

ANNUITY AGENTS
— PODCAST —

BILL BROICH

- Annuity.com, Co-Founder
- Safe Money Radio Marketing, Co-Founder
- \$150 Million+ Producer

ANTHONY OWEN

- Annuity Agents Alliance, President
- Annuity Innovation Systems, President
- Safe Money Radio Marketing, Co-Founder & Creator

Brought to you by

Annuity Agents Alliance
Marketing • Sales Process • Case Design

.....Over 25 Years and still rolling.....

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

888-74AGENT (24368) Ext. 100

info@annuityagentsalliance.com

OR VISIT OUR WEBSITE



Annuity | Agents Alliance

Marketing ■ Sales Process ■ Case Design



Annuity
Agents Alliance

2021

TOP PRODUCER EXPERIENCE

Riviera Maya, Mexico

HIT THE FOLLOWING PRODUCTION TARGETS AND YOU AND A GUEST WILL BE EXCLUSIVELY INVITED TO JOIN ANNUITY AGENTS ALLIANCE AND OTHER QUALIFYING TOP PRODUCERS FOR THE ULTIMATE RIVIERA MAYA VACATION.

EXPERIENCE THE BEST OF RIVIERA MAYA ALL-INCLUSIVE RESORTS, BREATHTAKING LONG BEACHES ALONG THE CARIBBEAN COASTLINE, AND THE PRESERVED RUINS OF AN ANCIENT MAYAN CITY.

DECEMBER OF 2021

**QUALIFICATION PERIOD:
ONLY 9 MONTHS TO QUALIFY!
JAN. 1 – SEPT. 30**

PRODUCER QUALIFICATIONS

TIER I

- \$2MM in issued-and-paid indexed annuity premium
- \$100,000 in issued-and-paid annualized target life premium
- OR a combination of the two

TIER II

- \$4MM in issued-and-paid indexed annuity premium
- \$200,000 in issued-and-paid annualized target life premium
- OR a combination of the two

Credit will be earned for applications issued and paid between January 1st to September 30th, 2021. Invitation at discretion of Annuity Agents Alliance to producing agents only. Non-transferable. Agents must be in good standing and currently appointed with company. Includes airfare, accommodations, and selected activities. No financial or other considerations available in lieu of attendance.



I hate it when we are always right. For years we have been telling anyone who would listen that the future was annuities issued by insurance companies (Not variable). Slowly many organizations have started to lean our way and last week a “Biggy” came tumbling down to our view by publishing a contributing authors positive piece about FIA.

I made some highlights in **Red**

Warning: This is copyrighted material, to gather copies simply ask and pay for them from Kiplinger. Easy to do and it would make an excellent and LEGAL handout. I will make it easy for you, here is the link to order: [Kiplinger – PARS \(parsintl.com\)](https://www.tfaforms.com/4747384?tfa_99=Kiplinger)
https://www.tfaforms.com/4747384?tfa_99=Kiplinger



[Myth Busters: Examining the Facts about Index Annuities](#)

Do not fall for the hype that screams that annuities are too expensive, too complicated and poor performers. Before you turn your nose up at them, take a moment to learn a little more about annuities. You may discover one that is a great option for you.

By: **[Phil Simonides, CFP®](#)**

For years people have wondered about the use of annuities in their investment and retirement portfolios. In 2019 alone, total [deferred annuity sales](#) topped \$221 billion, of which a record **\$73.2 billion were considered fixed index annuities**. The increased attraction can be traced to what index annuities offer investors: downside protection coupled with the potential for upside returns associated with various indices.

To learn more about annuities, potential investors often Google and read articles written by firms that do not sell them, which tend to be filled with dramatic language and scare tactics that can obscure the facts. This approach to understanding annuities is what has allowed some common myths to grow over time. The reality is that there are many different types of annuities, and the issues identified in the public domain pertain to some types of annuity programs, but not all of them.

Like a prescription used in medicine, it's important for all investment vehicles to be used in the right situation by the right person, and for any downsides (similar to potential side effects of prescription drugs) to be understood before proceeding.

Today we will address several myths about index annuities (also known as indexed or sometimes equity indexed annuities) and apply a more fact-based review of their pros and cons than what is widely available on the internet, particularly through ad-sponsored Google searches.

Myth #1 – Annuities Are Bad

Annuities as a type of asset (or contract/policy to which they are often referred) are neither good nor bad. Annuities are simply a tool that can be used in investing to accomplish a specific purpose. There are as many tools in the hardware store that you don't need as there are annuity strategies. But as in any project, selecting the right tool makes achieving one's goals easier. Selecting the right investing tool, including the use of certain annuity strategies, is best when guided by a professional.

There are many kinds of annuities, some cheaper than others, some with specific features that an investor may want and others that they may not need or want. While it is good news that there are many different types of annuities, the bad news is that they are frequently bundled together. This has the effect of treating them all the same as a form of investment strategy by those who do not understand them, are not licensed to represent or sell them, or who simply prefer that they did not exist.

The wrong kind of annuity in the wrong situation is the main issue. For example, sometimes fixed annuities are presented to those who have a very long time horizon before retirement (25 years or more) and they may be too conservative for investors whose risk profiles may require more aggressive upside options. For this reason investors need to check the facts and get advice on what may be best for them, preferably from people who are licensed to recommend them vs. various at-large journalists.

Myth #2 – Other Options Can Do What Annuities Do Just as Well

The single biggest issue with this myth is that other options could do what some unique annuity programs offer, but at **nowhere near the low cost** that is widely available to retail investors inside of an annuity. Many index annuities today provide a unique set of desired benefits that are simply not replicable by an individual investor for the cost at which index annuity providers can offer them.

For example, one of the main benefits of many index annuity programs is the ability to guarantee no loss of principal on the original invested amount. Other than cash, very few programs exist that can do this. With index annuities, **you cannot lose your principal**, which is contractually protected by the full faith and credit of the issuing company. This is not the case, for example, for bond mutual funds and ETFs in a rising interest rate environment.

To offer such a promise, the issuer of the annuity program must purchase options on the underlying investments, which tend to feature indexes of various kinds, as well as cash. These options are not cheap, but when purchased in bulk for an entire program

versus for any one investor, considerable economies of scale exist which allow very cost-effective access to these annuity strategies.

Myth #3 – Annuities Are Expensive

To some extent this has already been addressed. Specifically, there are some annuities that are considered expensive compared to their alternatives, and some that literally have no upfront or ongoing cost to investors. Many of the latter do have penalties for early withdrawal, which are called surrender charges. These tend to reduce over time and eventually disappear in most programs available for today's investors.

For example, say an individual put \$300,000 into a contract with a surrender charge of 8%. If they did not have other liquid funds and soon after ended up needing money, most contracts allow the first 10% to be removed at no charge. So they could pull out \$30,000 without a penalty. But if they needed \$50,000 for an emergency, approximately \$20,000 after the free withdrawal amount would incur the 8% surrender penalty to the tune of approximately \$1,600. Not the end of the world for an emergency, but good to be prepared for at the outset.

