# Annuities: The Hot List

## Too busy to sift through hundreds of annuity products?

Let us do the work for you! We've done the research and, in our opinion, the following annuities are 'Hot List' annuities.

## FEATURED FIXED INDEXED ANNUITIES

#### **INCOME**

#### Allianz Benefit Control (ABC)

- · Income rider built-in at no additional fee
- Income value growth
- 20% premium bonus
- 250% interest bonus (accelerated version)
- Income value available as death benefit over 5 years
- 6.5% commission age 0-75

#### **ACCUMULATION**

#### AIG Power 5 Protector

- Short surrender period: 5 years
- Multiple uncapped indexing strategy options
- + 10% free withdrawal after  $1^{\rm st}\, year$
- 3.25% commission 0-80

#### Delaware Life Retirement Stages 7

- S&P 500 annual point to point cap 8.00%
- Performance trigger strategy 7.50%
- First Trust Capital Strength Barclays 5% Index, Par Rate 125%
- 7-year surrender schedule
- Uncapped indexing strategy options
- 10% free withdrawal after 1st year
- Return of Premium (ROP) rider available at 0.40% annual fee
- 5.00% commission 18-74

### **MULTI-YEAR PRODUCTS**

#### Sagicor Milestone MYGA

- (not available in AK, CT, ME, MT, NY, VT)
- 4.25% for seven years (\$100,000 and up)
- 4.25% for five years (\$100,000 and up)
- + 3.90% for three years (\$100,000 and up)
- Issue ages 0 90
- 10% free withdrawal after first year

#### North American Guarantee Plus

- (not available in NY)
- 3.80% for 3 years (\$100,000 and up)
- 4.40% for 7 years (\$100,000 and up) (not available in CA, FL)
- Issues ages 0-90

#### American National Palladium 3-Year

- 3.90% for 3 years (\$250K+)
- 3.75% for 3 years (\$100K+)
- 3.65% for 3 years (<\$100K)</li>
  - Client can walk away after 3 years (30-day window)
  - 10% free withdrawal after first year

## **NEW YORK**

#### FEATURED INDEX ANNUITY

#### US Life Power Index Premier NY

- · ONLY indexed annuity in NY Optional income rider
- Up to 5.9% lifetime withdrawals at contract issue
- 0.25% guaranteed annual increases up to 15 years or
- at activationNo rider fee
- Indexing strategies based on S&P 500/Russell 2000/ MSCI EAFE
- 10% withdrawal after first year
- 4.25% commission

#### FEATURED MULTI-YEAR PRODUCTS

#### US Life American Pathway Solutions Multi Year Growth (MYG)

- 3.40% for 5 years (\$100,000 and up)
- 3.45% for 6 years (\$100,000 and up)
- 3.50% for 7 years (\$100,000 and up)

## Contact **GPAgency** at **800.283.8376** to learn more about these and other annuity options available.

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