



SAFE HARBOR / HAVEN GUARANTEE BONUS

AGENT TRAINING

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The information contained in this presentation is general in nature and is subject to the applicable annuity and rider language.



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IDEAL CANDIDATES

- **Clients with CDs**
- **Clients with Cash on Hand**
- **Clients with expiring MYGAs**
- **Clients worried about market volatility**





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BASICS

- Single Premium Deferred Annuity
 - Issue Ages 0-90
 - Contribution Limits
 - \$5000 - \$1,000,000
 - Qualified or Non Qualified
 - 5, 6, 7, or 10 year Guarantee Periods
 - Optional Riders allow for flexibility in withdrawing funds
 - Positioned to have industry leading crediting rates
- Simple or Compound Interest

Simple Interest	Compound Interest
Guaranteed interest rate for the guaranteed period	Guaranteed interest rate for the guaranteed period
First year interest rate is higher than remaining years	First year interest rate is higher than remaining years
Credited daily on single premium only	Compounded daily on initial premium and interest earned





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BASICS (Continued)

Surrender Charges and MVA

- Surrender charges vary by state. Please see state- specific Agent Quick Sheet for details.
- The MVA is specified in the contract.
- In most states the contract includes Market Value Adjustment

Rider Costs

Optional Rider	Rate Reduction
Death Benefit Feature	0.25%
Accumulated Interest Withdrawal	0.05%
Preferred 10% Free Withdrawal	0.15%





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RIDER OPTIONS

Death Benefit Feature

This rider ensures that upon the death of the annuitant, the death benefit paid will equal the total contract value

- Surrender Charges and MVA waived
- Allows for a choice of payout options
- Required for issue ages 86-90
- Included in all Florida contracts

Preferred 10% Free Withdrawal

This rider allows for the first withdrawal with a value of up to 10% of the contract value (on a non-cumulative basis) or the RMD.

- This does not entitle a 10% free withdrawal on full surrenders.
- This rider takes effect in year 2 of the contract.
- Important: If the total amount of all withdrawals in a Contract Year exceed the 10% available, the MVA and Surrender Charges will apply to each withdrawal, including the first one.

Accumulated Interest Withdrawal

This rider allows a withdrawal of accumulated interest without Surrender Charge or Market Value Adjustment during the Surrender Charge Period.

- Allows for monthly, quarterly, semi-annual and annual payments.
- Interest payments may be received in the first year.





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APPLICATIONS - SUITABILITY

- Rider Selection – Remember RMD Rules
- No Riders added
- No Riders may be removed
- Suitability Forms must be completed
- 45 Day Rate Lock after Funds Transfers
– Refer to Field Guide for more details

ANNUITY DISCLOSURES

- Products and available riders can vary by state.
- Any annuity with surrender charges may present liquidity concerns for the client.
- Review other asset sources with the client including short-term income and liquid assets for both emergencies and cash needs prior to the expiry of the surrender charge period.

