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TWH Annuities & Insurance Agency, Inc

We Treat Every Adviser Like Our #1 Producer

Gold Star Carrier, with
9.42% annual return!
See Page 6.

April 2021

THE TWH UPDATE

Greg's Hits

Do You Ask For The Sale? [\(click here for the video\)](#)

more carriers are offering them, and they are outperforming the ones without fees. Here's my take...



I recently started working a Facebook marketing system to generate leads to build my own personal client base—and to learn how to use Facebook to market, so we can help agents do it as well. I FAILED MISERABLY...at least at first...because I DIDN'T ASK FOR

Let's start with the highest crediting method from our Gold Star Carriers (see pg.6). The average annual return over the past 10 years is great, but there is an annual fee involved. Annual fee? As in, "You have to pay the fee EVERY year"? Yes, the fee is deducted from the cash accumulation account every year—even if there is no crediting that year. Is this a good thing, or a bad thing? That depends. Well...

THE SALE!

How often does that happen in your business? You generate interest, set the meeting, make a proposal, and then...no sale. Well, I personally realized that I was meeting with a lot of prospects, and showing them amazing financial retirement strategies, and then letting them go back to their lives without formerly asking for their business. So, here's what I changed...

First, let's consider why the fee is there in the first place. It is a way for the carriers to 'hedge their bets' on the crediting. If they can charge a fee that will be paid in the down years, then they can be more generous with the crediting in the up years. And when you compare the performance of the methods with fees to their nearly identical non-fee counter-parts, the difference in accumulation crediting is significant. So, on the surface, it would appear that choosing a method with a fee is well worth the "risk".

Now at the end of the 2nd or 3rd Zoom call—after I have showed them a solution to their retirement problems (using life insurance products), I say, "So, you can keep heading down the path that you are currently on...or we can take care of this right now and make sure you never suffer the pain of another market loss. Shall we get started?"

Ultimately the average annual return is what really matters, right? Well, sort of. Stop and consider that the last 10 years nearly every index has had a straight up Bull Market run, with almost no down years. In this type of economy it is very easy to accept paying the crediting method fee, because there has been crediting every year—or almost every year.

What is your 'Call to Action' phrase? How do you ask for the sale? It might be worth spending some time to work on this area. Let's talk through some ideas and come up with a great Call to Action line that helps you ask for the sale every time, and help you avoid any more missed opportunities. Shall we get started? Give me a call.

Stop and consider how each client might feel about fees. More financially sophisticated clients typically see the benefit of fees and are comfortable 'paying' for them. But, less experienced investors might have bad feelings about the potential "losses" in down years. So, be sure to factor this in before making recommendations. Give us a call, and we can help with some talking points.

Crediting Methods with Fees! Friend, or Foe?

Over the past couple of years we have seen more and more crediting methods that come with built-in fees. At first, they appeared to be gimmicks, but now more and



Greg Skogsberg

800-200-9194



The TWH 2021 *Elite Producers Club* Marketing Allowance Plan

- Five levels of cash bonus!
- Bonuses paid as earned!
- 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

Rule:
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 01/01/2021 through 12/31/2021.
All payouts and awards will be as earned.
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


Renewal Rate Gold Star Carriers

We are now highlighting those carriers with a proven track record for NOT reducing crediting method rates over the life of an index annuity contract.

Some carriers have shown that they truly care about clients being satisfied with their index annuities throughout the entire surrender period. And we at TWH feel the same way.

So, we are highlighting those carriers with this symbol;



This symbol will be placed next to every carrier with a strong renewal rate track record. And this  star symbol will be placed next to index annuities offered by Gold Star Carriers.

We can help you show the difference to clients too! The annuity with the highest crediting method today will not return as much growth as a lower initial rate offered by a **Renewal Rate Gold Star Carrier**.

Look for the Renewal Rate Gold Star Carrier symbols throughout this newsletter.

And please give us a call if you would like to know more about this program.

