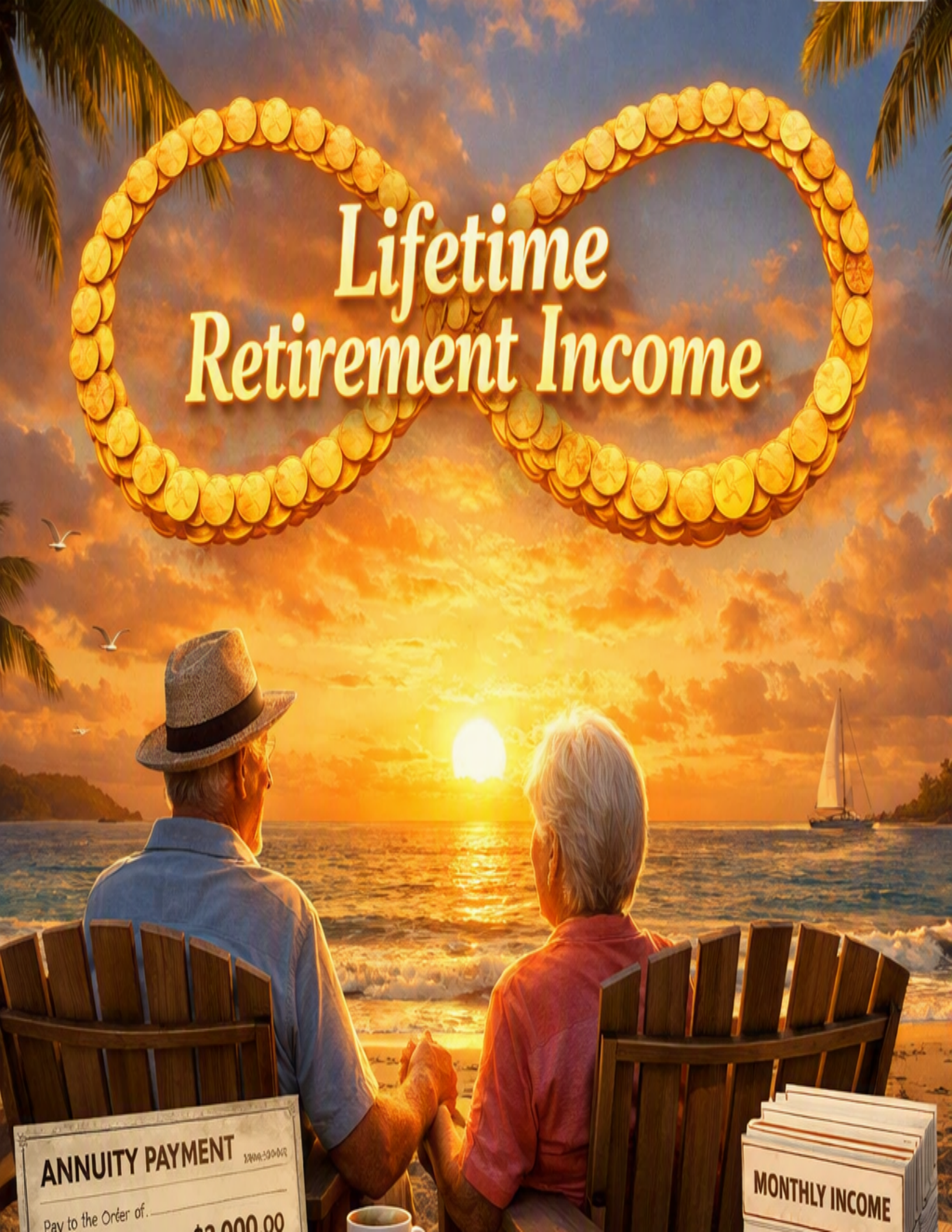




Lifetime Retirement Income

ANNUITY PAYMENT

Pay to the Order of:

