

November, 2025

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

THE TWH UPDATE

**TWH****YouTube**

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

Three Ways to Drive More Annuity Sales— Without Working Harder

In today's competitive landscape, annuity advisors need more than product knowledge—they need practical strategies to get in front of new clients, uncover hidden opportunities with existing ones, and close business with confidence. Here are three proven tactics to help you do just that.

1. Turn Educational Events into Prospecting Engines

The key to turning seminars and webinars into goldmines is positioning the event around a client concern, not a product. For example:

- “How to Create Income You Can’t Outlive”
- “Protecting Your Retirement from Market Volatility”

Use simple registration tools like Calendly or Eventbrite, and promote through email, social media, and local partnerships. Keep the presentation short, story-driven, and focused on outcomes. Follow up within 24 hours with a personalized message and a clear next step—like a 15-minute strategy call.

Bonus tip: Record your webinar and repurpose it into bite-sized clips for LinkedIn or email campaigns.

2. Mine Your Existing Book for Hidden Opportunities

Your current clients may be sitting on untapped annuity potential. Use these triggers to spark new conversations:

- **Life changes:** Retirement, inheritance, sale of a business, health issues, or loss of a spouse
- **Policy reviews:** Offer a complimentary annual review to uncover gaps or outdated strategies

- **Tax season:** Position annuities as a tool for tax deferral and income planning

Don't assume clients remember everything you've told them. Re-educate them with fresh language and updated visuals. A simple email like “Let's revisit your retirement income strategy” can reignite interest and open the door to new business.

3. Sharpen Your Sales Process with Micro-Commitments

The best sales process isn't pushy—it's progressive. Micro-commitments build trust and momentum without overwhelming the client. Try this sequence:

- **Step 1:** Offer a short discovery call focused on their goals, not products
- **Step 2:** Share a personalized strategy summary (not a quote)
- **Step 3:** Invite them to a second call to walk through options together

Each step should feel like a service, not a pitch. Use branded visuals, clear language, and a tone that says, “I'm here to help,” not “I'm here to sell.” Advisors who master this rhythm often see higher conversion rates and stronger client relationships.

Summary:

You don't need more hours in the day—you need smarter systems, sharper messaging, and a mindset focused on service. Whether you're prospecting, re-engaging, or closing, these strategies can help you grow your annuity business with less friction and more impact.

Want help implementing these ideas? Reach out to us—we're here to support your success. **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	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		\$	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:

- By balancing assets between Risky and Safety assets, large losses are avoided, and more assets are protected.
 - This also reduces volatility because index annuities do not swing up and down with the markets.
- 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.
 - 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.



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) 7.50% (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. 80%/105%* 1-Year PIMCO Global Optima Par. Rate 58%/68%* 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 65%/80%* 2-Year S&P 500 Annual Par. Rate 43%/37%* 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 Trails Available	50-75 = 7.00%

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 #8.70% Guarantee One-Year #4.55% 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)

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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	<u>Ages 0-75</u> 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+	<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 Renewal Rate Integrity



	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	Axonix 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	Axonix 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 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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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 4.25%*, 4.00% Point-to-Point 9.30%, 8.25%* Participation Rate 55%, 50%* 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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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: 3.05%	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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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 9.25% 1 yr. pt to pt w/Part. Rt. index credit 50% Monthly Average w/Cap 8.75% Fixed rate 4.20 %	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	0-80 = 3.25% 81-85 = 1.95%
	Keystone-7	1 yr. pt to pt w/Cap 9.25% 1 yr. pt to pt w/Part. Rt. index credit 52% Monthly Average w/Cap 9.75% Fixed rate 4.35%	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	0-80 = 4.50% 81-85 = 2.70%
	Keystone-10	1 yr. pt to pt w/Cap 9.75% 1 yr. pt to pt w/Part. Rt. index credit 54% Monthly Average w/Cap 10.25% Fixed rate 4.45%	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	0-80 = 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

