



*.....15 Years and still rolling.....*

**Open MIC is open for anyone.**

9:00: AM Pacific Thursday 800 504-8071 Code is 5556463

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

**ANTHONY OWEN**

888-74**AGENT** (24368)

[tony@annuityagentsalliance.com](mailto:tony@annuityagentsalliance.com)

OR VISIT OUR WEBSITE



**Annuity** | **Agent's Alliance**  
Real Help From Real Agents.

## Internal Annuity Agent Recruiting Wholesaler

Compensation: **\$30,000 Plus Bonus with Six Figure Income Potential**

Annuity Agents Alliance is a family owned and operated national insurance marketing firm established in 2007 and located in Thornton, CO. We provide a variety of support mechanisms and industry leading life insurance and annuity products for independent retirement planning advisors nationwide.

### POSITION SUMMARY

Our rapidly growing firm is currently seeking an energetic, highly motivated business savvy individual to fill the position of **internal annuity wholesaler**. This position is part sales, part client manager.

### RESPONSIBILITIES

- Build your own group of advisors to contribute to overall production of the company
- Recruit advisors through a variety of methods including by phone, mail/email and in person to sell fixed annuities through our firm
- Build/support/maintain relationships with advisors and their practices nationwide
- Provide advisors with case design, insurance product information, and quotations to aid in agent sales process
- Some travel required
- Some cold calling required

### QUALIFICATIONS

- College degree in business/finance/marketing or related field - *Recent college graduates are encouraged to apply!*
- Driven with strong work ethic
- Ability to grasp advanced sales concepts and ideas
- Ability to maintain accurate notes in company database
- Ability to communicate clearly with clientele and staff
- Must work well alone and within a team
- Customer service mentality
- Superb telephone skills
- Computer literate! Strong working knowledge of MS Office products
- Must own, or be willing to purchase, Windows based laptop computer
- FICA above 600 and be able to pass financial and background check
- No bankruptcies in past 7 years & no current unpaid judgements
- *Ideal candidates have 1 or 2 years industry experience, but not required*

### STATUS

- Full-time position
- First year salary is \$30,000, plus bonus

This is a fun, fast paced, and competitive work environment in a recession proof industry. **Internal annuity wholesalers average \$50,000+ in their first year**, so we expect the same from new candidates. Six figure income potential beginning years 2-3. Complete training provided. No experience necessary, but qualified candidates must have a basic understanding of business/finance. Must be self-directed and motivated. Work from home or office location of your choice once training is complete.

***“Our brand can be your brand”***

Friends may come and go, but enemies accumulate....Thomas Jones

"Price is what you pay. Value is what you get." - Warren Buffett

Sun	Mon	Tues	Wed	Thur	Fri	Sat
					<b>1</b>	<b>2</b>
<b>3</b>	4	5	6	7	<b>8</b>	<b>9</b>
<b>10</b>	11	12	13	14	<b>15</b>	<b>16</b>
<b>17</b>	18	19	20	21	<b>22</b>	<b>23</b>
<b>24</b>	25	26	27	28	<b>29</b>	<b>30</b>
<b>31</b>						

August, in 2015, will have 5 Fridays, 5 Saturdays and 5 Sundays. **This happens only once every 823 years.**

**Open MIC is sharing; Welcome!**

**ABM: Always Be Marketing**

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**Thank you for joining us on Open MIC**

**9:00: AM Pacific Thursday 800 504-8071 Code is 2554567#.**



I have a new friend named Danny. Danny is and has been a professional fisherman for over 30 years. Danny very graciously took me crabbing with him on Hood Canal here in Western Washington. In 4 crab pots set out, we caught about 45 legally sized Dungeness Crab. Our allowable limit is 5 per day per “crabber.” So out to be rescued went almost all of them. The 5 I kept were cooked, cleaned and eaten that night at our beach. Fabulous!

I know you will think.... *“OMG Bill you are really stretching things to connect fishing for crabs and selling annuities!”*

So here goes....Ask yourself, how does a man make a living for 30 years fishing? Obviously he has to catch fish (or crab). I was curious and especially about catching crab. How did he lure so many crabs and limit every day for over 100 days of the crab season. What did he know that the rest of us don't? Obvious the location and local knowledge would be a key point, but we were with a dozen or so other crabbers and no one had the amount of crab we caught.

Later over a beer I decided to ask Danny about his secret, how did he catch so many crabs? Here is his answer:

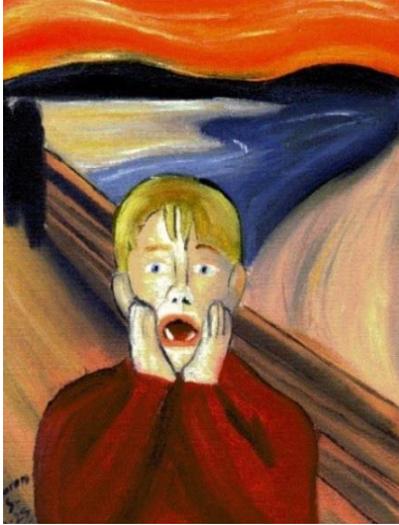
*“Crabs are not smart creatures, they do two things, they reproduce and they eat. They move all over the sea floor looking for food, think of them like a herd of cattle moving over the prairie, they are like that. They rarely stay in one place and they are constantly looking for a food source.*

*So my secret is in the bait I use, most crabbers use chicken or cat food, that sort of thing. Not me, I use a complete range of bait, everything I can think of all at the same time so something will attract the crab. I use chicken, cat food cans with a hole punched in the top, canned tuna fish (hole in top), chicken livers soaked in anise oil, left over fish heads from the salmon season, deer remains from last year’s season, and occasional whatever my wife fixed for dinner the night before. In other words, I use a wide range of bait, which is my secret. I want to appeal to any possible food sense the crab might desire”*

I will bet you can figure out my bridge from crabs to annuities! But think about it, the good (and great) agents use all sorts of marketing to attract leads, then they build relationships with them to keep the pipeline filled. We are looking for the same thing, crabs we can harvest and we do so by casting our pots.

- Safe Money Radio
- Internet leads (all sources)
- Referrals
- And Retire Village to move them along....how much simpler can that be?

This nice sweet true story was followed up with a phone call from an agent.....



Sometimes I just want to scream. I had a call from an agent upset about the cost of leads, he knew he was getting ripped off and he wanted me to do something about it.

*Advisor World* charges \$250 per scrubbed lead

*FinDirect* charges \$189 per scrubbed lead

From there they go all over the place, with other sources charging less (and more) and other services selling leads more than once and on and on and on.....

I finally asked him calculate his average cost per lead and how many leads he would average to make a sale. He said he needed “about” 7 for a sale. His average from all sources was \$150 to \$160. The cost of leads per sale was over \$1,000.

By then I was out of patience, what in the world was he concerned about, why would he only focus on the cost per lead, why not look at the bigger picture.

## Quit Focusing on Cost per Lead

Did you know you can buy annuity leads for about \$10? Yes, that is true; you can call Kevin at FinAuction and buy a whole bunch of them. What is the catch? Well, they are a little old and have been picked over a bit. I suggested that avenue to my agent friend and he said he would never buy old leads....so his real option?

### **FOCUS on Lead Cost per Sale.**

I wish I had more to say on this topic, over the years we have beat it to death and frankly I am weary of it. Find a marketing system, stick with it long enough to have a fair evaluation and then put together a marketing plan. Guys, this is not brain surgery.

## Of interest

Many people have their mortgages via Nationstar (originally some were with Bank of America). Unfortunately, I am one of those forced to deal with this X&%X&% Company. I could share with you our experience but it would set a horrible tone to Open MIC, so best top leave this portion to the following press release. ....BB

### Bernstein Liebhard LLP Announces That A Class Action Has Been Filed Against Nationstar Mortgage Holdings, Inc.

NEW YORK, June 23, 2015 /PRNewswire/ -- [Bernstein Liebhard LLP](#) today announced that a class action has been commenced in the United States District Court for the Southern District of Florida on behalf of shareholders (the "Class") who purchased shares of Nationstar Mortgage Holdings, Inc. ("Nationstar" or the "Company") (NYSE: [NSM](#)) common stock (the "Class") between February 27, 2014 and May 4, 2015 (the "Class Period").

The complaint charges Nationstar and certain of its officers and directors with violations of the Securities Exchange Act of 1934. Nationstar is the nation's second largest non-bank subprime mortgage servicer. In this capacity, Nationstar collects mortgage premiums and otherwise services mortgages for loans owned by other entities. Nationstar began to grow its portfolio in early 2014 by purchasing mortgage servicing rights ("MSRs") from other non-bank sub-prime mortgage servicers and from bank entities who no longer wanted to service their own portfolios due to increased regulatory scrutiny.

Nationstar failed to disclose deficiencies in management control and supervision necessary to ensure the Company's compliance with applicable laws and regulations in connection with the servicing of MSRs, and that Nationstar had been gouging mortgagors and illegally enhancing its profits through illicit practices, such as charging for repeated, unnecessary inspections, which resulted in additional late payment fees, and pressuring mortgagors to carry out expensive modifications and refinances on their mortgages.

The complaint alleges that due to a series of partial disclosures beginning in late 2014, the price of Nationstar common stock began to decline as the truth about the Company was slowly revealed to the market. On November 6, 2014, a report of declining third quarter 2014 financial results was published, followed in January 2015 with Nationstar being named as a **defendant in a class action brought in federal court in the Southern District of Florida on behalf of mortgagors alleging**

**racketeering** in connection with the collection of unlawful inspection fees. Nationstar's stock price declined further on a February 26, 2015 report of dismal fourth quarter and fiscal 2014 financial results, and even further when the Company priced a March 25, 2015 equity offering well below market. Finally, on May 5, 2015, Nationstar issued disappointing first quarter 2015 financial results – caused largely by a \$110 million (\$0.77 per share) write-down on the value of the Company's MSRs.

If you are interested in discussing your rights as a Nationstar shareholder and/or have information relating to the matter, please contact Joseph R. Seidman, Jr. at (877) 779-1414 or [seidman@bernlieb.com](mailto:seidman@bernlieb.com).

Bernstein Liebhard LLP has pursued hundreds of securities, **consumer** and shareholder rights cases and recovered over \$3 billion for its clients. The *National Law Journal* has recognized Bernstein Liebhard for twelve consecutive years as one of the top plaintiffs' firms in the country.

You can obtain a copy of the complaint from the clerk of the court for the United States District Court for the Southern District of Florida.

Bernstein Liebhard LLP  
10 East 40th Street  
New York, New York 10016  
(877) 779-1414  
[www.bernlieb.com](http://www.bernlieb.com)

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## **More**

I wrote about this last week, the creeping of government control and over regulation. I promise I will not bring this up every week since it is so overwhelming dealing with government intervention....BB

If you don't receive **Insurancenewsnet.com** on a daily basis you are probably making a mistake. This article is about the new "*fiduciary*" advisor disclosure that the **Department of Labor** is currently evaluating.

This is important to us as insurance salespeople because the state Insurance Commissioners will likely impose some form of advisor rules (eventually). I have written about this a few times, but as the date gets closer we will have even more news.....BB

<http://insurancenewsnet.com/innarticle/2015/06/29/watch-out-for-erisafication-of-all-retirement-money-experts-warn-iri.html>

## Watch Out for ERISAfication of All Retirement Money, Experts Warn IRI

By [Cyril Tuohy](#) *InsuranceNewsNet*

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Legal experts with retirement plan companies and broker-dealers on Monday warned of the “ERISAfication” of individual retirement plans if the U.S. Department of Labor’s (DOL) **fiduciary rule proposal is adopted.**

ERISAfication, a made-up term referring to the Employee Retirement Income Security Act (ERISA), governs many employer-sponsored retirement plans.

The public comment period closes July 21 and the financial advisor and broker-dealer communities are expected to ramp up their letter-writing campaign over the next three weeks. Hearings on the proposal are scheduled for August.

The proposal is among the most significant pieces of rulemaking to affect the financial advisory industry and Steve Saxon, chairman of the Groom Law Group, said that any attempt to change the DOL’s position on its proposed rule would benefit the industry “a thousand-fold.”

Legislative experts are under no illusion that the “DOL will dig in on this,” Saxon said during a three-day regulatory and legislative conference in Washington, D.C. Pushing back against the proposed rule is likely to consume groups representing financial advisors and brokers over the next several weeks and into the fall, he said.

Many in the financial industry see the proposed rule as the most important change affecting financial advisors doing business with retirement plans and individual retirement accounts (IRAs) since ERISA was passed.