When compared with similar strategies over specified time periods, in many cases, the annuities being evaluated are cheaper than alternative investments that charge upfront or ongoing fees. For example, the costs of a classic separately managed account — which might have combined fees of **1.35% every year** — over time could add up to more than what an investor would pay for an annuity, even after accounting for assumed surrender charges down the road. This cost comparison is a fairly simple calculation that is patently misunderstood by both the public and many who write about the cons of annuities.

Myth #4 – Index Annuity Returns Are Not Attractive

Like almost every financial strategy offered, this depends entirely upon what they are being compared to. **If you compare some index annuity strategies to a pure S&P 500 type index (or similar investment) in an up market, it is likely they**

will not compare favorably. But to get the rewards the S&P offers; you must be willing to accept a high degree of risk — something you could avoid with an annuity.

When annuities' returns are compared to cash on the other hand, they will often seem significantly better suited to produce some upside, including even those with caps on returns, for the same virtual safety associated with a no-loss-of-principal asset class. Unlike cash, of course, they are meant to be held longer term and if not, may incur some surrender charges.

Like everything else in financial services, the true costs of this are easily comparable and rarely if ever acknowledged by those who categorically denounce annuities. The favorable cost comparison is especially true for many of today's index annuities, which is likely one of the reasons why 2019 was a record year in fixed annuity sales.

Myth #5 – 'I Can't Get Money Out of Annuities for 10 years'

While it is true that many index annuity programs have a 10-year declining surrender charge schedule, this does not mean you cannot get your money out. As we've said, most programs today offer the ability to remove 10% of the annual contract value yearly **with no surrender charge or fee**. They also offer the ability to remove any required minimum distributions (RMDs) for free as well, even if those RMDs should happen to exceed the 10% free withdrawal feature. But the real kicker is that for those who are still concerned about liquidity — even though surrender charge costs are nowhere near what they might imagine — **they can now purchase liquidity riders for a small annual percentage that drastically reduce surrender charges, in some cases to zero**, depending on the withdrawal and timeframe need. This feature removes one of the last criticisms regarding liquidity and the costs associated with it.

The riders are, of course, not free, which makes them part of the discussion with a qualified and licensed professional to choose what is in the best interest for each individual investor. The same is true in the medical profession, where doctors are the

ones who should be prescribing things to their patients, specific to their profile, versus online resources, whose qualifications cannot be reviewed.

Myth #6 – Annuities Are Too Complicated

Like anything designed to protect downside, most index annuity programs use algorithms to manage the weightings of their underlying indexes daily. Annuities may seem too complex for the average individual to understand at first glance, however illustrations that include the impact of guarantees can be compared by **back-testing based upon historical index performance**. These illustrations tend to demystify the impact index annuities can have on an investment portfolio and accentuate the benefits of safety in volatile markets.

As with all investment options, there are trade-offs. However, if protecting principal while providing upside is something an investor needs or wants, an index annuity may be the best option out there. Consult a financial adviser who is licensed to represent and sell index annuities before crossing them off your list and pay attention to the facts. Myths will never help you achieve your financial goals, but solid advice certainly can.

This article was written by and presents the views of our contributing adviser, not the Kiplinger editorial staff. You can check adviser records with the [SEC](#) or with [FINRA](#).

About the Author

[Phil Simonides, CFP®](#)

Senior Vice President, McAdam Financial

Phil Simonides, CFP®, is Senior Vice President at www.mcadamfa.com, where he oversees the firm's Washington, D.C. metro, Chicago, Boston and central New Jersey offices. As a member of the executive team, Simonides serves as the Chair of Advanced Planning at the firm, specializing in strategies for high-net-worth individuals and

families, and business owners. He joined McAdam in 2011 after having spent the majority of his 29-year career at Ameriprise Financial.



Allianz Tax Summary

2021 TAX SUMMARY

Allianz Life Insurance Company of North America
Allianz Life Insurance Company of New York



2021 TAX SUMMARY

Allianz Life Insurance Company of North America Allianz Life Insurance Company of New York



| Federal income tax rates | |
|---|----------|
| Taxable income between: | |
| Single¹ | |
| \$0-\$9,950 | 10% |
| \$9,950-\$40,525 | 12% |
| \$40,525-\$86,375 | 22% |
| \$86,375-\$164,925 | 24% |
| \$164,925-\$209,425 | 32% |
| \$209,425-\$523,600 | 35% |
| Over \$523,600 | 37% |
| Married, filing jointly¹ | |
| \$0-\$19,900 | 10% |
| \$19,900-\$81,050 | 12% |
| \$81,050-\$172,750 | 22% |
| \$172,750-\$329,850 | 24% |
| \$329,850-\$418,850 | 32% |
| \$418,850-\$628,300 | 35% |
| Over \$628,300 | 37% |
| Head of household (HOH)¹ | |
| \$0-\$14,200 | 10% |
| \$14,200-\$54,200 | 12% |
| \$54,200-\$86,350 | 22% |
| \$86,350-\$164,900 | 24% |
| \$164,900-\$209,400 | 32% |
| \$209,400-\$523,600 | 35% |
| Over \$523,600 | 37% |
| Married, filing separately¹ | |
| \$0-\$9,950 | 10% |
| \$9,950-\$40,525 | 12% |
| \$40,525-\$86,375 | 22% |
| \$86,375-\$164,925 | 24% |
| \$164,925-\$209,425 | 32% |
| \$209,425-\$314,150 | 35% |
| Over \$314,150 | 37% |
| Estates and trusts¹ | |
| \$0-\$2,650 | 10% |
| \$2,650-\$9,950 | 24% |
| \$9,950-\$13,050 | 35% |
| Over \$13,050 | 37% |
| Standard deduction¹ | |
| Single | \$12,550 |
| Married, filing jointly | \$25,100 |
| Head of household | \$18,800 |
| Married, filing separately | \$12,550 |

Additional standard deduction for taxpayers who are age 65 or older, or who are blind: \$1,350 for married; \$1,700 for unmarried and not a surviving spouse.¹

