

1-Year Crediting, with
16.29% annual return!
See Page 6. ★

THE TWH UPDATE

[\(click here for a video about this month's issue\)](#)



Three Smart Questions That Open the Door to More Annuity Sales

Successful annuity advisors understand that sales don't begin with *products*—they begin with *curiosity*. Asking the right questions can quickly engage prospects, uncover overlooked gaps, and naturally lead to meaningful planning conversations. Here are three simple, non-threatening questions that can be especially powerful when used strategically to pique interest and build value.

The first question—“[Just checking my records... do you have a fully funded estate plan?](#)”—immediately positions the advisor as organized and professional. Many prospects believe they have an estate plan, but few know whether it is fully funded. This question highlights a potential gap and opens the door to discussing guaranteed income, beneficiary planning, and legacy-focused annuity solutions without sounding salesy.

The second question—“[Checking to see...do you have any life insurance policies you no longer need?](#)”—prompts prospects to reconsider assets that may be underutilized. Older or unnecessary policies often represent trapped capital. This creates a natural transition into repositioning strategies, such as exchanging cash value into annuities designed for income, long-term care, or tax efficiency. Or they may want to sell their policy—and you can earn a commission for the sale.

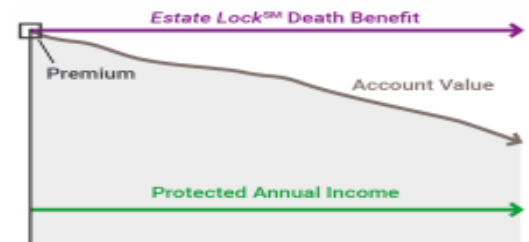
The third question—“[Has your tax planner talked with you about reducing your taxes once you start Medicare?](#)”—signals advanced planning expertise. It often reveals a blind spot around future tax exposure and Medicare surcharges, leading seamlessly into a Roth conversion conversation. From there, annuities can be introduced as tools to help manage taxable income and provide predictable, tax-

advantaged cash flow. Together, these questions shift the discussion from products to *problems*—making it easier for prospects to say “yes” to conversations about *solutions*.

Lifetime Income, AND 100% of the Initial Premium Goes to Beneficiaries at Death...

An ‘A’ rated carrier has just released a new lifetime income benefit with an AMAZING benefit...If there is even ONE DOLLAR left in the annuity cash account at death; beneficiaries receive 100% of the initial premium as the death benefit!

Example: A 73-year-old client puts \$100,000 into the index annuity and turns lifetime income on the next year. The income pays \$7,085 annually for 27 years, before the client dies at age 100. At death, there is still \$27,000 in the annuity cash account, so the beneficiaries receive the full \$100,000 that initially funded the annuity 27 years earlier. That's \$191,295 in annual income payments, plus the return of the money that funded the annuity! (we can show you the illustration)



This addresses one of the main concerns retirees have...They want to spend the money to give them a better retirement but also want to pass the money on to their heirs when they die. With this new strategy, they can do BOTH!

This strategy is approved in nearly every state, is offered by one of the most respected carriers in the industry and is available with up to 7% commission! Call for more info.!

We can help with conversation scripts, newsletter articles, etc. Just let us know what you need. We're here to support your success. [800-200-9194](tel:800-200-9194) or info@twhagency.com.

Greg Skogsberg
TWH President & Owner



Perfectly Balanced Retirement Tool

Below is an example of how the PBR tool can show clients how to balance risk and safety assets in the right ratio (60/40 in this case), with 60% in 'Safety Growth' (Index Annuities) and 40% in 'Risky Growth'. The growth rates for both sides come from real historical economic performance, so there is no assumption or misrepresentation of performance on either the Risky or Safe side.

Once the proper balance is reached, strategic income withdrawals are taken from one side or the other each year (shown in red), with a 3% inflation increase each year. Which side the withdrawal is taken from is determined by how the market performs each year.

