Founder/Executive VP – x.205

Ami Skogsberg, VP, Agency Services– x.203

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Example: Term Life Annual premium for 20 years – Male Preferred Plus NT

Company	SBLI	BANNER	West Coast	Genworth	Protective
A. M. BEST	A+	A+	A+	A+	A+
40	\$640	\$645	\$820	\$670	\$820
45	\$1,160	\$1,185	\$1,300	\$1,219	\$1,300
50	\$1,810	\$1,885	\$1,909	\$2,050	\$2,050

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