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**tony@annuityagentsalliance.com**

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# CASE #1

# ALLIANZ 222 SOLUTION

**CLIENT #1:** 60 Male

**CLIENT #2:** 65 Female

**GROSS DESIRED INCOME:** $60,000 Immediate

**TOTAL INVESTIBLE ASSETS:** $1,718,331

- CD: $403,725
- 401K: $539,000 Pre-Tax / $181,939 Post Tax
- NQ Brokerage: $31,668
- Cash: $562,000

**RECOMMENDATION:** Client's income from other fixed sources adequate to cover un-inflation hedged desired income. Client will need to take RMD's with qualified money. Utilize RMD payments from Allianz 222 for 3% inflation hedged desired income while leveraging PIV for death benefit and/or LTC benefit. Use $181,939 from post tax 401k to fund floating inflation hedge / LTC hedge policy.

**SUITABILITY %:** 42%

**LIQUIDITY POST ANNUITY PURCHASE:** $425,000

# Annuity Income Planner

Gap Illustration Prepared by Joe Agent - for: Valued Client & Valued Client

| Year # | Year Date | Client #1 Age | Client #2 Age | Contract Work | Pension: Mr. 100% | SS: Mr. [1] | SS: Mrs. [2] | Farm Inc. | Total Annual Income | Desired Income [3] | Surplus Income or Spend Down |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 2018 | 60 | 65 | $20,000.00 | $32,448.00 | $0.00 | $8,064.00 | $3,000.00 | $63,512.00 | $60,000.00 | $3,512.00 |
| 1 | 2019 | 61 | 66 | $30,000.00 | $32,448.00 | $0.00 | $8,225.28 | $3,000.00 | $73,673.28 | $61,800.00 | $11,873.27 |
| 2 | 2020 | 62 | 67 | $30,000.00 | $32,448.00 | $0.00 | $8,389.79 | $3,000.00 | $73,837.79 | $63,654.00 | $10,183.79 |
| 3 | 2021 | 63 | 68 | $30,000.00 | $32,448.00 | $0.00 | $8,557.59 | $3,000.00 | $74,005.59 | $65,563.62 | $8,441.97 |
| 4 | 2022 | 64 | 69 | $30,000.00 | $32,448.00 | $0.00 | $8,728.74 | $3,000.00 | $74,176.74 | $67,530.53 | $6,646.21 |
| 5 | 2023 | 65 | 70 | $30,000.00 | $32,448.00 | $0.00 | $8,903.31 | $3,000.00 | $74,351.31 | $69,556.45 | $4,794.86 |
| 6 | 2024 | 66 | 71 | $0.00 | $32,448.00 | $34,644.00 | $9,081.38 | $3,000.00 | $79,173.38 | $71,643.14 | $7,530.24 |
| 7 | 2025 | 67 | 72 | $0.00 | $32,448.00 | $35,336.88 | $9,263.01 | $3,000.00 | $80,047.89 | $73,792.43 | $6,255.46 |
| 8 | 2026 | 68 | 73 | $0.00 | $32,448.00 | $36,043.62 | $9,448.27 | $3,000.00 | $80,939.89 | $76,006.20 | $4,933.69 |
| 9 | 2027 | 69 | 74 | $0.00 | $32,448.00 | $36,764.49 | $9,637.24 | $3,000.00 | $81,849.73 | $78,286.39 | $3,563.33 |
| 10 | 2028 | 70 | 75 | $0.00 | $32,448.00 | $37,499.78 | $9,829.98 | $3,000.00 | $82,777.76 | $80,634.98 | $2,142.77 |
| 11 | 2029 | 71 | 76 | $0.00 | $32,448.00 | $38,249.78 | $10,026.58 | $3,000.00 | $83,724.36 | $83,054.03 | $670.33 |
| 12 | 2030 | 72 | 77 | $0.00 | $32,448.00 | $39,014.78 | $10,227.11 | $3,000.00 | $84,689.89 | $85,545.65 | ($855.75) |
| 13 | 2031 | 73 | 78 | $0.00 | $32,448.00 | $39,795.08 | $10,431.65 | $3,000.00 | $85,674.73 | $88,112.02 | ($2,437.29) |
| 14 | 2032 | 74 | 79 | $0.00 | $32,448.00 | $40,590.98 | $10,640.28 | $3,000.00 | $86,679.26 | $90,755.38 | ($4,076.11) |
| 15 | 2033 | 75 | 80 | $0.00 | $32,448.00 | $41,402.80 | $10,853.09 | $3,000.00 | $87,703.89 | $93,478.04 | ($5,774.14) |
| 16 | 2034 | 76 | 81 | $0.00 | $32,448.00 | $42,230.86 | $11,070.15 | $3,000.00 | $88,749.01 | $96,282.38 | ($7,533.37) |
| 17 | 2035 | 77 | 82 | $0.00 | $32,448.00 | $43,075.48 | $11,291.55 | $3,000.00 | $89,815.03 | $99,170.85 | ($9,355.81) |
| 18 | 2036 | 78 | 83 | $0.00 | $32,448.00 | $43,936.99 | $11,517.38 | $3,000.00 | $90,902.37 | $102,145.98 | ($11,243.61) |
| 19 | 2037 | 79 | 84 | $0.00 | $32,448.00 | $44,815.73 | $11,747.73 | $3,000.00 | $92,011.46 | $105,210.36 | ($13,198.89) |
| 20 | 2038 | 80 | 85 | $0.00 | $32,448.00 | $45,712.04 | $11,982.68 | $3,000.00 | $93,142.72 | $108,366.67 | ($15,223.94) |
| 21 | 2039 | 81 | 86 | $0.00 | $32,448.00 | $46,626.28 | $12,222.33 | $3,000.00 | $94,296.61 | $111,617.67 | ($17,321.05) |
| 22 | 2040 | 82 | 87 | $0.00 | $32,448.00 | $47,558.81 | $12,466.78 | $3,000.00 | $95,473.59 | $114,966.20 | ($19,492.61) |
| 23 | 2041 | 83 | 88 | $0.00 | $32,448.00 | $48,509.99 | $12,716.12 | $3,000.00 | $96,674.10 | $118,415.19 | ($21,741.08) |
| 24 | 2042 | 84 | 89 | $0.00 | $32,448.00 | $49,480.19 | $12,970.44 | $3,000.00 | $97,898.63 | $121,967.65 | ($24,069.01) |
| 25 | 2043 | 85 | 90 | $0.00 | $32,448.00 | $50,469.79 | $13,229.85 | $3,000.00 | $99,147.64 | $125,626.68 | ($26,479.03) |
| 26 | 2044 | 86 | 91 | $0.00 | $32,448.00 | $51,479.19 | $13,494.45 | $3,000.00 | $100,421.64 | $129,395.48 | ($28,973.83) |
| 27 | 2045 | 87 | 92 | $0.00 | $32,448.00 | $52,508.77 | $13,764.34 | $3,000.00 | $101,721.10 | $133,277.34 | ($31,556.23) |
| 28 | 2046 | 88 | 93 | $0.00 | $32,448.00 | $53,558.95 | $14,039.63 | $3,000.00 | $103,046.58 | $137,275.66 | ($34,229.08) |
| 29 | 2047 | 89 | 94 | $0.00 | $32,448.00 | $54,630.13 | $14,320.42 | $3,000.00 | $104,398.55 | $141,393.93 | ($36,995.37) |

**1** Estimated 2.00% cost of living increase illustrated for SS: Mr. **2** Estimated 2.00% cost of living increase illustrated for SS: Mrs.

**3** Estimated 3.00% inflation adjustment illustrated for Desired Income



AIS Annuity Innovation Systems

# Annuity Income Planner

Income Solution Prepared by Joe Agent for: Valued Client & Valued Client

| Year # | Year Date | Client #1 Age | Client #2 Age | Contract Work | Pension: Mr. 100% | SS: Mr. [1] | SS: Mrs. [2] | Farm Inc. | Allianz 222 539K RMD | Total Annual Income | Desired Income [3] | Surplus Income or Spend Down |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 2018 | 60 | 65 | $20,000.00 | $32,448.00 | $0.00 | $8,064.00 | $3,000.00 | $0.00 | $63,512.00 | $60,000.00 | $3,512.00 |
| 1 | 2019 | 61 | 66 | $30,000.00 | $32,448.00 | $0.00 | $8,225.28 | $3,000.00 | $0.00 | $73,673.28 | $61,800.00 | $11,873.27 |
| 2 | 2020 | 62 | 67 | $30,000.00 | $32,448.00 | $0.00 | $8,389.79 | $3,000.00 | $0.00 | $73,837.79 | $63,654.00 | $10,183.79 |
| 3 | 2021 | 63 | 68 | $30,000.00 | $32,448.00 | $0.00 | $8,557.59 | $3,000.00 | $0.00 | $74,005.59 | $65,563.62 | $8,441.97 |
| 4 | 2022 | 64 | 69 | $30,000.00 | $32,448.00 | $0.00 | $8,728.74 | $3,000.00 | $0.00 | $74,176.74 | $67,530.53 | $6,646.21 |
| 5 | 2023 | 65 | 70 | $30,000.00 | $32,448.00 | $0.00 | $8,903.31 | $3,000.00 | $0.00 | $74,351.31 | $69,556.45 | $4,794.86 |
| 6 | 2024 | 66 | 71 | $0.00 | $32,448.00 | $34,644.00 | $9,081.38 | $3,000.00 | $0.00 | $79,173.38 | $71,643.14 | $7,530.24 |
| 7 | 2025 | 67 | 72 | $0.00 | $32,448.00 | $35,336.88 | $9,263.01 | $3,000.00 | $0.00 | $80,047.89 | $73,792.43 | $6,255.46 |
| 8 | 2026 | 68 | 73 | $0.00 | $32,448.00 | $36,043.62 | $9,448.27 | $3,000.00 | $0.00 | $80,939.89 | $76,006.20 | $4,933.69 |
| 9 | 2027 | 69 | 74 | $0.00 | $32,448.00 | $36,764.49 | $9,637.24 | $3,000.00 | $0.00 | $81,849.73 | $78,286.39 | $3,563.33 |
| 10 | 2028 | 70 | 75 | $0.00 | $32,448.00 | $37,499.78 | $9,829.98 | $3,000.00 | $30,966.00 | $113,743.76 | $80,634.98 | $33,108.78 |
| 11 | 2029 | 71 | 76 | $0.00 | $32,448.00 | $38,249.78 | $10,026.58 | $3,000.00 | $32,911.00 | $116,635.36 | $83,054.03 | $33,581.33 |
| 12 | 2030 | 72 | 77 | $0.00 | $32,448.00 | $39,014.78 | $10,227.11 | $3,000.00 | $33,160.00 | $117,849.89 | $85,545.65 | $32,304.24 |
| 13 | 2031 | 73 | 78 | $0.00 | $32,448.00 | $39,795.08 | $10,431.65 | $3,000.00 | $35,495.00 | $121,169.73 | $88,112.02 | $33,057.70 |
| 14 | 2032 | 74 | 79 | $0.00 | $32,448.00 | $40,590.98 | $10,640.28 | $3,000.00 | $35,047.00 | $121,726.26 | $90,755.38 | $30,970.88 |
| 15 | 2033 | 75 | 80 | $0.00 | $32,448.00 | $41,402.80 | $10,853.09 | $3,000.00 | $35,704.00 | $123,407.89 | $93,478.04 | $29,929.85 |
| 16 | 2034 | 76 | 81 | $0.00 | $32,448.00 | $42,230.86 | $11,070.15 | $3,000.00 | $36,818.00 | $125,567.01 | $96,282.38 | $29,284.62 |
| 17 | 2035 | 77 | 82 | $0.00 | $32,448.00 | $43,075.48 | $11,291.55 | $3,000.00 | $36,018.00 | $125,833.03 | $99,170.85 | $26,662.18 |
| 18 | 2036 | 78 | 83 | $0.00 | $32,448.00 | $43,936.99 | $11,517.38 | $3,000.00 | $35,420.00 | $126,322.37 | $102,145.98 | $24,176.39 |
| 19 | 2037 | 79 | 84 | $0.00 | $32,448.00 | $44,815.73 | $11,747.73 | $3,000.00 | $35,367.00 | $127,378.46 | $105,210.36 | $22,168.10 |
| 20 | 2038 | 80 | 85 | $0.00 | $32,448.00 | $45,712.04 | $11,982.68 | $3,000.00 | $39,713.00 | $132,855.72 | $108,366.67 | $24,489.05 |
| 21 | 2039 | 81 | 86 | $0.00 | $32,448.00 | $46,626.28 | $12,222.33 | $3,000.00 | $41,230.00 | $135,526.61 | $111,617.67 | $23,908.93 |
| 22 | 2040 | 82 | 87 | $0.00 | $32,448.00 | $47,558.81 | $12,466.78 | $3,000.00 | $40,863.00 | $136,336.59 | $114,966.20 | $21,370.39 |
| 23 | 2041 | 83 | 88 | $0.00 | $32,448.00 | $48,509.99 | $12,716.12 | $3,000.00 | $43,167.00 | $139,841.11 | $118,415.19 | $21,425.91 |
| 24 | 2042 | 84 | 89 | $0.00 | $32,448.00 | $49,480.19 | $12,970.44 | $3,000.00 | $42,249.00 | $140,147.63 | $121,967.65 | $18,179.98 |
| 25 | 2043 | 85 | 90 | $0.00 | $32,448.00 | $50,469.79 | $13,229.85 | $3,000.00 | $42,343.00 | $141,490.64 | $125,626.68 | $15,863.96 |
| 26 | 2044 | 86 | 91 | $0.00 | $32,448.00 | $51,479.19 | $13,494.45 | $3,000.00 | $42,900.00 | $143,321.64 | $129,395.48 | $13,926.16 |
| 27 | 2045 | 87 | 92 | $0.00 | $32,448.00 | $52,508.77 | $13,764.34 | $3,000.00 | $41,358.00 | $143,079.11 | $133,277.34 | $9,801.76 |
| 28 | 2046 | 88 | 93 | $0.00 | $32,448.00 | $53,558.95 | $14,039.63 | $3,000.00 | $39,408.00 | $142,454.58 | $137,275.66 | $5,178.92 |
| 29 | 2047 | 89 | 94 | $0.00 | $32,448.00 | $54,630.13 | $14,320.42 | $3,000.00 | $38,909.00 | $143,307.55 | $141,393.93 | $1,913.61 |