**Financial advisors have opposed the rule on the grounds that it is too sweeping and “unworkable.”**

Regulators have proposed the rule to remove any potential conflict of interest among financial advisors, many of whom collect a commission for advising retirement plans into certain funds, and DOL’s proposal is supported by the White House. The proposal

also affects insurance agents and advisors who sell products in retirement accounts or deal with qualified money.

Powerful organizations including the **AARP** and the Consumer Federation of America, which represent tens of millions of investors, **back the proposal**, saying that it puts the interest of investors and clients ahead of the financial interests of intermediaries.

Advisors contend that the rule will not only raise the cost of doing business but that it will drive away clients because of onerous disclosure requirements.

As lawyers and lobbyists dig into the details of the proposed rule, the breadth and the sweep of the rule is coming into sharper focus. Experts at a three-day legislative and regulatory update sponsored by the Insured Retirement Institute weren't shy about rallying support to oppose the proposal wherever they could.

Mark Quinn, director of regulatory affairs for Cetera Financial Group, said some parts of the proposal may allow for wiggle room, but others seem ironclad. In some cases, there are questions about grandfathering existing relationships between an advisor and an individual retirement client.

Other rule interpretations make it clear that any interaction with a client – even so much as handing over a brochure – is likely to be subject to a fiduciary standard. “Everything is advice unless you have a carve-out,” said Abigail Pancoast, chief counsel for Retirement Plan Services with Lincoln Financial Group.

What exactly will be included in carve-outs is likely to be the subject of heated negotiation between regulators and industry between now and the end of the year, and experts said they were looking for the DOL to propose a final rule by next spring. Michelle Kelley, senior vice president and associate counsel with LPL Financial Inc., said disclosure requirements would mean big – and costly – changes to reporting infrastructures and platforms used by financial companies.

Companies would have to provide in-flows, outflows, assets and returns, all of which would mean **big technology investments for many advisors.**

“This is a really big deal,” Saxon said.

*InsuranceNewsNet Senior Writer Cyril Tuohy has covered the financial services industry for more than 15 years. Cyril may be reached at [cyril.tuohy@innfeedback.com](mailto:cyril.tuohy@innfeedback.com).*

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<http://www.benefitspro.com/2015/06/18/opposition-to-dol-fiduciary-rule-takes-shape?>

I included this article to illustrate how insane this is all becoming....see my notes in red....BB

## Opposition to DOL fiduciary rule takes shape

Jun 18, 2015 | By [Nick Thornton](#)

Republican leadership of a House subcommittee tipped their hand with the title of a hearing on the Department of Labor's proposed fiduciary rule.

Seconds into the inquiry—**“Restricting Access to Financial Advice: Evaluating the Costs and Consequences for Working Families and Retirees”**—the chairman of the Education and Workforce subcommittee on Health, Employment, Labor and Pensions, David Roe, R-Tennessee, threw the first of many haymakers at [Labor's proposal](#).

“We're here to address a regulatory scheme that will hurt a lot of families, retirees and small business owners, and it could not come at a worse time,” said Roe, a medical doctor whose practice has sponsored a 401(k) plan.

Calling for “bold, bipartisan” solutions, Roe said the DOL's proposal would “move the country in the opposite direction,” and that low and middle-income workers will “bear the brunt of this misguided proposal.”

The DOL is working to issue a final fiduciary rule by May 2016, while industry experts wonder about the effect...

Roe said the latest proposal should suffer the same fate as the first proposal the DOL advanced in 2010.

In his opening statement, Labor Secretary Thomas Perez countered that, **while most retirement advisors try to do right by their clients, they operate in a “structurally flawed” system** that misaligns the interests of the financial services industry with their clients.

The proposal's “singular goal” is to realign customers' best interests, said Perez.

In more than two hours of testimony, Perez responded to claims ranging from the specifics of the proposal's prohibited transaction exemptions to the veracity of the Council of Economic Advisors' cost estimates, to whether or not the [DOL adequately consulted with the Securities and Exchange Commission](#).

**Chairman Roe took issue with the \$17 billion IRA investors lose annually from conflicted advice, a number arrived at by the White House's Council of Economic Advisors and widely-cited by proponents of the proposal, as it was in Secretary Perez's testimony.**

**That figure, which Roe said came from a comparison of front-loaded mutual funds and annuities in IRAs, is questionable, because it assumes that when you pay a front-loaded mutual fund fee, you pay that every year.**

“I’ve got a loaded mutual fund in my own retirement plan I haven’t changed in 15 years,” suggesting that higher one-time fees paid with loaded funds can end up being competitive with no-load funds, which can charge **12b-1** fees that are assessed annually.

Beyond more nuanced discussion on the merits of loaded funds and proposed prohibited transaction exemptions against them, Roe suggested the DOL’s plan would make it more difficult for individuals to save for retirement, and more challenging for small business to provide retirement plans.

“It’s a confusing world for people that want to get advice,” said Perez, referring to the split fiduciary and suitability standards that now govern the marketplace.

**“That’s remarkably confusing for consumers,”** he added.

In creating a uniform standard, the proposal will make saving for retirement easier for individuals, and providing retirement plans more clear for small employers, countered Perez.

But questions of the proposal’s workability were also raised from Democrats.

The ranking member on the subcommittee, Jared Polis, D-Colorado, echoed Rep. Roe’s concerns over the Best Interest Contract Exemptions, which would allow advisors to make commissions on products like loaded mutual funds, but not without thorough cost disclosures, including one, five, and 10 year projections of “anticipated” costs.

Polis wondered about the cost-benefit to such an extensive disclosure contract and whether such a complicated contract can provide the average investor with “information they can process.”

“Is that additional burden worth it,” asked Polis.

Maybe the touchiest point in the testimony came from questioning from Education and Workforce Chair John Klein, R-Minnesota, who said he **expects the rule will prove to be unworkable**, and implied the Labor Department had **not been fully forthcoming** in documenting its coordination with the SEC.

Klein said that months of requests for documentation of communication between the agencies had been ignored until just before the hearing, when the **DOL delivered 827 pages of “mostly scheduling emails.”**

“This leads us to believe the Department has still not provided a complete response to our inquiry,” Klein added.

“You’re not claiming executive privilege for not providing more documents, you just haven’t found them yet,” asked Klein.

**The issue presented in the oversight request was whether or not the DOL had collaborated with the SEC,** said Perez.

**“The documents you have, I would respectfully assert, demonstrate both a wide breadth and depth of collaboration with the SEC,”** added Perez.

Perez said that “virtually” every section of the proposed rule involved input from the SEC.

“If the question is were we talking, the answer is ‘a lot’,” countered Perez.

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## **1 agent last week, don’t you need help?**

### **We can help:**

Need help on case prep? Have questions about mutual funds, stocks, bonds? Need help fact finding? We can help you put you case together.

Sometime just a little adjustment is all you need; sometimes just knowing where to find specific information is all you need. We can help!

Call or email me. 360 701-6209.....bbroich@msn.com

# Sales and Marketing

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Feel free to email me questions to put on Open  
MIC...[bbroich@msn.com](mailto:bbroich@msn.com)



**Questions** this week regarding beneficiaries, tontines and leads, BTW...**Thanks for the questions**, they help all of us!

**Q:** Bill, recently a good prospect decided against buying an annuity on the grounds everything was too complicated and she was frozen by what decision to make. Could you outline basic points about risk so I can have something to work with?

**A:** I will try but this is way more involved than a simple answer about risks. First let me outline **5** for you.

I like to keep this simple, here are the obvious risks associated with retirement and life planning.

1. Market volatility risk
2. Longevity risk
3. Health care costs risk
4. Inflation risk
5. Long-term care needs risk

### **1. Market volatility risk**

Equity market volatility is the biggest threat to retirement income and the equity assets needed to feed it. As we age, time diminishes for any hope of recovery of lost asset value. Understand the need for growth and the need for income, they are two completely separate issues. Fixed indexed annuities coupled with an income rider can help accomplish better risk management.

### **2. Longevity risk**

As lifespans increase, so does the risk of running out of money during retirement. The trouble is, other than Social Security, most retirement plans are not guaranteed to last a lifetime. Social Security is rarely adequate to cover a person's income needs, there is often a need to seek guaranteed income from other sources. These sources can include correct management of other retirement accounts, using a better asset allocation to help with risk management while at the same time setting in place another layer of guarantees for income.

With the IRS allowing for the use of **Qualified Longevity Annuity Contracts** it is possible to use a portion of an IRA to help offset late in life income needs (after age 85). Held inside a qualified retirement account, the QLAC functions as an income-management tool that allows for reduced required minimum distribution requirements so that the account holder, rather than taking RMDs in lump sum starting at age 70.5, can push that income out to later years, (starting as late as age 85) and spread it out over time. There are some limiting factors in using a QLAC based on the percentages of funds allocated to them (25% or the lesser of \$125,000)

### **3. Health care cost risk**

Always the gorilla in the room, health care costs have escalated to the point that practical planning needs to be adjustable and durable. No one is quite sure what Medicare might look like in the future and how much health insurance expense will need to be covered by the individual. A recent report states that the out of pocket

expense per individual could be as high as \$400,000 over an extended lifetime. The point is this, having funds that are guaranteed and available is a check mate against any exposure to risk.

#### **4. Inflation risk**

Inflation has always been with us and inflation will certainly come again. It is inevitable. When planning income protection against inflation, having funds be available in levels can help offset problems. As an example, using a portion of funds as an income annuity for a short period (say 5 years) and sending other funds ahead for the next 5 years and longer can take advantage of income guarantees offered in annuities. Some income riders will guarantee 7% (or possible higher) and they can be assessed in whole or in part as the needs arise. Once again, avoiding risk is essential to inflation income planning.

Government programs such as social security have built in cost of living riders that can help with additional income.

#### **5. Long-term care risk**

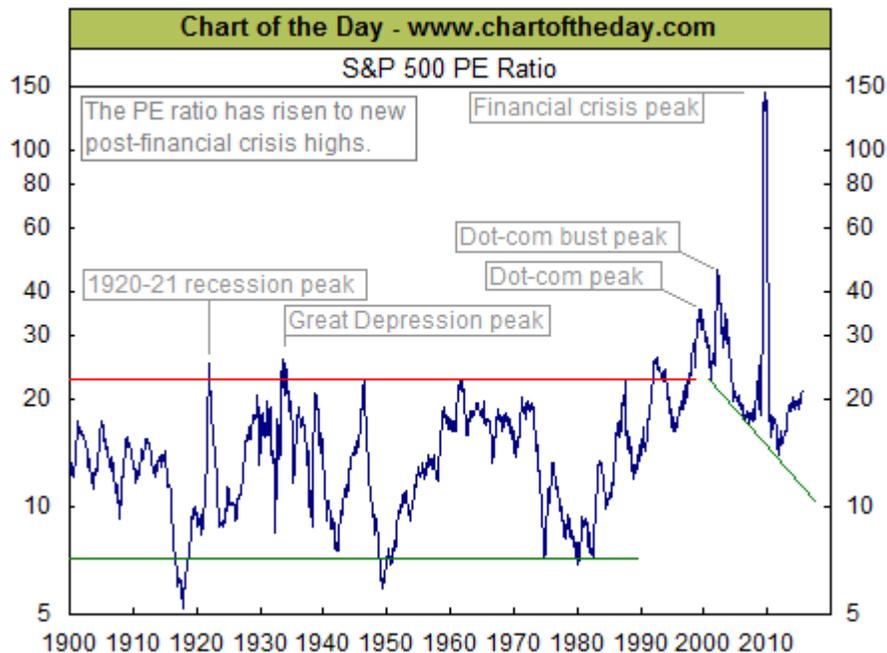
The US Government estimates that nearly 70% of those over age 65 will need some form of long term care services. With the cost rising steadily, it become essential to have funds available to cover these costs, the problem is obvious, how much money will you need, and for how long will you need it? These are impossible questions for anyone to answer. It is possible to buy an insurance policy, but premiums are not guaranteed and the cost is also escalating. A premium paid in 1999 of \$1000 could easily be \$8,000 or more by 2015. Where does a retiree on fixed income find those dollars. Many are turning to asset based LTC solutions such as cash value in an annuity or a LTC rider in tandem with a life insurance policy.

Once again, an insurance based solution will trump investment solution.

Here is a good source from the American College which offers more about Retirement Risk Solution:

<http://www.theamericancollege.edu/assets/pdfs/Managing%20Risks%20and%20Solutions.pdf>

**Q:** My client thinks stocks are not overpriced; he refers to the PE Ratio, what is that and how do we argue the issue of annuities?



A valuation ratio of a company's current share price compared to its per-share earnings.