\$2,000.00

MONTHLY INCOME

Fixed Indexed Annuities - Annuity Basics

1. Guaranteed Income



2. Growth of Investment



3. Tax Deferral



THE SHIFT IN RETIREMENT RESPONSIBILITY

THE PAST

THE 3-LEG
RETIREMENT STOOL

PENSION

SOCIAL
SECURITY

Personal Savings

EMPLOYER &
GOVERNMENT SUPPORT

THE GREAT SHIFT

THE FUTURE

THE
NEW REALITY

UNCERTAIN
SOCIAL SECURITY

FAILING
PENSIONS

INDIVIDUAL
RESPONSIBILITY



WHAT YOU NEED TO KNOW

- #1** What is the definition of an annuity?
- #2** What are the 2 main types of annuities?
- #3** Know at least 5 benefits of an annuity
- #4** Know the annuity objections
- #5** Who's suitable for a Walk Away/ Lifetime Income Annuity



OVERVIEW

- **Definition of an Annuity =**
a contract with an insurance company
- Also referred to as a "Personal Pension Plan"
- 2 Main Types: "Walk Away" and "Lifetime Income"

10 BENEFITS OF AN ANNUITY

- #1** Average 5-8% Rate of Return
- #2** Locks in the Gains
- #3** Death Benefit
- #4** Tax-deferred Growth
- #5** Principal Protection
- #6** No Penalties for Rolling Money Over
- #7** Guaranteed Income for Life
- #8** No Management Fees
- #9** Avoids Probate
- #10** Potential Bonus

Based on Current Rates

There is a fee when adding a living benefit rider to the contract, which is an underlying guarantee on future retirement income

Exact rates depend on company and current rates



1. THIS SOUNDS TOO GOOD TO BE TRUE.

You've heard of pension plans before, right? Okay, this is very similar to that except it will be your own annuity/personal pension plan, not the company's.

2. HOW CAN YOU GUARANTEE MY PRINCIPAL?

Because we are not investing in the market, we are just mirroring what the market does.

3. HOW CAN THE INSURANCE COMPANY GUARANTEE A RATE OF RETURN ON MY INCOME? HOW DO THE INSURANCE COMPANIES MAKE MONEY?

Insurance companies are some of the most profitable and most liquid companies in the world. I won't get into too much detail, but in the event that the market does poorly they protect themselves from loss by a complex strategy involving the buying and selling of "Call Options". Also, keep in mind, there is a cap on your growth potential. So in the event that the market does rally well, they will make the spread between your cap and what the market does. Insurance companies know how to make money, and that's how they are able to guarantee your money.

4. WHAT HAPPENS IF THE INSURANCE COMPANY GOES BANKRUPT?

99% of the time when an insurance company goes bankrupt, a stronger insurance company comes in and buys the book of business for pennies on the dollar. So instead of your statement saying "Transamerica" for example, it would say "Corebridge". In the event when a strong company does not come in and buy the assets, then every insurance company in the state of California (use the client's state-specific rules) must participate in the "California Guarantee Association" where: present value of annuity benefits including net cash surrender and net cash withdrawal values are 80% of the present value up to a maximum of \$250,000.

Understanding Floors and Caps

What is a Cap?

Limits Your Upside



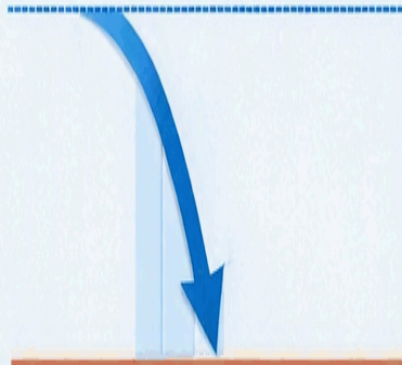
Index Up 20%

You Earn 9%

Max Gain Limited to the Cap.

What is a Floor?