**1** Estimated 2.00% cost of living increase illustrated for SS: Mr. **2** Estimated 2.00% cost of living increase illustrated for SS: Mrs.

**3** Estimated 3.00% inflation adjustment illustrated for Desired Income



AIS Annuity Innovation Systems

# Hypothetical Values – Most Recent 10-calendar year period

Here's how the Allianz 222® Annuity might look over a 30-year period. The values show what would happen if the indexed allocations earned indexed interest using current rates in all years. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

| End of Contract Year | Age | Net Premiums[1] | Credited Interest Rate[2] | Accumulation Value | Cash Surrender Value[6] | Guaranteed Minimum Value[3] | PIV Credit[4] | Protected Income Value[5] | Beginning of Year Lifetime Income Withdrawal |
|---|---|---|---|---|---|---|---|---|---|
| 0 | 60 | $539,000 | | | | | | | |
| 1 | 60-61 | $0 | 5.58% | $569,096 | $522,487 | $476,341 | 8.38% | $700,973 | $0 |
| 2 | 61-62 | $0 | 1.47% | $577,437 | $535,400 | $481,105 | 2.20% | $716,384 | $0 |
| 3 | 62-63 | $0 | 7.99% | $623,551 | $583,831 | $485,916 | 11.98% | $802,199 | $0 |
| 4 | 63-64 | $0 | 0.43% | $626,224 | $592,032 | $490,775 | 0.64% | $807,356 | $0 |
| 5 | 64-65 | $0 | 3.18% | $646,140 | $616,741 | $495,683 | 4.77% | $845,872 | $0 |
| 6 | 65-66 | $0 | 4.31% | $673,960 | $649,427 | $500,639 | 6.46% | $900,501 | $0 |
| 7 | 66-67 | $0 | 0.00% | $673,960 | $655,560 | $505,646 | 0.00% | $900,501 | $0 |
| 8 | 67-68 | $0 | 0.00% | $673,960 | $661,693 | $510,702 | 0.00% | $900,501 | $0 |
| 9 | 68-69 | $0 | 2.16% | $688,538 | $682,273 | $515,809 | 3.24% | $929,720 | $0 |
| 10 | 69-70 | $0 | 10.98% | $764,120 | $764,120 | $520,967 | 16.47% | $1,082,805 | $0 |
| 11 | 70-71 | ($30,923) | 5.58% | $774,137 | $774,137 | $494,945 | 8.38% | $1,126,007 | $0 |
| 12 | 71-72 | ($32,865) | 1.47% | $752,137 | $752,137 | $466,700 | 2.20% | $1,101,907 | $0 |
| 13 | 72-73 | ($33,114) | 7.99% | $776,443 | $776,443 | $437,922 | 11.98% | $1,179,579 | $0 |
| 14 | 73-74 | ($35,445) | 0.43% | $744,174 | $744,174 | $406,502 | 0.64% | $1,132,968 | $0 |
| 15 | 74-75 | ($34,998) | 3.18% | $731,731 | $731,731 | $375,219 | 4.77% | $1,131,193 | $0 |
| 16 | 75-76 | ($35,654) | 4.31% | $726,046 | $726,046 | $342,961 | 6.46% | $1,145,570 | $0 |
| 17 | 76-77 | ($36,767) | 0.00% | $689,279 | $689,279 | $309,256 | 0.00% | $1,087,559 | $0 |
| 18 | 77-78 | ($35,967) | 0.00% | $653,312 | $653,312 | $276,021 | 0.00% | $1,030,808 | $0 |
| 19 | 78-79 | ($35,371) | 2.16% | $631,308 | $631,308 | $243,057 | 3.24% | $1,006,636 | $0 |
| 20 | 79-80 | ($35,318) | 10.98% | $661,413 | $661,413 | $209,817 | 16.47% | $1,106,798 | $0 |
| 21 | 80-81 | ($39,658) | 5.58% | $656,473 | $656,473 | $171,861 | 8.38% | $1,127,579 | $0 |
| 22 | 81-82 | ($41,172) | 1.47% | $624,319 | $624,319 | $131,995 | 2.20% | $1,080,095 | $0 |
| 23 | 82-83 | ($40,806) | 7.99% | $630,111 | $630,111 | $92,101 | 11.98% | $1,130,425 | $0 |
| 24 | 83-84 | ($43,106) | 0.43% | $589,521 | $589,521 | $49,485 | 0.64% | $1,059,862 | $0 |
| 25 | 84-85 | ($42,190) | 3.18% | $564,739 | $564,739 | $7,368 | 4.77% | $1,030,956 | $0 |
| 26 | 85-86 | ($42,284) | 4.31% | $544,949 | $544,949 | $0 | 6.46% | $1,015,361 | $0 |
| 27 | 86-87 | ($42,840) | 0.00% | $502,109 | $502,109 | $0 | 0.00% | $935,541 | $0 |
| 28 | 87-88 | ($41,300) | 0.00% | $460,809 | $460,809 | $0 | 0.00% | $858,590 | $0 |
| 29 | 88-89 | ($39,353) | 2.16% | $430,573 | $430,573 | $0 | 3.24% | $810,747 | $0 |
| 30 | 89-90 | ($38,854) | 10.98% | $434,719 | $434,719 | $0 | 16.47% | $859,035 | $0 |
| | | ($218,985) | | | | | | | $0 |

[1] Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.
[2] Reflects the combined results of any indexed interest rates and/or annual fixed rate credited to Accumulation Value each Contract Year based on your chosen allocation percentages.
[3] You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.
[4] Reflects the Credited Interest Rate plus the 50% Protected Income Interest Bonus.
[5] Reflects any indexed interest rates and/or annual fixed rate, the 50% Protected Income Interest Bonus and the 20% premium bonus.
[6] The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA.
See Guaranteed Values Ledger for guaranteed values.

**Prepared For** Valued Client
**Prepared By** Valued Agent
**Issued In** Texas; May 16 2018; 11:39; 5.3.44.36

Values shown are not guaranteed (unless specified as guaranteed values). Rates and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.
This illustration is not valid without all 16 pages and the Statement of Understanding.

# Hypothetical Values – Most Recent 10-calendar year period

Here's how the Allianz 222® Annuity might look over a 30-year period. The values show what would happen if the indexed allocations earned indexed interest using current rates in all years. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