Calculated as:

### **Market Value per Share / Earnings per Share (EPS)**

For example, if a company is currently trading at \$43 a share and earnings over the last 12 months were \$1.95 per share, the P/E ratio for the stock would be 22.05 ( $\$43/\$1.95$ ).

Generally speaking, when the PE ratio is high, stocks are considered to be expensive. When the PE ratio is low, stocks are considered to be inexpensive. From 1900 into the mid-1990s, the PE ratio tended to peak in the low to mid-20s (red line) and trough somewhere around seven (green line).

## How to use the prospectus to sell against variable annuities.

Variable annuities are securities and therefore must be sold with greater disclosure, this is accomplished by providing a “prospectus” to the prospect. A prospectus is full disclosure of the annuity, investment options and fees and expenses. Using the prospectus to sell against a variable annuity is easy and powerful.

If I am in competition with a variable annuity, I always ask the prospect to show me the prospectus, I then simple point out the fees and expenses to illustrate that cost of ownership. The prospect then need to weigh the advantages and disadvantages of buy my product or the VA as to which is more beneficial to him/her.

When you know the annual expense on a VA, then the prospect will understand how much has to be made to compete with our capped products. It si all there in the prospectus for anyone to see.

Also, you can download any prospectus, print it and take it with you to the prospect, POWERFUL tool knowing how to read, understand and explain a prospectus.

Here is one I recently did; it took me about 10 minutes to secure the information.

**Disclosure:** I am not picking on or bad mouthing this product, I am merely showing you how to access and understand the prospectus. I am no longer security licensed and have no authority to sell variable annuities.

# The VA was Jackson National Perspective II

**Google:** Jackson National Variable Annuity II

**Select:** Jackson Variable Annuities at a Glance

<https://www.jackson.com/annuities/variable/Glance>



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     [Perspective II](#)  
     [Perspective L Series](#)  
 > [Jackson Variable Annuities at a Glance](#)  
     [Value of Optional Benefits](#)  
 [Fixed Index Annuities](#)  
 [Fixed Annuities](#)  
 [Understanding Annuities](#)

**What is a Variable Annuity?**

A variable annuity is a long-term, tax-deferred investment designed for retirement, involves investment risks and may lose value. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

## Jackson Variable Annuities at a Glance

Print

A Broad Range of Investment Choices and Benefit Options

Elite Access**	Perspective II*	Perspective <sup>SM</sup> L Series*
<ul style="list-style-type: none"> <li>Charges (M&amp;E&amp;A*) 1.00%</li> </ul>	<ul style="list-style-type: none"> <li>Charges (M&amp;E&amp;A*) 1.30%</li> </ul>	<ul style="list-style-type: none"> <li>Charges (M&amp;E&amp;A*) 1.70%</li> </ul>
<ul style="list-style-type: none"> <li>Withdrawal Charges 5 years</li> </ul>	<ul style="list-style-type: none"> <li>Withdrawal Charges 7 years</li> </ul>	<ul style="list-style-type: none"> <li>Withdrawal Charges 4 years</li> </ul>
<ul style="list-style-type: none"> <li>Initial Investment \$5,000 Nonqualified \$2,000 Qualified</li> </ul>	<ul style="list-style-type: none"> <li>Initial Investment \$10,000 Nonqualified \$5,000 Qualified</li> </ul>	<ul style="list-style-type: none"> <li>Initial Investment \$10,000 Nonqualified \$10,000 Qualified</li> </ul>
<ul style="list-style-type: none"> <li>Investment Options More than 100 professionally managed investment options</li> </ul>	<ul style="list-style-type: none"> <li>Investment Options More than 90 professionally managed investment options</li> </ul>	<ul style="list-style-type: none"> <li>Investment Options More than 90 professionally managed investment options</li> </ul>
<b>Living Benefit Choices</b> <ul style="list-style-type: none"> <li>None</li> </ul>	<b>Living Benefit Choices</b> <ul style="list-style-type: none"> <li>10 guaranteed minimum living benefits, including lifetime withdrawal options and return of premium options</li> </ul>	<b>Living Benefit Choices</b> <ul style="list-style-type: none"> <li>10 guaranteed minimum living benefits, including lifetime withdrawal options and return of premium options</li> </ul>
<b>Death Benefit Choices</b> <ul style="list-style-type: none"> <li>None</li> </ul>	<b>Death Benefit Choices</b> <ul style="list-style-type: none"> <li>Highest quarterly anniversary value option</li> <li>Annual Increase options or combination of both</li> </ul>	<b>Death Benefit Choices</b> <ul style="list-style-type: none"> <li>Highest quarterly anniversary value option</li> </ul>
<b>Additional Withdrawal Options</b> <ul style="list-style-type: none"> <li>Liquidity Option</li> </ul>	<b>Additional Withdrawal Options</b> <ul style="list-style-type: none"> <li>20% free withdrawal</li> <li>5-year withdrawal charge</li> </ul>	<b>Additional Withdrawal Options</b> <ul style="list-style-type: none"> <li>None</li> </ul>
<a href="#">Learn more about Elite Access</a>	<a href="#">Learn more about Perspective II</a>	<a href="#">Learn more about Perspective L Series</a>

\*Mortality & Expense Risk & Administrative Charges.

\*\*State variations may apply.

Optional benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.



The first thing you see at the top is the M/E (mortality and expense fee) 1.3%  
 Click on the link in middle column: **Learn more**

Click current prospectus on **right**

**Here is entire prospectus**

See tab with fees and expenses? **Click it**

**FEES AND EXPENSES TABLES**

The following tables describe the fees and expenses that you will pay when purchasing, owning and surrendering the Contract. The first table (and footnotes) describes the fees and expenses that you will pay at the time that you purchase the Contract, surrender the Contract or transfer cash value between investment options. Fees and expenses also may apply after the Income Date. For more information, please see "Commutation Fee" on page 47, and "INCOME PAYMENTS (THE INCOME PHASE)" beginning on page 139.

Owner Transaction Expense:	
Front-end Sales Load	None
Maximum Withdrawal Charge <sup>1</sup> <i>Percentage of Premium withdrawn, (if applicable)</i>	8.5%
Maximum Contract Enhancement Recapture Charge <sup>2</sup> <i>Percentage of the corresponding Premiums withdrawn with a Contract Enhancement</i>	4.5%
Maximum Premium Taxes <sup>3</sup> <i>Percentage of each Premium</i>	3.5%
Transfer Charge <sup>4</sup> <i>Per transfer after 15 in a Contract Year</i>	\$25
Expedited Delivery Charge <sup>5</sup>	\$22.50

<sup>1</sup> The withdrawal charge is a schedule lasting seven Completed Years following each Premium as shown in the table below, and there is an optional withdrawal charge schedule (that is shorter) available (state variations may apply), also shown in the table below:

Withdrawal Charge (as a percentage of Premium payments)	Completed Years Since Receipt Of Premium							
	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7+
Base Schedule	8.5%	7.5%	6.5%	5.5%	5%	4%	2%	0
Five-year Schedule	8%	7%	6%	4%	2%	0	0	0

For more information about withdrawal charges, please see "Withdrawal Charge" under "Contract Charges" beginning on page 32.  
<sup>2</sup> For more information about recapture charges, please see "Contract Enhancement Recapture Charge" under "Contract Charges", beginning on page 34.  
<sup>3</sup> Premium taxes generally range from 0 to 3.5% and vary by state.  
<sup>4</sup> We do not count transfers in conjunction with dollar cost averaging, earnings sweep, automatic rebalancing, and periodic automatic transfers.  
<sup>5</sup> For overnight delivery on Saturday, otherwise, the overnight delivery charge is \$10 for withdrawals. We also charge \$20 for wire transfers in connection with withdrawals.

The next table (and footnotes) describes the fees and expenses that you will pay periodically during a Contract, not including the Funds' fees and expenses.

Periodic Expenses:
Base Contract
Annual Contract Maintenance Charge <sup>6</sup>
Separate Account Annual Expenses <i>Annual percentage of average daily account value of Investment Divisions</i>
Mortality And Expense Risk Charge
Administration Charge <sup>7</sup>
Total Separate Account Annual Expenses for Base Contract

**Optional Endorsements:** - A variety of optional endorsements to the Contract are available. The options below include endorsements and applicable charges for endorsements that were previously sold but are no longer added to a Contract. Please see the footnotes for additional information on the various optional endorsements.

The following optional endorsement charges are based on average daily Contract Value in the Investment deducted daily as part of the calculation of the value of the Accumulation Unit. You may select one from

Earnings Protection Benefit Maximum Annual Charge ("EarningsMax") <sup>8</sup>
5% Contract Enhancement Maximum Annual Charge (not currently offered as of October 15, 2012) <sup>10</sup>
4% Contract Enhancement Maximum Annual Charge (not currently offered as of October 15, 2012) <sup>10</sup>
3% Contract Enhancement Maximum Annual Charge (not currently offered as of October 15, 2012) <sup>10</sup>
2% Contract Enhancement Maximum Annual Charge (not currently offered as of October 15, 2012) <sup>11</sup>
Five-year Withdrawal Schedule Maximum Annual Charge
20% Additional Free Withdrawal Maximum Annual Charge

The following optional death benefit endorsement charges are benefit based. Please see the footnotes for a the various optional death benefit endorsement charges. You may select one of the available benefits: Inter

Benefit Based Charges:
5% Roll-up Death Benefit Maximum Annual Charge (no longer offered as of April 28, 2014) <sup>12</sup>
Roll-up Guaranteed Minimum Death Benefit ("GMDB") Maximum Annual Charge <sup>13</sup>
Highest Quarterly Anniversary Value Death Benefit Maximum Annual Charge <sup>14</sup>
Combination 5% Roll-up and Highest Quarterly Anniversary Value Death Benefit Maximum Annual Charge (no longer offered as of April 28, 2014) <sup>15</sup>
Combination Roll-up and Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit ("GMDB")

Ta Da!!!

This is page 4 and 5 and shows expenses  
 Now scroll down to 5-6 for more fee disclosure  
 Page 10 has the investment fee disclosure

<b>Fund Operating Expenses</b> <i>(As an annual percentage of each Fund's average daily net assets)</i>					
<b>Fund Name</b>	<b>Management Fee</b>	<b>Distribution and/or Service (12b-1) Fees</b>	<b>Other Expenses</b>	<b>Acquired Fund Fees and Expenses</b>	<b>Total Annual Fund Operating Expenses</b>
JNL/Franklin Templeton Mutual Shares	0.72%	0.20%	0.11% <sup>F</sup>	0.01%	1.04%
JNL/Franklin Templeton Small Cap Value	0.77%	0.20%	0.11% <sup>F</sup>	0.01%	1.09%
JNL/Goldman Sachs Core Plus Bond	0.58%	0.20%	0.10% <sup>F</sup>	0.01%	0.89%
JNL/Goldman Sachs U.S. Equity Flex	0.80%	0.20%	0.93% <sup>G</sup>	0.01%	1.94%
JNL/Invesco Global Real Estate	0.70%	0.20%	0.15% <sup>G</sup>	0.00%	1.05%
JNL/Invesco International Growth	0.62%	0.20%	0.16% <sup>G</sup>	0.01%	0.99%
JNL/Invesco Large Cap Growth	0.66%	0.20%	0.10% <sup>F</sup>	0.00%	0.96%
JNL/Invesco Mid Cap Value	0.68%	0.20%	0.11% <sup>F</sup>	0.01%	1.00%
JNL/Ivy Asset Strategy	0.84% <sup>I</sup>	0.20%	0.15% <sup>G</sup>	0.00%	1.19%
JNL/JPMorgan International Value	0.65%	0.20%	0.15% <sup>G</sup>	0.00%	1.00%
JNL/JPMorgan MidCap Growth	0.64%	0.20%	0.10% <sup>F</sup>	0.00%	0.94%
JNL/JPMorgan U.S. Government & Quality Bond	0.39%	0.20%	0.10% <sup>F</sup>	0.01%	0.70%
JNL/Mellon Capital European 30	0.30%	0.20%	0.21% <sup>H</sup>	0.00%	0.71%
JNL/Mellon Capital Pacific Rim 30	0.31%	0.20%	0.21% <sup>H</sup>	0.00%	0.72%
JNL/Mellon Capital S&P 400 MidCap Index	0.25%	0.20%	0.12% <sup>F</sup>	0.00%	0.57%
JNL/Mellon Capital Small Cap Index	0.25%	0.20%	0.10% <sup>F</sup>	0.00%	0.55%
JNL/Mellon Capital International Index	0.25%	0.20%	0.17% <sup>G</sup>	0.00%	0.62%
JNL/Mellon Capital Bond Index	0.27%	0.20%	0.10% <sup>F</sup>	0.01%	0.58%
JNL/Mellon Capital Dow Jones U.S. Contrarian	0.32%	0.20%	0.18% <sup>G</sup>	0.00%	0.70%

In less than 10 minutes I can show an overview of this product, I can do it on my laptop, I can use the prospectus shown to the prospect, I can make copies of the prospectus and go over them with the prospect. I am sure this JACKSON National VA is a fine product, but by showing the fees and expenses I can level the playing field so my prospect can make the very best decision for him/her.