Perfectly Balanced Retirement		40% (Must be at least 10%)				60%			
(Using Historical Economic Performance)		Risky Growth (Index ETFs)				Safety Growth (Index Annuities)			
Investable Assets		Portfolio	\$159,200		Portfolio	\$238,800			
IRAs	\$ -	Withdrawal: \$ 12,000							
Mut.Funds	\$ 150,000	Annual Fee:	1.50%						
403b	\$ 48,000	Smart 60/40		Withdrawals	Safe Bucket		Withdrawals		
Cash	\$ -	Start	Growth	\$159,200	Start	Growth	\$238,800		
CDs	\$ 200,000	2007	3.57%	\$162,405	2007	11.21%	\$253,569	\$ 12,000	
Total	\$ 398,000	2008	-26.42%	\$117,711	2008	0.00%	\$241,209	\$ 12,360	
		2009	19.15%	\$125,610	2009	10.91%	\$267,517	\$ -	
		2010	10.90%	\$137,217	2010	11.35%	\$284,777	\$ 13,113	
Annual Withdrawal		2011	1.49%	\$137,174	2011	9.48%	\$298,269	\$ 13,506	
	\$ 12,000	2012	8.08%	\$132,332	2012	7.96%	\$322,005	\$ -	
		2013	16.61%	\$137,885	2013	8.27%	\$348,638	\$ -	
Inflation		2014	8.85%	\$133,302	2014	7.85%	\$375,995	\$ -	
	3.0%	2015	-2.21%	\$128,402	2015	7.52%	\$389,069	\$ 15,201	
		2016	6.47%	\$134,657	2016	7.68%	\$403,308	\$ 15,657	
		2017	11.60%	\$132,143	2017	0.00%	\$403,308	\$ -	
Soc. Sec.		2018	-7.29%	\$120,677	2018	11.35%	\$432,487	\$ 16,611	
Terry \$2,100/mo	\$ 25,200	2019	22.15%	\$128,342	2019	7.52%	\$465,010	\$ -	
Donna \$1,650/mo	\$ 19,800	2020	12.77%	\$125,199	2020	9.48%	\$509,093	\$ -	
Combined:	\$ 45,000	Avg:	4.62%	\$106,588	Withdrawals	Avg:	7.90%	\$98,448	Withdrawals
+ Withdrawals: \$ 12,000		Total Withdrawals: \$205,036							
Total Income:	\$ 57,000 or... \$ 4,750 /month	Total Investable Assets Remaining: \$634,292				\$236,292	Black=more than you started with.		
						Red=means less than you started with.			

The outcome:

1. By balancing assets between Risky and Safety assets, large losses are avoided, and more assets are protected.
 - a. This also reduces volatility because index annuities do not swing up and down with the markets.
2. By creating a smart withdrawal strategy, the Risky assets are not reduced further in years when the market is down, thus reducing the impact to the balance on the Risky side.
 - a. This strategy creates approximately \$300,000 more in assets compared to a non-balanced plan using only a Risky account, with no alternative accounts from which to take income withdrawals.

If you would like to see how real numbers would look for any of your clients, please call or email and we can create a customized plan for as many people as you like. Call Greg on 714-283-9196 (direct line).



The TWH 2026 *Elite Producers Club* Marketing Allowance Plan

- Five levels of cash bonus!
- Bonuses paid monthly!
- Up to \$6,250 extra cash!

Five 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	\$250,000 of annuity premium	\$250	\$250
II	\$500,000 of annuity premium	\$500	\$750
III	\$1,000,000 of annuity premium	\$1,000	\$1,750
IV	\$2,000,000 of annuity premium	\$1,500	\$3,250
V	\$3,000,000 of annuity premium	\$3,000	\$6,250
*	Additional Custom Rewards	Tailored to Each Adviser's Wants & Needs	

- **Rules:**
- This plan is not available for any agents receiving any other type of marketing, lead, seminar, or client prospecting programs.
- 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 01/01/2026 through 12/31/2026.
- All payouts and awards will be paid monthly.
- One bonus level per producer.
- All Annuity and Single Premium Life Insurance business with terms of 7 years or more earn 100% Premium Credits. Premium Credits will be reduced 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 \$250,000 of qualified premium.



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
Athene A.M. Best A- Standard & Poors A- Moody's A1 (Call for state availability) 	Performance Elite 15 Plus 20% Premium Bonus 8% Bonus Version also Available Not Available in CA	S&P Annual Point to Point Cap 7.00% (no fee) 9.50% (fee) S&P 500 FC Index 1 Yr. 97% Par (no fee) 1 Yr. 127% Par (fee) 2 Yr. 100% Par (no fee) 2 Yr. 135% Par (fee) 3.70% 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 a year before. .95% liquidity rider included with every policy No Lifetime Income Rider	0-70 8.00% 71+ 7.50%
Corebridge (formerly American General) A.M. Best : A Fitch: A+ Moody's: A2 Standard & Poor's: A+ 	 Power Select Builder (Call for state availability)	1-Year ML Strategic Balanced Par. 85%/110%* 1-Year PIMCO Global Optima Par. Rate 70%/60%* 1-Year S&P 500 Annual Cap 8.75%/7.75%* 2-Year ML Strategic Balanced w/ Spread .60%/.85%* 2-Year PIMCO Global Optima w/ Spread 65%/80%* 2-Year S&P 500 Annual Par. Rate 45%/39%* AB All Market Index 2 Year Par. Rate 220%/240%* AB All Market Index Annual w/ Spread 165%/150%* *less than \$100,000	SPDA \$25,000 NQ \$25,000 Q Minimums	50 - 78 (Annuitant up to 95)	10 Year Declining 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (Terminal Illness Waiver) (2 of 6 ADLs Waiver) (Extended Care Waiver) Waivers not available in All States. Call for details.	10% Beginning yr 2	50-75 = 7.00% Trails Available

Company ratings are effective December 31st 2024.