800-200-9194



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
American Equity A.M. Best A- Standard & Poors BBB+ 	Bonus Gold 10% Premium Bonus Not Available in CA	S&P 500 1 yr. pt to pt w/Part. Rt. 10% 1 yr. pt to pt w/Cap 2.25% Annual Monthly Average w/Cap 2.25% Annual Monthly Average w/Pt. Rt. 14% Monthly pt to pt w/Cap 1.60% DOW Annual Monthly Average w/Cap 2.25% 1 yr. pt to pt w/Cap 2.25% Fixed rate 1.30%	FPDA \$5,000 NQ Guarantee 3% on 80% of 1 st yr Premium & Bonus 1.50% on 87.5% of subsequent Premiums	0 - 80	16 Years 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2%	10% After Year 1 3 Lifetime Income Riders Available (not in all states)	At Issue 0-75 6.00% Trails Year 1 - 1.00% Year 2 - 1.00% 76-80 4.50% Trails Year 1 - .75% Year 2 - .75%
Athene A.M. Best A- Standard & Poors A- Moody's A1 (Call for state availability) 	Performance Elite 15 Plus 15% Premium Bonus 8% Bonus Version also Available Not Available in CA	Annual Point to Point Cap 4.00% S&P 500 Daily Risk Control 2 8%TM Index 1 Yr. No Cap Pt. to Pt. 85%Participation-No Spread 2 Yr. No Cap Pt. to Pt. 115%Participation-1.75% Spread 1.65% 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 year before. .95% liquidity rider included with every policy No Lifetime Income Rider	0-70 6.50% 71-73 6.00%
American General A.M. Best : A Fitch: A+ Moody's: A2 Standard & Poor's: A+ 	Power Select Builder (Call for state availability)	1 Year Russell 2000 Par. Rate 15%/20%* 1-Year ML Strategic Balanced Par. Rate 55%/85%* 1-Year PIMCO Global Optima Par. Rate 32%/45%* 1-Year S&P 500 Annual Cap 2.75%/4.00%* 2-Year MLStrategic Balanced w/ Spread .95%/0%* 2-Year PIMCO Global Optima w/ Spread 4.50%/3.25%* 2-Year S&P 500 Annual Par. Rate 18%/23%* AB All Market Index 2 Year Par. Rate 80%/100%* AB All Market Index Annual w/ Spread 75%/100%* *\$100,000+	SPDA \$25,000 NQ \$25,000 Q Minimums	50 - 78 (Annuitant up to 95)	10 Year Declining 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (Terminal Illness Waiver) (2 of 6 ADLs Waiver) (Extended Care Waiver) Waivers not available in All States. Call for details.	10% Beginning yr 2	50-75 = 7.00% Trails Available

Company ratings are effective December 31st 2020.

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GET PAID FASTER

BY LETTING US
REVIEW THE APPLICATION...