Variable annuities have their place and possible this product is a good choice but without understand the fees and expenses associated with it, that can be an issue. Also, make sure you completely explain any fees associated with an FIA you are considering, to make the decision for the prospect fair.

Always be transparent.

Here is our video section; variable annuities are the first one:  
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# TriVysta™ Fixed Indexed Annuity

Navigating the retirement landscape.

Rate Sheet  
Effective 7/1/2015

## Index Strategies

## Rates

S&P 500	1-Year Pt-to-Pt w/Annual Cap	4.25%
CROCI Sectors II 5.5% VC Index	1-Year Pt-to-Pt w/Spread	2.70%
CROCI Sectors II 5.5% VC Index	2-Year Pt-to-Pt w/Participation	80%
CROCI Sectors II Index	5-Year Pt-to-Pt w/Participation	35%
MS Diversified Select Index	1-Year Pt-to-Pt w/Participation	80%
MS Diversified Select Index	2-Year Pt-to-Pt w/Participation	100%
MS Diversified Select Index	5-Year Pt-to-Pt w/Participation	120%

## Index Strategies

## Rates

1-Year Fixed	2.20%
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Interest rates as stated are effective on the date of this form and are subject to change in the future at the discretion of the Company. To verify current rates, contact your Internal Sales Representative.

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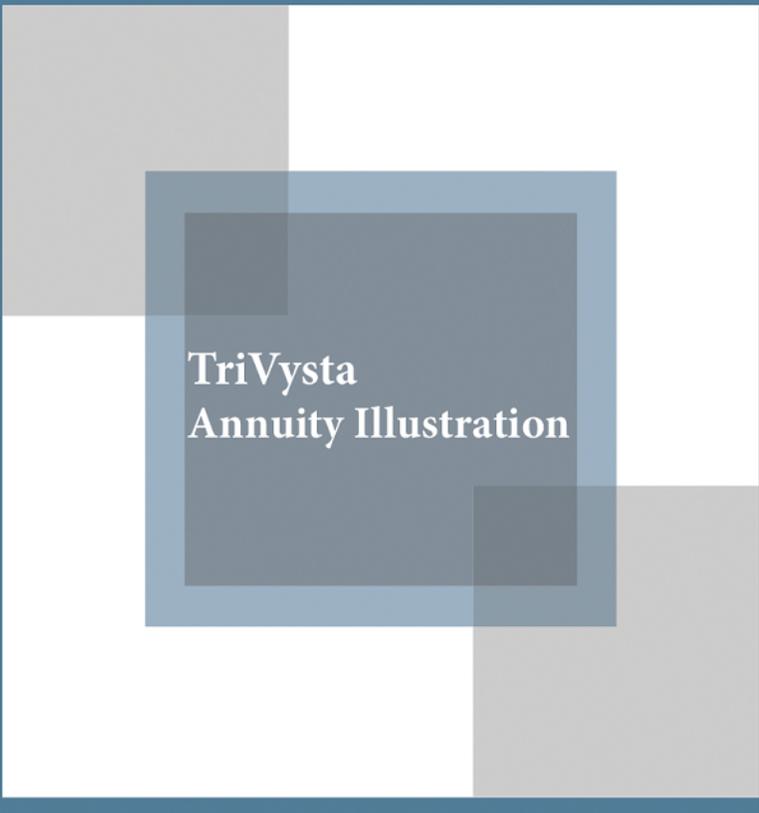
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# GUGGENHEIM LIFE AND ANNUITY

**Prepared For**  
Valued Client

**Prepared On**  
June 29, 2015

**Prepared By**  
Valued Agent  
Texas

A graphic consisting of several overlapping squares in shades of blue and grey. The central focus is a dark blue square containing the text 'TriVysta Annuity Illustration' in white serif font. Other squares in lighter blue and grey are layered behind and around it, creating a modern, abstract design.

## TriVysta Annuity Illustration

## Contents

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Guaranteed Values	4
Hypothetical Values - Most Recent 10-calendar year period	5
Hypothetical Values - Comparison of Historical Periods	8
MVA Impact on Surrender Value	10
Rider Values	11
Index Information Report	14

## About Your Illustration

Prepared By  
**Valued Agent**  
Texas

### Customer / Plan Information

**Valued Client**  
Male, Age 60

Purchase Payment	\$500,000.00
Plan Type	Non-Qualified
Income Benefit	Single Lifetime Income
Illustrated Income Start Year	5
Issue State	Texas
Illustration Date	June 29, 2015

On the next few pages, you'll find examples of how changes in an external index could affect the values and benefits of the TriVysta Annuity over a period of years. Guggenheim Life and Annuity Company, or "Guggenheim Life" has prepared this illustration along with your financial professional, to help you decide whether the TriVysta Annuity is right for you.

### Thank you for considering TriVysta Annuity

The TriVysta Annuity is a single premium deferred fixed index annuity. An annuity is an insurance contract between a contract owner and a life insurance company. A fixed index annuity earns interest based on changes in an external index. Contract values may be affected by an external index (or indices); however, this contract does not directly participate in any stocks, bonds, or equity investments. You do not own any shares of an index fund or any equity or bond investments. The indices do not include the dividends paid on the stocks underlying a stock index. Stock dividends are not reflected in the interest we credit to your contract. It is not possible to invest directly in an index. The value of a fixed index annuity will not drop below a guaranteed minimum value specified in the contract. Product availability and features may vary, and some features may not be available in all states. Guggenheim Life is not licensed in New Jersey or New York.

Guarantees are backed by the financial strength and claims paying ability of Guggenheim Life. The purchase of an annuity is an important financial decision. You should have a full discussion with your Guggenheim Life agent before making any decisions.

### This is a hypothetical illustration, and not a contract

The purpose of this illustration is to demonstrate how index performance may affect Contract Values over an extended period of time. THIS ILLUSTRATION IS NOT INTENDED TO SERVE AS A PROJECTION OR PREDICTION OF FUTURE VALUES OR RESULTS, AND THE VALUES SHOWN ARE NOT GUARANTEED (UNLESS SPECIFIED AS GUARANTEED).

Hypothetical values are calculated based on actual historical performance of the selected indices, assuming the TriVysta Annuity had been available at that time - which it was not.

Hypothetical values assume the index will repeat historical performance and that the current caps, annual fixed rate, and annuity payout rate will not change. IT IS LIKELY THAT THE INDEX WILL NOT REPEAT HISTORICAL PERFORMANCE AND THAT THE CURRENT CAPS, SPREADS, ANNUAL FIXED RATE, AND ANNUITY PAYOUT RATE WILL CHANGE. ACTUAL VALUES MAY BE HIGHER OR LOWER THAN THE HYPOTHETICAL VALUES SHOWN, BUT WILL NOT BE LESS THAN THE GUARANTEED VALUES SHOWN.

### Legal Notices

This contract does not directly participate in any stock, debt or other investments. The contract illustrated is designed for accumulation of funds for future needs or retirement. Only holding this contract for a short period of time may not be in the buyer's best interest.

This illustration is not intended as a complete discussion of this annuity contract. In order to obtain a complete understanding, please read your annuity contract carefully. This illustration is not intended to be a substitute for the annuity contract. The terms of the annuity contract are controlling in all cases.

## Definitions and Key Terms

**Fixed Rate Strategy Value** In this illustration, a fixed rate strategy value equals the amount applied to the 1-year fixed rate strategy, less any amounts withdrawn, including any early surrender charges deducted from those amounts, plus interest credited at the 1-year fixed interest rate.

**Guaranteed Rate** The Guaranteed Minimum Rate is shown on the Declarations Page of your contract.

**Indexed Strategy Value** In this illustration, an indexed strategy value equals the amount applied to an indexed strategy plus Index Credits if any, credited less any gross withdrawals, plus any net reallocations.

**Account Value** The account value equals the premium you pay into your annuity and any interest we credit. Withdrawals, surrender charges, and any other fees or charges, will decrease your account value dollar-for-dollar.

**Surrender Charge** A surrender charge is applied to withdrawals in excess of the free withdrawal amount and full surrenders within the first 10 contract years, and is calculated according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

**Surrender Value** The surrender value equals the account value, plus / minus the market value adjustment that would apply on a surrender, and minus the surrender charge that would apply on a surrender. Your cash surrender value will never be less than the Minimum Guaranteed Contract Value.

**Index Credits** The Index Credit is the amount credited to the Strategy at the end of each term. It is arrived at by applying the rates from the particular strategy to the growth in the index over the term. Credits can only be applied at the end of the term.

**Minimum Guaranteed Contract Value (MGCV)** The MGCV equals 87.50% of the premium you pay into your annuity. We credit interest to the MGCV at an annual interest rate no less than 1.00%. Withdrawals will decrease your MGCV dollar-for-dollar.

**Withdrawals** Other than withdrawals of earned interest, the minimum withdrawal amount is \$500. A minimum of \$5,000 must remain in your account after any withdrawal. See Taxes section below.

**Free Withdrawal Allowance** After the first contract year, 10% of the Account Value on the previous contract anniversary may be withdrawn without a surrender charge. This free withdrawal allowance is not cumulative, and unused amounts do not carry over to the next contract year.

**Surrenders** The amount paid on a surrender shall be the greater of (1) the Surrender Value reduced by rider fees and charges; or (2) the MGCV.

**Death Benefit** The death benefit shall be the greater of (1) the account value, reduced by rider fees and charges, premium tax, or other taxes not previously deducted; or (2) the MGCV. A spouse who is the surviving joint owner or sole surviving joint owner or sole surviving beneficiary may become the successor owner. No death benefit will be paid on your death if your spouse becomes the successor owner.

**Required Minimum Distributions** If your annuity is a tax-qualified contract, it must comply with the required minimum distribution rules set out in the tax qualification endorsement. Those rules generally require certain distributions to be made beginning at age 70 ½. The illustrations do not reflect these distributions, which will reduce the contract values shown unless the required minimum distribution is satisfied from another source. In the case of an Inherited IRA, certain minimum distributions are required each year, although the illustrations do not reflect these required distributions, which will reduce the contract values shown.

**Taxes** If a state premium tax applies to your annuity, it will be deducted from your account value at the time it is imposed. The projections in this illustration assume that no state premium tax applies. You will pay ordinary income taxes on the earned interest when you request annuity benefit payments, surrender your annuity, or take a withdrawal. If your annuity received pre-tax or tax-deductible contributions under a tax-qualified retirement plan, you will pay ordinary income taxes on those contributions when they are paid out. In addition, you may pay a 10% federal penalty tax on the taxable amount of any payment you receive before age 59 ½. You should consult a tax professional for more information about taxes on distributions from your annuity and penalty taxes that may apply.

**Point to Point** The index credit is based on the gain in the index from two points in time, the beginning of the term and the end of the term.

**Participation Rate** Participation Rate is a preset limit that we use to calculate the Index Credit for an index allocation with some crediting methods. The Participation Rate for the first Contract Year is established when you purchase your Contract. On the Contract Anniversary of the Term, we may change this rate for the coming Term, but it will never be less than the guaranteed minimum.

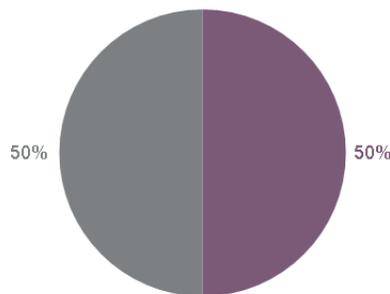
**Caps** A cap is a preset limit that we use to calculate the Index Credit for an index allocation with some crediting methods. With some point-to-point crediting options, we apply a cap. If the change exceeds the cap, the interest rate is equal to the cap percentage. Caps for the first Term are established when you purchase your Contract. On the Contract Anniversary of the Term, we may change these caps for the coming Term. Caps will never be less than the guaranteed minimum rate.

**Spread** A Spread is a preset amount that is subtracted from the growth rate of some of the index crediting strategies. It is declared as an annual rate at the beginning of each term for the strategy it applies to. After the growth rate of the index is determined, the spread is deducted from that growth to arrive at the amount credited to the strategy. On the Contract Anniversary of the Term, we may change the spread for the coming Term, but it will never be more than the guaranteed maximum.