Protects Your Downside



Index Down -15%

You Earn 0%

No Loss, Just Zero

Caps & Floors in Action



Limited Upside, Protected Downside

5. CAN THE CAPS CHANGE?

Yes, the CAPs can change however the insurance companies must keep the CAPs competitive because of people's intended use of the account value - retirement/cash accumulation.

6. CAN THE FLOORS CHANGE?

The floor can never be less than 0%. The floor can go up, which would be better for you.

7. CAN I ADD MORE MONEY IN THE COMING YEARS?

Yes, there's no limitations on what you can contribute.

8. WHAT'S A LIVING BENEFIT RIDER?

It's a guarantee on your future retirement income.

What's a Living Benefit Rider?

A Guarantee on Your Future Lifetime Retirement Income



**Lifetime Income
Protection**



**Income for Life—
No Matter Market Conditions**



**Secure
Retirement Future**

Peace of Mind for Your Retirement

9. WHAT HAPPENS IF I CANCEL?

If you cancel within your contract, you are subject to a “surrender charge”. The charge depends on what year you cancel so it’s important to know and understand the terms of your contract.

10. WHY DON'T MOST PEOPLE KNOW ABOUT THIS?

Great question. Most insurance agents are only concerned with selling you insurance. They don't have a retirement planning focus. Most investment professionals are only concerned with selling you investments in the market. It takes a unique company, like ours, with an approach utilizing both concepts to help our clients with their retirement planning.

11. WHY NOT JUST KEEP MY MONEY IN THE BANK?

Banks typically offer less than 1%. These strategies were designed to be much more competitive than what's offered at banks.

SUITABILITY



WALK AWAY SUITABILITY

01

WHO IS SUITABLE

Someone looking to do something with the lump sum after the contract ends (looking to reinvest it or use it for a major expense)

Someone who wants access/control of the lump sum

They have other sources of income in retirement

02

WHO IS NOT SUITABLE

Someone who wants to guarantee pension-like income in retirement

If there is only one source of retirement income they have

LIFETIME INCOME SUITABILITY

01

WHO IS SUITABLE

Someone looking for a guaranteed monthly paycheck for life

Someone who might not have the ability to manage a lump sum

Someone who might be at risk of running out of money in retirement

Someone looking for low maintenance & predictability

Someone who's conservative

02

WHO IS NOT SUITABLE

Someone looking to do something with the lump sum after the contract ends (looking to reinvest it or use it for a major expense)

Someone who wants access/control of the lump sum



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Fixed Indexed Annuity Client Qualification Questionnaire

Please complete all sections accurately. This information is used solely to determine annuity suitability.

DATE



ADVISOR NAME

CLIENT ID

1 Personal Information

FULL LEGAL NAME

DATE OF BIRTH



AGE

MARITAL STATUS

PRIMARY PHONE

() -

EMAIL ADDRESS

HOME ADDRESS

CITY

STATE

ZIP CODE

2 Retirement Status & Objectives

CURRENT EMPLOYMENT STATUS

- ☐ Employed Full-Time ☐ Employed Part-Time
- ☐ Self-Employed ☐ Retired
- ☐ Semi-Retired

PLANNED RETIREMENT AGE (IF NOT YET RETIRED)

Age

ANTICIPATED RETIREMENT DATE

mm/dd/yyyy



PRIMARY RETIREMENT INCOME GOAL (SELECT ALL THAT APPLY)

- ☐ Guaranteed lifetime income ☐ Wealth preservation
- ☐ Legacy / estate planning ☐ Supplemental retirement income
- ☐ Tax-deferred growth ☐ Long-term care funding

DESCRIBE YOUR RETIREMENT INCOME VISION IN YOUR OWN WORDS

Share your goals, expectations, and any specific needs...

DO YOU HAVE EXISTING PENSION OR DEFINED BENEFIT INCOME?

- ☐ Yes ☐ No

3 Financial Qualification

ESTIMATED TOTAL INVESTABLE ASSETS

\$. . .