| Kiddie tax exemption ¹ | | \$2,200 | | | |
|---|--|---|-------------------------|---|--------------------------------------|
| A "kiddie" is under age 18; or age 18 provided child's earned income does not exceed ½ of his/her support; or ages 19-23 if full-time student and earned income does not exceed ½ of support. | | | | | |
| Rates for long-term capital gains and qualified dividends ^{1, 2} | | | | | |
| | Individuals | Head of Household | Married, filing jointly | Married, filing separately | Estates and trusts |
| 0% | \$0-\$40,400 | \$0-\$54,100 | \$0-\$80,800 | \$0-\$40,400 | \$0-\$2,700 |
| 15% | \$40,400-\$445,850 | \$54,100-\$473,750 | \$80,800-\$501,600 | \$40,400-\$250,800 | \$2,700-\$13,250 |
| 20% | Over \$445,850 | Over \$473,750 | Over \$501,600 | Over \$250,800 | Over \$13,250 |
| 28% | Collectibles | | | | |
| 3.8% Medicare surtax thresholds ³ | | | | | |
| | Single or HOH | | \$200,000 | | |
| | Married, filing jointly | | \$250,000 | | |
| | Married, filing separately | | \$125,000 | | |
| | Estates and trusts ³ | | \$13,050 | | |
| The tax is assessed on the lesser of the amount of income over the threshold or the amount of net investment income. | | | | | |
| IRA ⁴ | | Phase-out of Roth IRA contribution eligibility ⁴ | | | |
| | IRA contribution (under age 50) | \$6,000 | | Single phase-out | \$125,000-\$140,000 |
| | IRA contribution (50 and older) | \$7,000 | | Married, filing jointly | \$198,000-\$208,000 |
| | Single or HOH phase-out | \$66,000-\$76,000 | | Married, filing separately | \$0-\$10,000 |
| | Married, filing jointly | \$105,000-\$125,000 | | Spousal IRA | \$198,000-\$208,000 |
| | Married, filing separately | \$0-\$10,000 | | | |
| | SEP ^{5, 11} | | | | |
| | SEP contribution | Up to 25% of compensation (limit \$58,000) | | Individual 401(k) ⁴ | |
| | Minimum compensation participant | \$650 | | Employer contribution | Up to 25% of compensation |
| | SIMPLE ⁴ | | | Employee salary deferral (under 50) | \$19,500 |
| | SIMPLE elective deferral (under age 50) | \$13,500 | | Employee salary deferral (50 and older) | \$26,000 |
| | SIMPLE elective deferral (50 and older) | \$16,500 | | Total employer and employee | \$58,000 (\$64,500 age 50 and older) |
| Other qualified plans ⁴ | | | | | |
| | 401(k), 403(b), ⁵ governmental 457(b), ⁶ and SARSEP elective deferral (under age 50) | | | | \$19,500 |
| | 401(k), 403(b), ⁵ governmental 457(b), ⁶ and SARSEP elective deferral (age 50 and older) | | | | \$26,000 |
| | Limit on additions to defined contribution plans | | | | \$58,000 |
| | Annual benefit limit on defined benefit plans | | | | \$230,000 |
| | Highly compensated employee makes | | | | \$130,000 |
| | Maximum compensation taken into account for qualified plans | | | | \$290,000 |
| | HSA contribution individual coverage ^{12, 15} | | | | \$3,600 |
| | HSA contribution family coverage ^{12, 15} | | | | \$7,200 |

¹ Rev. Proc. 2020-45.

² IRC Sec. 1(j)(1),(2),(4),(5)(B).

³ IRC Sec. 1411.

⁴ IR-2020-79.

⁵ Additional catch-up contributions may be available for 403(b) participants with 15 or more years of service. Treas. Reg. 1.403(b)-4(c)(3).

⁶ In last three years pre-retirement, governmental 457(b) participants may be able to increase elective deferral if needed to catch up on missed contributions. IRC Sec. 457(b)(3).

⁷ 2021 Social Security Changes, Fact Sheet, Social Security Administration

| Federal gift and estate tax ¹ | |
|---|---|
| Gift tax annual exclusion | \$15,000 |
| Annual exclusion for gift to noncitizen spouse | \$159,000 |
| Highest estate and gift tax rate ¹³ | 40% |
| Unified estate and gift tax credit amount ¹ | \$11,700,000 |
| Generation-skipping transfer tax exclusion ¹ | \$11,700,000 |
| Unused credit can pass to the surviving spouse if decedent spouse elects on Form 706. | |
| Social Security | |
| Maximum earnings (during working years) subject to payroll tax ⁷ | \$142,800 |
| Social Security payroll tax⁷ | Employees pay 7.65% Self-employed pay 15.30% |
| Additional 0.9% high-income payroll tax for wages in excess of ¹⁰ | |
| Single or HOH | \$200,000 |
| Married, filing jointly | \$250,000 |
| Married, filing separately | \$125,000 |
| Income ⁸ (in retirement) causing Social Security benefits to be taxable ⁹ | |
| Single or HOH | |
| Up to 50% taxable | \$25,000 MAGI |
| Up to 85% taxable | \$34,000 MAGI |
| Married, filing jointly | |
| Up to 50% taxable | \$32,000 MAGI |
| Up to 85% taxable | \$44,000 MAGI |
| Max earnings (from a job) between age 62 and full (normal) Social Security retirement age before Social Security benefits are reduced \$1 for every \$2 above \$18,960. For individuals who reach FRA in 2021, \$1 for every additional \$3 earned: \$50,520 up until first of month of birthday. Thereafter unlimited. | |
| LTC ¹⁰ | |
| Maximum premium amount allowed as a medical expense (deductible to extent all medical expenses exceed 7.5% AGI) ¹⁶ | |
| Age 40 or less | \$450 |
| More than age 40 but not more than 50 | \$850 |
| More than age 50 but not more than 60 | \$1,690 |
| More than age 60 but not more than 70 | \$4,520 |
| More than age 70 | \$5,640 |
| Education | |
| Student loan interest deduction ¹ | \$2,500 |
| Phase-out: ¹ | |
| Single | \$70,000-\$85,000 |
| Married, filing jointly | \$140,000-\$170,000 |
| American Opportunity Tax Credit (Hope Scholarship Credit) ¹² | |
| Maximum \$2,500 (100% of first \$2,000 + 25% of next \$2,000 of eligible expenses) | |
| Phase-out: ¹² | |
| Single | \$80,000-\$90,000 |
| Married, filing jointly | \$160,000-\$180,000 |
| Lifetime learning credit ¹² | 20% of qualified expenses up to \$10,000 |
| Phase-out: ^{1, 12, 16} | |
| Single or HOH | \$80,000-\$90,000 |
| Married, filing jointly | \$160,000-\$180,000 |

⁸ Most income, including municipal bond interest, but only ½ of Social Security benefits.

⁹ IRC Sec. 86.

¹⁰ IRC Sec. 3101(b)(2).

¹¹ IRC Sec. 402 (h)(2).

¹² IRC Sec. 25A (c), (f).

¹³ IRC Sec. 2001(c).

¹⁴ IRC 1(g), 63(c)(5)(A).

¹⁵ Rev Proc 2020-32.

¹⁶ Consolidated Appropriations Act, 2021

Unless otherwise noted, the source of data in the document is the Internal Revenue Code.

Information is accurate at time of printing.

2021 TAX SUMMARY

The Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 increases the age for required minimum distributions (RMDs) for all qualified retirement plans to age 72. IRA owners who were born June 30, 1949 or prior, must continue to take RMDs under the previous rules. The required minimum distribution (RMD) for any year is calculated as the December 31 value of the prior year (plus the actuarial present value of any additional benefit provided within the annuity contract) divided by the RMD factor from the appropriate table.²

Uniform Lifetime Table³

For use by:

- Unmarried IRA owners
 - Married IRA owners whose spouses are not more than 10 years younger
 - Married IRA owners whose spouses are not the sole beneficiaries of their IRAs
- (For married IRA owners whose spouses are more than 10 years younger, use Joint Life Table from Treas. Reg. 1.401(a)(9) – 9, Q&A 3)

Single Life Expectancy Table⁴

Spouse beneficiary

IRA owner dies on/after Required Beginning Date (RBD): Beginning in the year following the year of the IRA owner's death, recalculate spouse beneficiary's single life expectancy each year while spouse beneficiary survives, using spouse beneficiary's age on birthday in that calendar year. If RMD would be less, spouse beneficiary would use IRA owner's term certain life expectancy. For that, use IRA owner's age attained on the birthday in the calendar year of IRA owner's death. Reduced by one for each passing year. (Note: Spouse beneficiary could instead roll over to his or her own IRA at IRA owner's death).