**Benefit Base** The Benefit Base is the amount used for the purpose of calculating your Lifetime Withdrawal Amount. It is equal to the premium plus 10% accumulated by adding the amounts credited to your contract plus 4%.

**Purchase Payments** Your initial purchase payment is allocated between the following interest strategies:

	<u>Percent Allocated</u>	<u>Guaranteed Cap, Spread, or Participation</u>
1-Year Fixed Rate - 2.00%	0%	1.00%
S&P 500 1-Year Point-To-Point With Cap - 4.00%	0%	1.00%
■ CROCI Sectors II USD 5.5% Volatility Control Index 1-Year Point-To-Point With Spread - 2.70%	50%	7.00%
CROCI Sectors II USD 5.5% Volatility Control Index 2-Year Point-To-Point With Participation - 80%	0%	30%
CROCI Sectors II USD Index 5-Year Point-To-Point With Participation - 35%	0%	10%
Morgan Stanley Diversified Select Index 1-Year Point-To-Point With Participation - 70%	0%	30%
■ Morgan Stanley Diversified Select Index 2-Year Point-To-Point With Participation - 100%	50%	30%
Morgan Stanley Diversified Select Index 5-Year Point-To-Point With Participation - 120%	0%	30%



## Guaranteed Values

Here's how the TriVysta Annuity might look over a 35-year period. The values show what would happen if the indexed allocations earn zero index credits and the fixed allocation earns the minimum annual fixed rate of 1.00% in all years.

Prepared By:		Valued Agent				Type of Funds:		Non-Qualified	
Prepared For:		Valued Client				Purchase Payment:		\$500,000.00	
		Male, Age 60							
End Of Year	Age	Purchase Payment	Credited Interest	Lifetime Income Withdrawal	Lifetime Income Rider Charge	Account Value	Surrender Value	Death Benefit	Benefit Base
1	60	500,000	0	0	4,500	495,500	450,905	495,500	572,000
2	61	0	0	0	4,460	491,041	451,306	491,041	594,880
3	62	0	0	0	4,419	486,621	451,620	486,621	618,675
4	63	0	0	0	4,380	482,242	455,264	482,242	643,422
5	64	0	0	32,171	4,051	446,020	427,324	446,020	635,701
6	65	0	0	32,171	3,725	410,124	399,104	410,124	627,671
7	66	0	0	32,171	3,402	374,551	370,603	374,551	619,320
8	67	0	0	32,171	3,081	341,816	341,816	341,816	610,635
9	68	0	0	32,171	2,764	312,741	312,741	312,741	601,602
10	69	0	0	32,171	2,450	283,376	283,376	283,376	592,209
11	70	0	0	32,171	2,138	253,717	253,717	253,717	582,439
12	71	0	0	32,171	1,829	223,761	223,761	223,761	572,279
13	72	0	0	32,171	1,523	193,506	193,506	193,506	561,712
14	73	0	0	32,171	1,220	162,948	162,948	162,948	550,722
15	74	0	0	32,171	920	132,085	132,085	132,085	539,293
16	75	0	0	32,171	622	100,913	100,913	100,913	527,407
17	76	0	0	32,171	327	69,429	69,429	69,429	515,045
18	77	0	0	32,171	34	37,631	37,631	37,631	502,189
19	78	0	0	32,171	0	0	0	0	0
20	79	0	0	32,171	0	0	0	0	0
21	80	0	0	32,171	0	0	0	0	0
22	81	0	0	32,171	0	0	0	0	0
23	82	0	0	32,171	0	0	0	0	0
24	83	0	0	32,171	0	0	0	0	0
25	84	0	0	32,171	0	0	0	0	0
26	85	0	0	32,171	0	0	0	0	0
27	86	0	0	32,171	0	0	0	0	0
28	87	0	0	32,171	0	0	0	0	0
29	88	0	0	32,171	0	0	0	0	0
30	89	0	0	32,171	0	0	0	0	0
31	90	0	0	32,171	0	0	0	0	0
32	91	0	0	32,171	0	0	0	0	0
33	92	0	0	32,171	0	0	0	0	0
34	93	0	0	32,171	0	0	0	0	0
35	94	0	0	32,171	0	0	0	0	0

Lifetime Income Withdrawals assumes Single Lifetime Income payout starting in year 5.

## Hypothetical Values - Most Recent 10-calendar year period

Here's how the TriVista 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: Valued Agent  
 Prepared For: Valued Client  
 Male, Age 60

Type of Funds: Non-Qualified  
 Purchase Payment: \$500,000.00

End Of Year	Age	Purchase Payment	Credited Interest	Lifetime Income Withdrawal	Lifetime Income Rider Charge	Account Value	Surrender Value	Death Benefit	Benefit Base
1	60	500,000	17,050	0	4,653	512,397	466,281	512,397	589,732
2	61	0	68,466	0	5,228	575,635	528,440	575,635	684,526
3	62	0	19,379	0	5,355	589,659	547,092	589,659	732,062
4	63	0	24,066	0	5,524	608,202	569,755	608,202	786,373
5	64	0	17,654	39,319	5,279	581,258	547,673	581,258	795,296
6	65	0	61,703	39,765	5,429	597,767	568,797	597,767	849,924
7	66	0	0	42,496	4,997	550,274	528,954	550,274	839,725
8	67	0	32,923	42,496	4,866	535,835	520,135	535,835	863,358
9	68	0	21,740	43,168	4,630	509,777	499,790	509,777	875,607
10	69	0	20,161	43,780	4,375	481,782	477,036	481,782	886,067
11	70	0	13,799	44,303	4,062	447,216	447,216	447,216	889,785
12	71	0	53,381	44,489	4,105	452,003	452,003	452,003	934,624
13	72	0	12,664	46,731	3,761	414,174	414,174	414,174	936,579
14	73	0	16,211	46,829	3,452	380,103	380,103	380,103	942,199
15	74	0	9,583	47,110	3,083	339,493	339,493	339,493	940,859
16	75	0	35,392	47,110	2,950	324,826	324,826	324,826	966,307
17	76	0	0	48,315	2,489	274,022	274,022	274,022	954,711
18	77	0	15,707	48,315	2,173	239,241	239,241	239,241	958,987
19	78	0	7,746	48,315	1,788	196,884	196,884	196,884	955,155
20	79	0	6,892	48,315	1,399	154,061	154,061	154,061	950,280
21	80	0	3,068	48,315	979	107,834	107,834	107,834	901,965
22	81	0	7,826	48,315	606	66,739	66,739	66,739	853,650
23	82	0	531	48,315	171	18,784	18,784	18,784	805,334
24	83	0	0	48,315	0	0	0	0	0
25	84	0	0	48,315	0	0	0	0	0
26	85	0	0	48,315	0	0	0	0	0
27	86	0	0	48,315	0	0	0	0	0
28	87	0	0	48,315	0	0	0	0	0
29	88	0	0	48,315	0	0	0	0	0
30	89	0	0	48,315	0	0	0	0	0
31	90	0	0	48,315	0	0	0	0	0
32	91	0	0	48,315	0	0	0	0	0
33	92	0	0	48,315	0	0	0	0	0
34	93	0	0	48,315	0	0	0	0	0
35	94	0	0	48,315	0	0	0	0	0

Lifetime Income Withdrawals assumes Single Lifetime Income payout starting in year 5.

## Historical Indexed Strategy Values

CROCI Sectors II USD 5.5% Volatility Control Index 1-Year Point-To-Point With Spread - 2.70%

The values show what would happen over a 35-year period if this strategy earned interest using current rates, caps, spread, and/or participation 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:	Valued Agent	Type of Funds:	Non-Qualified
Prepared For:	Valued Client	Purchase Payment:	\$500,000.00
	Male, Age 60		

End Of Year	Age	Guaranteed Values				Current Values (Non-Guaranteed)			
		Premium	Index Change	Interest Rate	Withdrawals, Benefits, Charges	Strategy Account Value	Credited Interest Rate	Withdrawals, Benefits, Charges	Strategy Account Value
1	60	250,000	9.52%	0.00%	2,250	247,750	6.82%	2,403	264,647
2	61	0	17.44%	0.00%	2,230	245,520	14.74%	2,733	300,923
3	62	0	9.14%	0.00%	2,210	243,311	6.44%	2,883	317,419
4	63	0	-10.77%	0.00%	2,190	241,121	0.00%	2,857	314,562
5	64	0	8.70%	0.00%	18,111	223,010	6.00%	23,143	309,074
6	65	0	5.24%	0.00%	17,948	205,062	2.54%	23,801	292,586
7	66	0	-0.76%	0.00%	17,786	187,276	0.00%	23,246	269,339
8	67	0	1.39%	0.00%	17,626	169,649	0.00%	23,037	246,302
9	68	0	12.30%	0.00%	17,468	152,182	9.60%	22,076	245,966
10	69	0	2.12%	0.00%	17,310	134,871	0.00%	23,147	222,818
11	70	0	9.52%	0.00%	17,155	117,717	6.82%	22,435	214,182
12	71	0	17.44%	0.00%	17,000	100,717	14.74%	23,299	219,313
13	72	0	9.14%	0.00%	16,847	83,869	6.44%	24,558	207,419
14	73	0	-10.77%	0.00%	16,696	67,174	0.00%	25,108	182,311
15	74	0	8.70%	0.00%	16,545	50,628	6.00%	24,119	167,775
16	75	0	5.24%	0.00%	16,396	34,232	2.54%	24,615	146,830
17	76	0	-0.76%	0.00%	16,249	17,983	0.00%	22,965	123,865
18	77	0	1.39%	0.00%	16,103	1,880	0.00%	22,758	101,107
19	78	0	12.30%	0.00%	16,086	0	9.60%	21,215	87,639
20	79	0	2.12%	0.00%	16,086	0	0.00%	22,102	65,537
21	80	0	9.52%	0.00%	16,086	0	6.82%	20,986	47,619
22	81	0	17.44%	0.00%	16,086	0	14.74%	21,607	29,886
23	82	0	9.14%	0.00%	16,086	0	6.44%	21,715	8,702
24	83	0	-10.77%	0.00%	16,086	0	0.00%	22,384	0
25	84	0	8.70%	0.00%	16,086	0	6.00%	22,384	0
26	85	0	5.24%	0.00%	16,086	0	2.54%	22,384	0
27	86	0	-0.76%	0.00%	16,086	0	0.00%	22,384	0
28	87	0	1.39%	0.00%	16,086	0	0.00%	22,384	0
29	88	0	12.30%	0.00%	16,086	0	9.60%	22,384	0
30	89	0	2.12%	0.00%	16,086	0	0.00%	22,384	0
31	90	0	9.52%	0.00%	16,086	0	6.82%	22,384	0
32	91	0	17.44%	0.00%	16,086	0	14.74%	22,384	0
33	92	0	9.14%	0.00%	16,086	0	6.44%	22,384	0
34	93	0	-10.77%	0.00%	16,086	0	0.00%	22,384	0
35	94	0	8.70%	0.00%	16,086	0	6.00%	22,384	0

## Historical Indexed Strategy Values

### Morgan Stanley Diversified Select Index 2-Year Point-To-Point With Participation - 100%

The values show what would happen over a 35-year period if this strategy earned interest using current rates, caps, spread, and/or participation 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:	Valued Agent	Type of Funds:	Non-Qualified
Prepared For:	Valued Client	Purchase Payment:	\$500,000.00
	Male, Age 60		