| End of Contract Year | Age | Net Premiums[1] | Credited Interest Rate[2] | Accumulation Value | Cash Surrender Value[6] | Guaranteed Minimum Value[3] | PIV Credit[4] | Protected Income Value[5] | Beginning of Year Lifetime Income Withdrawal |
|---|---|---|---|---|---|---|---|---|---|
| 0 | 60 | $539,000 | | | | | | | |
| 1 | 60-61 | $0 | 5.58% | $569,096 | $522,487 | $476,341 | 8.38% | $700,973 | $0 |
| 2 | 61-62 | $0 | 1.47% | $577,437 | $535,400 | $481,105 | 2.20% | $716,384 | $0 |
| 3 | 62-63 | $0 | 7.99% | $623,551 | $583,831 | $485,916 | 11.98% | $802,199 | $0 |
| 4 | 63-64 | $0 | 0.43% | $626,224 | $592,032 | $490,775 | 0.64% | $807,356 | $0 |
| 5 | 64-65 | $0 | 3.18% | $646,140 | $616,741 | $495,683 | 4.77% | $845,872 | $0 |
| 6 | 65-66 | $0 | 4.31% | $673,960 | $649,427 | $500,639 | 6.46% | $900,501 | $0 |
| 7 | 66-67 | $0 | 0.00% | $673,960 | $655,560 | $505,646 | 0.00% | $900,501 | $0 |
| 8 | 67-68 | $0 | 0.00% | $673,960 | $661,693 | $510,702 | 0.00% | $900,501 | $0 |
| 9 | 68-69 | $0 | 2.16% | $688,538 | $682,273 | $515,809 | 3.24% | $929,720 | $0 |
| 10 | 69-70 | $0 | 10.98% | $764,120 | $764,120 | $520,967 | 16.47% | $1,082,805 | $0 |
| 11 | 70-71 | $0 | 5.58% | $749,624 | $749,624 | $471,495 | 8.38% | $1,090,351 | $54,140 |
| 12 | 71-72 | $0 | 1.47% | $701,076 | $701,076 | $416,949 | 2.20% | $1,027,101 | $58,675 |
| 13 | 72-73 | $0 | 7.99% | $692,310 | $692,310 | $360,554 | 11.98% | $1,051,762 | $59,965 |
| 14 | 73-74 | $0 | 0.43% | $627,841 | $627,841 | $296,340 | 0.64% | $955,856 | $67,148 |
| 15 | 74-75 | $0 | 3.18% | $578,080 | $578,080 | $231,048 | 4.77% | $893,662 | $67,580 |
| 16 | 75-76 | $0 | 4.31% | $529,117 | $529,117 | $161,847 | 6.46% | $834,852 | $70,804 |
| 17 | 76-77 | $0 | 0.00% | $453,741 | $453,741 | $87,336 | 0.00% | $715,922 | $75,376 |
| 18 | 77-78 | $0 | 0.00% | $378,365 | $378,365 | $12,079 | 0.00% | $596,992 | $75,376 |
| 19 | 78-79 | $0 | 2.16% | $309,543 | $309,543 | $0 | 3.24% | $493,573 | $75,376 |
| 20 | 79-80 | $0 | 10.98% | $257,157 | $257,157 | $0 | 16.47% | $430,323 | $77,822 |
| 21 | 80-81 | $0 | 5.58% | $175,819 | $175,819 | $0 | 8.38% | $301,993 | $90,636 |
| 22 | 81-82 | $0 | 1.47% | $78,730 | $78,730 | $0 | 2.20% | $136,205 | $98,227 |
| 23 | 82-83 | $0 | 7.99% | $0 | $0 | $0 | 11.98% | $0 | $100,387 |
| 24 | 83-84 | $0 | 0.43% | $0 | $0 | $0 | 0.64% | $0 | $112,412 |
| 25 | 84-85 | $0 | 3.18% | $0 | $0 | $0 | 4.77% | $0 | $113,135 |
| 26 | 85-86 | $0 | 4.31% | $0 | $0 | $0 | 6.46% | $0 | $118,532 |
| 27 | 86-87 | $0 | 0.00% | $0 | $0 | $0 | 0.00% | $0 | $126,187 |
| 28 | 87-88 | $0 | 0.00% | $0 | $0 | $0 | 0.00% | $0 | $126,187 |
| 29 | 88-89 | $0 | 2.16% | $0 | $0 | $0 | 3.24% | $0 | $126,187 |
| 30 | 89-90 | $0 | 10.98% | $0 | $0 | $0 | 16.47% | $0 | $130,281 |
| | | $539,000 | | | | | | | $1,824,433 |

[1] Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.
[2] Reflects the combined results of any indexed interest rates and/or annual fixed rate credited to Accumulation Value each Contract Year based on your chosen allocation percentages.
[3] You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.
[4] Reflects the Credited Interest Rate plus the 50% Protected Income Interest Bonus.
[5] Reflects any indexed interest rates and/or annual fixed rate, the 50% Protected Income Interest Bonus and the 20% premium bonus.
[6] The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA.
See Guaranteed Values Ledger for guaranteed values.

# CASE #2

# GUGGENHEIM TRIVYSTA SOLUTION

**CLIENT #1:** 70 Male

**GROSS DESIRED INCOME:** $70,000 Immediate

**TOTAL INVESTIBLE ASSETS:** $987,000

- Gold: $49,000
- Cash: $50,000
- NQ Brokerage: $279,000
- IRA: $562,000
- NQ VA (no surrender): $47,000

**RECOMMENDATION:** Use IRA since RMD's are scheduled to start to create inflation hedged income. No concern for LTC. No beneficiary concerns.

**SUITABILITY %:** 57%

**LIQUIDITY POST ANNUITY PURCHASE:** $425,000

# Annuity Income Illustrator for state of CO

| | | AEL | | | | AIG | ANICO | Athene | F&G | GA | | | Gugg | Legacy | NWL | | PL | SSL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FIA bonus | | Bonus Gold 10.0% | Choice Series 0.0% | IncomeShield 10 7.0% | RateShield 10+ FA 5.0% | Power 10 Protector Plus Income 0.0% | Strategy Index Annuity Plus 0.0% | Ascent 10 Bonus Products 0.0% | Safe Income Plus 8.0% | Choice Income 0.0% | Income 125+ 0.0% | Income 150+ 0.0% | TriVysta 0.0% | Ameritas FlexMark Select 0.0% | Impact 10 7.0% | | Income Builder 0.0% | Summit Bonus 8.0% |
| LIBR bonus | | 6% - Male FIA% | Choice LIBR FIA% | 6% IS LIBR - Male FIA% | RS LIBR Male FIA% | Power 10 Protector Plus Income FIA% | LIR FIxed FIA% | Option 1 - AP10B FIA + 15.0% | EGMWB-SIP FIA% | IC GLWB 7.5% FIA% | 125+ GLWB FIA + 25.0% | 150+ GLWB 0.0% | LWBR - Male FIA + 10.0% | MyFit - Male 0.0% | Income Outlook FIA% | Income Outlook Plus 5 FIA + 5.0% | GIB FIA% | GLWB Age 70+ FIA% |
| Yrs | Age | Income | Income | Income | Income | Income | Income | Income | Income | Income | Income | Income | Income | Income | Income | Income | Income | Income |
| 0 | 70 | Deferral | Deferral | Deferral | Deferral | $28,100 | Deferral | $32,961 | Deferral | $28,100 | $27,398 | $33,720 | Deferral | Deferral | Deferral | Deferral | $33,720 | Deferral |
| 1 | 71 | $34,730 | $31,871 | $35,696 | $35,854 | $30,208 | $33,738 | $36,530 | $34,908 | $30,510 | $28,767 | $34,394 | $34,718 | $33,956 | $37,782 | $38,899 | $36,418 | $36,846 |
| 2 | 72 | $37,509 | $34,415 | $38,513 | $39,354 | $38,778 | $36,813 | $40,211 | $38,227 | $32,961 | $30,206 | $39,452 | $36,775 | $36,625 | $39,554 | $40,066 | $39,115 | $39,929 |
| 3 | 73 | $40,496 | $37,149 | $41,540 | $42,953 | $41,307 | $40,156 | $44,005 | $41,848 | $35,455 | $31,716 | $40,211 | $38,942 | $39,492 | $41,397 | $41,268 | $41,813 | $43,257 |
| 4 | 74 | $43,706 | $40,087 | $44,791 | $46,653 | $43,836 | $43,789 | $47,910 | $45,798 | $37,991 | $33,302 | $45,522 | $41,223 | $42,571 | $43,316 | $42,506 | $44,510 | $46,850 |
| 5 | 75 | $47,156 | $43,245 | $48,284 | $50,454 | $46,365 | $47,738 | $51,929 | $50,975 | $40,569 | $34,967 | $46,365 | $43,624 | $45,877 | $45,313 | $47,430 | $47,208 | $50,727 |
| 6 | 76 | $50,862 | $46,637 | $52,034 | $54,354 | $48,894 | $52,028 | $56,060 | $55,735 | $43,597 | $46,129 | $47,208 | $46,933 | $49,028 | $47,390 | $48,853 | $49,906 | $54,910 |
| 7 | 77 | $54,843 | $50,280 | $56,060 | $58,355 | $51,423 | $56,688 | $60,303 | $60,922 | $46,709 | $48,436 | $48,051 | $50,438 | $51,970 | $49,551 | $50,319 | $52,603 | $59,422 |
| 8 | 78 | $59,119 | $54,192 | $60,382 | $62,456 | $53,952 | $61,750 | $64,658 | $66,574 | $49,906 | $50,858 | $48,894 | $54,147 | $55,536 | $51,800 | $51,828 | $55,301 | $64,289 |
| 9 | 79 | $63,711 | $58,393 | $65,021 | $66,658 | $56,481 | $67,246 | $69,126 | $72,730 | $53,186 | $53,401 | $49,737 | $58,073 | $58,868 | $54,138 | $53,383 | $57,998 | $69,538 |
| 10 | 80 | $68,640 | $62,904 | $69,999 | $70,960 | $67,440 | $73,215 | $73,706 | $79,436 | $56,551 | $56,071 | $50,580 | $61,311 | $62,904 | $56,571 | $59,214 | $65,754 | $75,197 |
| 11 | 81 | $72,759 | $66,678 | $72,099 | $74,220 | $67,440 | $74,341 | $76,657 | $82,301 | $60,001 | $56,071 | $51,423 | $64,715 | $66,678 | $59,100 | $60,990 | $65,754 | $76,336 |
| 12 | 82 | $77,124 | $70,678 | $74,262 | $77,480 | $67,440 | $75,467 | $79,664 | $85,248 | $63,534 | $56,071 | $52,266 | $68,293 | $70,678 | $61,730 | $62,820 | $65,754 | $77,476 |
| 13 | 83 | $81,752 | $74,919 | $76,490 | $80,740 | $67,440 | $76,594 | $82,726 | $88,281 | $67,152 | $56,071 | $53,109 | $72,054 | $74,919 | $64,465 | $64,705 | $65,754 | $78,615 |
| 14 | 84 | $86,657 | $79,414 | $78,785 | $84,001 | $67,440 | $77,720 | $85,846 | $91,401 | $70,854 | $56,071 | $53,952 | $76,007 | $79,414 | $67,309 | $66,646 | $65,754 | $79,754 |
| 15 | 85 | $91,856 | $79,414 | $81,148 | $87,261 | $67,440 | $78,846 | $89,021 | $94,610 | $74,641 | $56,071 | $54,795 | $80,161 | $84,179 | $70,265 | $73,549 | $70,812 | $80,894 |
| 16 | 86 | $97,368 | $79,414 | $81,148 | $90,521 | $67,440 | $79,973 | $92,252 | $95,991 | $78,511 | $56,071 | $56,481 | $84,525 | $89,230 | $73,338 | $75,755 | $70,812 | $82,033 |
| 17 | 87 | $103,210 | $79,414 | $81,148 | $93,782 | $67,440 | $81,099 | $95,540 | $97,372 | $82,466 | $56,071 | $58,167 | $89,110 | $94,584 | $76,532 | $78,028 | $70,812 | $82,033 |
| 18 | 88 | $109,402 | $79,414 | $81,148 | $97,042 | $67,440 | $82,226 | $98,884 | $98,753 | $86,506 | $56,071 | $59,853 | $93,927 | $100,259 | $79,852 | $80,368 | $70,812 | $82,033 |
| 19 | 89 | $115,966 | $79,414 | $81,148 | $100,302 | $67,440 | $83,352 | $102,284 | $100,134 | $90,630 | $56,071 | $61,539 | $98,987 | $106,274 | $83,302 | $82,780 | $70,812 | $82,033 |
| 20 | 90 | $122,924 | $79,414 | $81,148 | $103,563 | $67,440 | $84,478 | $105,740 | $101,516 | $94,838 | $56,071 | $63,225 | $104,301 | $112,651 | $86,887 | $90,947 | $75,870 | $82,033 |
| 21 | 91 | $122,924 | $79,414 | $81,148 | $103,563 | $67,440 | $84,478 | $105,740 | $101,516 | $97,683 | $56,071 | $63,225 | $104,301 | $112,651 | $89,494 | $93,676 | $75,870 | $82,033 |
| 22 | 92 | $122,924 | $79,414 | $81,148 | $103,563 | $67,440 | $84,478 | $105,740 | $101,516 | $100,528 | $56,071 | $63,225 | $104,301 | $112,651 | $92,178 | $96,486 | $75,870 | $82,033 |
| 23 | 93 | $122,924 | $79,414 | $81,148 | $103,563 | $67,440 | $84,478 | $105,740 | $101,516 | $103,373 | $56,071 | $63,225 | $104,301 | $112,651 | $94,944 | $99,380 | $75,870 | $82,033 |
| 24 | 94 | $122,924 | $79,414 | $81,148 | $103,563 | $67,440 | $84,478 | $105,740 | $101,516 | $106,218 | $56,071 | $63,225 | $104,301 | $112,651 | $97,792 | $102,362 | $75,870 | $82,033 |
| 25 | 95 | $122,924 | $79,414 | $81,148 | $103,563 | $67,440 | $84,478 | $105,740 | $101,516 | $109,063 | $56,071 | $63,225 | $104,301 | $112,651 | $100,726 | $105,433 | $75,870 | $82,033 |