Death before RBD: Same options as above, minus using IRA owner's term certain life expectancy, plus spouse beneficiary can delay until IRA owner would have turned age 70½.⁵

Nonspouse beneficiary

Death after December 31, 2019: The stretch IRA option will be replaced with a 10-year rule for the vast majority of nonspouse beneficiaries. The rule will require assets to be liquidated by the end of the 10th year following the year of death of the IRA owner. There will be no scheduled RMDs. The only RMD on an inherited IRA would be the entire remaining balance at the end of the 10 years after death. There are some exceptions if the nonspouse beneficiary is a minor, disabled, chronically ill, or not more than 10 years younger than the deceased IRA owner. For minors, the exception only applies until the child reaches the age of majority, at which point the 10-year rule is enforced.

Death prior to December 31, 2019

Death on/after RBD: Beneficiary uses beneficiary's own term certain life expectancy. For that, use the beneficiary's age attained on the birthday in the calendar year after the calendar year of IRA owner's death. Reduce by one for each passing year. If RMD would be less, beneficiary would use IRA owner's term certain life expectancy. For that, use IRA owner's attained age in the calendar year of IRA owner's death. Reduce by one for each passing year.

Death before RBD: Same options as above, minus using IRA owner's term certain life expectancy, or beneficiary can defer all distributions as long as all funds are distributed in five years.

No designated beneficiary

Death on/after RBD: Inheritor uses IRA owner's term certain life expectancy. For that, use IRA owner's age attained on the birthday in the calendar year of owner's death. Reduce by one for each passing year.

Death before RBD: Distribute all within five years.

¹ Treas. Reg. 1.401(a)(9) – 9 This table will change in 2022 under FR Doc. 2020-24723.

² Treas. Reg. 1.401(a)(9) – 6, Q&A 12, 1.401(a)(9) – 5. This table will change in 2022 under FR Doc. 2020-24723.

³ Treas. Reg. 1.401(a)(9) – 5, Q&A 4.

⁴ Treas. Reg. 1.401(a)(9) – 5, Q&A 5.

⁵ Although the SECURE Act changed the required beginning date to age 72, Reg. § 1.401(a)(9)-3, Q&A 3(b) still specifically references age 70½ as the date that distributions must begin for spousal beneficiaries who do not perform a rollover. It is likely that the 70½ date will be changed to 72 when the IRS issues further guidance.

This content is for general informational purposes only. It is not intended to provide fiduciary, tax, or legal advice and cannot be used to avoid tax penalties; nor is it intended to market, promote, or recommend any tax plan or arrangement. Allianz Life Insurance Company of North America (Allianz), Allianz Life Insurance Company of New York (Allianz Life of New York), their affiliates, and their employees and representatives do not give legal or tax advice. Clients are encouraged to consult with their own legal, tax, and financial professionals for specific advice or product recommendations.

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. www.allianzlife.com. In New York, products are issued by Allianz Life Insurance Company of New York, 1633 Broadway, 42nd Floor, New York, NY 10019-7585. www.allianzlife.com/new-york. Only Allianz Life Insurance Company of New York is authorized to offer annuities and life insurance in the state of New York. Variable products are distributed by their affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. www.allianzlife.com.

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

| Uniform Lifetime Table ¹ (for RMD purposes) | | Single Life Expectancy Table ¹ | | |
|---|---------------------|---|-----------------|-----|
| Age | Distribution period | Age | Life expectancy | |
| 70 | 27.4 | 0 | 82.4 | |
| 71 | 26.5 | 1 | 81.6 | |
| 72 | 25.6 | 2 | 80.6 | |
| 73 | 24.7 | 3 | 79.7 | |
| 74 | 23.8 | 4 | 78.7 | |
| 75 | 22.9 | 5 | 77.7 | |
| 76 | 22.0 | 6 | 76.7 | |
| 77 | 21.2 | 7 | 75.8 | |
| 78 | 20.3 | 8 | 74.8 | |
| 79 | 19.5 | 9 | 73.8 | |
| 80 | 18.7 | 10 | 72.8 | |
| 81 | 17.9 | 11 | 71.8 | |
| 82 | 17.1 | 12 | 70.8 | |
| 83 | 16.3 | 13 | 69.9 | |
| 84 | 15.5 | 14 | 68.9 | |
| 85 | 14.8 | 15 | 67.9 | |
| 86 | 14.1 | 16 | 66.9 | |
| 87 | 13.4 | 17 | 66.0 | |
| 88 | 12.7 | 18 | 65.0 | |
| 89 | 12.0 | 19 | 64.0 | |
| 90 | 11.4 | 20 | 63.0 | |
| 91 | 10.8 | 21 | 62.1 | |
| 92 | 10.2 | 22 | 61.1 | |
| 93 | 9.6 | 23 | 60.1 | |
| 94 | 9.1 | 24 | 59.1 | |
| 95 | 8.6 | 25 | 58.2 | |
| 96 | 8.1 | 26 | 57.2 | |
| 97 | 7.6 | 27 | 56.2 | |
| 98 | 7.1 | 28 | 55.3 | |
| 99 | 6.7 | 29 | 54.3 | |
| 100 | 6.3 | 30 | 53.3 | |
| 101 | 5.9 | 31 | 52.4 | |
| 102 | 5.5 | 32 | 51.4 | |
| 103 | 5.2 | 33 | 50.4 | |
| 104 | 4.9 | 34 | 49.4 | |
| 105 | 4.5 | 35 | 48.5 | |
| 106 | 4.2 | 36 | 47.5 | |
| 107 | 3.9 | 37 | 46.5 | |
| 108 | 3.7 | 38 | 45.6 | |
| 109 | 3.4 | 39 | 44.6 | |
| 110 | 3.1 | 40 | 43.6 | |
| 111 | 2.9 | 41 | 42.7 | |
| 112 | 2.6 | 42 | 41.7 | |
| 113 | 2.4 | 43 | 40.7 | |
| 114 | 2.1 | 44 | 39.8 | |
| 115+ | 1.9 | 45 | 38.8 | |
| | | 46 | 37.9 | |
| | | 47 | 37.0 | |
| | | 48 | 36.0 | |
| | | 49 | 35.1 | |
| | | 50 | 34.2 | |
| | | 51 | 33.3 | |
| | | 52 | 32.3 | |
| | | 53 | 31.4 | |
| | | 54 | 30.5 | |
| | | 55 | 29.6 | |
| | | | 103 | 2.3 |
| | | | 104 | 2.1 |
| | | | 105 | 1.9 |
| | | | 106 | 1.7 |
| | | | 107 | 1.5 |
| | | | 108 | 1.4 |
| | | | 109 | 1.2 |
| | | | 110 | 1.1 |
| | | | 111+ | 1.0 |

Building your business, here are the foundational elements. This was written to help agents grow beyond their current production.

