TWH Financial and Insurance Solutions, Inc.
650 E. Parkridge Ave., Suite 112, Corona, CA 92879
800-200-9194 ~ www.twhagency.com
Annuities & Insurance Agency, Inc
The #1 Concierge FMO in America! Since July 26, 1993.

2-Year Crediting, with **20.87%** annual return! See Page 6.

September, 2025

THE TWH UPDATE

(click here for a video about this month's issue)

Dangerous Shortcuts

Imagine this scenario…An advisor meets with a client and completes a new annuity application, which is 47 pages in total. There are 83 items of information entered into the forms, and 8 different places for the client to sign and date. The agent submits the application, and the carrier discovers there is a question that was left blank on one form, and a required signature and date were left blank on another. So, the advisor e-mails those two pages to the client to have them…

1. Fill in the answer that was left blank.
   a. Write their initials next to the new answer.
   b. Write the date next to their initials.
2. Sign on the empty signature line on the other form and write in the date.

The client emails the forms back, and the agent discovers there are still problems…

1. The client answered the question and wrote in the date but forgot to initial the change.
2. The signature was written in, but they didn't write in the date.

The advisor doesn't want to have to mess with having to e-mail the forms back to the client again, so the advisor writes in the client's initials and the missing date. Then sends the updated forms to the carrier.

The agent has just broken multiple laws.

Since regulations and laws vary by state, we will pretend this situation happened in California. Here is a breakdown of the crimes and penalties…

Potential Crimes Committed

• Insurance Fraud (California Penal Code §550)
Knowingly submitting false information on an insurance application—even something as seemingly minor as a forged initial or date—can be prosecuted as insurance fraud.

• Forgery (California Penal Code §470)
Especially if the document is used to influence a financial transaction or legal agreement.

• Making False Financial Statements (California Penal Code §532a(1))
This statute prohibits knowingly making false written statements to obtain money, credit, or contractual benefits.

Penalties That May Apply

Depending on the severity and intent, the advisor could face losing their license, and civil penalties up to $10,000 per violation. If prosecuted, it could be much worse…

Violation	Classification	Potential Penalties
Insurance Fraud (§550)	Misdemeanor /Felony	Up to 5 years in prison, fines up to $50,000 or double the fraud amount [1]
Forgery (§470)	Felony	Up to 3 years in state prison, fines, and restitution
False Financial Statement (§532a)	Felony	Up to 3 years in prison, criminal record, and professional sanctions [2]

If you ever question whether something is okay to do, or not—give us a call. We're happy to help: **800-200-9194**.

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**					**Safety Growth**		
					(Index ETFs)					**(Index Annuities)**		
Investable Assets				Portfolio	$159,200				Portfolio	$238,800		
IRAs	$ -					Withdrawal:	$ 12,000					
Mut.Funds	$ 150,000			Annaul 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	$ 12,731		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	$ 13,911		2012	7.96%	$322,005	$ -	
			2013	16.61%	$137,885	$ 14,329		2013	8.27%	$348,638	$ -	
Inflation			2014	8.85%	$133,302	$ 14,758		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	$ 16,127		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	$ 17,109		2019	7.52%	$465,010	$ -	
Donna $1,650/mo	$ 19,800		2020	12.77%	$125,199	$ 17,622		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 Inestable 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 2025 *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 01/01/2025 through 12/31/2025.
- 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.

TWH 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** **7.75% (no fee)** **10.25% (fee)** **S&P 500 FC Index** **1 Yr. 82% Par (no fee)** **1 Yr. 105% Par (fee)** **2 Yr. 110% Par (no fee)** **2 Yr. 145% Par (fee)** **4.05% 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 62%/72%*** **1-Year S&P 500 Annual Cap 9.00%/10.00%*** **2-Year ML Strategic Balanced w/ Spread .80%/1.05%*** **2-Year PIMCO Global Optima w/ Spread 84%/69%*** **2-Year S&P 500 Annual Par. Rate 43%/37%*** **AB All Market Index 2 Year Par. Rate 330%/350%*** **AB All Market Index Annual w/ Spread 200%/215%*** ***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**