Highest Income | 2nd Highest Income | 3rd Highest Income | For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

**Input Criteria**

**Client Age:** 70 (youngest if joint payout)

**Payout Type:** Individual

**Premium:** $562000 Qualified

AIS Annuity Innovation Systems

# Annuity Income Planner

Gap Illustration Prepared by Joe Agent for: Valued Client

| Year # | Year Date | Client #1 Age | PT Job | VA DI [1] | SS [2] | Total Annual Income | Desired Income | Surplus Income or Spend Down |
|---|---|---|---|---|---|---|---|---|
| 0 | 2018 | 70 | $9,000.00 | $1,500.00 | $30,000.00 | $40,500.00 | $70,000.00 | ($29,500.00) |
| 1 | 2019 | 71 | $9,000.00 | $1,530.00 | $30,600.00 | $41,130.00 | $70,000.00 | ($28,870.00) |
| 2 | 2020 | 72 | $0.00 | $1,560.60 | $31,212.00 | $32,772.60 | $70,000.00 | ($37,227.40) |
| 3 | 2021 | 73 | $0.00 | $1,591.81 | $31,836.24 | $33,428.05 | $70,000.00 | ($36,571.95) |
| 4 | 2022 | 74 | $0.00 | $1,623.65 | $32,472.96 | $34,096.61 | $70,000.00 | ($35,903.39) |
| 5 | 2023 | 75 | $0.00 | $1,656.12 | $33,122.42 | $34,778.54 | $70,000.00 | ($35,221.46) |
| 6 | 2024 | 76 | $0.00 | $1,689.24 | $33,784.87 | $35,474.11 | $70,000.00 | ($34,525.89) |
| 7 | 2025 | 77 | $0.00 | $1,723.02 | $34,460.57 | $36,183.59 | $70,000.00 | ($33,816.41) |
| 8 | 2026 | 78 | $0.00 | $1,757.48 | $35,149.78 | $36,907.26 | $70,000.00 | ($33,092.74) |
| 9 | 2027 | 79 | $0.00 | $1,792.63 | $35,852.78 | $37,645.40 | $70,000.00 | ($32,354.59) |
| 10 | 2028 | 80 | $0.00 | $1,828.48 | $36,569.84 | $38,398.32 | $70,000.00 | ($31,601.68) |
| 11 | 2029 | 81 | $0.00 | $1,865.05 | $37,301.24 | $39,166.29 | $70,000.00 | ($30,833.71) |
| 12 | 2030 | 82 | $0.00 | $1,902.35 | $38,047.26 | $39,949.61 | $70,000.00 | ($30,050.39) |
| 13 | 2031 | 83 | $0.00 | $1,940.40 | $38,808.21 | $40,748.61 | $70,000.00 | ($29,251.39) |
| 14 | 2032 | 84 | $0.00 | $1,979.21 | $39,584.37 | $41,563.58 | $70,000.00 | ($28,436.42) |
| 15 | 2033 | 85 | $0.00 | $2,018.79 | $40,376.06 | $42,394.85 | $70,000.00 | ($27,605.15) |
| 16 | 2034 | 86 | $0.00 | $2,059.17 | $41,183.58 | $43,242.75 | $70,000.00 | ($26,757.25) |
| 17 | 2035 | 87 | $0.00 | $2,100.35 | $42,007.25 | $44,107.60 | $70,000.00 | ($25,892.40) |
| 18 | 2036 | 88 | $0.00 | $2,142.36 | $42,847.39 | $44,989.75 | $70,000.00 | ($25,010.25) |
| 19 | 2037 | 89 | $0.00 | $2,185.21 | $43,704.34 | $45,889.54 | $70,000.00 | ($24,110.45) |
| 20 | 2038 | 90 | $0.00 | $2,228.91 | $44,578.43 | $46,807.34 | $70,000.00 | ($23,192.66) |
| 21 | 2039 | 91 | $0.00 | $2,273.49 | $45,470.00 | $47,743.49 | $70,000.00 | ($22,256.51) |
| 22 | 2040 | 92 | $0.00 | $2,318.96 | $46,379.40 | $48,698.36 | $70,000.00 | ($21,301.64) |
| 23 | 2041 | 93 | $0.00 | $2,365.34 | $47,306.99 | $49,672.33 | $70,000.00 | ($20,327.67) |
| 24 | 2042 | 94 | $0.00 | $2,412.65 | $48,253.13 | $50,665.78 | $70,000.00 | ($19,334.22) |
| 25 | 2043 | 95 | $0.00 | $2,460.90 | $49,218.19 | $51,679.09 | $70,000.00 | ($18,320.90) |
| 26 | 2044 | 96 | $0.00 | $2,510.12 | $50,202.55 | $52,712.67 | $70,000.00 | ($17,287.32) |
| 27 | 2045 | 97 | $0.00 | $2,560.32 | $51,206.60 | $53,766.92 | $70,000.00 | ($16,233.08) |
| 28 | 2046 | 98 | $0.00 | $2,611.53 | $52,230.73 | $54,842.26 | $70,000.00 | ($15,157.73) |
| 29 | 2047 | 99 | $0.00 | $2,663.76 | $53,275.34 | $55,939.10 | $70,000.00 | ($14,060.90) |
| 30 | 2048 | 100 | $0.00 | $2,717.04 | $54,340.85 | $57,057.89 | $70,000.00 | ($12,942.11) |

**1** Estimated 2.00% cost of living increase illustrated for VA DI **2** Estimated 2.00% cost of living increase illustrated for SS



AIS Annuity Innovation Systems

# Annuity Income Planner

Income Solution Prepared by Joe Agent for: Valued Client

| Year # | Year Date | Client #1 Age | PT Job | VA DI [1] | SS [2] | Gugg TV 562K | Total Annual Income | Desired Income | Surplus Income or Spend Down |
|---|---|---|---|---|---|---|---|---|---|
| 0 | 2018 | 70 | $9,000.00 | $1,500.00 | $30,000.00 | $0.00 | $40,500.00 | $70,000.00 | ($29,500.00) |
| 1 | 2019 | 71 | $9,000.00 | $1,530.00 | $30,600.00 | $35,353.00 | $76,483.00 | $70,000.00 | $6,483.00 |
| 2 | 2020 | 72 | $0.00 | $1,560.60 | $31,212.00 | $36,834.00 | $69,606.60 | $70,000.00 | ($393.39) |
| 3 | 2021 | 73 | $0.00 | $1,591.81 | $31,836.24 | $40,284.00 | $73,712.05 | $70,000.00 | $3,712.05 |
| 4 | 2022 | 74 | $0.00 | $1,623.65 | $32,472.96 | $41,185.00 | $75,281.61 | $70,000.00 | $5,281.61 |
| 5 | 2023 | 75 | $0.00 | $1,656.12 | $33,122.42 | $42,725.00 | $77,503.54 | $70,000.00 | $7,503.54 |
| 6 | 2024 | 76 | $0.00 | $1,689.24 | $33,784.87 | $42,735.00 | $78,209.11 | $70,000.00 | $8,209.11 |
| 7 | 2025 | 77 | $0.00 | $1,723.02 | $34,460.57 | $43,658.00 | $79,841.59 | $70,000.00 | $9,841.58 |
| 8 | 2026 | 78 | $0.00 | $1,757.48 | $35,149.78 | $43,658.00 | $80,565.26 | $70,000.00 | $10,565.26 |
| 9 | 2027 | 79 | $0.00 | $1,792.63 | $35,852.78 | $43,658.00 | $81,303.41 | $70,000.00 | $11,303.41 |
| 10 | 2028 | 80 | $0.00 | $1,828.48 | $36,569.84 | $43,801.00 | $82,199.32 | $70,000.00 | $12,199.32 |
| 11 | 2029 | 81 | $0.00 | $1,865.05 | $37,301.24 | $43,801.00 | $82,967.29 | $70,000.00 | $12,967.29 |
| 12 | 2030 | 82 | $0.00 | $1,902.35 | $38,047.26 | $44,065.00 | $84,014.61 | $70,000.00 | $14,014.61 |
| 13 | 2031 | 83 | $0.00 | $1,940.40 | $38,808.21 | $45,700.00 | $86,448.61 | $70,000.00 | $16,448.61 |
| 14 | 2032 | 84 | $0.00 | $1,979.21 | $39,584.37 | $45,799.00 | $87,362.58 | $70,000.00 | $17,362.58 |
| 15 | 2033 | 85 | $0.00 | $2,018.79 | $40,376.06 | $46,152.00 | $88,546.85 | $70,000.00 | $18,546.85 |
| 16 | 2034 | 86 | $0.00 | $2,059.17 | $41,183.58 | $46,152.00 | $89,394.75 | $70,000.00 | $19,394.75 |
| 17 | 2035 | 87 | $0.00 | $2,100.35 | $42,007.25 | $46,152.00 | $90,259.60 | $70,000.00 | $20,259.60 |
| 18 | 2036 | 88 | $0.00 | $2,142.36 | $42,847.39 | $46,152.00 | $91,141.75 | $70,000.00 | $21,141.75 |
| 19 | 2037 | 89 | $0.00 | $2,185.21 | $43,704.34 | $46,152.00 | $92,041.54 | $70,000.00 | $22,041.54 |
| 20 | 2038 | 90 | $0.00 | $2,228.91 | $44,578.43 | $46,152.00 | $92,959.34 | $70,000.00 | $22,959.33 |
| 21 | 2039 | 91 | $0.00 | $2,273.49 | $45,470.00 | $46,152.00 | $93,895.48 | $70,000.00 | $23,895.48 |
| 22 | 2040 | 92 | $0.00 | $2,318.96 | $46,379.40 | $46,152.00 | $94,850.36 | $70,000.00 | $24,850.36 |
| 23 | 2041 | 93 | $0.00 | $2,365.34 | $47,306.99 | $46,152.00 | $95,824.33 | $70,000.00 | $25,824.33 |
| 24 | 2042 | 94 | $0.00 | $2,412.65 | $48,253.13 | $46,152.00 | $96,817.78 | $70,000.00 | $26,817.78 |
| 25 | 2043 | 95 | $0.00 | $2,460.90 | $49,218.19 | $46,152.00 | $97,831.09 | $70,000.00 | $27,831.08 |
| 26 | 2044 | 96 | $0.00 | $2,510.12 | $50,202.55 | $46,152.00 | $98,864.67 | $70,000.00 | $28,864.67 |
| 27 | 2045 | 97 | $0.00 | $2,560.32 | $51,206.60 | $46,152.00 | $99,918.92 | $70,000.00 | $29,918.92 |
| 28 | 2046 | 98 | $0.00 | $2,611.53 | $52,230.73 | $46,152.00 | $100,994.26 | $70,000.00 | $30,994.26 |
| 29 | 2047 | 99 | $0.00 | $2,663.76 | $53,275.34 | $46,152.00 | $102,091.10 | $70,000.00 | $32,091.10 |
| 30 | 2048 | 100 | $0.00 | $2,717.04 | $54,340.85 | $46,152.00 | $103,209.89 | $70,000.00 | $33,209.89 |