Let us review your application forms for you before you send them in. We find potential improvements that can be made to 85% of the applications we review prior to being sent to a carrier. And, those applications get 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
<p>Products distributed through Legacy Marketing Group</p> <p>Americo Life</p> <p>A.M. Best 'A'</p>	<p>*LibertyMark 10</p> <p>#LibertyMark 10 Plus</p> <p>(5% Premium Bonus 10% Accumulation Bonus in most states on the 10 Plus only)</p>	<p>S&P 500 One-Year Point-to-Point Strategy</p> <p>*5.80% / #3.70% Cap/100% PR</p> <p>Guarantee One-Year</p> <p>*2.80% / #1.75%</p>	<p>*#Initial: \$10,000 NQ/Q</p> <p>*#Guarantee 1.00% on 100% of Premium</p>	<p>*0-85</p> <p>#0-80</p>	<p>*10 Years 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%</p> <p>#10 Years 13, 13, 12.5, 11.5, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5, 0%</p>	<p>*#10% After Year 1</p>	<p>0-80:</p> <p>*7.00% / #6.00%</p> <p>81-85:</p> <p>*6.00% / #0%</p> <p>Commission reduced in CA</p>
<p>Fidelity & Guaranty Life Insurance Co</p> <p>A.M. Best A-</p>	<p>Power Accumulator 10</p> <p>Approved in CA!</p>	<p>Six ETF Crediting Choices</p> <p>No Caps on Any Strategies!</p> <p>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)</p> <p>Call for participation rates and spreads.</p>	<p>FPDA \$10,000 NQ/Q</p> <p>MVA</p>	0 - 85	<p>10 Years</p> <p>9, 9, 8, 7, 6, 5, 4, 3, 2, 1%</p> <p>Higher in some states.</p> <p>(Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)</p>	<p>10% after two years</p>	<p>Age 0-70 6.50%</p> <p>Age 71-80 4.50%</p> <p>Age 76-85 3.25%</p>
<p>F&G is The ONLY company offering interest crediting tied to ETF performance!</p>	<p>Prosperity Elite 10</p> <p>0, 2, or 5% Vested Bonus (Reduced 50% at age 76)</p>	<p>Seven Crediting Choices</p> <p>1.) S&P 500 1 year monthly point-to-point subject to a monthly cap of 2.00%</p> <p>2.) S&P500 Gain Interest 3.50%</p> <p>3.) S&P500* CAP 4.25%</p> <p>4.) S&P500+ CAP 4.00%</p> <p>Annual Fixed Rate 1.00%</p> <p>* Monthly Averaging + Point to Point</p>	<p>FPDA \$10,000 NQ/Q</p> <p>\$2,000 min allocation Guarantee</p> <p>1.00% on 87.5% of Premium</p>	0 - 85	<p>10 Years</p> <p>9, 9, 8, 7, 6, 5, 4, 3, 2, 1%</p> <p>(Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)</p>	<p>10% after one year</p> <p>Call for Income Rider Details</p>	<p>Age 0-70 7.50%</p> <p>Age 71-75 5.50%</p> <p>Age 76-85 3.75%</p>
	<p>Prosperity Elite 14</p> <p>0, 4, or 7% Vested Bonus (Reduced 50% at age 76)</p> <p>Not Available in CA</p>	<p>Seven Crediting Choices</p> <p>1.) S&P 500 1 year monthly point-to-point subject to a monthly cap of 2.00%</p> <p>2.) S&P500 Gain Interest 3.50%</p> <p>3.) S&P500* CAP 4.25%</p> <p>4.) S&P500+ CAP 4.00%</p> <p>Annual Fixed Rate 1.00%</p> <p>* Monthly Averaging + Point to Point</p>	<p>FPDA \$10,000 NQ/Q</p> <p>\$2,000 min allocation Guarantee</p> <p>1.00% on 87.5% of Premium</p>	0 - 85	<p>14 Years</p> <p>14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2%</p> <p>(Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)</p>	<p>10% after one year</p> <p>Call for Income Rider Details</p>	<p>Age 0-70 8.00%</p> <p>Age 71-75 6.00%</p> <p>Age 76-85 4.00%</p>
	<p>Performance Pro</p> <p>7% Vested Bonus (Reduced 50% at age 76)</p>	<p>1 Year S&P 500 Monthly PTP 1.75%</p> <p>1 Year S&P Point-to-Point Cap 3.25%</p> <p>1-Year Gold Point-to-Point 4.00%</p> <p>2 Year S&P Point-to-Point Cap 6.75%</p> <p>3 Year S&P Point-to-Point Cap 11.00%</p> <p>Fixed (floating rate) 1.00%</p>	<p>SPDA \$10,000 NQ/Q</p> <p>\$2,000 min allocation</p> <p>1.00% on 87.5% of Premium</p>	0 - 80	<p>10 Years</p> <p>9, 9, 8, 7, 6, 5, 4, 3, 2, 1%</p> <p>(Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)</p>	<p>10% after one year</p> <p>Call for Income Rider Details</p>	<p>Age 0-75 7.50%</p> <p>Age 76-80 5.75%</p> <p>1% Lower in AK MA NV OH OK SC UT</p>
	<p>Safe Income Plus</p> <p>6% Vested Premium Bonus</p>	<p>Monthly point to point. W/cap 1 yr reset 1.10% Cap</p> <p>S&P500 Gain Interest 1.75%</p> <p>S&P500 * CAP 2.00%</p> <p>S&P500 + CAP 2.00%</p> <p>Annual Fixed Rate 1.00%</p> <p>* Monthly Averaging + Point to Point</p>	<p>SPDA \$10,000 NQ/Q</p> <p>\$2,000 min allocation</p> <p>Guarantee 1.00% on 87.5% of Premium</p>	0 - 80	<p>10 Years</p> <p>9, 9, 8, 7, 6, 5, 4, 3, 2, 1%</p> <p>(Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)</p>	<p>10% after one year</p> <p>Call for Income Rider Details</p>	<p>Age 0-75 6.50%</p> <p>Age 76-80 4.75%</p>

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Indexed Annuity Rates & Data (continued)













COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Equitrust Life Insurance Company A.M. Best B++ S&P BBB+ (Check state availability for MVA, riders, etc.) 	Market Ten Bonus  6% Bonus, MVA, & ROP	All S&P500: Monthly Avg. 18% Par.Rate. Monthly Cap 1.10% Annual Pt. to Pt. 2.00% Cap 2 Yr. Monthly Avg. 4.00% Cap 1 year fixed 1.00%	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 0-80</u> 6.00% Trails Available
	Market Value Index  MVA (Also available with Income Benefit Rider)	S&P500: Monthly Avg. 45% Par.Rate. Monthly Avg. Cap 4.75% Monthly Cap 1.85% Annual Pt. to Pt. 4.25% Cap 2 Yr. Monthly Avg. 10.00% Cap 1 year fixed 2.50%	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 0-80</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. Monthly pt to pt w/Cap 1.85% 1 yr. pt to pt w/Cap 2.25% BlackRock Diversa VCI Two Year Point-to-Point 6.00% Spread 1 Year Fixed 1.25%	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 0-75</u> 7.00% <u>Ages 76-85</u> 5.00%