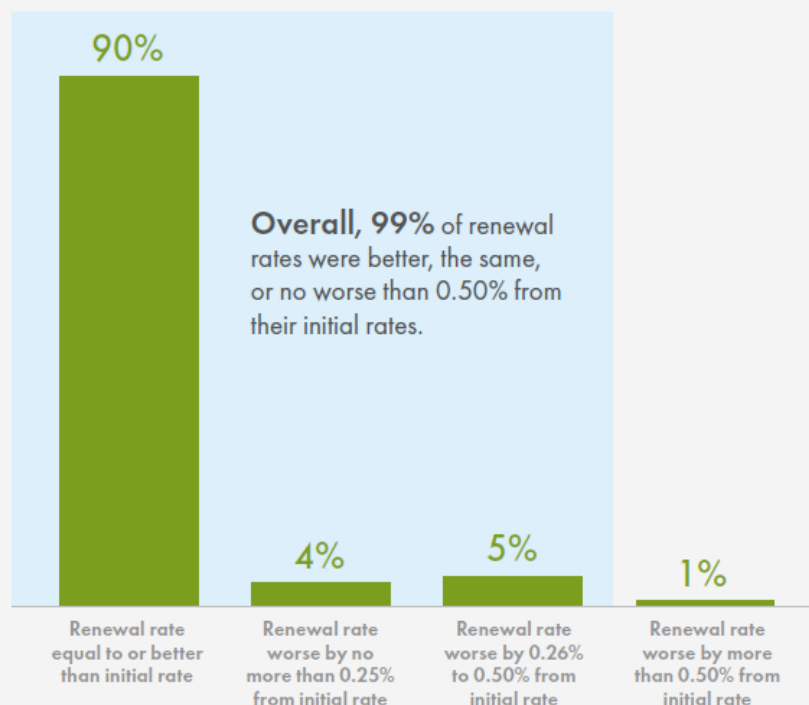
THE POWER SERIES
of Index Annuities®

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 worse 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 3.75% >\$100,000 4.45%	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. -4.80%* 6 Yr. - 4.25% 7 Yr. - 4.80%* 8 Yr. - 4.80% 9 Yr. - 4.80%** 10 Yr. - 4.80%* (* 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.

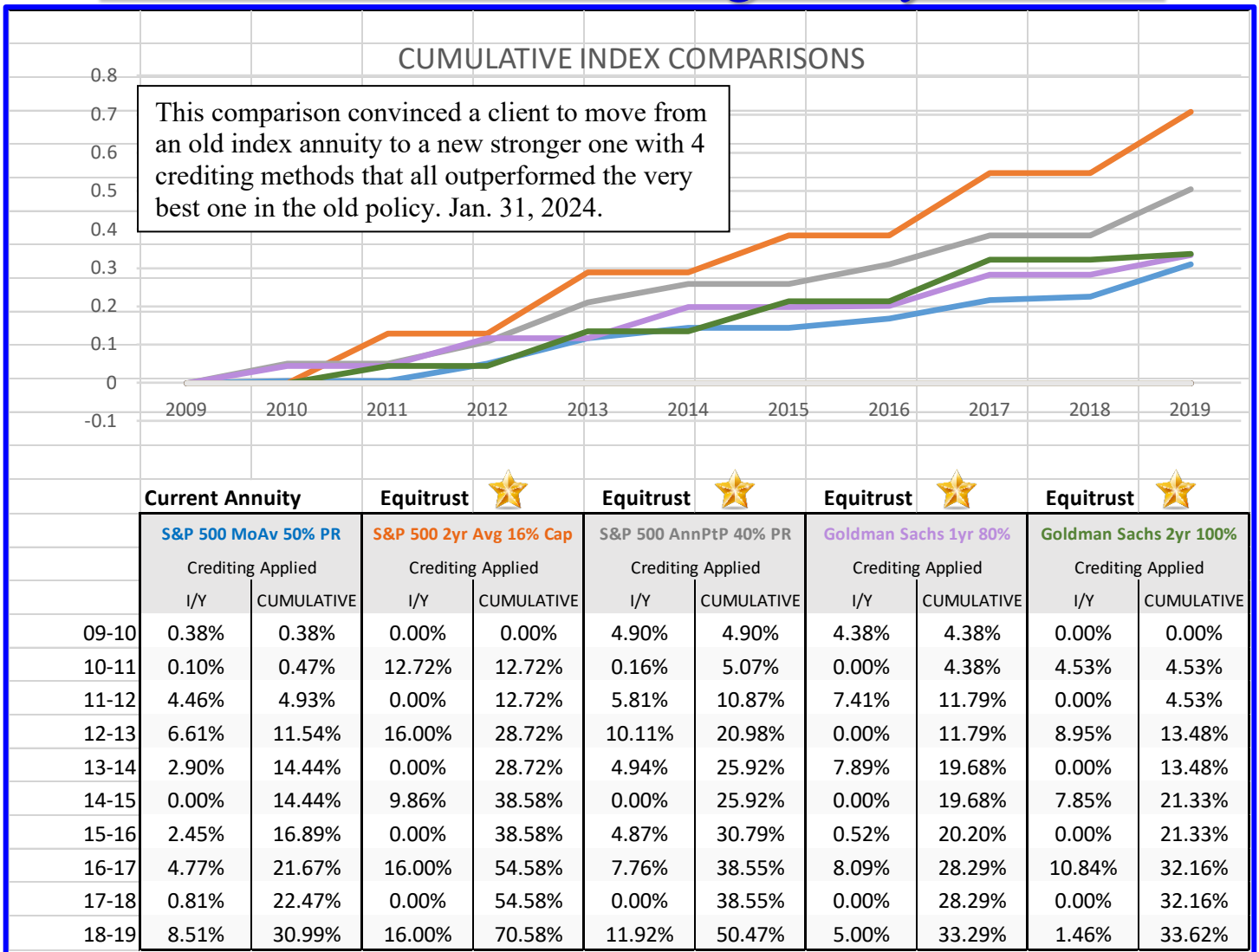
Fixed Annuity Rates & Data (continued)

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% 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

Company ratings are effective December 31st 2024.