In the building and capitalization phase of your business the focus should be on buy a lead, meet a lead, and developing a sales process that increases case size, closure rate, and decreases the number of appointments to close business.

This is done simply (not easily) by doing a full fact finder and selling the problem and solution through an emotionally compelling process.

Digital is there to act as net to catch things that might otherwise fall through by increasing your credibility and branding. We provide a lot of those assets for free via Bill Broich and his Internet Reputation systems.

It is hard to get a following on YouTube and podcasting at the agent level. I think maybe a few high-quality videos wouldn't hurt but to spend a lot of time or create a lot of quantity on them could lead to diminishing returns.

For example, you can probably get just as much impact, if not more, by sending your client to one of Tom Hegna's video than doing it yourself and if you have Tom as a guest that is going to cost you and how much marketing could have that bought.

Here are the four stages of marketing:

- Monetary Budget – Pick a budget and stick with it.
- Calendar Budget – Spend as much as you need to for your calendar to be filled.
- Surplus Budget – Spend 20-30% more than is required to fill your calendar.

- Branding Budget – Once highly capitalized you spend money on branding and credibility advertising that has no way of being tracked simply for the benefit of making your job easier to close people.

Do not go too deep into the branding budget with digital marketing until you have sustainable capital. I would say focus on increasing your case size and closure rate through improvements in sales process (we are all improving all the time) and then through a stuffed calendar and a surplus of capital put more emphasis on digital branding (i.e., podcasting).

BTW, we can turn a **Safe Money Radio Show** into a podcast for \$100 per month. That would save you tons of time and cost you almost nothing.

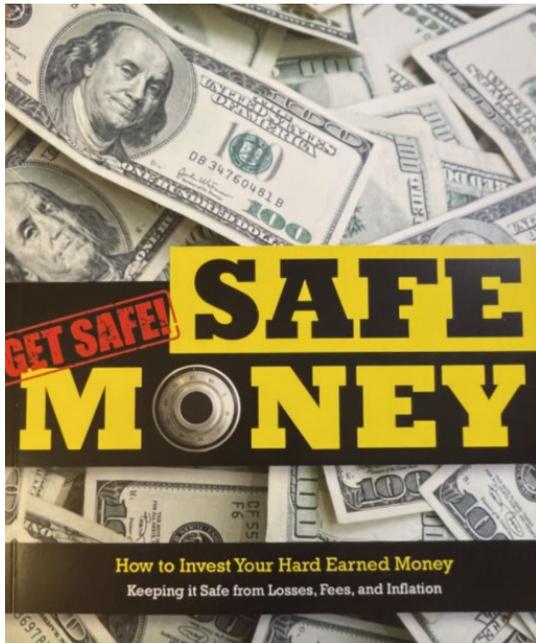
If you do create videos and podcast nobody will find them unless you direct people to them. That means you must have a lead for digital marketing to have an impact. Do not create digital marketing with the expectation that it will generate leads. There is too much competition in that space for someone to find your material unless they are specifically looking for it associated with your names(s).

Anthony R. Owen



Want leads, Free Leads?

We have expanded our **Safe Money Book** lead system and they are available to you, simply be in good standing with our organization, easy!



Have a look at how we have expanded this system within our site: Annuity.com

This is on EVERY page of Annuity.com. The book is FREE when anyone signs up for our Newsletter.

Premium gift for you for registering for my newsletter

I am a member of Syndicated Columnists, a national organization committed to a fully transparent approach to money.

Interested in additional information? Register for my FREE bi-monthly newsletter, "Layin' it on the line." It contains information that other people have found beneficial. I will never sell your information.

For registering, I have a Premium Gift for you.

Our 15th edition, "Safe Money Book" a \$20 value
77,000 copies in circulation

Learn the basics of a Safe Money approach to investing.

And it is **FREE** with your "**Layin' it on the line**" newsletter

Name

Email

Phone

Zip Code

SUBMIT

Go to any article on our site and scroll to the bottom, 700 articles, 700 chances for a free **Safe Money Book** lead!

How do you work the lead? Agents in organization have made millions of dollars of sales from this FREE lead. Last week we had \$300k and \$400k from them.

1. Call the lead and verify them
2. Ask for their mailing address so you can mail them the book.
3. Ask why they requested the book, (here is an opportunity to build a relationship)
4. Ask, Do you have any questions?

Problems calling leads? Do you give up too easy? Do you think these are lousy leads or is it how you gather them?

Here is how a pro does it! Len Strickler's system.

See the email below from Len. Most agents give up way too soon when calling leads. When I was in personal production, I had leads that I called more than 60 times. Obviously, you must have a process that involves priority.

Here is the process I used to call leads every week:

1. Call all new leads as quickly as soon as you get them twice on the first day.
2. Call new leads again twice on following day.
3. Call new leads twice on calling day (for me that was Monday)
4. Call leads that were expecting a call back.
5. Call older leads until calendar is booked with priority on location of other appointments already booked.

Draw Everything to Conclusion Appointment Booking Process - All leads get called until one of the following happens:

- In Person Appointment Booked
- Phone Appointment Booked
- Lead is Contacted and Declines Further Action After Robust Objection Handling (Put lead into Retire Village drip system)

Do not give up to soon on your leads!

More

From Len:

Art and I closed one off one of these as well. I call them all and at least 5 times then, send email, send video mail, 3 mores call again, text.

(relentless)

Interesting stat from a sales training my team is involved in:

2% of sales are made on first attempt. (Luck)

3% on second attempt (more luck)
5-12 attempts 80% of all transactions

The phone is my new best friend since COVID we have had to pivot.



Women's Financial Concerns

Women face unique financial concerns, and their finances may have to work harder and last longer. Use the promotions in this pre-built prospecting campaign from **AIG** to help show how life insurance can help. [Women's Financial Concerns](#)

This is terrific information; it takes some organization, but it is well worth it. If you want to be involved, I have an outsource person who will do it all for you. The emails you send can all be through your already existing Retire Village account. The cost is a pittance and should create another lead avenue.



Hello Partners,

In the wake of so many things that would try and rob us of our potential, perspective and how we define success could not be more important. The truth is, **none of us know our time on earth**. If you have **reached your goals and dreams, that can all come to an end** without notice and without having any control over it.

Likewise, if you are **striving for your goals and dreams, you may never get there**. Life, or lack thereof, can get in the way.