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Top 15 Crediting Methods





	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	PAR	FEE	RETURN
1	 American Equity AssetShield 10	A- 10	*SG Global Sentiment/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	210%	1.50%	12.38%
2	 American Equity AssetShield 10	A- 10	*Credit Suisse Tech Edge/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	210%	1.50%	11.91%
3	 Athene Performance Elite 10	A 10	*NASDAQ FC/Biennial/Point To Point	2.00%	0.00%	0.00%	0.00%	132%	1.75%	9.67%
4	 Athene Performance Elite 10	A 10	*BNP Paribas MAD 5/Biennial/Point To Point	2.00%	0.00%	0.00%	0.00%	195%	1.75%	9.59%
5	 Athene Performance Elite 7	A 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	132%	1.75%	9.45%
6	 Athene Performance Elite 7	A 7	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	195%	1.75%	9.38%
7	 Athene Performance Elite 10 Plus	A 10	*NASDAQ FC/Biennial/Point To Point	8.00%	0.00%	0.00%	0.00%	132%	2.70%	9.23%
8	 Athene Performance Elite 10 Plus	A 10	*BNP Paribas MAD 5/Biennial/Point To Point	8.00%	0.00%	0.00%	0.00%	195%	2.70%	9.16%
9	 Athene Performance Elite 7 Plus	A 7	*NASDAQ FC/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	132%	2.70%	9.02%
10	 Athene Performance Elite 7 Plus	A 7	*BNP Paribas MAD 5/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	195%	2.70%	8.95%
11	 American Equity AssetShield 10	A- 10	*SG Global Sentiment/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	150%	1.50%	8.78%
12	 American Equity AssetShield 7	A- 7	*SG Global Sentiment/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	145%	1.50%	8.44%
13	 American Equity AssetShield 10	A- 10	*Credit Suisse Tech Edge/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	150%	1.50%	8.43%
14	 American Equity AssetShield 10	A- 10	*SG Global Sentiment/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	120%	0.00%	8.33%
15	 American Equity AssetShield 7	A- 7	*Credit Suisse Tech Edge/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	145%	1.50%	8.10%

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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Guggenheim A.M. Best B++ 	Highlander  W/MVA	S&P 500: 1yr Cap 4.25% 1yr Participation Rate 30% S&P 500 MARC 5%: 1yr Participation Rate 95% 1 year fixed 2.30%	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						
Lincoln Financial Group Lincoln National Life Ins. Co. A.M. Best A+ Fitch A+ Standard & Poors AA+	New Direction 6 W/MVA	Fixed Account 1.35%, 1.50%* Perf. Triggered 2.75%, 3.00* *\$100,000+	SPDA \$10,000 NQ \$10,000 Q Minimums	0 - 85	6 Year Declining 9,8,7,6,4,75,3.5% (Confinement Waiver) (Terminal Illness Waiver)	10% Beginning yr 1	NQ/Q 0-75 = 3.50% NQ/Q 76-80 = 2.75% NQ/Q 81-85 = 1.75% Trails Available
	OptiBlend 10 W/MVA	5 Accounts: Fixed Account 1.20%, 1.35%* Point-to-Point 2.25%, 2.50%* Participation Rate 8%, 9%* 5% Daily RC w/ Spread 2.50%, 1.20%* *\$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 50% PR Year 1 w/ 6% spread Option U: Annual Pt to Pt (low Vol 5%) 75% PR Option B: Fixed Rate 1.65%	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 50% PR Year 1 w/ 6% spread Option J: Annual Pt to Pt w/ cap 5.50% w/ .50% spread Option U: Annual Pt to Pt (low Vol 5%) 105% PR Option B: Fixed Rate 2.50%	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 = 10.00% NQ 76-80 = 8.50% Q 0-70 = 10.00% Q 71-75 = 8.00% Q 76-80 = 7.00%

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COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
North American Chicago, IL A.M. Best A+ S & P A+	BenefitSolutions 10 No Cap strategies & Volatility Strategies	Dow Jones Industrial: Mo.Avg. w/Participation 45% (no cap) NASDAQ 100: Mo. Pt. to Pt. 1.20% S&P500: Annual Pt. to Pt. 4.00% Low Volatility '5%' Risk Control 4.35% Spread (no cap) Mo.Avg. w/Participation 35% (no cap) Mo. Pt. to Pt. 1.40% Fixed Account: 1.50%	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 6.75% 76+ 4.87%
	Performance Choice 8 Accepts Inherited Non-Spouse IRA Funds!	S&P 500 , annual reset. Choice of Annual point-to-point W/Cap 3.00% Monthly point to point W/cap 1.10% Fidelity Multifactor, S&P Marc 5% indices also available ** Call for Details Fixed Account: 1.40%	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 0-75 6.75%

John's World

You Can Talk With Everyone Over 30 About Trusts



Just ask, “When was the last time you had your Trust reviewed”? It’s a great way to open up the topic of estate planning, and that can lead to conversations about financial retirement planning. Having a Trust in place can save beneficiaries months of delays, and mountains of money. There are far too many horror stories about people who died without probate protection, and the MILLIONS that they lost—like Elvis Presley, for example.

