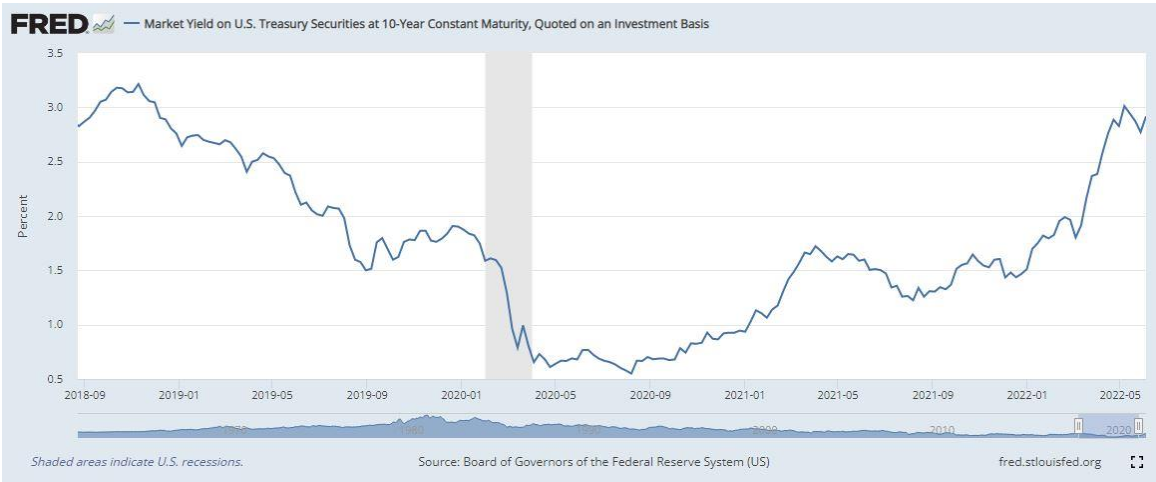




# June Is Annuity Awareness Month

And, the Climate Is Ripe for Fixed Annuity Sales!



## Did you know annuity interest rates are up substantially this year?

The most well-known pricing bell weather for fixed annuity products is the 10-year treasury. The 10-year is hovering around 3%, mirroring a couple other high points in the last decade. The recovery of the 10-year treasury is being reflected in fixed annuity interest rates. **GPAgency has fixed annuity carriers with rates as high as 4% and trending upwards!**

Inflation is top of mind for many people lately, and with the Consumer Price Index (CPI) hitting 40-year highs, your clients could be wondering how high it will go. This is particularly concerning to retirees who could lose purchasing power throughout retirement, or risk erosion of their retirement savings.

Take advantage of these competitive interest rates; restore your clients' confidence with guaranteed interest through a fixed annuity. Most of our products also provide annual penalty-free withdrawals.

**You don't have to be an annuity expert to propose annuities;** we have brokerage managers onsite who specialize in annuity products and are available to assist you. With GPAgency, you can provide your clients with access to more than 20 top-rated annuity carriers. **Call us at (800) 283-8376 or click the button below for an annuity quote.**

[Request An Annuity Quote](#)



## ANNUITY

### What is it?

An annuity enables your client to convert a large sum of money, such as a 401(k), into a guaranteed stream of payments for a fixed period of time or for a lifetime.

Typically used for retirement income, the annuity can also be a useful tool for those who have come into a lot of money and need a way to manage it and make it last.

**With an annuity, you're effectively creating your own pension plan for retirement!**

[History of Annuities](#)



## What Are the Benefits?

### Fixed Annuities

- > Tax-deferred growth (FYI, CDs are taxable in the year the interest is earned.)
- > Guaranteed interest earnings
- > Access to your money — optional annual withdrawals of up to 10% of the account value with no surrender charge
- > Protection from market ups and downs
- > Guaranteed beneficiary benefit that avoids probate
- > Guaranteed income for a predetermined period or life



## What is the difference?

### Fixed or Fixed Indexed

**Fixed Annuity:** These annuities have no exposure to market risk. This means the money grows at a specific rate of return, without the fear of market loss.