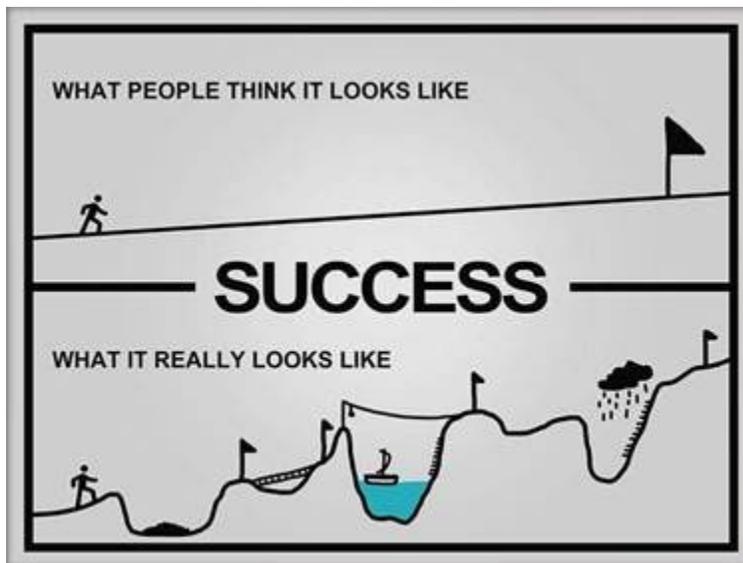
That is why it is so important that **perspective and a proper definition of success should be foundational for everything you do**. Here is how I would define success in reference to perspective.

- **SUCCESS:** The journey of **doing what others are not willing to do, getting out of your comfort zone to create resources not available to the common person**, and then **being a good steward of those resources** with the **productive execution** of an **intentional plan**.
- **PERSPECTIVE:** Understanding that **you are not in control**, there is **no equal outcome for equal effort**, there is **always someone worse off than you are** that will overcome their struggles and someone better off than you that didn't have to struggle as hard. Proper perspective is understanding that, **success should not be judged by the cover**, the Instagram images that people want you to see, but rather by **having joy and contentment that comes from a purpose that is bigger than your personal ambitions** which **extends beyond your life**.

I found this canvas online at <https://success-hunters.com/> (keep in mind I am not the rah, rah, rah, name it and claim it type, so much of the stuff they have is not for

me). This I am buying for the office as a constant reminder that my path to success is beneath the line. Not only is that my experience, but that is where I want to be, in **the struggle where you learn humility. Success without humility is a disaster** and turns into “**Achievement**” and potentially entitlement (the flags in the picture), a hollow empty shell with destroyed relationships that creates unhappiness and discontent. **Humility means it doesn't belong to you even though you paid the price for it.**

If it doesn't belong to you, it is a gift!



So, what is the point of striving for achievement if it doesn't belong to you and can be taken away at any moment? I can hear some of you saying, “Common man, are you trying to motivate me or what?”.

In my opinion, **success is about enjoying the process of achievement.** There is always another flag up **the mountain because the mountain never peaks in life.** If your goal is the flag (achievement), you will perpetually be disappointed when you get there. If your reward is the process of reaching the next flag, then **the flag will be a small reward compared to what you accomplished to get there.**

Success is found by enjoying the process, not by what is achieved.

Two of my partners, and friends, just hiked Mount Kilimanjaro. Each reached different flags on the mountain but knowing them and knowing who they are as people, both of them are enjoying success. They started the process of hiking with the right perspective even though they were both striving to reach the same flag.

Live for real success, in its proper perspective, not achievement!

Sunday is typically a time to rest on the mountain. Enjoy it! Tomorrow we start hiking again. **We are always available to throw a rope to help you along the way.**



Allianz Benefit Control bonus increase coming February 2

Great news! We are pleased to announce **that the Allianz Benefit ControlSM Annuity premium bonus is increasing to 18%** on all premiums received in the first 18 contract months. This change is **effective with new business beginning February 2, 2021.**

February 2 product change business rules

Applications received in the Allianz home office on or after Tuesday, February 2, 2021 will automatically receive the post-change version of the product. The current version of the Statement of Understanding must be received prior to issue.

Pending applications or issued contracts within their free-look period receiving the pre-change version of the product may opt into the post-change version of the product by submitting the February 2021 Product Change Letter of Instruction and the current

Statement of Understanding to the home office no later than Wednesday, March 3, 2021.

If you are using Apply**NOW** and your application is locked (with or without signatures) on Tuesday, February 2, 2021, please follow these steps to prevent a delay in processing and/or not in good order requirements:

1. Open the application without dated forms.
2. Unlock the application by opening OTHER ACTIONS and UNLOCK APPLICATION. Follow the prompts and the new Statement of Understanding will populate in the application packet. Note: This will delete any signatures collected.
3. Continue to signing ceremony and capture signatures.

For more information and help with your next case, reach out to your Allianz representative.

*Both the premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. Your client will not receive these bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered the PIV will be reduced proportionally, which could result in a partial loss of bonuses.



Key Employee Benefits

Help employers recruit, reward, retain and retire their top talent with solutions like deferred compensation plans, bonus plans (including some for specific business entity types) or split dollar plans. No matter the challenge, you'll find the solutions, expertise and service all in one place working with **Principal**. [Review solutions](#)

Care Solutions Learning Opportunity – 2/12 – Reimbursement & Indemnity: A Claims Story

There are two ways to pay long-term care benefits. Join this webinar to learn more from **OneAmerica** about the differences and the pros and cons of Reimbursement & Indemnity claims processes. [Click here](#) to register.

Introducing the 2021 Prudential Trimester Marketing Program and Resource Site

Bookmark the NEW Trimester Marketing Resource Site, where producers can find resources to enable productive conversations and meetings with clients. Engage early and often because we'll be adding new tools, tips, and webinar information each month. [Learn more](#).

What Women Want

Women face unique financial concerns, and their finances may have to work harder and last longer. Use the promotions in this pre-built prospecting campaign from **AIG** to help show how life insurance can help. [Women's Financial Concerns](#)

Advanced Markets Webinar – Looking Ahead

With the current planning environment evolving to include immediate and forecasted changes, join **John Hancock's** Advanced Markets attorneys on Wednesday, Feb 3 at 2pm ET to gain insights on:

- Potential tax and legislative changes
- Possible impacts on our industry
- Planning in a changing landscape

[Register Here](#)

Investing in A Highly Politicized Climate

Political noise can push investor's emotional buttons and lead to hasty decisions. Help your clients stick to their established investment and retirement plans after Election Day. Click [here](#) to access more from **Nationwide!**

Boston College



CENTER *for*
RETIREMENT
RESEARCH
at BOSTON COLLEGE

The Center for Retirement Research has recently released nine working papers:

[The Consequences of Current Benefit Adjustments for Early and Delayed Claiming](#)

Andrew G. Biggs, Anqi Chen, and Alicia H. Munnell

[Intended Bequests and Housing Equity in Older Age](#)

Gary V. Engelhardt and Michael D. Eriksen

[The Effect of Early Claiming Benefit Reduction on Retirement Rates](#)

Damir Cosic and C. Eugene Steuerle

[Financial Security at Older Ages](#)

Barbara A. Butrica and Stipica Mudrazija

[Do People Work Longer When They Live Longer?](#)

Damir Cosic, Aaron R. Williams, and C. Eugene Steuerle

[Do State and Local Government Employees Save Outside of Their Defined Benefit Plans When They Need To?](#)

Laura D. Quinby and Geoffrey T. Sanzenbacher

[How Much Taxes Will Retirees Owe on Their Retirement Income?](#)

Anqi Chen and Alicia H. Munnell

[A Behavioral Economics Assessment of SSDI Earnings Reporting Documents](#)

Denise Hoffman, Jonah Deutsch, and Britta Seifert

[How Accurate Are Retirees' Assessments of Their Retirement Risk?](#)

Wenliang Hou

Sheryl Moore shares:

North Dakota Best Interest Rule Passes Key House Committee

A North Dakota bill to establish a best-interest standard in the state passed a key committee today. The bill introduced by North Dakota Rep. George Keiser and Sen. Jerry Klein was unanimously approved by the House Industry, Business and Labor [...]