I’m a Financial Planner/Insurance Agent, not an Estate Attorney, that’s not my job.

But, even though we are not attorneys, we do want to help our clients be as prepared as possible for every possible outcome, including death, and we have the resources to help them get a living trust. So, not only should you mention it, you should implement it and make sure it’s done correctly. Keeping a client’s Estate out of Probate Court is an honorable thing to do, and it builds the beneficiaries’ confidence in you as THEIR new financial planner/adviser.

A Living Trust Web Site for Our Advisers

We have a Living Trust Website that provides a simple system for creating a Trust online from the privacy of the clients’ home, not in some lawyer’s office. This site was designed and is operated by attorneys to keep it simple and bullet proof. But it can also be a way for you to differentiate yourself by offering extra value and services for your clients. *How would you like to have your own Website*—customized with your information—where clients can visit, build an account, and create their own Living Trust? Plus, you get paid for every trust created! Call me if you’re interested.

John Roberts VP 1-800-200-9194 Ex. 206

Indexed Annuity Rates & Data (continued)

Company ratings are effective December 31st 2020.
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COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Reliance Standard Life Insurance Company A.M. Best A+ Fitch A- Standard & Poors A+ RSL Rewards Program Earn Travel to Anywhere! Call for Details	Keystone-5	1 yr. pt to pt w/Cap 3.30% 1 yr. pt to pt w/Part. Rt. index credit 26% Monthly Average w/Cap 3.55% Fixed rate 2.05%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	5 Years 9,8,7,6,5% Confinement 25% Issue Age74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 3.25% 76-80 = 2.60% 81-85 = 1.95%
	Keystone-7	1 yr. pt to pt w/Cap 3.65% 1 yr. pt to pt w/Part. Rt. index credit 28% Monthly Average w/Cap 3.90% Fixed rate 2.05%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	7 Years 9,8,7,6,5,4,3% Confinement 25% Issue Age74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 4.50% 76-80 = 3.60% 81-85 = 2.70%
	Keystone-10	1 yr. pt to pt w/Cap 4.00% 1 yr. pt to pt w/Part. Rt. index credit 30% Monthly Average w/Cap 4.25% Fixed rate 2.10%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 80	10 Years 9,9,8,7,6,5,4,3,2,1% Confinement 25% Issue Age74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 6.00% 76-80 = 4.80%

Contracting Tips...

for Error-Free Application Processing

The following are all items that can prevent your client application from being processed:

- Contracting – Contact us to submit your contracting **BEFORE** taking an application
- Carrier Specific Training – Most carriers are now requiring you to complete product and suitability training on their websites **PRIOR TO** solicitation.
- Anti-Money Laundering Training – Most carriers now require this training to be completed annually.
- E&O – Most carriers require E&O, so make sure you keep your certificate up to date.

These items all need to be completed **PRIOR TO the date on the client application.**

Ami Skogsberg, VP, Agency Services 800-200-9194 ext.203

Powering the Future

A Closer Look at Renewal Rate Caps and Spreads

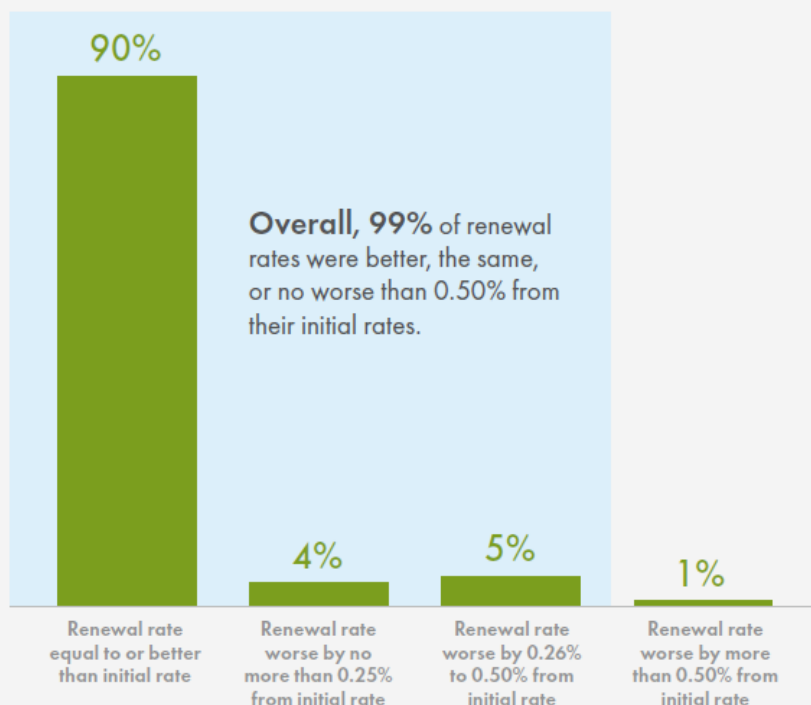
THE POWER SERIES
of Index Annuities®

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

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

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

Renewal Rate History for The Power Series of Index Annuities



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

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

See reverse side for more information.