End Of Year	Age	Guaranteed Values					Current Values (Non-Guaranteed)			
		Premium	Index Change	Interest Rate	Withdrawals, Benefits, Charges	Strategy Account Value	Credited Interest Rate	Withdrawals, Benefits, Charges	Strategy Account Value	
1	60	250,000	0.00%	0.00%	2,250	247,750	0.00%	2,250	247,750	
2	61	0	11.89%	0.00%	2,230	245,520	11.89%	2,495	274,713	
3	62	0	0.00%	0.00%	2,210	243,311	0.00%	2,472	272,240	
4	63	0	8.84%	0.00%	2,190	241,121	8.84%	2,667	293,639	
5	64	0	0.00%	0.00%	18,111	223,010	0.00%	21,455	272,185	
6	65	0	21.45%	0.00%	17,948	205,062	21.45%	21,392	305,182	
7	66	0	0.00%	0.00%	17,786	187,276	0.00%	24,247	280,935	
8	67	0	12.70%	0.00%	17,626	169,649	12.70%	24,325	289,533	
9	68	0	0.00%	0.00%	17,468	152,182	0.00%	25,721	263,811	
10	69	0	8.36%	0.00%	17,310	134,871	8.36%	25,008	258,964	
11	70	0	0.00%	0.00%	17,155	117,717	0.00%	25,930	233,034	
12	71	0	11.89%	0.00%	17,000	100,717	11.89%	25,296	232,690	
13	72	0	0.00%	0.00%	16,847	83,869	0.00%	25,935	206,755	
14	73	0	8.84%	0.00%	16,696	67,174	8.84%	25,173	197,792	
15	74	0	0.00%	0.00%	16,545	50,628	0.00%	26,074	171,718	
16	75	0	21.45%	0.00%	16,396	34,232	21.45%	25,445	177,996	
17	76	0	0.00%	0.00%	16,249	17,983	0.00%	27,839	150,156	
18	77	0	12.70%	0.00%	16,103	1,880	12.70%	27,730	138,134	
19	78	0	0.00%	0.00%	16,086	0	0.00%	28,889	109,245	
20	79	0	8.36%	0.00%	16,086	0	8.36%	27,613	88,524	
21	80	0	0.00%	0.00%	16,086	0	0.00%	28,309	60,215	
22	81	0	11.89%	0.00%	16,086	0	11.89%	27,314	36,853	
23	82	0	0.00%	0.00%	16,086	0	0.00%	26,771	10,082	
24	83	0	8.84%	0.00%	16,086	0	8.84%	25,932	0	
25	84	0	0.00%	0.00%	16,086	0	0.00%	25,932	0	
26	85	0	21.45%	0.00%	16,086	0	21.45%	25,932	0	
27	86	0	0.00%	0.00%	16,086	0	0.00%	25,932	0	
28	87	0	12.70%	0.00%	16,086	0	12.70%	25,932	0	
29	88	0	0.00%	0.00%	16,086	0	0.00%	25,932	0	
30	89	0	8.36%	0.00%	16,086	0	8.36%	25,932	0	
31	90	0	0.00%	0.00%	16,086	0	0.00%	25,932	0	
32	91	0	11.89%	0.00%	16,086	0	11.89%	25,932	0	
33	92	0	0.00%	0.00%	16,086	0	0.00%	25,932	0	
34	93	0	8.84%	0.00%	16,086	0	8.84%	25,932	0	
35	94	0	0.00%	0.00%	16,086	0	0.00%	25,932	0	

## Hypothetical Values - Comparison of Historical Periods

CROCI Sectors II USD 5.5% Volatility Control Index 1-Year Point-To-Point With Spread - 2.70%

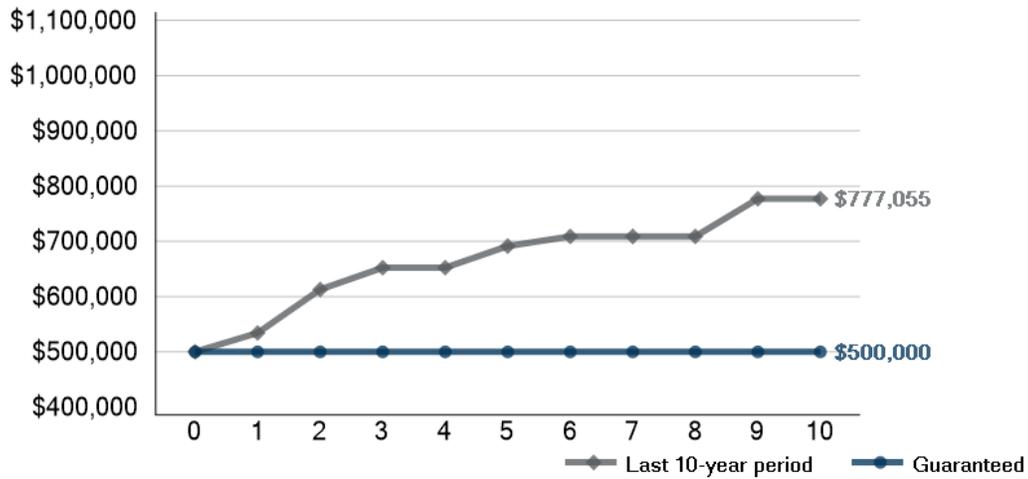
Here's how the TriVysta Annuity might have looked over a 10-year period had you allocated 100% of your purchase payment to this indexed account on January 1st, you did not purchase a rider, and you did not take any withdrawals during the period. The values show what would happen if the stated index earned indexed interest using the current cap, spread, and/or participation for the period indicated.

### Last 10 Period

1/1/2005 - 12/31/2014

Growth rate over the period: 4.51%

End Of Year	Credited Interest Rate	Value
1	6.82%	534,100
2	14.74%	612,826
3	6.44%	652,292
4	0.00%	652,292
5	6.00%	691,430
6	2.54%	708,992
7	0.00%	708,992
8	0.00%	708,992
9	9.60%	777,055
10	0.00%	777,055

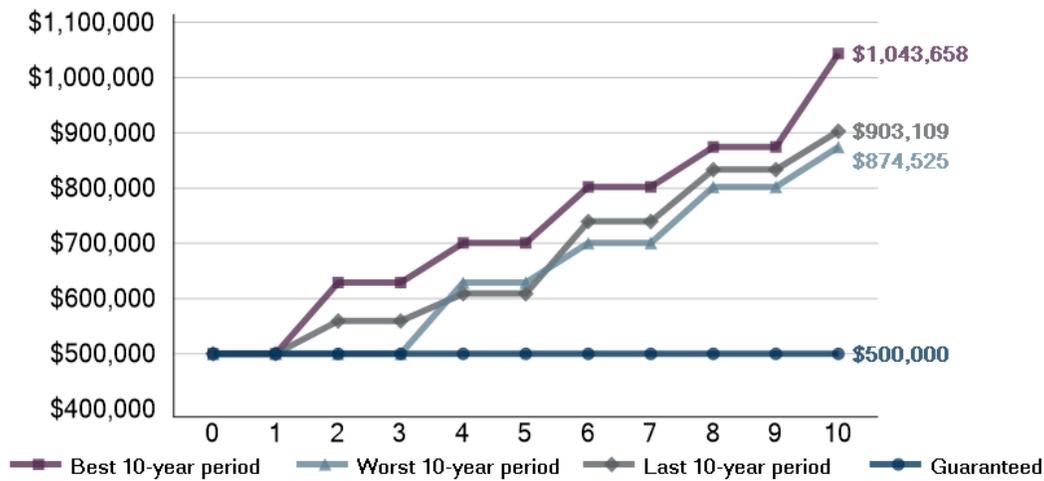


## Hypothetical Values - Comparison of Historical Periods

### Morgan Stanley Diversified Select Index 2-Year Point-To-Point With Participation - 100%

Here's how the TriVysta Annuity might have looked over 3 different 10-year periods had you allocated 100% of your purchase payment to this indexed account. The values show what would happen if the stated index earned indexed interest using the current cap, spread, and/or participation for the periods indicated.

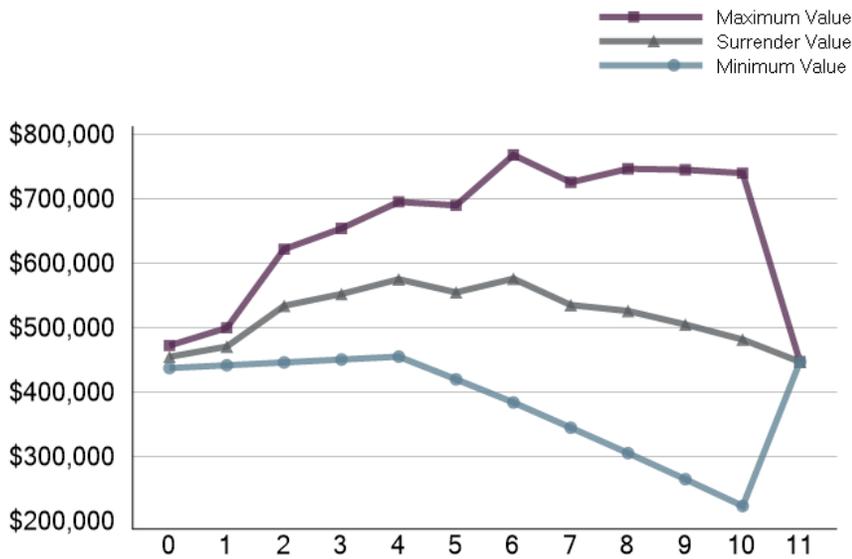
Best 10 Period 1/1/2002 - 12/31/2011 Growth rate over the period: 7.64%			Worst 10 Period 1/1/2000 - 12/31/2009 Growth rate over the period: 5.75%			Last 10 Period 1/1/2005 - 12/31/2014 Growth rate over the period: 6.09%		
End Of Year	Credited Interest Rate	Value	End Of Year	Credited Interest Rate	Value	End Of Year	Credited Interest Rate	Value
1	0.00%	500,000	1	0.00%	500,000	1	0.00%	500,000
2	25.79%	628,950	2	0.00%	500,000	2	11.89%	559,450
3	0.00%	628,950	3	0.00%	500,000	3	0.00%	559,450
4	11.39%	700,587	4	25.79%	628,950	4	8.84%	608,905
5	0.00%	700,587	5	0.00%	628,950	5	0.00%	608,905
6	14.51%	802,243	6	11.39%	700,587	6	21.45%	739,516
7	0.00%	802,243	7	0.00%	700,587	7	0.00%	739,516
8	9.01%	874,525	8	14.51%	802,243	8	12.70%	833,434
9	0.00%	874,525	9	0.00%	802,243	9	0.00%	833,434
10	19.34%	1,043,658	10	9.01%	874,525	10	8.36%	903,109



The Best Period or Worst Period is determined for the underlying index prior to the application of any Caps, Spreads, and/or Participation rates. After the rates are applied the results may be different.

## Maximum MVA Impact on Surrender Value Projected on a Current Basis (Non-Guaranteed)

When you make a withdrawal greater than the free withdrawal amount, the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA will decrease the amount you receive. If interest rates go down, the MVA will increase the amount you receive. The MVA is not applied to free withdrawals or death benefits. Since we cannot predict what the interest rate environment will be in the next 10 years, the graph shows you the highest and lowest amounts that are possible for a full surrender.



## Lifetime Withdrawal Rider Disclosure Page

**Benefit Base** The Benefit Base is a separate fund we maintain strictly for the purpose of calculating your Lifetime Withdrawal Amount (LWA). Until withdrawals occur, the Benefit Base is equal to the Premium, plus a 10% Rider Premium Bonus, increased for 20 years on each anniversary by the amount credited to your annuity plus 4% of the total. Lifetime withdrawals reduce the Benefit Base on a dollar for dollar basis. Excess Withdrawals reduce the Benefit Base on a proportional basis to the reduction in the Account Value. If the Account Value is surrendered, annuitized or entirely withdrawn, the Benefit Base no longer applies.

**Effect of Withdrawals** Withdrawals may be taken during any phase of the contract, but the Account Value, income credits and Benefit Base may be affected. The Benefit Base will be proportionately reduced for any withdrawals taken before benefit payments begin as well as those in excess of the benefit amount once payments have begun.

This rider uses a proportionality concept. If a withdrawal is taken, the Benefit Base will be reduced by the same percentage that is withdrawn from the account value

**Excess Withdrawals** You may always withdraw an amount up to your full Surrender Value from your annuity. However, Excess Withdrawals will adversely impact your Lifetime Withdrawal Amount (LWA). An Excess Withdrawal is either a) any amount greater than your LWA, or b) any amount withdrawn prior to the election date for your LWA. Excess Withdrawals will reduce your Benefit Base and LWA on a proportional basis to the reduction in your Account Value. IT IS IMPORTANT TO UNDERSTAND ANY WITHDRAWAL GREATER THAN THE LIFETIME WITHDRAWAL AMOUNT WILL REDUCE THE LIFETIME WITHDRAWAL AMOUNT IN FUTURE YEARS. Excess Withdrawals may be subject to Surrender Charges and any applicable Market Value Adjustment. Required Minimum Distributions are not considered Excess Withdrawals.

**Rider Charge** There is an annual charge for this rider. The rider charge is a percentage of the Account Value. The rider charge reduces the account value.

**Legal Notices** This illustration is not intended to be a complete discussion of this income rider. In order to obtain a complete understanding, please read your rider carefully. This illustration is not intended to be a substitute for the rider. The terms of the rider are controlling in all cases.