Pacific Life Recognizes Changing Income Needs With New Offering

NEWPORT BEACH, Calif.–(BUSINESS WIRE)–Pacific Life launched Pacific Choice® Income, a new variable annuity with two living benefits—Enhanced Income Select 2 and Future Income Generator. Designed to help consumers grow and protect their retirement income, this new offering provides the flexibility [...]

Will your savings last in retirement? This approach may help

The fear strikes when retirement becomes a realistic option: Will I run out of money? The question is pressing since corporate America abandoned pensions for 401(k)s. The 401(k) puts the risk on employees, including how much to invest and how [...]

Here Are the States With Best-Interest Rules for Annuities

The number of fiduciary and best-interest investment advice regulations continued to advance at both the federal and state levels in 2020. As 2021 takes hold, “firms subject to these regulations face challenges in dealing with rules that impose a host [...]

Low Interest Rates Push LTCI Prices Up

Low interest rates and other factors may be making new, stand-alone long-term care insurance (LTCI) policies a lot more more expensive this year. The same forces also seem to be increasing the cost of “linked-benefit” arrangements, or policies that combine long-term [...]

Most Life and Annuity Issuers Have Good Stormproofing: Moody’s Analysts

Most U.S. life and annuity issuers still look strong — but one headache they face is the possibility that the failure of a long-term care insurance (LTCI) issuer could conk them on the head. Michael Fruchter, a vice president in the [...]

Guardian and Lafayette Life Set 2021 Dividends

The boards of two mutual life insurers are keeping their 2020 dividend rates in place this year. The life insurers are The Guardian Life Insurance Co. of America and The Lafayette Life Insurance Co. Click [HERE](#) to read the full [...]

Nassau Financial Raises Deal Money

Nassau Financial Group LP — a company that likes the U.S. life and annuity markets — now has \$100 million in extra cash that it can use to support and expand its existing business, and to buy other businesses. The Hartford, Connecticut-based [...]

Schwab Introduces Two Custom-Built Variable Annuities That Are Among the Lowest Cost on the Market

SAN FRANCISCO—(BUSINESS WIRE)—Charles Schwab has introduced two new variable annuities that are among the lowest cost in the industry. The Schwab Genesis Variable Annuity™ is offered directly to Schwab clients and the Schwab Genesis Advisory Variable Annuity™ is available through [...]

AM Best Affirms Credit Ratings of Members of ReliaStar Life Insurance Group

OLDWICK, N.J.—(BUSINESS WIRE)—AM Best has affirmed the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Ratings of “a+” of ReliaStar Life Insurance Company of New York (Woodbury, NY) and ReliaStar Life Insurance Company (Minneapolis, MN), collectively known as [...]

AM Best Affirms Credit Ratings of Equitable Holdings, Inc. and Its Life Subsidiaries

OLDWICK, N.J.–(BUSINESS WIRE)–AM Best has affirmed the Financial Strength Rating (FSR) of A (Excellent) and the Long-Term Issuer Credit Ratings (Long-Term ICR) of “a+” of Equitable Financial Life Insurance Company of America (EFLICOA) (Phoenix, AZ) and Equitable Financial Life Insurance Company [...]

AM Best Affirms Credit Ratings of Sun Life Financial Inc. and Its Subsidiaries

OLDWICK, N.J.–(BUSINESS WIRE)–AM Best has affirmed the Financial Strength Rating (FSR) of A+ (Superior) and the Long-Term Issuer Credit Ratings (Long-Term ICR) of “aa” of Sun Life Assurance Company of Canada (Sun Life) (Ontario, Canada) and Sun Life and Health Insurance [...]

Best’s Special Report: Variable Annuities Reforms Leading to Mixed Results for Life/Annuity Insurers

OLDWICK, N.J.–(BUSINESS WIRE)–AM Best expects variable annuity (VA) reforms from the National Association of Insurance Commissioners’ (NAIC) to diminish noneconomic volatility that resulted under the previous framework and may reduce the use of captives by U.S. life insurance and annuity writers. [...]

DMI Leads Industry for Customer Satisfaction

HINGHAM, Mass.–(BUSINESS WIRE)–DMI, a leading wholesaler of consumer-driven life and annuity products announces its ‘World Class’ Net Promoter Score (NPS) of 74, a customer satisfaction rating that is more than double the industry average of 31 across Financial Services. A [...]

DPL Financial Partners Secures Growth Capital From Eldridge and Atlas Merchant Capital

LOUISVILLE, Ky.–(BUSINESS WIRE)–DPL Financial Partners (“DPL”), the leading insurance network for registered investment advisors (RIAs), today announced a \$26 million combined equity capital investment from its initial investor, Eldridge, and Atlas Merchant Capital, the private investment firm founded by Bob [...]

Principal to Host 2021 Outlook Call on February 25, 2021

DES MOINES, Iowa–(BUSINESS WIRE)–Principal Financial Group® (Nasdaq: PFG) will release its outlook for 2021 on Thursday, February 25, 2021. Dan Houston, chairman, president and chief executive officer, and Deanna Strable, executive vice president and chief financial officer, will host a conference [...]

Global Atlantic Enters Funding Agreement Backed Note Market

NEW YORK–(BUSINESS WIRE)–Global Atlantic Financial Group Limited (“Global Atlantic”), a leading annuity and life insurance company, recently announced its subsidiary, Forethought Life Insurance Company, had entered the market for funding agreement backed notes, completing its first offering to institutional investors [...]

FBL Financial Group Schedules Fourth Quarter 2020 Earnings Release Date

WEST DES MOINES, Iowa–(BUSINESS WIRE)–FBL Financial Group, Inc. (NYSE: FFG) will announce its fourth quarter 2020 earnings approximately 15 minutes after the close of the market on Thursday, February 4, 2021. The fourth quarter earnings release and financial supplement will be [...]

Insuranks.com 2020 Best and Cheapest Insurance Companies and Providers Awards

PALO ALTO, Calif., Jan. 13, 2021 /PRNewswire/ — Insuranks.com, a leading online educational insurance marketplace, is happy to announce its 2020 awards for both best and cheapest insurance companies in different categories based on customer feedback and expert reviews over the year, and [...]