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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** #9.05% **Guarantee One-Year** #4.45% **S&P 500 One-Year Point-to-Point** *7.95% **Guarantee One-Year** *3.95%	*#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:** ***6.25%** **#5.25%** **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**	Age 0-75 7.50% Age 76-80 5.25% Age 81-85 4.00%
	Prosperity Elite 10 **0, 2, or 5% Vested Bonus** **(Reduced 50% at age 76)**	**Seven Crediting Choices** 1.) S&P 500 I year monthly point-to-point subject to a monthly cap of 3.05% 2.) S&P500 Gain Interest 6.00% 3.) S&P500* CAP 8.00% 4.) S&P500+ CAP 9.75% 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	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	Age 0-70 8.00% Age 71-75 6.00% Age 76-85 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 3.10% 2.) S&P500 Gain Interest 6.25% 3.) S&P500* CAP 8.25% 4.) S&P500+ CAP 10.00% 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	Age 0-70 8.50% Age 71-75 6.50% Age 76-85 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**	Age 0-75 7.50% Age 76-80 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. 6.00% Cap 1 year fixed 3.50%**	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**	**Ages 0-75 7.00%** **Trails Available**
	Market Value Index MVA (Also available with Income Benefit Rider)	**S&P500: Monthly Avg. 70% Par.Rate. Monthly Cap 3.00% Annual Pt. to Pt. 10.00% Cap 1 year fixed 5.25%**	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+**	**Ages 0-75 7.00%** **Trails Available**
Global Atlantic Financial Company A.M. Best A- Renewal Rate Gold Star Carrier	**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%** **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	**Ages 55-80 7.00%** **Ages 81-85 3.50%**

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Top 15 Crediting Methods

★ Gold Star Carriers Have Proven Renewal Rate Integrity

Renewal Rate Gold Star Carrier

	CARRIER/PRODUCT		AM	TERM	INDEX/RESET/CREDITING METHOD	BONUS	CAP	PAR	FEE	RETURN
1	Athene/Accumulator 10	★	A+	10	AI Powered Global Opportunities*/Biennial/P-P	0%	0%	225%	0%	20.87%
2	Aspida/Synergy Choice Max 10 (CA)		A-	10	Invesco QQQ/Biennial/P-P	0%	0%	120%	0%	19.58%
3	Athene/Performance Elite 10 Plus	★	A+	9	AI Powered Global Opportunities*/Biennial/P-P	20%	0%	195%	2.2%	19.19%
4	Athene/Performance Elite 10	★	A+	9	AI Powered Global Opportunities*/Biennial/P-P	15%	0%	195%	1.25%	18.68%
5	Athene/Accumulator 10	★	A+	10	AI Powered Global Opportunities*/Annual/P-P	0%	0%	170%	0%	17.06%
6	Axonic Insurance/Trailhead FIA 10 CA		A-	10	S&P 500 Dynamic Intraday TCA*/Biennial/P-P	0%	0%	115%	0%	15.5%
7	Athene/Performance Elite 10 Plus	★	A+	9	AI Powered Global Opportunities*/Annual/P-P	20%	0%	145%	2.2%	15.29%
8	Global Atlantic (Forethought)/ForeAccumulation II 10	★	A	10	PIMCO Tactical Balance*/Biennial/P-P	0%	0%	295%	0%	15.28%
9	Axonic Insurance/Trailhead FIA 7 CA		A-	7	S&P 500 Dynamic Intraday TCA*/Biennial/P-P	0%	0%	115%	0%	14.68%
10	Global Atlantic (Forethought)/ForeAccumulation II 7	★	A	7	PIMCO Tactical Balance*/Biennial/P-P	0%	0%	290%	0%	14.48%
11	Aspida/Synergy Choice Bonus 10 (CA)		A-	10	Invesco QQQ/Biennial/P-P	10%	0%	77%	0%	14.32%
12	Global Atlantic (Forethought)/ForeAccumulation II 5	★	A	5	PIMCO Tactical Balance*/Biennial/P-P	0%	0%	285%	0%	13.84%
13	American Equity/AssetShield 9 CA	★	A-	9	Nasdaq Premier*/Biennial/P-P	0%	0%	120%	1.5%	13.54%
14	EquiTrust/Market Value Index	★	B++	10	S&P 500 Dynamic Intraday TCA*/Biennial/P-P	0%	0%	115%	0%	13.47%
15	Allianz/Accumulation Advantage+		A+	10	S&P 500/Monthly/Sum	14%	2.1%	100%	0.95%	12.65%