## Lifetime Withdrawal Rider Values Projected on a Guaranteed Basis

Option Selected: Single Lifetime Income      Rollup Bonus: 10%  
 Rider Charge: 0.90%      Rollup Rate: 4%  
 Benefit Start Year: 5      Rollup Period: 20  
 Payout Factor: 5.00%

End Of Year	Age	Premium	Rider Benefit	Account Value Before Charge	Rider Charge	Rollup Amount	Benefit Base
1	60	500,000	0	500,000	4,500	72,000	572,000
2	61	0	0	495,500	4,460	22,880	594,880
3	62	0	0	491,041	4,419	23,795	618,675
4	63	0	0	486,621	4,380	24,747	643,422
5	64	0	32,171	450,070	4,051	-7,721	635,701
6	65	0	32,171	413,849	3,725	-8,030	627,671
7	66	0	32,171	377,953	3,402	-8,351	619,320
8	67	0	32,171	342,380	3,081	-8,685	610,635
9	68	0	32,171	307,128	2,764	-9,033	601,602
10	69	0	32,171	272,192	2,450	-9,394	592,209
11	70	0	32,171	237,572	2,138	-9,770	582,439
12	71	0	32,171	203,262	1,829	-10,160	572,279
13	72	0	32,171	169,262	1,523	-10,567	561,712
14	73	0	32,171	135,567	1,220	-10,989	550,722
15	74	0	32,171	102,176	920	-11,429	539,293
16	75	0	32,171	69,086	622	-11,886	527,407
17	76	0	32,171	36,293	327	-12,362	515,045
18	77	0	32,171	3,795	34	-12,856	502,189
19	78	0	32,171	0	0	0	0
20	79	0	32,171	0	0	0	0
21	80	0	32,171	0	0	0	0
22	81	0	32,171	0	0	0	0
23	82	0	32,171	0	0	0	0
24	83	0	32,171	0	0	0	0
25	84	0	32,171	0	0	0	0
26	85	0	32,171	0	0	0	0
27	86	0	32,171	0	0	0	0
28	87	0	32,171	0	0	0	0
29	88	0	32,171	0	0	0	0
30	89	0	32,171	0	0	0	0
31	90	0	32,171	0	0	0	0
32	91	0	32,171	0	0	0	0
33	92	0	32,171	0	0	0	0
34	93	0	32,171	0	0	0	0
35	94	0	32,171	0	0	0	0

## Lifetime Withdrawal Rider Values Projected on a Current Basis (Non-Guaranteed)

Option Selected: Single Lifetime Income      Rollup Bonus: 10%  
 Rider Charge: 0.90%      Rollup Rate: 4%  
 Benefit Start Year: 5      Rollup Period: 20  
 Payout Factor: 5.00%

End Of Year	Age	Premium	Rider Benefit	Account Value Before Charge	Rider Charge	Rollup Amount	Benefit Base
1	60	500,000	0	517,050	4,653	89,732	589,732
2	61	0	0	580,863	5,228	94,794	684,526
3	62	0	0	595,015	5,355	47,536	732,062
4	63	0	0	613,725	5,524	54,311	786,373
5	64	0	39,319	586,537	5,279	8,923	795,296
6	65	0	39,765	603,196	5,429	54,627	849,924
7	66	0	42,496	555,271	4,997	-10,199	839,725
8	67	0	42,496	540,701	4,866	23,633	863,358
9	68	0	43,168	514,407	4,630	12,249	875,607
10	69	0	43,780	486,157	4,375	10,460	886,067
11	70	0	44,303	451,277	4,062	3,718	889,785
12	71	0	44,489	456,108	4,105	44,839	934,624
13	72	0	46,731	417,935	3,761	1,955	936,579
14	73	0	46,829	383,555	3,452	5,620	942,199
15	74	0	47,110	342,576	3,083	-1,340	940,859
16	75	0	47,110	327,776	2,950	25,448	966,307
17	76	0	48,315	276,510	2,489	-11,596	954,711
18	77	0	48,315	241,414	2,173	4,276	958,987
19	78	0	48,315	198,672	1,788	-3,833	955,155
20	79	0	48,315	155,460	1,399	-4,874	950,280
21	80	0	48,315	108,814	979	-48,315	901,965
22	81	0	48,315	67,345	606	-48,315	853,650
23	82	0	48,315	18,955	171	-48,315	805,334
24	83	0	48,315	0	0	0	0
25	84	0	48,315	0	0	0	0
26	85	0	48,315	0	0	0	0
27	86	0	48,315	0	0	0	0
28	87	0	48,315	0	0	0	0
29	88	0	48,315	0	0	0	0
30	89	0	48,315	0	0	0	0
31	90	0	48,315	0	0	0	0
32	91	0	48,315	0	0	0	0
33	92	0	48,315	0	0	0	0
34	93	0	48,315	0	0	0	0
35	94	0	48,315	0	0	0	0

## Index Information Report

### S&P<sup>®</sup> 500 Index

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In calculating the performance of the Index, Morgan Stanley deducts on a daily basis a servicing cost of 0.50% per annum. This reduces the potential positive change in the Index and thus the amount of interest that will be credited to a fixed index annuity that is allocated to the Index. The volatility control calculation applied by Morgan Stanley may reduce the potential positive change in the Index and thus the amount of interest that will be credited to a fixed index annuity that is allocated to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost to Guggenheim Life and Annuity Company of hedging its interest crediting risk for fixed index annuities with the Index as a crediting option.

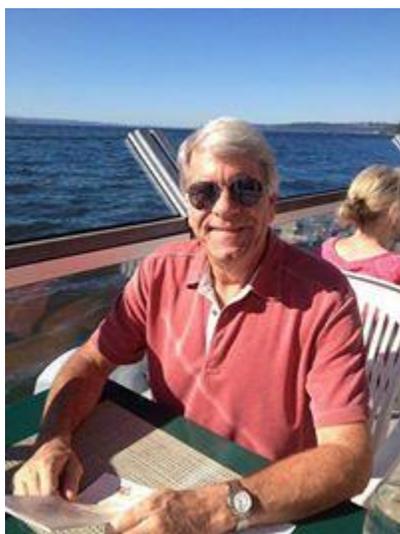
**Risk Factors:** There are risks associated with this Index, which include but are not limited to, 1) The Index may not increase, or may decrease, in value due to a variety of factors, 2) The volatility of the Index could be greater than the target volatility, 3) The volatility target may decrease the performance of the Index in rising markets, 4) It is possible that the Index may be composed of a very small number of ETFs, futures or indices at any time, 5) The Index involves risks associated with foreign exchange, non-U.S. equities, precious metals, other commodities and other asset classes, 6) The Index has a limited performance history and past performance (actual or simulated) is not an indication of future performance, 7) The Index is calculated on an excess return basis and has embedded costs.

**Note on Simulated Data:** Back-testing and other statistical analyses provided herein use simulated analysis and hypothetical circumstances to estimate how the Index may have performed between April 30, 1999 and March 31, 2015, prior to its actual existence. The results obtained from such "back-testing" should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from the results obtained from back-testing. Unlike an actual performance record, simulated results are achieved by means of the retroactive application of a back-tested model itself designed with the benefit of hindsight and knowledge of factors that may have possibly affected its performance. The hypothetical historical performance presented herein has not been verified by an independent third party and such hypothetical historical performance has inherent limitations.

Morgan Stanley provides no assurance or guarantee that any product linked to the Index will operate or would have operated in the past in a manner consistent with these materials. Alternative simulations, techniques, modeling or assumptions might produce significantly different results and prove to be more appropriate. Actual results will vary, perhaps materially, from the simulated returns presented in this document. Because certain ETFs, futures and indices included in the sub-asset classes existed for only a portion of the back-tested period, substitute data has been used for portions of the simulation. Wherever data for one or more ETFs, futures and indices did not exist, the simulation has included the value of each benchmark index less the relevant current expense ratio.

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# Product Information:



Planning for financially savvy clients, an alternative to Section 79 plans and more in this week's newsletter.

Section 79 details tax consequences and requirements of group-term life insurance.

Phone: 253-381-2328

Week of June 29, 2015

[View in Browser](#)

## Marketing Concepts

### Planning for Financially Savvy Clients

Life insurance can be a solution for clients who want to provide a death benefit for their families, but also want flexibility to use benefits during their lifetime as part of a diversified and tax-efficient financial plan.

[MORE](#)

### Enhancing Supplemental Benefit Plans

An executive bonus plan is a great way to help your business clients recruit, reward and retain key employees, and you can enhance the benefit it provides by including long-term care protection. View a sample case and learn how adding the long-term care rider to a business life insurance product can help protect business owners and their key employees.

[MORE](#)

### The Section 79 Alternative

Do you have business clients looking to provide benefits for themselves and selectively reward other key employees? With 2 major carriers suspending Section 79 sales due to IRS audit activity, now's the time to consider this simple, flexible approach to provide life insurance to key persons and business owners.

[MORE](#)

## Product Updates

### See Life Differently in 3 Minutes

Watch this short video on MetLife's newest product, Premier Accumulator Universal Life to learn how MetLife is challenging the status quo and you'll see Life Insurance differently.

[MORE](#)

### A Winning Play for Businesses

Studies show that top talent will leave their employers within three years. Create a higher value sale with business clients by sharing a way for them to keep key employees with TransNavigator and the Long Term Care rider.

[MORE](#)

## Underwriting Updates

### Wellness for Life

Accordia Life brings a long history of wellness expertise to their customers. Your customers can save on their insurance costs and build greater cash value over time, simply by demonstrating they care about their health.

[MORE](#)

### Updated Guidelines for Foreign Travel and Nationals

Protective Life Insurance Company is pleased to announce two enhancements to their underwriting guidelines for foreign travel and foreign nationals that they believe will streamline the risk selection process and provide a more competitive approach for many cases.

[MORE](#)

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# WEEKLY Carrier Updates

**June 29, 2015**

## **ANICO**

July 1st, ANICO is going up. . . WAY UP on fixed rates, index caps, etc. Strategy Index Annuity Plus rates are also increasing.

[Click Here for Current Rates](#)

## **AMERICAN EQUITY**

American Equity MYGA Rate Increase effective July 1, 2015.

[Click Here for Field Update](#)

## **ATHENE**

**Benefit 10 now available in California!** Five different benefits from a single "benefit base" including enhanced income for LTC and a death benefit. New interest rates for ALL product lines effective June 29th, **call for details!**

## **GENWORTH**

Genworth will be increasing rates again effective 7/1 on the Secure Living Index 5 and 7 year:

[Click Here for Index Combo Rates](#)

[Click Here for Index Combo ICC Rates](#)

## **GUGGENHEIM**

Guggenheim fixed annuity rates are increasing for the month of July.

[Click Here for Current Rates](#)

## **NATIONAL LIFE GROUP**

National Life Group Interest rate increase effective June 29th.

[Click Here for Details](#)

## **NORTH AMERICAN**

North American has increased their MYGA interest rates effective July 1st.

[Click Here for Current Rates](#)

## The Short List:

### 10 tips for new insurance agents

Whether you call yourself “rookie,” “newbie,” or “noob” (the youngsters’ version of this word), we’ve all found ourselves in a new job at one time or another. We may have had peers or coworkers joke with us by saying words like these as terms of endearment ... or, better, had them take us under their wings [...] The post 10 tips for new insurance agents (<http://www.looktowink.com/2015/06/10-tips-for-new-insurance-agents/>) appeared first on Wink (<http://www.looktowink.com>) .

### How advisors can protect their elder clients against financial fraud

Today, June 15, 2015, is World Elder Abuse Awareness Day. To put a spotlight on the importance of the day, we’ve contacted advisor Christian Cordoba, president and founder of El Segundo-based California Retirement Advisors, who helped an elder client of his work through a very difficult fraud situation. On the following pages, Cordoba offers eleven important points [...] The post How advisors can protect their elder clients against financial fraud (<http://www.looktowink.com/2015/06/how-advisors-can-protect-their-elder-clients-against-financial-fraud/>) appeared first on Wink (<http://www.looktowink.com>) .

### Why financial literacy is more important than a universal fiduciary standard

File this one under “Teaching a man to fish vs. giving man a fish.” We’ve all read plenty of stories about the need to improve financial literacy. Indeed, the lack of financial literacy has been fingered as one of the primary culprits behind savings and investing woes. Click here to read... The post Why financial literacy is more important than a universal fiduciary standard (<http://www.looktowink.com/2015/06/why-financial-literacy-is-more-important-than-a-universal-fiduciary-standard/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Voya restricts variable-annuity sales under regulatory pressure**

The brokerage firm Voya Financial Advisors revamped its variable-annuity sales policies on Monday, restricting the sale of a popular investment option for retirement planning amid increasing pressure from regulators concerned about the products' suitability for investors. As of Monday, Voya's 2,200 registered representatives are no longer allowed to sell a type of variable-annuity contract known [...] The post Voya restricts variable-annuity sales under regulatory pressure (<http://www.looktowink.com/2015/06/voya-restricts-variable-annuity-sales-under-regulatory-pressure/>) appeared first on Wink (<http://www.looktowink.com>).