Fixed Annuity Rates & Data

A guide to companies, products, rates and additional information.
For more information, call **1-800-200-9194**.

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
American General A.M. Best A Fitch A+ Moody's A2 Standard & Poors A+	American Pathway MYG 10	<\$100,000 1.80% >\$100,000 2.10%	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	0-75 = 2.00% 76-85 = 1.00%
American National Insurance Co. A.M. Best A Standard & Poors A	Palladium MYG W/MVA	5 Yr – 2.00%* 6 Yr – 2.20% 7 Yr – 2.20%* 8 Yr – 2.20% 9 Yr – 2.30%** 10 Yr – 2.30%* (* 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 – 2.50% 8 Yr – 2.50% 9 Yr – 2.50% 10 Yr – 2.50% (reduced above age 79)
	WealthQuest Citadel Five Diamond	2.75%+ (1.75% 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	4.00%+ (2.00% base) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	Annuitant 0-85 Owner no max age	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 2020.

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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.

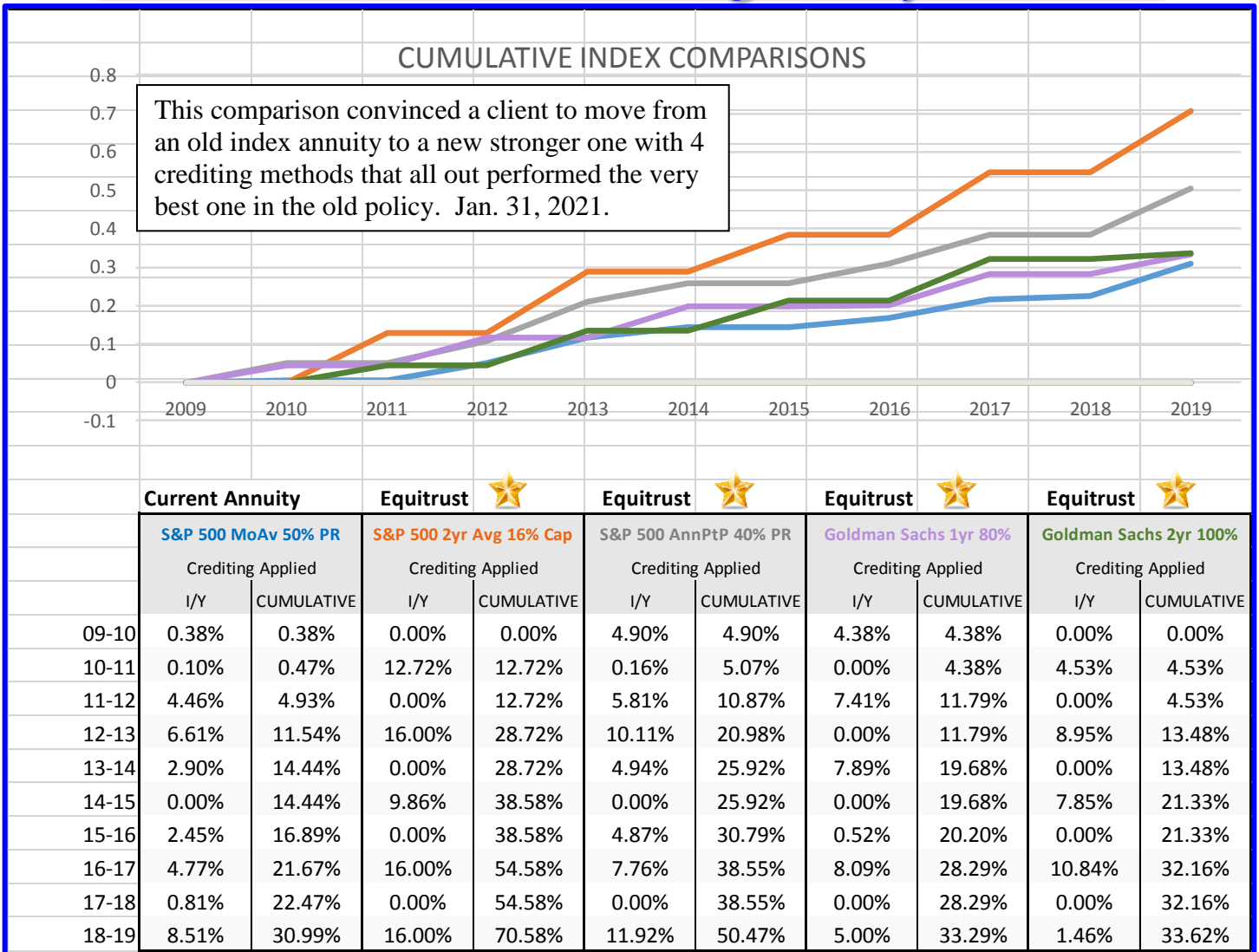
Fixed Annuity Rates & Data (continued)