Powered by: INDEX ALYZER

*Uses Partial Hypothetical Back-Testing

*For agent use and allocation reccomendation 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) Renewal Rate Gold Star Carrier	**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 4.20%*,4.55% Point-to-Point 8.50%, 9.65%* Participation Rate 55%, 60%* 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% Extended Stay Rider Up to 75% of AV Issue Ages up 75	**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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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 10** No Cap strategies & Volitility 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 8.25% Monthly point to point W/cap 1.95% **Fidelity Multifactor, S&P Marc 5% indices also available** ** Call for Details Fixed Account: 3.35%	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 52%** **Monthly Average w/Cap 9.50%** **Fixed rate 4.50 %**	SPDA $10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	5 Years 9,8,7,6,5% Confinement 25% Issue 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 54%** **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 56%** **Monthly Average w/Cap 10.50%** **Fixed rate 4.60%**	SPDA $10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 80	10 Years 9,9,8,7,6,54,3,2,1% 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

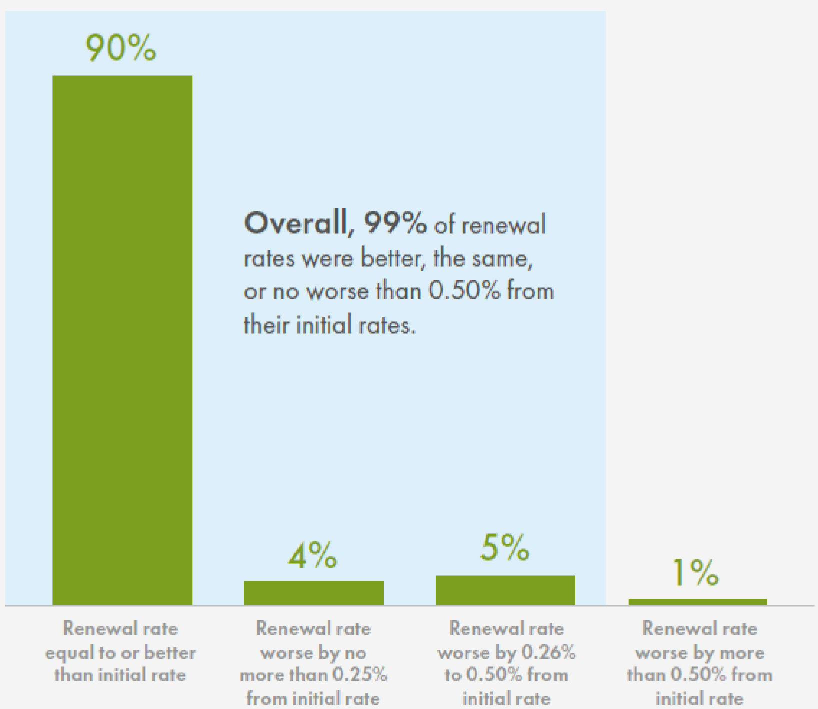
THE POWER SERIES
of Index Annuities®

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.

TWH 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 3.95% >$100,000 4.65%	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. – 5.25%*** **6 Yr. – 4.55%** **7 Yr. – 5.30%*** **8 Yr. – 5.15%** **9 Yr. – 5.15%**** **10 Yr. – 5.15%*** **(* 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. – 4.70%** **5 Yr. – 5.00%** **7 Yr. – 5.00%**	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. = 2.00%** **7 Yr. = 2.25%** **Reduced by 50%** **Ages 80 - 90**