Not for use as a consumer sales piece. Information is incomplete and could be misleading. Rates and commissions are subject to change and vary by state. Products not available in all states.

GET PAID FASTER

BY LETTING US
REVIEW THE APPLICATION...

Let us review your application forms for you before you send them in. We find potential improvements that can be made to 85% of the applications we review prior to being sent to a carrier. And, those applications are processed faster, and with fewer additional needed actions from you—and fewer trips back to have the client sign or initial something on a form. It won't delay the process. In fact, it will shorten the time to get the policy issued and the commission payments sent out.


Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Products distributed through Legacy Marketing Group Americo 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 Strategy #8.05% Guarantee One-Year #4.25% S&P 500 One-Year Point-to-Point *6.55% Guarantee One-Year *3.25%	*#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	0-70: *6.75% #6.75% Commission reduced in CA
Fidelity & Guaranty Life Insurance Co A.M. Best A- F&G is The ONLY company offering interest crediting tied to ETF performance!	Power Accumulator 10 Approved in CA!	Six ETF Crediting Choices No Caps on Any Strategies! 1-Year Balanced Asset 10 Index 1-Year iShares Core S&P 500 ETF (IVV) 1-Year iShares Gold Trust (IAU) 1-Year iShares MSCI EAFE (EFA) 1-Year iShares U.S. Real Estate (IYR) 2-Year Balanced Asset 10 Index 2-Year iShares Core S&P 500 ETF (IVV) 2-Year iShares MSCI EAFE (EFA) 2-Year iShares U.S. Real (IYR) Call for participation rates and spreads.	FPDA \$10,000 NQ/Q MVA	0 - 85	10 Years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% Higher in some states. (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one years	<u>Age 0-75</u> 7.50% <u>Age 76-80</u> 5.25% <u>Age 81-85</u> 4.00%
	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 2.30% 2.) S&P500 Gain Interest 4.50% 3.) S&P500* CAP 6.75% 4.) S&P500+ CAP 6.50% Annual Fixed Rate 3.75% * 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 0-70</u> 8.00% <u>Age 71-75</u> 6.00% <u>Age 76-85</u> 4.25%
	Prosperity Elite 14 0, 4, or 7% 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 2.35% 2.) S&P500 Gain Interest 4.75% 3.) S&P500* CAP 7.00% 4.) S&P500+ CAP 6.75% Annual Fixed Rate 3.75% * 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 0-70</u> 8.50% <u>Age 71-75</u> 6.50% <u>Age 76-85</u> 4.50%
	Safe Income Advantage	S&P500 Gain Interest 2.25% S&P500 * CAP 1.20% S&P500 + CAP 3.00% Annual Fixed Rate 2.50% * 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	<u>Age 0-75</u> 7.50% <u>Age 76-80</u> 5.50%

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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: Monthly Avg. 65% Par.Rate. Monthly Cap 2.00% Annual Pt. to Pt. 5.75% Cap 1 year fixed 3.25%	FPDA \$30,000 NQ \$30,000 Q Minimums Guarantee 1% on 87.5% 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 0-75</u> 7.00% Trails Available
	Market Value Index MVA (Also available with Income Benefit Rider)	S&P500: Monthly Avg. 100% Par.Rate. Monthly Cap 3.00% Annual Pt. to Pt. 12.00% Cap 1 year fixed 5.00%	FPDA \$10,000 NQ \$10,000 Q Minimums Guarantee 1% on 87.5% of premium	0 - 80	10 Year Declining Call for fee schedule by state. (Confinement Waiver) (Return Of Premium)	Interest only yr. 1 10% yrs. 2+	<u>Ages 0-75</u> 7.00% Trails Available
Global Atlantic Financial Company A.M. Best A- 	Income 150+ SE 50%+ Premium Bonus to the Income Account (20%,15%, 15%, +150% of index crediting) Call for more details	Accumulation Account 1 yr. pt to pt w/Cap 4.50% BlackRock Diversa VCI Two Year Point-to-Point 80% Participation 1 Year Fixed 2.90%	SPDA \$10,000 NQ/Q Guarantee 1% on 87.5% of premium	55 - 80	10 years 9, 8, 7, 6,5, 4,3, 2,1% (Nursing Home Waiver) (Terminal Illness Waiver) MVA	10% After Year 2 Call for Income Rider Details Income Rider fee 0.95% Rider not optional	<u>Ages 55-80</u> 7.00% <u>Ages 81-85</u> 3.50%