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 – 1.95% 5 Yr – 2.55% 7 Yr – 2.80% W/MVA	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
GUARANTY Income Life Insurance Company A.M. Best B Standard & Poors B	AnnuCare® 10 1, 2, or 3% Interest Bonus <small>*CSV at death or return of premium</small>	2.45% Base 1% bonus 2% bonus 3% bonus	1 yr. guarantee SPDA \$36,500 Min. NQ \$50,000 Min Q Guaranteed rate 1.00%	0-79 Q/NQ	10 Years 10,9,8,7,6,6,5,4,3,2, %	Up to 100% of the accumulated interest may be withdrawn or paid monthly Any withdrawals will reduce the Long-Term Care Insurance benefits	0-74 = 7.50% 6.50% 5.50% 4.50% 75-79 = 5.50% 4.50% 3.50% 2.50%
This product can be sold with or without the AnnuCare® rider.							

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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	2.25%	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	3.85% 4% Annuitization Bonus year 6 (1.85% base)	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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Company & Agent Resources


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Help your clients make the right choices

Life Happens offers a wealth of resources to help you empower prospects and clients with the information they need to make smart insurance decisions.



Access our wealth of online resources.



→

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	
<u>4 Year Guarantee</u>							
Guaranty Income Life	B	Guaranty 4	2.00%	2.00%	Yrs. 2-4	2.00%	1.60%
<u>5 Year Guarantee</u>							
American Equity	A-	Guarantee 5	1.80%	1.80%	Yrs. 2-5	1.80%	3.00%
American National	A	Palladium MYG <100K/100K+	2.00%/2.10%	2.00%/2.10%	Yrs. 2-5	2.00%/2.10%	2.50%
North American	A+	Guarantee Choice 5	1.60%/1.90%	1.60%/1.90%	Yrs. 2-5	1.60%/1.90%	2.00%
Sentinel Security Life	B++	Personal Choice Annuity 5	2.70% +	2.70% +	Yrs. 2-5	2.70% +	2.25%
The Standard	A	Focused Growth Ann 5 <100K/100K+	2.35%/2.45%	2.35%/2.45%	Yrs. 2-5	2.35%/2.45%	2.00%
<u>6 Year Guarantee</u>							
American National	A	Palladium MYG <100K/100K+	2.20%/2.30%	2.20%/2.30%	Yrs. 2-6	2.20%/2.30%	2.50%
Lincoln National	A+	New Directions 6 <100K/100K+	1.35%/1.50%	1.35%/1.50%	Yrs. 2-6	1.35%/1.50%	3.50%
<u>7 Year Guarantee</u>							
American Equity	A-	Guarantee 7	1.90%	1.90%	Yrs. 2-7	1.90%	3.00%
American National	A	Palladium MYG <100K/100K+	2.20%/2.30%	2.20%/2.30%	Yrs. 2-7	2.20%/2.30%	2.50%
Fidelity & Guaranty Life	A-	**FGGuarantee-Platinum 7 Year	2.80%	2.80%	Yrs. 2-7	2.80%	3.00%
North American	A+	**Guarantee Choice 7	1.80%/2.20%	1.80%/2.20%	Yrs. 2-7	1.80%/2.20%	2.50%
Sentinel Security Life	B++	Personal Choice Annuity 7	2.80% +	2.80% +	Yrs. 2-7	2.80% +	2.25%
<u>8 Year Guarantee</u>							
American National	A	Palladium MYG <100K/100K+	2.05%/2.15%	2.05%/2.15%	Yrs. 2-8	2.05%/2.15%	2.50%
Lincoln National	A+	New Directions 8 <100K/100K+	1.85%/2.00%	1.85%/2.00%	Yrs. 2-8	1.85%/2.00%	4.50%
<u>10 Year Guarantee</u>							
American National	A	Palladium MYG <100K/100K+	2.30%/2.40%	2.30%/2.40%	Yrs. 2-10	2.30%/2.40%	2.50%
North American	A+	**Guarantee Choice 10	1.55%/1.95%	1.55%/1.95%	Yrs. 2-10	1.55%/1.95%	3.0%
Sentinel Security Life	B++	Personal Choice Annuity 10	2.90% +	2.90% +	Yrs. 2-10	2.90% +	2.75%

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Call with any questions.