## **The Basics Of Life Insurance**

Insurance can be a budget buster. Take the time to review your insurance policies annually. With a bit of research you may be able to save hundreds of dollars and keep the same coverage you have. Let's start with life insurance: life insurance is used primarily to cover the loss of your income stream for [...] The post The Basics Of Life Insurance (<http://www.looktowink.com/2015/06/the-basics-of-life-insurance/>) appeared first on Wink (<http://www.looktowink.com>).

## **Insurers Raise Rates Amid Ad Spend Boom**

Insurance companies are pushing it real good — right to the top of the 10 biggest U.S. industries when it comes to growth in advertising spending. Geico's "Push It" ad from Salt-n-Pepa, for example, aired at a Super Bowl this year where commercials cost an average of \$4.5 million for 30 seconds. That's a record-breaking [...] The post Insurers Raise Rates Amid Ad Spend Boom (<http://www.looktowink.com/2015/06/insurers-raise-rates-amid-ad-spend-boom/>) appeared first on Wink (<http://www.looktowink.com>).

## **Md. Attorney General Seeks To Shut Down 'The Money Guys'**

Maryland Attorney General Brian E. Frosh is seeking to shut down a prominent Towson financial-advice business, charging that it has fraudulently misrepresented the risks of its investment strategy. Frosh also announced Thursday that his office wants to permanently prohibit Phillippe Rousseaux, owner of Everest Wealth Management and Everest Investment Advisors Inc., from offering his investment [...] The post Md. Attorney General Seeks To Shut Down 'The Money Guys' (<http://www.looktowink.com/2015/06/md-attorney-general-seeks-to-shut-down-the-money-guys/>) appeared first on Wink (<http://www.looktowink.com>).

## **NAFA: Emotional Stories Make An Impact With Congress**

Blaine Luetkemeyer, R-Mo., Chairman of the Housing and Insurance Subcommittee, opened the 2015 NAFA Annuity Leadership Forum with a call to the emotions of our country's lawmakers. While legislators may, at times, seem removed from the problems of regular Americans, Luetkemeyer said that if constituents want to get through to their Congressmen, then telling real [...] The post NAFA: Emotional Stories Make An Impact With Congress (<http://www.looktowink.com/2015/06/nafa-emotional-stories-make-an-impact-with-congress/>) appeared first on Wink (<http://www.looktowink.com>) .

## **RIAs, Listen Up: Your Clients Want Digital**

Clients' approval means the robo trend is here to stay — and some traditional advisors are choosing to embrace it. During a panel at the In|Vest conference in New York, David Lyon, CEO of Main Street Financial and Oranj and Barry Ritholtz, CIO of Ritholtz Wealth Management, talked about how they incorporated digital tools into [...] The post RIAs, Listen Up: Your Clients Want Digital (<http://www.looktowink.com/2015/06/rias-listen-up-your-clients-want-digital/>) appeared first on Wink (<http://www.looktowink.com>) .

## **In Case of a Bear Market: Do This**

The good news? The U.S. economy is in much better shape than it was a few years ago. The bad news? Because we're doing better, the Federal Reserve has signaled that it will hike interest rates soon, which could cause stocks to tank. During the recession, the Fed kept rates low to help prop up [...] The post In Case of a Bear Market: Do This (<http://www.looktowink.com/2015/06/in-case-of-a-bear-market-do-this/>) appeared first on Wink (<http://www.looktowink.com>) .

## **The Future of the Insurance Industry Is a Present Concern**

According to William J. Hold, CRM, CISR, Vice President of The National Alliance for Insurance Education & Research, "We are all focused on the future of our industry. Our collaborative mission with Gamma Iota Sigma and Assurex Global will assure quality, credentialed professionals in insurance and risk management." Meg Allwein, Executive Vice President of Gamma [...] The post The Future of the Insurance Industry Is a Present Concern (<http://www.looktowink.com/2015/06/the-future-of-the-insurance-industry-is-a-present-concern/>) appeared first on Wink (<http://www.looktowink.com>) .

## **5 major risks to a client's retirement income**

Retirement is risky business. Just ask The American College of Financial Services, which recently identified 18 distinct risks that retirees face — any one of which, if not addressed with careful planning, could irreparably damage a retirement nest egg. From longevity and long-term care to sequence of returns and public policy, the far-ranging list of [...] The post 5 major risks to a client's retirement income (<http://www.looktowink.com/2015/06/5-major-risks-to-a-clients-retirement-income/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Annuities and the tug-of-war over retirement accounts**

There's a tug-of-war going on over retirement income. Fewer employees have access to traditional defined benefit pension plans and that trend is likely to continue. On the one hand, workers miss the security of a pensions' guaranteed income. Click here to read... The post Annuities and the tug-of-war over retirement accounts (<http://www.looktowink.com/2015/06/annuities-and-the-tug-of-war-over-retirement-accounts/>) appeared first on Wink (<http://www.looktowink.com>) .

## **SEC exams target advisers' retirement-saving guidance**

Securities regulators announced Monday a program to examine the retirement-planning guidance provided by financial advisers, placing new scrutiny on an industry already debating requirements that brokers act in the best interest of investors. The Securities and Exchange Commission said it would conduct a string of examinations on broker-dealers and other financial advice firms as part [...] The post SEC exams target advisers' retirement-saving guidance (<http://www.looktowink.com/2015/06/sec-exams-target-advisers-retirement-saving-guidance/>) appeared first on Wink (<http://www.looktowink.com>) .

## **The Best Annuities**

Fixed-income annuities have never paid out so little, and yet had so much appeal. These annuities, which provide a lifetime of guaranteed income, are paying out 12% less, on average, than in 2011, and 25% less than in 2007. And yet sales jumped 17% last year, to their highest level in five years. The [...] The post The Best Annuities (<http://www.looktowink.com/2015/06/the-best-annuities/>) appeared first on Wink (<http://www.looktowink.com>) .

## **NAFA: Congresswoman Ann Wagner will 'punch a bear' to halt DOL**

Rhetoric runs rampant in Washington, D.C., especially among legislators, but Congresswoman Ann Wagner, R-Mo., is fighting mad about the DOL's fiduciary rule. How mad? Mad enough to put aside words and put up her dukes to "punch a bear" if it means an end to the DOL's fiduciary rule, she joked to a frothy audience [...] The post NAFA: Congresswoman Ann Wagner will 'punch a bear' to halt DOL (<http://www.looktowink.com/2015/06/nafa-congresswoman-ann-wagner-will-punch-a-bear-to-halt-dol/>) appeared first on Wink (<http://www.looktowink.com>) .

## **NAIC OKs New IUL Illustration Rule**

"More realistic" guidelines for the illustrations insurers, agents and brokers can use in marketing indexed universal life insurance (IUL) products was approved today by the full National Association of Insurance Commissioners (NAIC). The decision clears the way for implementation of the new guidelines on Sept. 1. It is intended to address existing regulatory loopholes that [...] The post NAIC OKs New IUL Illustration Rule (<http://www.looktowink.com/2015/06/naic-oks-new-iul-illustration-rule/>) appeared first on Wink (<http://www.looktowink.com>) .

## **7 risks for retirement income planning**

Retirement income planning has emerged as a distinct field in the financial services profession. And while it suffers from many growing pains as it gains recognition, increased research and brainpower in the field have benefited retirees and those planning for retirement. One matter has become even clearer than before: The financial circumstances facing retirees differ [...] The post 7 risks for retirement income planning (<http://www.looktowink.com/2015/06/7-risks-for-retirement-income-planning/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Retirement Savings Rates Are Too Low, Vanguard Study Says**

The good news is that Americans are setting aside money for retirement. The bad news is that they are not setting aside enough. A new study by Vanguard indicates that the average American is setting aside 7 percent of their income in retirement savings accounts. However, according to Vanguard, this is less than the optimum [...] The post Retirement Savings Rates Are Too Low, Vanguard Study Says (<http://www.looktowink.com/2015/06/retirement-savings-rates-are-too-low-vanguard-study-says/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Americans are taking fewer crazy risks with their retirement money**

To prepare for retirement, workers need to do two things: save enough and choose the right investments. The first is essential, and many Americans aren't saving enough to retire on. But for those who are saving, there's good news: Their retirement money is ending up in a better mix of investments. Click here to read... The post Americans are taking fewer crazy risks with their retirement money

(<http://www.looktowink.com/2015/06/americans-are-taking-fewer-crazy-risks-with-their-retirement-money/>) appeared first on Wink (<http://www.looktowink.com>) .

## **LIMRA: Life Combination Products Sales Rise, But Premium Drops**

Sales of combination life insurance products continued to grow but new premium paid for these hybrid policies fell in 2014, a LIMRA study concluded. New combination life product sales registered just shy of 100,000 last year, up 4%, but premium of \$2.4 billion was off 9% from 2013, LIMRA's "2014 Individual Life Combination Products Annual [...]" The post LIMRA: Life Combination Products Sales Rise, But Premium Drops (<http://www.looktowink.com/2015/06/limra-life-combination-products-sales-rise-but-premium-drops/>) appeared first on Wink (<http://www.looktowink.com>) .

## **New Retirement Income Challenge: QLACs, DIAs, GLBs**

Agents and advisors have numerous retirement income tools and solutions to consider when structuring a guaranteed monthly income stream for clients. The question is, which products to use and how much to allocate to each one? It is a question that experts at CANNEX have been pondering, especially in light of the arrival of newer [...]" The post New Retirement Income Challenge: QLACs, DIAs, GLBs

(<http://www.looktowink.com/2015/06/new-retirement-income-challenge-qlacs-dias-glbs/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Annuities Face A 'Fiduciary Threat' As They Enter A Golden Age**

Even as the annuity industry seems primed to enter a golden age with retirees looking for guaranteed income, it faces a new "fiduciary threat" from the U.S. Department of Labor (DOL) and the Securities and Exchange Commission (SEC). That's the view from annuity expert Jack Marrion. Marrion, CEO of the consulting firm Advantage Compendium, said [...]" The post Annuities Face A 'Fiduciary Threat' As They Enter A Golden Age (<http://www.looktowink.com/2015/06/annuities-face-a-fiduciary-threat-as-they-enter-a-golden-age/>) appeared first on Wink (<http://www.looktowink.com>) .

## How Technology Can Keep Grandma Out Of The Nursing Home

The notion that older Americans are a bunch of luddites is dead. The latest news is that the elderly are as wired as ever – if not now, then very soon. What’s hidden under their mattresses? They aren’t quarters or silver dollars. They’re wired mattress pads streaming data to servers analyzing sleep patterns of an [...] The post How Technology Can Keep Grandma Out Of The Nursing Home

(<http://www.looktowink.com/2015/06/how-technology-can-keep-grandma-out-of-the-nursing-home/>) appeared first on Wink (<http://www.looktowink.com>) .

### We Recommend:

[www.annuity.com/agenttools](http://www.annuity.com/agenttools)

If you are not using this "Free" resource you are missing out....did I mention it is free?

There is a ton of info here, it requires no password and it is up to date information.



The screenshot displays the Annuity.com website interface. At the top, a dark blue banner reads "Annuity.com Insurance Products & Sales Tools" next to an image of a calculator and pen. Below the banner are several icons and buttons:

- A green icon with a dollar sign labeled "Annuity Search and Comparisons".
- A blue icon with a person labeled "Term Life Quotes and Comparisons".
- A green banner for "iGO e-App" powered by iPipeline, featuring buttons for "View Demo", "Training", and "LOGIN". It lists benefits: "Go Paperless", "Sell More; Get Paid Faster", and "e-Sign and e-Submit".
- A blue icon with a house and waves labeled "Forms Search for Life Insurance".
- A grey icon with an umbrella labeled "Product Information for Life Insurance".

On the right side of the screenshot is a photograph of two hands shaking over a document with a pen, symbolizing a business agreement.

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**And, although all of the articles have been selected for their content, however in the interests of balanced reporting we often publish articles we may not agree with, the publishing of such articles within Open MIC notes does NOT constitute a recommendation of the products or services mentioned or advertised within those articles. Boise State did play in the Fiesta Bowl and end 12-2...another fabulous year.**

**Did you know that since 2000, Boise State is 92-4 at home? In the past 10 years, Boise State is the winningest football team in division 1. 113 wins.**

**We make no compensation for the publishing (or hosting) of Open MIC Notes.....in fact it costs us for the phone "call in" system...oh well...**

**Also, our daughter Annie made it home safe from 6 months in South America, ready to start the next chapter of her life, in St. Louis.**