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Top 15 Crediting Methods

★ Gold Star Carriers Have Proven to Keep Renewal Rates High



	CARRIER/PRODUCT	AM	TERM	INDEX/RESET/CREDITING	BONUS	CAP	PAR	FEE	RETURN
1	Athene/Performance Elite 7	★	A+	7	AI Powered Global Opportunities*/Biennial/P-P	0%	235%	1.25%	17.73%
2	Athene/Performance Elite 7 Plus	★	A+	7	AI Powered Global Opportunities*/Biennial/P-P	6%	235%	2.20%	17.45%
3	Athene/Performance Elite 10	★	A+	10	AI Powered Global Opportunities*/Biennial/P-P	16%	180%	1.25%	16.18%
4	Athene/Performance Elite 10 Plus	★	A+	10	AI Powered Global Opportunities*/Biennial/P-P	22%	180%	2.20%	15.80%
5	Axonic Insurance/Trailhead FIA 10		A-	10	S&P 500 Dynamic Intraday TCA*/Biennial/P-P	0%	115%	0.00%	13.81%
6	American Equity/AssetShield 10	★	A-	10	Nasdaq Premier*/Biennial/P-P	0%	115%	1.50%	13.23%
7	Axonic Insurance/Trailhead FIA 7	★	A-	7	DB Foresight X-Asset 10*/Biennial/P-P	0%	139%	0.00%	13.08%
8	American Equity/AssetShield 9 CA	★	A-	9	Nasdaq Premier*/Biennial/P-P	0%	115%	1.50%	13.04%
9	Athene/Ascent Pro 10 Bonus	★	A+	10	AI Powered Global Opportunities*/Biennial/P-P	10%	130%	0.00%	12.88%
10	EquiTrust/Market Value Index		B++	10	S&P 500 Dynamic Intraday TCA*/Biennial/P-P	0%	115%	0.00%	12.35%
11	American Equity/AssetShield Bonus 9	★	A-	9	Nasdaq Premier*/Biennial/P-P	14%	95%	1.50%	12.27%
12	Axonic Insurance/Trailhead FIA 5	★	A-	5	S&P 500 Dynamic Intraday TCA*/Biennial/P-P	0%	115%	0.00%	12.00%
13	Axonic Insurance/Trailhead FIA 5 CA	★	A-	5	S&P 500 Dynamic Intraday TCA*/Biennial/P-P	0%	115%	0.00%	12.00%
14	Allianz/Accumulation Advantage+		A+	10	S&P 500/Monthly/Sum	14%	1.90%	0.95%	11.92%
15	EquiTrust/MarketSeven Index		B++	7	S&P 500 Dynamic Intraday TCA*/Biennial/P-P	0%	110%	0.00%	11.46%

*Uses Partial Hypothetical Back-Testing


*For agent use and allocation recommendation purposes only. The Index Resource Center LLC and all affiliated companies will not be responsible for inaccuracies in this report.

NOTE: For agent use only—not for use with clients. Crediting methods vary by state and availability based on each client's needs. Call for a custom report tailored to your needs: 800-200-9194.

Indexed Annuity Rates & Data (continued)

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COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Clear Spring Life (formerly Guggenheim) 	Highlander W/MVA	S&P 500: 1yr Cap 7.50% 1yr Participation Rate 45% S&P 500 MARC 5%: 1yr Participation Rate 170% 1 year fixed 3.60%	SPDA \$10,000 NQ \$5,000 Q Minimums	0 - 80	10 Year Declining Call for surrender fees in your state, (Confinement Waiver) (Terminal Illness Waiver)	10% Beginning yr 2	0-75 = 7.00% 76-80 = 5.00% CA & FL: 0-75 = 6.00% 76-80 = 4.00% Trails Available
	7 Year Version Also Available	S&P 500: 1yr Cap 9.75% 1yr Participation Rate 50% S&P 500 MARC 5%: 1yr Participation Rate 175% 1 year fixed 4.50%					
Lincoln Financial Group Lincoln National Life Ins. Co. A.M. Best A+ Fitch A+ Standard & Poors AA+	OptiBlend 10 W/MVA	5 Accounts: Fixed Account 4.10%*, 3.75% Point-to-Point 8.00%, 9.00%* Participation Rate 50%, 55%* 5% Daily RC w/ Spread .25%/0.00%* *\$100,000+	FPDA \$10,000 NQ \$10,000 Q Minimums	0 - 80	10 Year Declining 9,9,8,7,6,5,4,3,2,1% (Confinement Waiver) (Terminal Illness Waiver)	10% Beginning yr. 1 Lifetime Income Rider DOUBLES if Long Term Care is Needed!	NQ/Q 0-74 = 7.00% N/Q 75-79 = 4.00% 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 & U Annual Reset Option A: Month Average 58% PR Year 1 w/ 6% spread Option U: Annual Pt to Pt (low Vol 5%) 110% PR Option B: Fixed Rate 3.00%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-80 54 - 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 Classic	Indexed Option A & U Annual Reset Option A: Month Average 67% PR Year 1 w/ 0% spread Option J: Annual Pt to Pt w/ cap 5.75% w/ .50% spread Option U: Annual Pt to Pt (low Vol 5%) 120% PR Option B: Fixed Rate 4.50%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-80 56 - 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 = 9.00% NQ 76-80 = 7.50% Q 0-70 = 9.00% Q 71-75 = 7.00% Q 76-80 = 600%