**1** Estimated 2.00% cost of living increase illustrated for VA DI **2** Estimated 2.00% cost of living increase illustrated for SS

DISCLOSURE: This illustration is intended to show an estimated summary of potential sources of income in retirement and reflects the data input by the provider of this illustration. Indexed annuity income illustrations above are not official representation. Please refer to carrier produced illustrations for validation and details with regards to fees, guarantees, liquidity, and benefits not displayed in this illustration. Guarantees are based on the claims paying ability of the insurance company. This illustration is not intended to offer tax or legal advice. Inflation or cost of living adjustments may be estimated in this illustration.

AIS Annuity Innovation Systems

# Hypothetical Values - Most Recent 10-calendar year period

Here's how the TriVysta Annuity might look over a 35-year period. The values show what would happen if the indexed allocations earned indexed interest using current caps, spread, and/or participation, and the fixed allocation earned the current annual fixed rate in all years. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

Prepared By: Type of Funds: Qualified
Prepared For: Purchase Payment: $562,000.00
Male, Age 70

| End Of Year | Age | Purchase Payment | Credited Interest | Lifetime Income Withdrawal | Other Withdrawals | Lifetime Income Rider Charge | Account Value | Surrender Value | Death Benefit | Benefit Base |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 70 | 562,000 | 11,296 | 0 | 0 | 5,160 | 568,137 | 511,323 | 568,137 | 654,676 |
| 2 | 71 | 0 | 36,549 | 35,353 | 0 | 5,124 | 564,209 | 509,934 | 564,209 | 682,107 |
| 3 | 72 | 0 | 72,039 | 36,834 | 0 | 5,395 | 594,020 | 536,577 | 594,020 | 746,006 |
| 4 | 73 | 0 | 27,631 | 40,284 | 0 | 5,232 | 576,135 | 520,433 | 576,135 | 762,687 |
| 5 | 74 | 0 | 39,265 | 41,185 | 0 | 5,168 | 569,047 | 519,311 | 569,047 | 791,198 |
| 6 | 75 | 0 | 12,474 | 42,725 | 0 | 4,849 | 533,947 | 492,366 | 533,947 | 791,385 |
| 7 | 76 | 0 | 28,736 | 42,735 | 0 | 4,680 | 515,269 | 484,992 | 515,269 | 808,481 |
| 8 | 77 | 0 | 0 | 43,658 | 0 | 4,245 | 467,366 | 448,986 | 467,366 | 795,416 |
| 9 | 78 | 0 | 4,068 | 43,658 | 0 | 3,850 | 423,926 | 415,509 | 423,926 | 786,059 |
| 10 | 79 | 0 | 37,532 | 43,658 | 0 | 3,760 | 414,040 | 409,900 | 414,040 | 811,131 |
| 11 | 80 | 0 | 7,442 | 43,801 | 0 | 3,399 | 374,282 | 374,282 | 374,282 | 805,762 |
| 12 | 81 | 0 | 22,671 | 43,801 | 0 | 3,178 | 349,973 | 349,973 | 349,973 | 816,017 |
| 13 | 82 | 0 | 41,787 | 44,065 | 0 | 3,129 | 344,566 | 344,566 | 344,566 | 846,289 |
| 14 | 83 | 0 | 14,913 | 45,700 | 0 | 2,824 | 310,956 | 310,956 | 310,956 | 848,123 |
| 15 | 84 | 0 | 19,463 | 45,799 | 0 | 2,562 | 282,058 | 282,058 | 282,058 | 854,658 |
| 16 | 85 | 0 | 5,591 | 46,152 | 0 | 2,173 | 239,324 | 239,324 | 239,324 | 846,662 |
| 17 | 86 | 0 | 11,301 | 46,152 | 0 | 1,840 | 202,633 | 202,633 | 202,633 | 844,283 |
| 18 | 87 | 0 | 0 | 46,152 | 0 | 1,408 | 155,073 | 155,073 | 155,073 | 830,057 |
| 19 | 88 | 0 | 1,046 | 46,152 | 0 | 990 | 108,977 | 108,977 | 108,977 | 816,349 |
| 20 | 89 | 0 | 6,201 | 46,152 | 0 | 621 | 68,405 | 68,405 | 68,405 | 807,454 |
| 21 | 90 | 0 | 447 | 46,152 | 0 | 204 | 22,497 | 22,497 | 22,497 | 761,303 |
| 22 | 91 | 0 | 0 | 46,152 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | 92 | 0 | 0 | 46,152 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | 93 | 0 | 0 | 46,152 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | 94 | 0 | 0 | 46,152 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | 95 | 0 | 0 | 46,152 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | 96 | 0 | 0 | 46,152 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | 97 | 0 | 0 | 46,152 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | 98 | 0 | 0 | 46,152 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | 99 | 0 | 0 | 46,152 | 0 | 0 | 0 | 0 | 0 | 0 |

The Surrender Values shown above do not include an MVA, which may increase or decrease your final value.
For the purposes of this illustration, withdrawals are assumed to occur at the beginning of the year.
Lifetime Income Withdrawals assumes Single Lifetime Income payout starting in year 2.

https://insurancenewsnet.com/innarticle/whats-wrong-with-suitability-industry-groups-wonder

# What's Wrong With Suitability? Industry Groups Wonder

By John Hilton

Regulators set their sights on the suitability standard governing insurance sales almost from the time it was adopted in 2010.

Meanwhile, agents keep delivering life insurance and annuities as their industry representatives wonder: What's wrong with suitability?

Dwight Carter of the Fixed Annuity Consumer Choice campaign denounced the rush to create a "theoretical 'standard of care' that propagates a false sense of security that laws can mandate good behavior and potentially ushers in a regulatory environment hostile to innovation while creating a platform for ruinous litigation."

- Fiduciary (Best Interest) is an action, NOT a title.
- Suitability is a standard.
- Suitability ensures that clients get the benefits of annuities, liquidity for emergency money, and the flexibility to invest in other assets.
- Best interest cannot be proven at the time of sale! It is an impossible standard to comply with without future knowledge of events.
- It will be a subjective standard and a marketing tool.
- Suitability is not perfect, but it is as close as you can get to mitigating the damage an inexperienced or ill-intentioned agent can do without creating product limitations that negatively impact consumer choices.

Carter made the comments in a letter to the National Association of Insurance Commissioners, who will meet at the end of May to continue work on a "best-interest" standard for annuity transactions. Meanwhile, the Securities and Exchange Commission passed a tentative version of a best-interest standard covering broker-dealers.

The FACC campaign was organized to represent fixed annuity sellers during the Department of Labor's fiduciary rule process. The Fifth Circuit Court of Appeals threw out the DOL rule in a March 15 ruling.

The FACC finds it needs to stay active, Carter wrote, as state and other federal regulators rush "to fill what they may perceive as a vacuum, thereby perpetuating inherent flaws and false justifications of the DOL fiduciary rule that led to its demise."

## In Favor Of Suitability

The NAIC adopted a suitability standard for annuity transactions in 2010 to regulate sales of those products. It stipulates that products only need be "suitable" for the client.

Still, industry veteran Kim O'Brien said the standard has been "an unprecedented regulatory success." Based on the NAIC's reporting of complaints, O'Brien wrote in her comment letter, "the evidence of consumer satisfaction with their fixed annuity purchase is indisputable." **(It's working! Complaints are almost non-existent outside of outright fraud.)**

"Insurance companies and agents have spent years developing appropriate systems and protocols to comply with suitability," wrote O'Brien, CEO of Americans for Asset Protection. "The proposal for changes to the suitability model, now in place across the United States, would cause disruption, confusion, and costly administrative overhauls."

If changes are to be made, they should focus on producing more efficient disclosures that are likely to be read by potential clients, O'Brien said. Also, any new regulation or guidance should "address issues of full and fair disclosure that informs consumers about risk, rewards, fees/compensation, and conflicts to empower them to make informed decisions."

AAP cautioned that any action should "recognize and exempt compensation for bona fide training and educational activities as well as legitimate business reimbursements that are not tied to specific product or company recommendations."

Suitability is a relatively new regulation that is working well, Carter said. The NAIC should "hit the pause button" on its best-interest proposal and turn its attention to filling in the regulatory gaps on disclosure and compensation practices.

"Develop model regulations that will actually help consumers without unnecessarily harming the insurance industry," Carter wrote.

*InsuranceNewsNet Senior Editor John Hilton has covered business and other beats in more than 20 years of daily journalism. John may be reached at john.hilton@innfeedback.com. Follow him on Twitter @INNJohnH.*

https://insurancenewsnet.com/innarticle/naic-veteran-regulator-concerned-about-sec-best-interest-rule

# NAIC Veteran Regulator 'Concerned' About SEC Best Interest Rule

By John Hilton

Signs of tensions between state regulators and the Securities and Exchange Commission over their simultaneous work on a best-interest standard were evident at a Washington, D.C., conference this week.

SEC official Paul Cellupica let out a nervous chuckle when asked how the SEC best-interest rule is being received by other regulators. He appeared at the Insured Retirement Institute's Action18 government affairs and technology conference.

"Not everyone is going to be happy or ecstatic with what we've proposed," said Cellupica, deputy director of the SEC Division of Investment Management. "There's been a general recognition that we're at least asking the right questions."

Cellupica was followed on the stage by Iowa Insurance Commissioner Doug Ommen, vice chairman of a group trying to rewrite the National Association of Insurance Commissioner's annuity transactions rule.

The SEC proposal to tighten regulations on broker-dealer sales could wreck decades of state oversight, Ommen cautioned. States oversee insurance sales under the suitability standard, Ommen noted, and it works well.

"Suitability is not a dirty word," he said. "So often in common conversation people are somewhat fearful of advocating for good suitability standards. ... I believe it's a very effective means of protecting consumers."

The SEC regulates securities, as well as insurance products that act like securities, such as variable annuities. Otherwise, states have domain over insurance products. The industry is urging both camps to work together, and Ommen acknowledged the SEC has a tough job.