ESTIMATED ANNUAL HOUSEHOLD INCOME

\$

SOURCE OF FUNDS FOR THIS ANNUITY

- | | |
|--|------------------------------------|
| ☐ Personal Savings | ☐ IRA Rollover |
| ☐ 401(k)/403(b) Rollover | ☐ Inheritance |
| ☐ Proceeds from Sale | ☐ Other: |

PROPOSED PREMIUM AMOUNT

\$

PREMIUM SOURCE

- ☐ Single Premium ☐ Flexible Premium

CURRENT LIQUID ASSETS (OUTSIDE THIS ANNUITY)

\$

DO YOU HAVE OUTSTANDING DEBT OBLIGATIONS?

- ☐ Yes ☐ No

ARE YOU CURRENTLY CONTRIBUTING TO ANY OTHER RETIREMENT ACCOUNTS?

- ☐ Yes ☐ No
-

4 Risk Tolerance & Income Needs

INVESTMENT EXPERIENCE LEVEL

☐ None
 ☐ Beginner
 ☐ Intermediate
 ☐ Experienced

RISK TOLERANCE

☐ **Conservative**
 I prioritize protecting my principal above all else

☐ **Moderate Conservative**
 I accept minimal risk for slightly better returns

☐ **Moderate**
 I balance growth potential with downside protection

☐ **Moderate Aggressive**
 I accept more volatility for higher growth potential

HOW LONG DO YOU INTEND TO KEEP THIS ANNUITY?

☐ Under 5 years
 ☐ 5–7 years
 ☐ 8–10 years
 ☐ 10+ years

WHEN DO YOU EXPECT TO NEED INCOME FROM THIS ANNUITY?

☐ Immediately
 ☐ 1–3 years
 ☐ 4–7 years
 ☐ 7–10 years
☐ 10+ years

DESIRED MONTHLY INCOME NEED FROM THIS ANNUITY

\$

HOW IMPORTANT IS IT THAT INCOME KEEPS PACE WITH INFLATION?

1 Not Important	2	3	4	5 Very Important
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DO YOU REQUIRE A DEATH BENEFIT FOR BENEFICIARIES?

☐ Yes
 ☐ No

BENEFICIARY NAME(S)

Full name(s)

RELATIONSHIP

e.g. Spouse, Child

5 FIA Feature Preferences

Please indicate your interest level in each feature below.

FEATURE	NOT INTERESTED	SOMEWHAT INTERESTED	VERY INTERESTED
Annual Point-to-Point Crediting Strategy	☐	☐	☐
Participation Rate Indexing	☐	☐	☐
Income Rider / Guaranteed Lifetime Withdrawal Benefit (GLWB)	☐	☐	☐
Long-Term Care / Chronic Illness Rider	☐	☐	☐

6 Additional Notes & Special Circumstances

HEALTH CONSIDERATIONS THAT MAY AFFECT FINANCIAL PLANNING (OPTIONAL)

Any relevant health considerations...

ARE YOU REPLACING AN EXISTING ANNUITY OR LIFE INSURANCE POLICY?

☐ Yes ☐ No

ANY OUTSTANDING 1035 EXCHANGES IN PROCESS?

☐ Yes ☐ No

ADDITIONAL COMMENTS OR CLIENT GOALS

Any additional information or specific goals...

7

Qualification Confirmation & Signatures

By signing below, I confirm that the information provided is accurate and complete to the best of my knowledge, and that I understand this questionnaire is used to assess the suitability of a Fixed Indexed Annuity for my financial situation.

- ☐ I have reviewed and understand the terms and features of the proposed FIA product.
- ☐ I understand that FIA products involve surrender charges during the accumulation period.
- ☐ I have received and reviewed all product disclosure documents.
- ☐ I confirm I am purchasing this product for long-term retirement planning purposes.

	DATE
Client Signature	mm/dd/yyyy 

	DATE
Spouse / Co-Applicant Signature (if applicable)	mm/dd/yyyy 

	DATE
Advisor / Agent Signature	mm/dd/yyyy 

NPN NUMBER

NPN # 21582121

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