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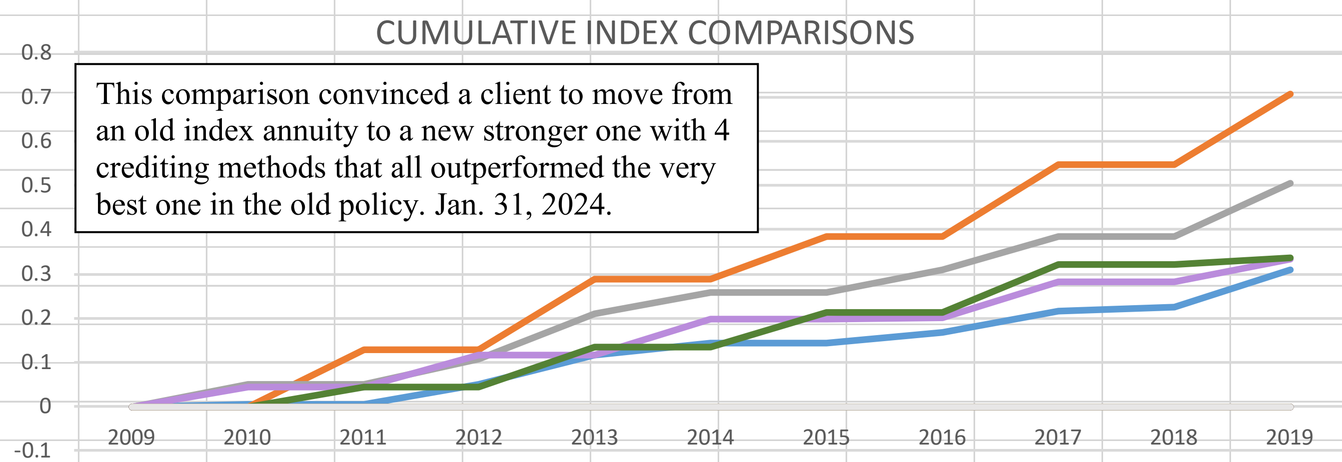
Ask About Our Crediting Analysis Tools



	Current Annuity		Equitrust		Equitrust		Equitrust		Equitrust	
	S&P 500 MoAv 50% PR		S&P 500 2yr Avg 16% Cap		S&P 500 AnnPtP 40% PR		Goldman Sachs 1yr 80%		Goldman Sachs 2yr 100%	
	Crediting Applied		Crediting Applied		Crediting Applied		Crediting Applied		Crediting Applied	
	I/Y	CUMULATIVE	I/Y	CUMULATIVE	I/Y	CUMULATIVE	I/Y	CUMULATIVE	I/Y	CUMULATIVE
09-10	0.38%	0.38%	0.00%	0.00%	4.90%	4.90%	4.38%	4.38%	0.00%	0.00%
10-11	0.10%	0.47%	12.72%	12.72%	0.16%	5.07%	0.00%	4.38%	4.53%	4.53%
11-12	4.46%	4.93%	0.00%	12.72%	5.81%	10.87%	7.41%	11.79%	0.00%	4.53%
12-13	6.61%	11.54%	16.00%	28.72%	10.11%	20.98%	0.00%	11.79%	8.95%	13.48%
13-14	2.90%	14.44%	0.00%	28.72%	4.94%	25.92%	7.89%	19.68%	0.00%	13.48%
14-15	0.00%	14.44%	9.86%	38.58%	0.00%	25.92%	0.00%	19.68%	7.85%	21.33%
15-16	2.45%	16.89%	0.00%	38.58%	4.87%	30.79%	0.52%	20.20%	0.00%	21.33%
16-17	4.77%	21.67%	16.00%	54.58%	7.76%	38.55%	8.09%	28.29%	10.84%	32.16%
17-18	0.81%	22.47%	0.00%	54.58%	0.00%	38.55%	0.00%	28.29%	0.00%	32.16%
18-19	8.51%	30.99%	16.00%	70.58%	11.92%	50.47%	5.00%	33.29%	1.46%	33.62%