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Indexed Annuity Rates & Data (continued)

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North American Chicago, IL A.M. Best A+ S & P A+	BenefitSolutions 10 No Cap strategies & Volatility Strategies	S&P500: Annual Pt. to Pt. 5.00% Mo. Pt. to Pt. 1.85% Fixed Account: 2.30%	SPDA Initial: \$20,000 NQ \$20,000 Q MVA Built-In Benefits Rider w/ 20-year Rollup (1.20% fee)	0 – 79	10-year surrender 10,10,9,9,8,8,7,6,5,4,2% Some states have lower amounts. Call for details.	5% After Year 1	Age 40-75 7.00% 76-79 5.25% 80+ 3.50%
	Performance Choice 8 Accepts Inherited Non-Spouse IRA Funds!	S&P 500, annual reset. Choice of Annual point-to-point W/Cap 7.60% Monthly point to point W/cap 1.85% Fidelity Multifactor, S&P Marc 5% indices also available ** Call for Details Fixed Account: 3.20%	FPDA Initial: \$20,000 NQ \$20,000 Q MVA	0 – 85	8-year surrender 10, 10, 10, 10, 9, 8, 5, 3% Some states have lower amounts. Call for details.	10% After Year 1	Age 40-75 5.25% 76-79 3.95% 80-85 2.63%

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 9.00% 1 yr. pt to pt w/Part. Rt. index credit 48% Monthly Average w/Cap 9.50% Fixed rate 4.35 %	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	5 Years 9,8,7,6,5% Confinement 25% Issue Age74 or Younger Terminal Illness	10% Beginning yr 1	0-80 = 3.25% 81-85 = 1.95%
	Keystone-7	1 yr. pt to pt w/Cap 9.50% 1 yr. pt to pt w/Part. Rt. index credit 50% Monthly Average w/Cap 10.00% Fixed rate 4.50%	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 Age74 or Younger Terminal Illness	10% Beginning yr 1	0-80 = 4.50% 81-85 = 2.70%
	Keystone-10	1 yr. pt to pt w/Cap 10.00% 1 yr. pt to pt w/Part. Rt. index credit 52% Monthly Average w/Cap 10.00% Fixed rate 4.60%	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 Age74 or Younger Terminal Illness	10% Beginning yr 1	0-80 = 6.00%