"If you're trying to create something that is 'best interest,' but less than fiduciary, it creates some challenges," he added. "I am concerned about using that phrase 'best interest' and have it start mean something different than what it means under state common law."

Other words in the SEC rule, such as "prudence" and "loyalty" have been defined in state suitability law, Ommen said. Those words mean something different the way the SEC uses them, he said.

"I think that's very important that we start looking at the structures of the rules," he said.

Peter W. LaVigne, partner at Goodwin's financial industry and fintech practices, envisioned a reverse scenario from the competing SEC rule language.

"I think that having a set of standards and definitions consistently applied by the SEC could bring order out of chaos if states adopt the federal standards in place of the multiplicity of standards now in effect," he said.

The SEC rule was tentatively adopted last month and will be subjected to public comment until Aug. 7. It sets a best-interest standard for brokers that is undefined. The agency considered going the full fiduciary route, Cellupica said, but opted for the middle ground.

"The thought was that the SEC has a lot of experience, decades of experience in the securities area, it has broad jurisdiction," he said. "So the SEC was well positioned to put out a proposed standard of conduct that would be a focal point for other regulators."

Pressed on the issue, Cellupica said "we don't necessarily believe the SEC has the authority to preempt all other regulators." But a best-interest standard that tightens up defenses against bad behavior while preserving consumer choice and access to financial advice is an serious goal for the agency, he added.

"The hope is that other regulators will acknowledge that as well," he said.

Meanwhile, the NAIC annuity suitability working group meets next May 30-June 1 in Kansas City in another attempt to work through its differences on a new model law. So far, the working group has been unable to agree on a best-interest standard model law to take to the states for adoption.

The working group expects to work out disagreements and "reach a consensus," Ommen said. SEC Chairman Jay Clayton is eager to meet with the NAIC, he acknowledged.

"They've been very open to having us come in and visit," Ommen said, adding his hope is for a harmonious regulatory scheme. "We share the regulatory space."

http://www.investmentnews.com/article/20180510/FREE/180519993/iowa-insurance-regulator-cautions-sec-about-modifying-suitability?NLID=daily&NL_issueDate=20180510&utm_source=Daily-20180510&utm_medium=email&utm_campaign=investmentnews&utm_visit=45572&itx[email]=5d861dbdde84793d5e5190bd5c88ad35b9c71d8af50d76a50b2ac9e243d5f801%40investmentnews

# Iowa insurance regulator cautions SEC about modifying suitability rule

***Doug Ommen asserts the current rule is protecting investors and worries that the SEC is defining 'best interest' differently than what it means under state law***

May 10, 2018 @ 2:46 pm
By **Mark Schoeff Jr.**

…"I'm very uncomfortable with the idea that we're going to push aside what is now a history and tradition of suitability, create something new and then wait for a number of years of SEC deliberation on what that means," Mr. Ommen said at an **Insured Retirement Institute conference** in Washington.

The SEC proposal does not explicitly define best interest and Mr. Ommen is worried that the interpretation could conflict with state law. Iowa has a uniform prudent investor rule that requires a conservative, cautious approach to investing.

"I am concerned about using that phrase 'best interest' and having it mean something different than what it means under state common law," Mr. Ommen said.

https://www.looktowink.com/2018/05/merican-equity-reports-first-quarter-2018-results/

# AMERICAN EQUITY REPORTS FIRST QUARTER 2018 RESULTS

## May 8, 2018 by American Equity

WEST DES MOINES, Iowa–(BUSINESS WIRE)–American Equity Investment Life Holding Company (NYSE: AEL), a leading issuer of fixed index annuities, today reported first quarter 2018 net income of $141.0 million, or $1.55 per diluted common share, compared to net income of $53.9 million, or $0.60 per diluted common share, for first quarter 2017.

Non-GAAP operating income[1] for the first quarter of 2018 was $77.7 million, or $0.85 per diluted common share, compared to non-GAAP operating income[1] of $59.6 million, or $0.66 per diluted common share, for first quarter 2017. On a trailing twelve-month basis, non-GAAP operating[1] return on average equity excluding average AOCI[1] was 14.6% based upon reported results and 13.5% excluding both the impact of assumption revisions and losses on extinguishment of debt.

**POLICYHOLDER FUNDS UNDER MANAGEMENT UP 1.5% ON $1.0 BILLION OF SALES**

Policyholder funds under management at March 31, 2018 were $49.1 billion, a $747 million or 1.5% increase from December 31, 2017. First quarter sales were $1.0 billion before coinsurance ceded and $941 million after coinsurance ceded. Gross sales and net sales for the quarter were down 4.5% and 6.6%, respectively, from first quarter 2017 sales. However, on a sequential basis, gross and net sales increased 2.2% and 6.6%, respectively.

Total sales by independent agents for American Equity Investment Life Insurance Company increased 9.5% sequentially while total sales by broker-dealers and banks for Eagle Life Insurance Company fell by $52 million or 23.7% sequentially, in part due to a $25 million decline in sales of non-core multi-year fixed rate annuities. Sales of fixed index annuities (FIAs) were up 5.2% sequentially to $994 million driven by the gain in sales for American Equity Life.

Commenting on sales, John Matovina, Chairman and Chief Executive Officer, said: “We are pleased with another sequential increase in FIA sales and the momentum we have in sales by American Equity Life’s independent agents. Sales in that channel appear to have bottomed in the third quarter of last year. FIA sales for Eagle Life of $161 million were down $27 million or 14.5% sequentially but still got our year off to a good start and were 83% higher than Eagle Life’s 2017 first quarter FIA sales.”

Commenting on the market environment and the outlook for FIA sales, Matovina added: “The market in each of our distribution channels remains competitive. Despite the increase in equity market volatility since early February, a number of competitors raised rates and guaranteed income. However, the changes we made to our products in September and October of last year kept us in good stead, and we continue to be in a strong competitive position for guaranteed income, caps and participation rates.”

Matovina continued: “In March, we introduced our new IncomeShield series of fixed index annuity products. IncomeShield was designed to allow policyholders to tailor their lifetime income benefit rider to their specific time horizons for guaranteed income. IncomeShield 10 is now our highest guaranteed income product. In addition, one version of the IncomeShield lifetime income benefit rider allows policyholders to begin receiving lifetime income payments 30 days after the policy is issued which is a new feature for us which enhances our competitive positioning in the guaranteed income segment of the market. Initial agent response to IncomeShield has been very positive. Just one month after its introduction, IncomeShield is accounting for more than 18% of American Equity Life’s new applications. While some of this may be agents pivoting from one of our products to the new IncomeShield, there are also indications that we’re picking up incremental sales from agents who have returned to selling American Equity products.”

**INVESTMENT SPREAD DECLINES LARGELY ON NON-TRENDABLE ITEMS; OUTLOOK FOR INVESTMENT YIELD MORE FAVORABLE; RENEWAL RATE ADJUSTMENTS TO MITIGATE IMPACT OF RISING OPTION COSTS**

American Equity’s investment spread was 2.54% for the first quarter of 2018 compared to 2.75% for the fourth quarter of 2017 and 2.71% for the first quarter of 2017. On a sequential basis, the average yield on invested assets decreased by eleven basis points while the cost of money rose ten basis points.

Average yield on invested assets fell to 4.36% for the first quarter of 2018 compared to 4.47% for the fourth quarter of 2017 primarily reflecting a decrease in the benefit from fee income from bond transactions and prepayment income to three basis points in the first quarter of 2018 from eleven basis points in the fourth quarter of 2017. The average yield on fixed income securities purchased and commercial mortgage loans funded in the first quarter of 2018 was 4.43% compared to 4.27% in the fourth quarter of 2017.

The aggregate cost of money for annuity liabilities of 1.82% in the first quarter of 2018 was up ten basis points from 1.72% in the fourth quarter of 2017. The benefit from over hedging index linked interest obligations was two basis points in the fourth quarter of 2017 compared to eight basis points in the fourth quarter of 2017.

Commenting on investment spread, Matovina said: “Two thirds of the first quarter’s sequential decline in investment spread was attributable to a fourteen basis point decrease in the benefit from non–trendableitems including fee income from bond transactions, prepayment income and over-hedging. Our investment spread was also under pressure in the first quarter of 2018 in part due to the escalation of option costs for certain index strategies in the latter half of 2017 that is recognized in the cost of money ratably over the twelve month option period. To counteract this impact, we began reducing caps on the monthly point to point index strategy in March and will be expanding the universe of policies subject to monthly point to point cap reductions later this quarter. We have flexibility to reduce our crediting rates and could decrease our cost of money by approximately 0.54% through further reductions in renewal rates to guaranteed minimums should the cost of money not return to acceptable levels.”

Matovina went on to say: “Our investment spread should also benefit from the recent increases in the benchmark 10-year U.S. Treasury rate and rates available to us on asset classes we have targeted for purchase. In addition to the uplift in investment yield on new purchases we've received from higher rates, we're also benefiting from the continued deployment of money into asset classes that were not traditionally in our portfolio including allocations to asset-backed securities. We're also positioned to benefit from further increases in short-term interest rates with 5% of our portfolio at March 31st in floating rate instruments. The prospect for higher investment yields is quite good and the trend of declining investment yields that has persisted for more than eight years is likely to end this year."

**CAUTION REGARDING FORWARD-LOOKING STATEMENTS**

This press release contains forward-looking statements within the meaning of The Private Securities Litigation Reform Act of 1995. Forward-looking statements relate to future operations, strategies, financial results or other developments, and are subject to assumptions, risks and uncertainties. Statements such as "guidance", "expect", "anticipate", "believe", "goal", "objective", "target", "may", "should", "estimate", "projects" or similar words as well as specific projections of future results qualify as forward-looking statements. Factors that may cause our actual results to differ materially from those contemplated by these forward looking statements can be found in the company's Form 10-K filed with the Securities and Exchange Commission. Forward-looking statements speak only as of the date the statement was made and the company undertakes no obligation to update such forward-looking statements. There can be no assurance that other factors not currently anticipated by the company will not materially and adversely affect our results of operations. Investors are cautioned not to place undue reliance on any forward-looking statements made by us or on our behalf.

**CONFERENCE CALL**

American Equity will hold a conference call to discuss first quarter 2018 earnings on Thursday, May 3, 2018 at 8:00 a.m. CT. The conference call will be webcast live on the Internet. Investors and interested parties who wish to listen to the call on the Internet may do so at www.american-equity.com.

The call may also be accessed by telephone at 855-865-0606, passcode 5069026 (international callers, please dial 704-859-4382). An audio replay will be available shortly after the call on AEL's website. An audio replay will also be available via telephone through May 10, 2018 at 855-859-2056, passcode 5069026 (international callers will need to dial 404-537-3406).