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**	**4.75%**	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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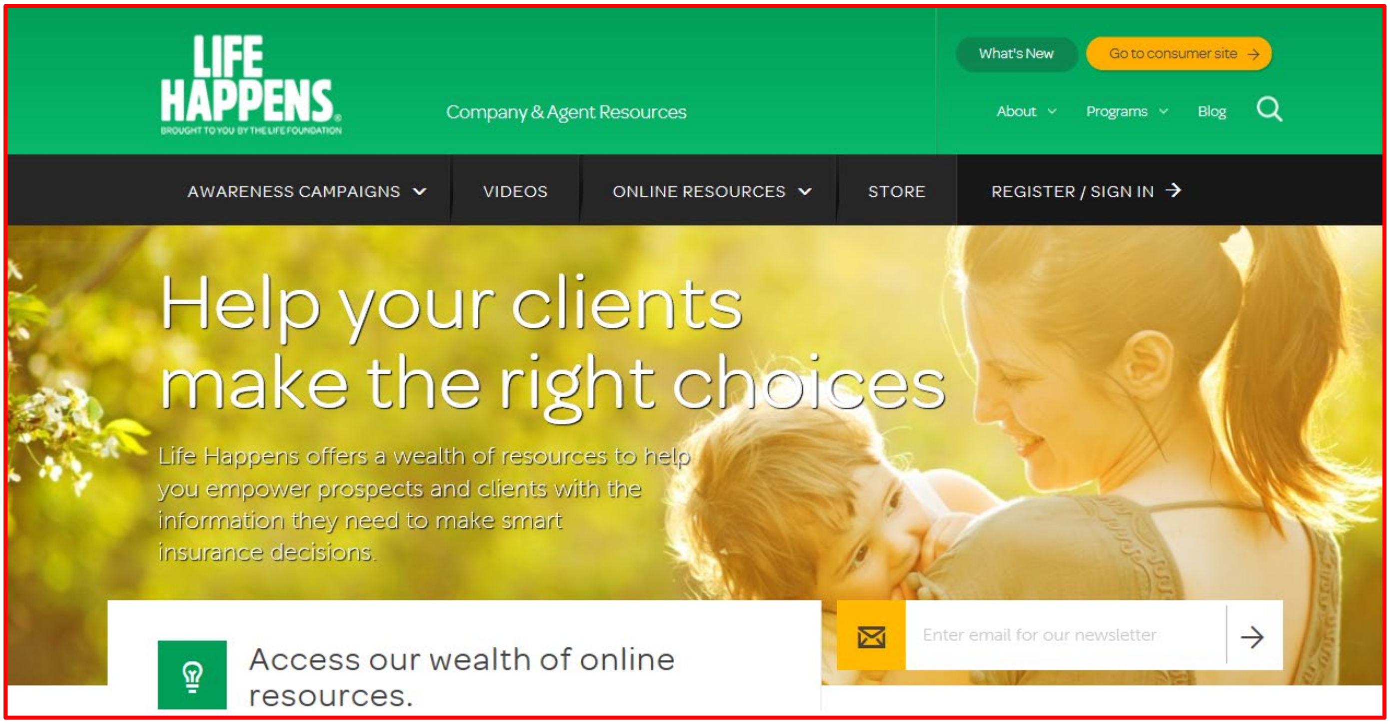

Ask us about new sales tools being offered by NAILBA: 800-200-9194

TWH

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+	3.60%/3.85%	3.60%/3.85%	Yrs. 2-5	3.60%/3.85%	2.25%
American National	A	Palladium MYG <100K/100K+	5.15%/5.25%	5.15%/5.25%	Yrs. 2-5	5.15%/5.25%	2.50%
North American	A+	Guarantee Plus 5	4.60%/4.85%	4.60%/4.85%	Yrs. 2-5	4.60%/4.85%	2.00%
Sentinel Security Life	B++	Personal Choice Annuity 5	5.90% +	5.90% +	Yrs. 2-5	5.90% +	2.25%
The Standard	A	Focused Growth Ann 5 <100K/100K+	4.75%/5.05%	4.75%/5.05%	Yrs. 2-5	4.75%/5.05%	2.00%
			6 Year Guarantee				
American National	A	Palladium MYG <100K/100K+	4.45%/4.55%	4.45%/4.55%	Yrs. 2-6	4.45%/4.55%	2.50%
			7 Year Guarantee				
American National	A	Palladium MYG <100K/100K+	5.20%/5.30%	5.20%/5.30%	Yrs. 2-7	5.20%/5.30%	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	5.90% +	5.90% +	Yrs. 2-7	5.90% +	2.25%
			8 Year Guarantee				
American National	A	Palladium MYG <100K/100K+	5.05%/5.15%	5.05%/5.15%	Yrs. 2-8	5.05%/5.15%	2.85%
			10 Year Guarantee				
American National	A	Palladium MYG <100K/100K+	5.05%/5.15%	5.05%/5.15%	Yrs. 2-10	5.05%/5.15%	3.00%
Sentinel Security Life	B++	Personal Choice Annuity 10	5.90% +	5.90% +	Yrs. 2-10	5.90% +	2.75%

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Call with any questions.