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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	4.60%	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	4.40% 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



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 3.90%	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+	4.80%/4.70%	4.80%/4.70%	Yrs. 2-5 4.80%/4.70%	2.50%
North American	A+	Guarantee Plus 5	4.85%/4.60%	4.85%/4.60%	Yrs. 2-5 4.85%/4.60%	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+	4.65%/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+	4.25%/4.15%	4.25%/4.15%	Yrs. 2-6 4.25%/4.15%	2.50%
7 Year Guarantee						
American National	A	Palladium MYG <100K/100K+	4.80%/4.70%	4.80%/4.70%	Yrs. 2-7 4.80%/4.70%	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+	4.80%/4.70%	4.80%/4.70%	Yrs. 2-8 4.80%/4.70%	2.85%
10 Year Guarantee						
American National	A	Palladium MYG <100K/100K+	4.80%/4.70%	4.80%/4.70%	Yrs. 2-10 4.80%/4.70%	3.00%
Sentinel Security Life	B++	Personal Choice Annuity 10	5.90% +	5.90% +	Yrs. 2-10 5.90% +	2.75%

Company ratings are effective December 31st 2024.

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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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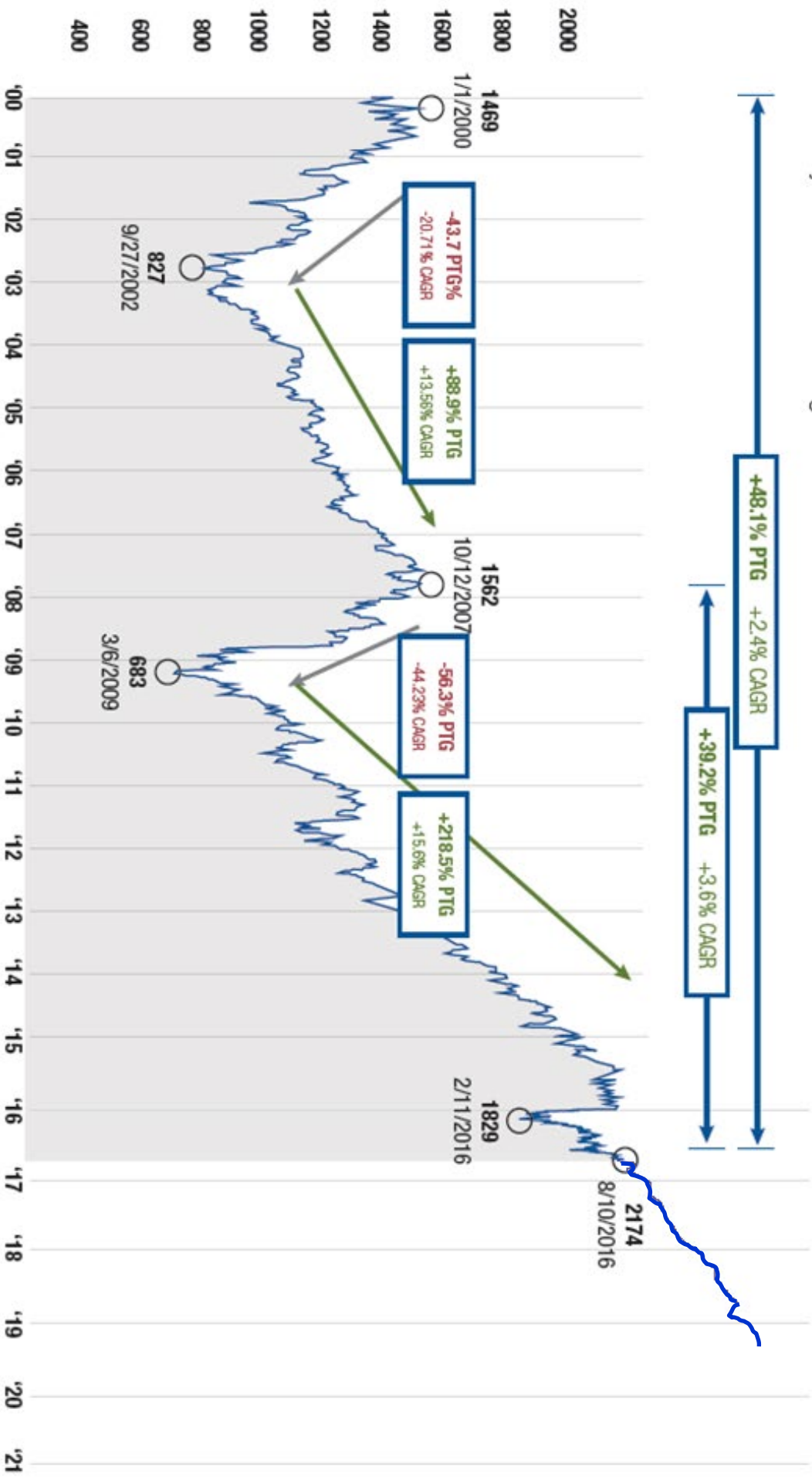
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S&P HISTORICAL PERFORMANCE

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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\$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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