**ABOUT AMERICAN EQUITY**

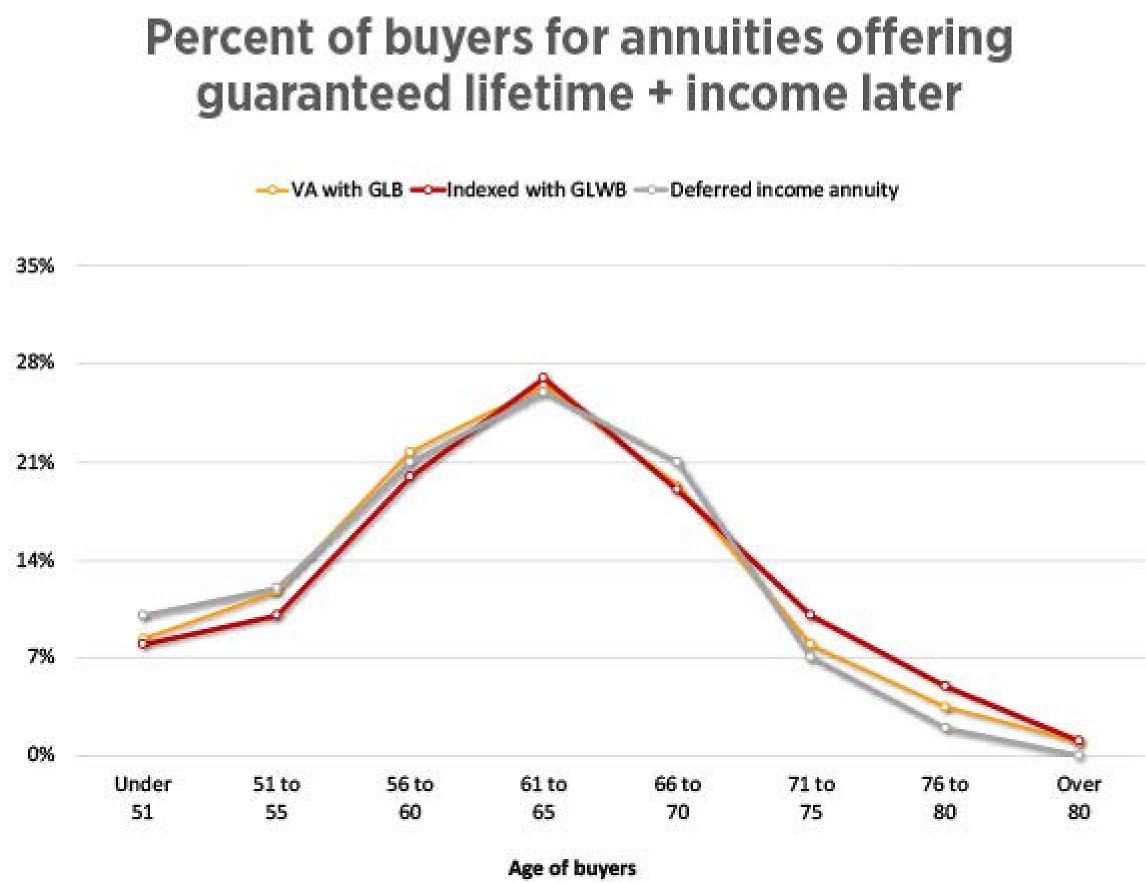
American Equity Investment Life Holding Company, through its wholly-owned operating subsidiaries, issues fixed annuity and life insurance products, with a primary emphasis on the sale of fixed index and fixed rate annuities. American Equity Investment Life Holding Company, a New York Stock Exchange Listed company (NYSE: AEL), is headquartered in West Des Moines, Iowa. For more information, please visit www.american-equity.com.

1 Use of non-GAAP financial measures is discussed in this release in the tables that follow the text of the release.

http://insurancenewsnetmagazine.com/article/buyers-look-past-marketing-and-buy-the-annuitys-purpose-3475#.WvMccogvyUl

# Buyers Look Past Marketing and Buy the Annuity’s Purpose

MAY 2018BY: JAFOR IQBAL, TODD GIESING




Why and when do investors buy an annuity? How much do they invest, and in what types of annuities? Answers to these simple questions can give advisors and other financial professionals a clear understanding of how they can find their best clients and grow their annuity business.

LIMRA Secure Retirement Institute’s 2017 Annuity Buyers Metrics study shows that although annuities are called by different names, their core values matter most, and they attract buyers with similar investment objectives. When we connected the investment objectives of a particular type of annuity to its buyers, we began to see a simple pattern — annuities appeal to pre-retirees and retirees by addressing three major investment needs: accumulate, preserve the principal and receive predictable retirement income.

By understanding the trends between buyers, their investment needs and the annuities they are purchasing, advisors and other financial professionals will be best equipped to address retirees' and pre-retirees' specific goals.

## Similar investment objectives in annuities draw buyers from similar age groups in similar proportions

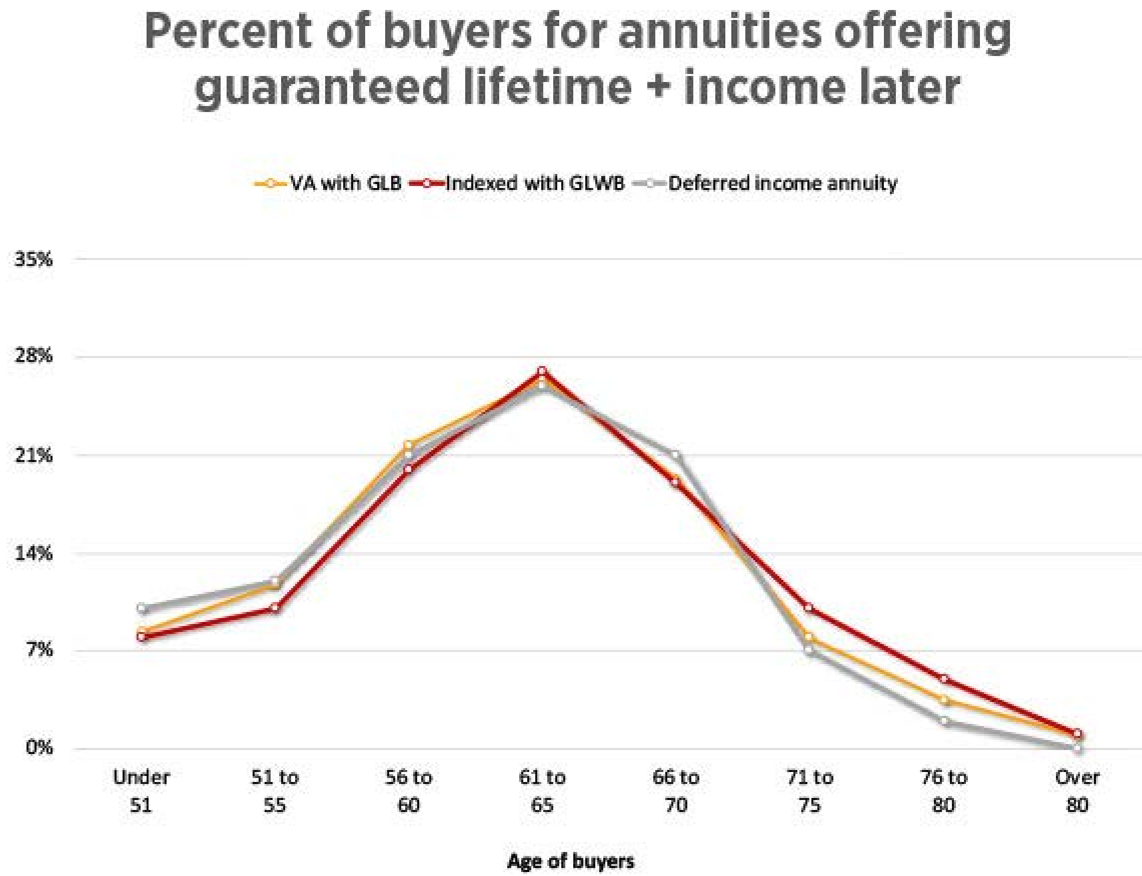
The annuity industry is full of a confusing array of acronyms and technical jargon. However, by looking at buyer profiles, it is clear that buyers are attracted to the key underlying value proposition of an annuity, despite its name. When more than one annuity type offers the same core investment objectives, the annuity types attract buyers from the same age groups in almost the same proportions.

For example, a variable annuity (VA) with GLBs (Guaranteed Lifetime Withdrawal or Income Benefit), an indexed annuity with a GLWB (Guaranteed Lifetime Withdrawal Benefit) and a deferred income annuity (DIA) offer guaranteed lifetime income for later use as the core value and are different mostly in terms of their risk-return-flexibility trade-off in income or return on investments. Nearly 60 percent of buyers are from two age groups — age 56 to 65 — near or at retirement.

Have you ever seen the YouTube videos where they tell a liberal that the Trump tax plan is Hillary's tax plan and they love it but as soon as they find out it is from Trump they hate it? People tend to like ideas but discredit them based on their preconceived opinion based on who or what is delivering that idea.

What if people really like what an annuity offers but just don't like the word "Annuity"?

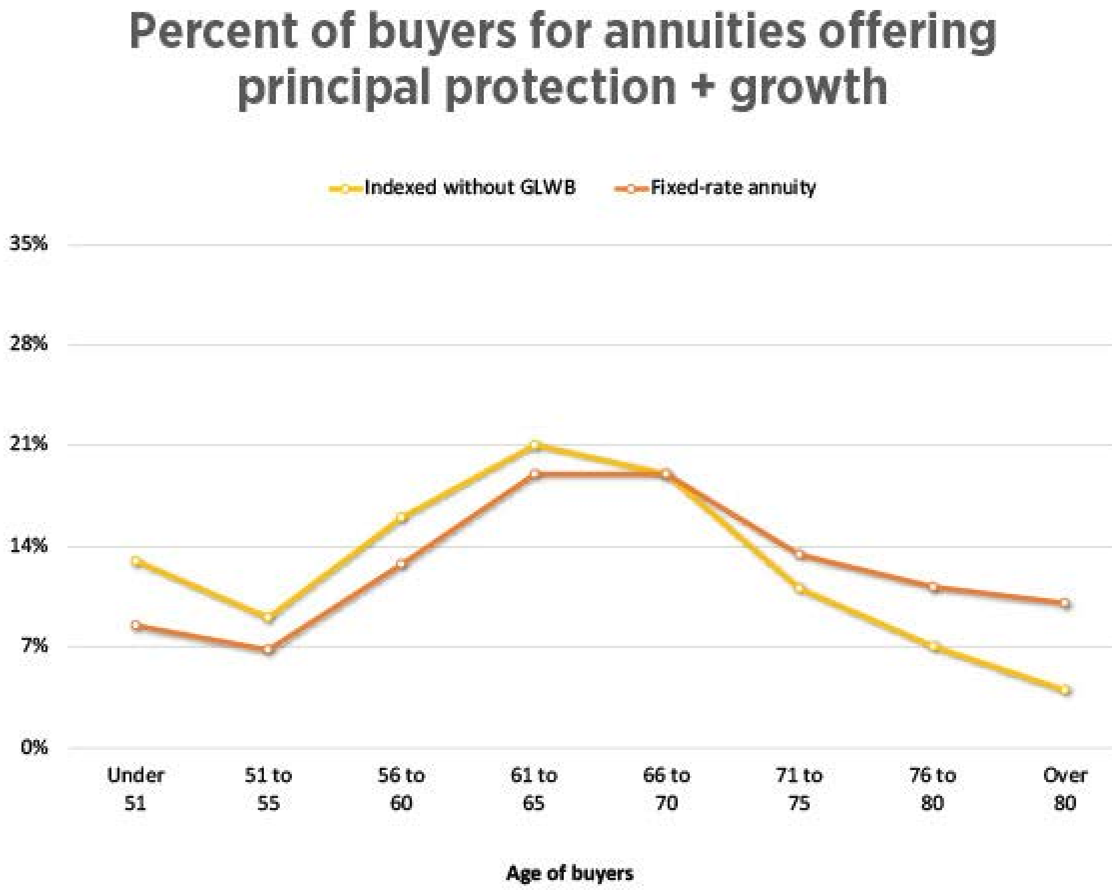
**This is why selling concept and purpose has to be done before you talk about product.**




In a similar way, the proportion of buyers from different age groups does not vary for fixed-rate deferred annuities and indexed annuities without a GLWB — both types of annuities offering protected growth as their core value.