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

Powering the Future

A Closer Look at Renewal Rate Caps and Spreads

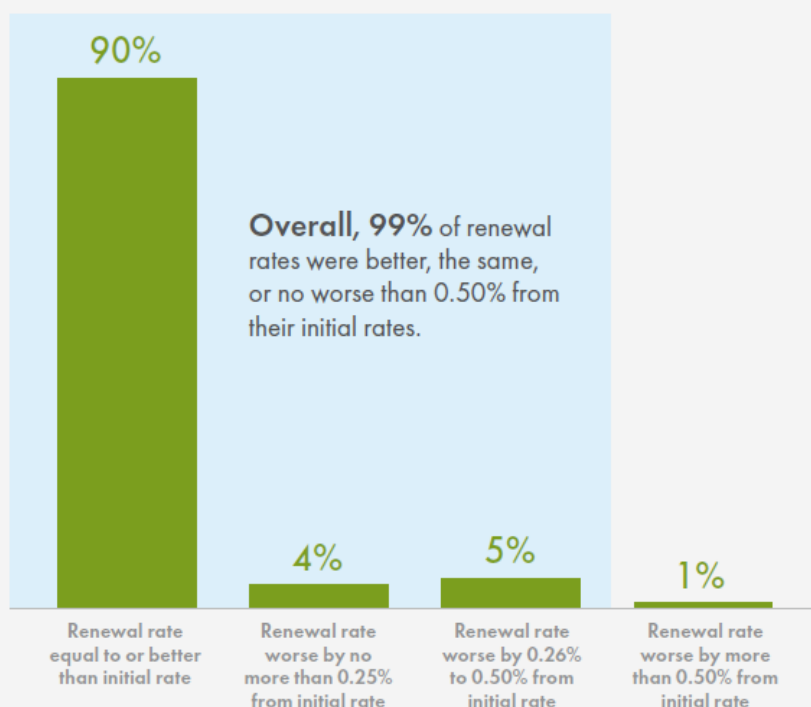
THE POWER SERIES
of Index Annuities®

We know you might have questions about renewal rate caps and spreads on our index annuities. While the rates we set in the future may vary from rates we have historically set, we wanted to provide some background on our renewal rate process.

Many factors go into declaring renewal index rate caps and spreads for your clients' index annuity contracts. Our goal is to set our rates in a manner that is consistent with the initial rate as much as possible, but rates may fluctuate at the end of each crediting term. Factors that cause renewal rates to vary from the initial rate may include (but are not limited to) changes in the interest rate environment and equity market volatility, as well as how long it has been since contract issuance.

The data provided below is designed to help you understand our history as it relates to renewal rate setting. As you can see, the vast majority of contract renewals (99%) have experienced renewals that were the same, better, or no more than 0.50% worse as compared to their initial rate. The following chart offers a detailed look at our renewal rate history.

Renewal Rate History for The Power Series of Index Annuities



Note: Renewal rate history is not predictive of future results.

Data/experience is based on 589,677 renewal crediting rate declarations for index annuity contracts issued by American General Life Insurance Company and The Variable Annuity Life Insurance Company as of 6/30/19. Please note that participation rate and monthly index interest accounts are not included in this analysis due to their different rate levels/structures as compared to index rate caps and spreads.

See reverse side for more information.





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
Corebridge (Formerly American General) A.M. Best A Fitch A+ Moody's A2 Standard & Poors A+	American Pathway MYG 10	>\$25,000 4.10% >\$100,000 4.70%	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	18-75 = 2.50% 76-85 = 1.25%
American National Insurance Co. A.M. Best A Standard & Poors A	Palladium MYG W/MVA	5 Yr. -4.95%* 6 Yr. - 4.40% 7 Yr. - 4.95%* 8 Yr. - 4.95% 9 Yr. - 4.95%** 10 Yr. - 4.95%* (* 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. - 2.75% 8 Yr. - 2.85% 9 Yr. - 2.85% 10 Yr. - 3.00% (reduced above age 79)
	WealthQuest Citadel Five Diamond	3.10%+ (3.00% 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	3.20%+ (3.10% 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%

Company ratings are effective December 31st 2024.

Not for use as a consumer sales piece. Information is incomplete and could be misleading. Rates and commissions are subject to change and vary by state. Products not available in all states.

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.