**** Not Available in CA**

*** Requires Annuitization at death**

+ Call for Details

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

Greg Skogsberg, President – x.204

Tipton W. Huffman, CLU, ChFC, Founder/Executive VP – x.205

Ami Skogsberg, VP, Agency Services– x.203

John Roberts, VP, Broker Development – x.206

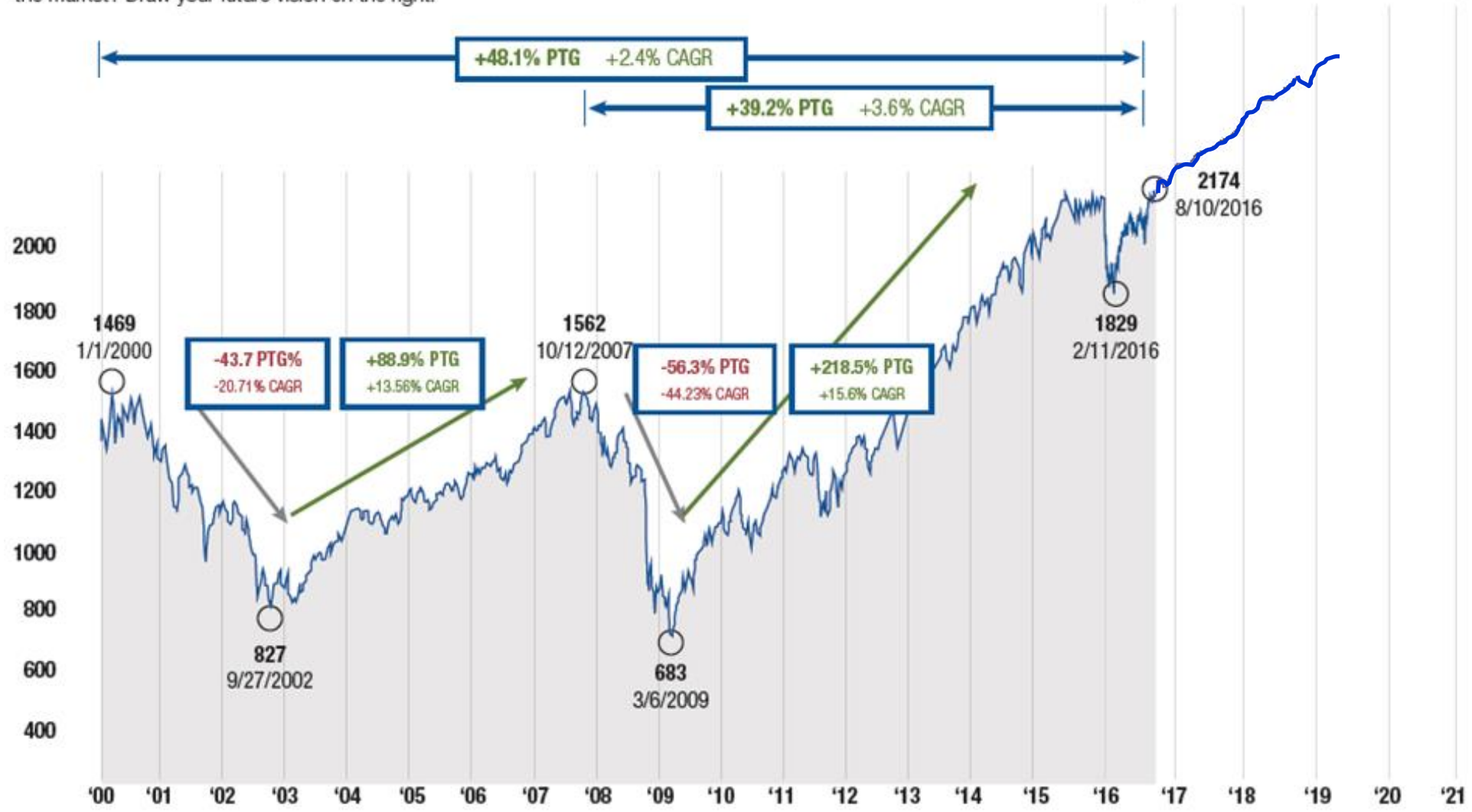
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S&P HISTORICAL PERFORMANCE

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



TWH Annuities & Insurance Agency, Inc

650 E. Parkridge Ave., Suite 112

Corona, CA 92879

Creative Solutions for Independent Producers

Savings Bank Life Insurance & Banner Life

Check Out These Three Term Rate Examples:

\$1,000,000 Face

Example: Term Life Annual premium for 20 years – Male Preferred Plus NT

Company	SBLI	BANNER	West Coast	Genworth	Protective
A. M. BEST	A+	A+	A+	A+	A+
40	\$640	\$645	\$820	\$670	\$820
45	\$1,160	\$1,185	\$1,300	\$1,219	\$1,300
50	\$1,810	\$1,885	\$1,909	\$2,050	\$2,050

- A. M. Best A+ Rated
- 85% First Year Commission
- Easy to do Business with



Call us for your next term quotes – 1.800.200.9194