



## Theory of Annuity:

Interest Rates are Relative Today: Americans want 3.00%  
Talk to Your Clients Today

### Allianz Dominator



3.00% for 5 Years  
30 Day Surrender-free window after 5 Years

**3.00%**  
COMMISSION TO AGE 80



## RETURN OF PRINCIPAL ANNUITIES:

American National  
3.00% 1st Year  
2.00% Base Rate  
5 Year CDSC

**4.00%**  
COMMISSION TO AGE 80

## US Life Global Index; Last Call for 2% Minimum

Minimum decreasing to 1% in October.

“Great product for a low-rate environment. Up to 6% Commission!”

### Selling Points:

Partial Annuitizations  
Additions to Existing 3.00% Contracts  
Stressing 2 & 3% Minimums  
Safe Haven at Competitive Yields

### Say No to 1099s No Taxes Today



Greedy Sam Takes Your Savings. Americans are Tired; Annuities Help.

## Popular Annuity Selling Ideas

Partial annuitizations  
Additions to Flex Annuities  
Sell 2 and 3% minimum guarantees

Tax deferral  
Taxes taxes taxes—in the news  
Are you selling tax deferral?

**Let NestEgg be Your Annuity Back Office:** Paperwork and transfer experts. Call for more info.