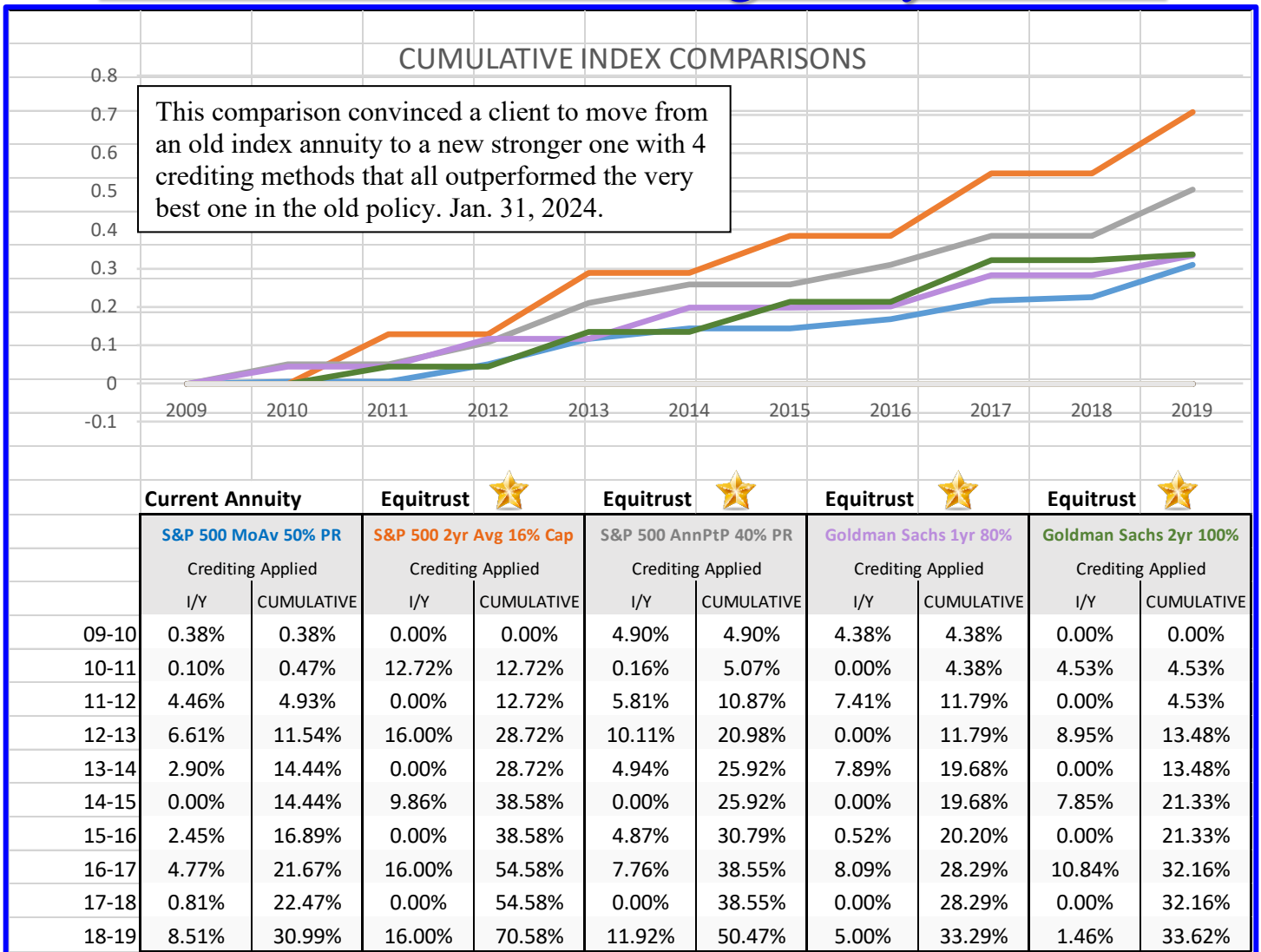
Fixed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Fidelity & Guaranty Life Insurance Co A.M. Best A-	FG Guarantee-Platinum Multi-year Guarantee	3 Yr. – 4.40% 5 Yr. – 4.80% 7 Yr. – 4.80%	3,5,7 yr. guarantee SPDA \$20,000 Min.	90	9, 8, 7, 6, 5, 4, 3, 2, 1, 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. = 2.00% 7 Yr. = 2.25% Reduced by 50% Ages 80 - 90

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Ask About Our Crediting Analysis Tools




Fixed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Reliance Standard Life Insurance Company	Eleos - MVA	4.80%	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 = 2.50% 76-80 = 2.00% 81-85 = 1.50%
	Apollo - MVA	4.55% 2% Bonus	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	Call For Older Age Commissions	
4 Year Guarantee							
Guaranty Income Life	B	Guaranty 4	4.50%		Yrs. 2-4	4.50%	2.25%
5 Year Guarantee							
American Equity	A-	Guarantee Shield 5 <100K/100K+	3.75%/3.50%	3.75%/3.50%	Yrs. 2-5	3.75%/3.50%	2.25%
American National	A	Palladium MYG <100K/100K+	5.00/4.90%	5.00/4.90%	Yrs. 2-5	5.00/4.90%	2.50%
North American	A+	Guarantee Plus 5	5.15%/4.90%	5.15%/4.90%	Yrs. 2-5	5.15%/4.90%	2.00%
Sentinel Security Life	B++	Personal Choice Annuity 5	6.25% +	5.90% +	Yrs. 2-5	6.25% +	2.25%
The Standard	A	Focused Growth Ann 5 <100K/100K+	4.65%/4.35%	4.65%/4.35%	Yrs. 2-5	4.65%/4.35%	2.00%
6 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	4.40%/4.30%	4.40%/4.30%	Yrs. 2-6	4.40%/4.30%	2.50%
7 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	5.10/5.00%	5.10/5.00%	Yrs. 2-7	5.10/5.00%	2.75%
Fidelity & Guaranty Life	A-	**FG Guarantee-Platinum 7 Year	5.20%	5.20%	Yrs. 2-7	5.20%	2.25%
Sentinel Security Life	B++	Personal Choice Annuity 7	6.25% +	6.25% +	Yrs. 2-7	6.25% +	2.25%
8 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	4.95/4.85%	4.95/4.85%	Yrs. 2-8	4.95/4.85%	2.85%
10 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	4.95/4.85%	4.95/4.85%	Yrs. 2-10	4.95/4.85%	3.00%
Sentinel Security Life	B++	Personal Choice Annuity 10	6.25% +	6.25% +	Yrs. 2-10	6.25% +	2.75%

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Call with any questions.