**** Not Available in CA**
*** Requires Annuitization at death**
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For more information on all our products and services, call us at 1-800-200-9194:

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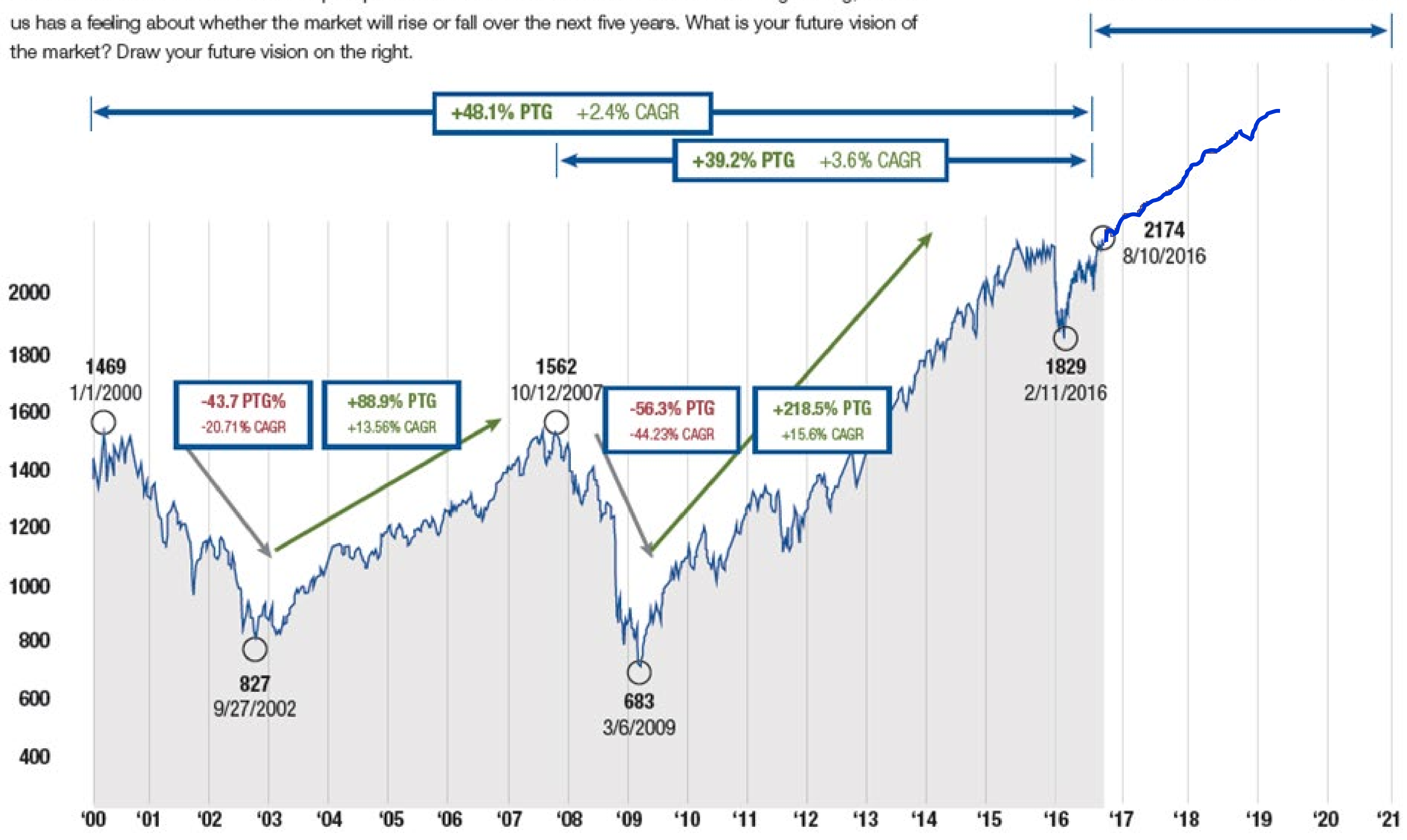
S&P HISTORICAL PERFORMANCE

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.



www.google.com/finance

PTG: Period Total Growth

CAGR: Compound Annual Growth Rate

TWH
TWH Annuities & Insurance Agency, Inc
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Savings Bank Life Insurance & Banner Life

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

- **A. M. Best A+ Rated**
- **85% First Year Commission**
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