Therefore, investment goals determine what annuities are suitable for whom. A VA without a GLB is suitable for investors looking for long-term, tax-deferred growth of their investments. As the tax-deferral benefit can be appealing to all investors of all ages, there is no particular age group more inclined to buy these annuities. As such, VAs without GLBs attract buyers from all age groups quite evenly — remaining within a close range, the lowest at 6 percent to the highest at 14 percent.

It is not to say that the multiple annuity types addressing a particular investment objective do not differ from each other. They do; they vary in terms of mechanics — how passively or actively they are managed, the degree of risks assumed by buyers and insurance companies, the choices of investment options, degree of control, fees, etc. However, to a prospective annuity investor, annuity types differ mostly in terms of risk-return-flexibility trade-off. Advisors will do better to use plain language with their clients in explaining annuities, focus on clients' retirement goals and see how annuities can address their clients' particular concerns.

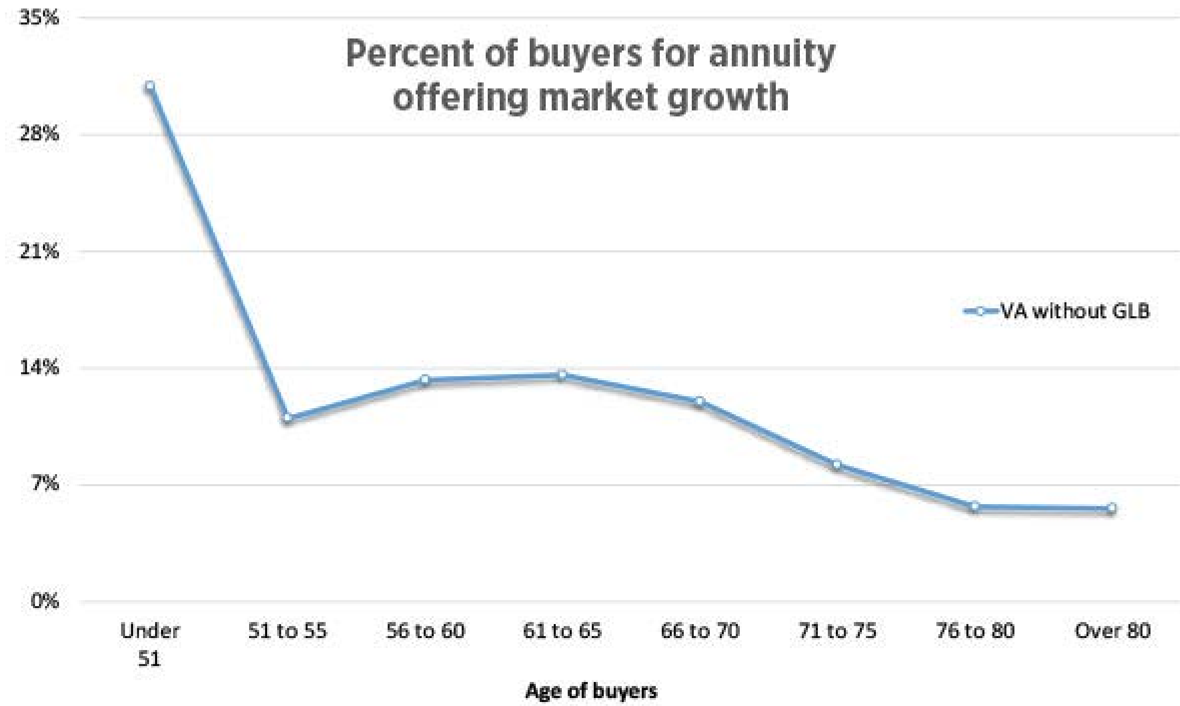



## Buyers put a lot in lifetime guaranteed - income annuities

Average premiums for annuities guaranteeing lifetime income are quite attractive — nearly 50 percent higher than other types of annuities. For example, buyers invest on **average around $150,000 in single- premium immediate annuities** (SPIAs), DIAs and VAs with a GLB. After investing in a home, annuities are arguably the second-largest purchase people make in their lifetimes. Annuities serving the principal protection market — fixed-rate annuities and indexed annuities without a GLB — draw similar average premium sizes, ranging from $89,000 to $95,000.

There are two reasons for such high investments in guaranteed income annuities:

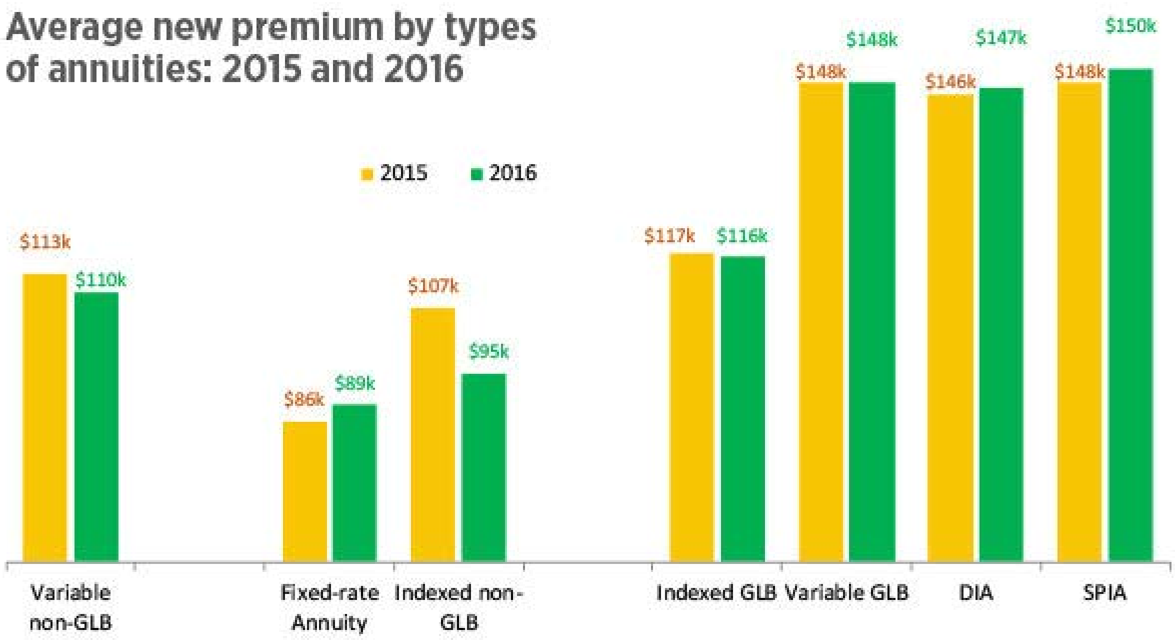
1. Investors buy these guaranteed-income annuities at or in retirement, when many investors are at the peak of their earnings or accumulated assets.
2. Mass-affluent and affluent households typically purchase these annuities. A recent LIMRA Secure Retirement Institute study of retirees shows that 80 percent of retired households (with at least an annual income of $35,000) that own an annuity have more than $100,000 in investable assets.




## Confusion about the Department of Labor fiduciary rule during 2016 did not inhibit buyers' appetite for annuities or guaranteed income

Comparison of average premiums and buyers between 2015 and 2016 in different types of annuities shows little impact from the DOL fiduciary rule turmoil during 2016. Essentially, the average premium sizes in different types of annuities remain largely stable.

Of course, DOL-related confusion caused some distribution channels and their advisors to regress from annuities in general. As a result, principal protection products such as fixed-rate annuities and indexed annuities without a GLWB received 35 percent of total new sales of $168.3 billion in 2016 (13 percent higher than in 2015). New premiums received in annuities offering guaranteed income for later use declined 16 percent from $89.8 billion in 2015 to $75.3 billion in 2016. However, the steady premium sizes point out that the advisors who continued to sell annuities did as well in 2016 as they did in 2015.




Annuities can address investors' different investment goals. However, annuities, as a retirement solution, must address the investors' specific goals. Once the advisors know what their clients' retirement and investment objectives are, it is easy to find the right annuity and fit it in the client's portfolio. A formal retirement planning process can help advisors understand their clients' concerns, challenges and goals. As more advisors complete a retirement income plan for their clients, there will be more opportunities to present annuities to serve their clients' needs.

Note: LIMRA Secure Retirement Institute's 2017 Annuity Buyers Metrics study included retail annuity sales of 50 companies in 2016, thus representing $134.7 billion and 1.17 million contracts that covered 80 percent of the market.

# May 14, 2018

## THIS WEEK'S ANNUITY CARRIER NEWS

**F&G**

F&G Increases Roll-Up on Safe Income Plus to 7.5% compounded rate!  Click here for more details.

**North American**

North American has announced rate increases on both their FIA and MYGA products **effective Tuesday, May 15th**.  Their MYGA high-band rates will now begin at $100,000 and will benefit from rate increases.  Also, the RetireChoice and Income choice products will experience rate increase along with some of their other indexing options.  Click this link for details on the updated North American rate sheet.

## ONGOING ANNUITY CARRIER NEWS

**Guggenheim**

Guggenheim is changing rates **effective May 1, 2018** on the TriVysta on the below strategies.  Please see the attached rate sheet for more details.

CROCI Sectors II 5.5% VC Index

1 year Pt-to-PT w/Spread = 2.4%

2 year Pt-to-Pt  w/ Participation = 80%

## Lincoln Financial

Rates are increasing for OptiBlend **effective May 1, 2018**! Please see the rate chart for more details.

## North American

North American has announced the creation of a new Pre-Sale Suitability form. This form will be **available May 15, 2018** for verbal or email submission to the North American Suitability Team to determine suitability prior to submitting an application. This form will become REQUIRED for all new annuity business **effective June 15**. Please contact your First Annuity Advisor Consultant for more information.

## Oxford

Oxford has increased rates on their Multi-Select, Royal Select and Silver Select product lineup. Click here to read more.

## Pacific Life

Rates are increasing for Pacific Index Dimensions 10 **effective May 1**, 2018! Please see the rate chart for more details.

## Sagicor

Sagicor announces "Rock The Summer" enhanced commission bonus incentive for up to 1.25% more than street **from 5/1/18 - 7/6/18** for the Milestone MYGA, Sage Secure FIA, Sage Select Bonus FIA and their Sage Choice SPDA. See attached flier for exact commission's based on product, product duration, age and qualification details . Call your marketer if you have any questions.