**** Not Available in CA**

*** Requires Annuitization at death**

+ Call for Details

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

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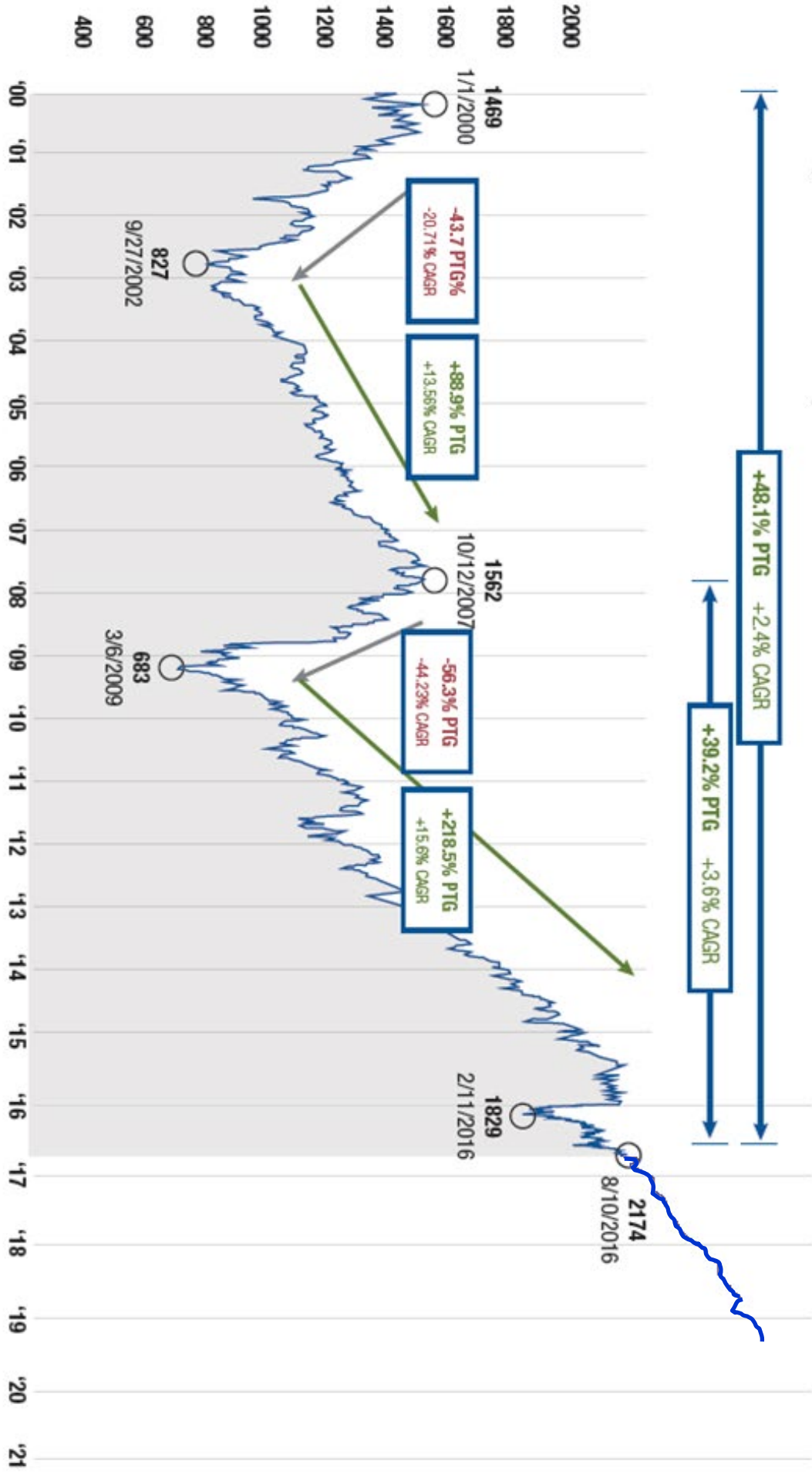
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S&P HISTORICAL PERFORMANCE

16 Years • 1/1/2000 – 08/10/2016

Markets rise and fall over time. While past performance is no indication of what the future might bring, each of us has a feeling about whether the market will rise or fall over the next five years. What is your future vision of the market? Draw your future vision on the right.

Draw your Future Vision of the Market Here



PTG: Period Total Growth

CAGR: Compound Annual Growth Rate

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TWH Annuities & Insurance Agency, Inc

650 E. Parkridge Ave., Suite 112
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Check Out These Three Term Rate Examples:

\$1,000,000 Face

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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