U.S. Life Insurance Activity Hits Record Growth in 2020 Reports the MIB Life Index

BRAINTREE, Mass., Jan. 13, 2021 /PRNewswire/ — U.S. life insurance application activity ended 2020 up +4.0, the highest annual year over year growth rate on record, according to the year-end MIB Life Index. December 2020 was up 3.7% over December 2019, the highest YOY growth rate [...]

Washington National Offers New Life Insurance with Monthly Income Protection

CARMEL, Ind., Jan. 14, 2021 /PRNewswire/ — Washington National Insurance Company, a national provider of supplemental health and life insurance products for middle-income Americans in the worksite and individual markets, announced today a new group term life insurance product, Monthly Income ProtectionSM (MIP). Unlike [...]

Insure.com Names America's Best Life Insurance Companies

FOSTER CITY, Calif., Jan. 14, 2021 /PRNewswire/ — Insure.com, a comprehensive resource for insurance information, releases its ninth annual survey detailing outstanding life insurance companies. The top-ranked companies offer competitive pricing, strong customer service and have a consumer base willing to recommend them. [...]

RetireOne Launches Advisor Portal

SAN FRANCISCO, Jan. 14, 2021 /PRNewswire/ — The newly-launched RetireOne® Advisor Portal provides RIAs direct access to client insurance policy and annuity data. Partner firms now have four options for accessing client insurance policy and annuity data for managing, reporting, and billing on those assets. [...]

Celent research ranks Equisoft’s illustration software among the best solutions in North America

PHILADELPHIA, Jan. 14, 2021 /PRNewswire/ – Equisoft, a leading global provider of digital business solutions for the insurance and wealth industries, proudly announced that its insurance quote and illustration software, Equisoft/illustrate, has been recognized by Celent as one of the top-rated solutions [...]

AmeriLife and Senior Market Advisors Join Forces to Redefine and Innovate Insurance Distribution

CLEARWATER, Fla., Jan. 14, 2021 /PRNewswire/ — AmeriLife Group, LLC (“AmeriLife”), a national leader in developing, marketing, and distributing annuity, life, and health insurance solutions, has acquired Senior Market Advisors (SMA), one of the fastest-growing FMOs in the insurance space. The unique partnership combines AmeriLife’s scale [...]

Simplicity Group Welcomes Michael Kasula as Newest Principal with the Addition of Producer Resources Inc.

SUMMIT, N.J., Jan. 19, 2021 /PRNewswire/ — Simplicity Group (“Simplicity”) is pleased to announce that it has added Producer Resources, Inc. (“Producer Resources”), an independent producer group and specialty life insurance distribution business, to the Simplicity Group of companies. As part of [...]

Covr Financial Technologies, Americo and SCOR Join Forces to Launch New Life Insurance Product Aligned with Consumer and Business Lending

HARTFORD, Conn., Jan. 15, 2021 /PRNewswire/ — Covr Financial Technologies (Covr), Americo Financial Life and Annuity Insurance Company (Americo), and global reinsurer SCOR are today announcing the launch of LoanMatch Protector, a first-of-its-kind life insurance policy customized to a consumer’s specific loan amortization schedule. This new collaboration [...]

National Western Life Announces Reinsurance Transaction

AUSTIN, Texas, Jan. 18, 2021 /PRNewswire/ — National Western Life Insurance Company (“NWLIC”), a wholly owned subsidiary of National Western Life Group, Inc. (Nasdaq: NWLI), announced today the execution of an annuity reinsurance transaction with Prosperity Life Assurance Limited (“Prosperity”), a Bermuda based reinsurer rated A- [...]

McKinsey To Insurance: Get Younger, Get Digital And Get Flexible

The insurance industry is going to have to get younger, more digitally savvy and come up with more versatile products. Oh, and employees will probably not be coming back to the office. Otherwise, it should be business as usual for [...]

Insurers Lapsed Without Notice, Breaking California Law, Lawsuits Say

A pair of insurers are defendants in new lawsuits filed in California over whether proper notice was given in cases of lapse or termination of policies. The plaintiffs, who seek class-action status, claim American National Insurance Co. and Lincoln Benefit [...]

Is There A Viable Alternative To Bonds?

Annuities often get a bum rap, generally from market-based planners who view them as a threat, or other financial advisers that don't really understand them very well. However, once you do understand how they work, it's easy to see why [...]

When I first read the headline on this piece, I was like, "YES!!" You know how passionately I feel that annuities are a terrific bond alternative. However, I was surprised at the end of this piece, where Stephen Kelley suggested taking annual penalty-free withdrawals from an indexed annuity, in order to fund securities purchases. I assumed that someone comfortable with losing money likely would be more interested in variable annuities, than an indexed annuity. Sheryl Moore

Gensler expected to put teeth in Reg BI — not overturn it

Investor advocates and other experts expect Gary Gensler to strengthen the broker investment advice standard his predecessor put in place rather than redo it when he takes over the Securities and Exchange Commission.

Estate Tax Planning Opportunities In 2021

The blue storm is now on the horizon with the Democratic control in both Congressional houses. The actual timing and extent of any income tax and estate tax legislation is still uncertain, and there still may be time to take [...]

Finance Industry Vets Back Firm Focused On Commission-Free Annuities

Finance veterans Todd Boehly and Bob Diamond are backing a startup aimed at a niche part of the sector: insurance and annuities sold through registered investment advisers. Boehly's Eldridge and Diamond's Atlas Merchant Capital LLC invested \$26 million in equity [...]

How To Read A Life Insurance Policy Document

Life insurance is a product which offers protection against risk of death or permanent disability based on the features of the chosen product. This makes understanding your life insurance policy document fully a crucial activity. If you are an earning [...]

IRS Issues Private Letter Rulings On Annuity Advisor Fee Proposals

The IRS has issued three private letter rulings that could help life insurers offer registered index-linked annuities through fee-based advisors. IRS official Rebecca Baxter ruled in all three cases, “the Fees are integral to the operation of the Adviser Contract.” [...]

NCOIL PREPARES FOR 2021 SPRING MEETING

Spring Meeting Moved From March to April 15–18; Provides Time for Vaccine to Take Root; Location Under Review; Comments Welcomed on Four Model Laws up for Manasquan, NJ – The National Council of Insurance Legislators (NCOIL) announced today its decision [...]

IFC National Marketing Expands Integrity Platform to Help Americans on Their Healthcare Journey

DALLAS – January 19, 2021 – Integrity Marketing Group, LLC (“Integrity”), the nation’s largest independent distributor of life and health insurance products, today announced it has acquired IFC National Marketing, Inc. (“IFC”), a leading health insurance marketing organization based in Fairmont, Minnesota. As [...]

Cannex U.S. Income Annuity Quote Volume Falls

Cannex Financial Exchanges Ltd. received 27% fewer requests for quotes for U.S. income annuities in 2020 than in 2019. The company provided 669,574 quotes for single-premium immediate annuity (SPIA) contracts and deferred income annuity (DIA) annuity contracts last year, down [...]



Like all agents, we also need leads. Our approach has always been building and developing marketing systems. We strive for new and better ways to get in front of “target” marketed prospects.

Our systems are tried and true; they work.

“Time Invested Marketing”