**Fixed Indexed Annuity:** These annuities typically offer principal protection in a down market and more growth potential than a fixed annuity. Returns are based on the performance of an underlying market index.



## Fixed Indexed Annuities

### Participation Rate

Available with some fixed indexed annuity products, the **Participation Rate** enables clients to participate in a certain percentage of index growth each year.

For example, if the S&P 500 grows by 10% over a one-year time period and the annuity's participation rate is 80% (i.e. 80% of the gain), then an 8% return would be credited to the client's account that year ( $10 \times .8 = 8\%$ ).

## Lincoln

### OptiBlend Annuity



Add more certainty to your retirement savings with *Lincoln OptiBlend®* fixed indexed annuity

 <b>Upside growth potential</b> In addition to a guaranteed fixed interest rate, your account has the potential to be credited with positive index performance.	 <b>The power of downside protection</b> Your account will never be credited less than 0% — even in a down market.* So, your hard-earned savings are protected.	 <b>Control your costs*</b> There are no explicit product charges for seven of the eight account options available with <i>Lincoln OptiBlend</i> .
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No cost, no risk, and there is even something for non-qualified dollars (min \$10K)...If you missed our **Lincoln OptiBlend Annuity Webinar in May**, click [HERE](#) to view.

*Below are links to related collateral:*

- [OptiBlend Client Guide](#)
- [DRC Spread Client Flyer](#)
- [BlackRock Client Flyer](#)

## NORTH AMERICAN

Are you striking the right balance?



Step 1:  
Set your ideal 'no market risk' percentage  
Enter your ideal percentage of retirement savings with no market risk:  
[Slider bar] 50 %

As consumers are nearing retirement, balancing financial risk in an ever-changing market can be challenging. As each client has a different tolerance for risk, the calculator above may help them determine their own 'no market risk' percentage (**click on calculator**, and scroll down on the *North American site*).



Consumer brochure on the role FIAs can play in an overall portfolio, providing balance with potential for growth (**click on brochure image to view**).

**AIG**

## Consumer Marketing Support

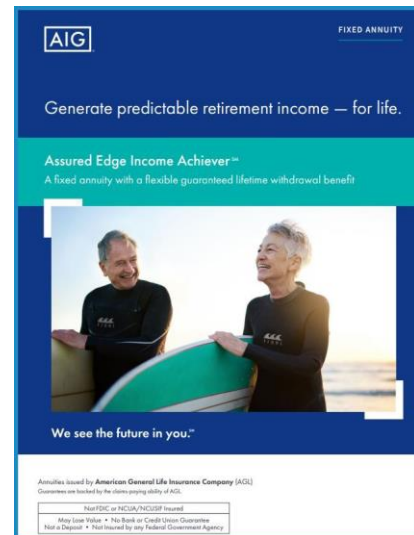


**Click the image above to view AIG's consumer video** on the role a fixed annuity can play in one's retirement plan.

### [AIG's Fixed Index Annuities Toolkit](#)

**Click the above link for tools** and information to help you build your business and your clients pursue their retirement lifestyle.

Consumer brochure on AIG's fixed annuity with guaranteed lifetime withdrawal benefits **(click brochure image to view)**.



**American National**

## CASH FOR ANNUITY SALES

Earn up to a \$3,000 CASH BONUS for all sales submitted using an electronic application.

**April 1 – June 30, 2022**

**ANNUITY SALES**

# GO DIGITAL FOR CASH!

APRIL 1 – JUNE 30, 2022

**UP TO \$3,000 IN BONUSES**  
**& DOUBLE THE CONFERENCE CREDIT\***  
**For All Electronic Applications!**

CASH BONUS	\$750	\$1,000	\$1,500	\$2,250	\$3,000
TOTAL ANNUITY SALES	\$500,000 – \$750,000	\$750,001 – \$1,000,000	\$1,000,001 – \$1,250,000	\$1,250,001 – \$1,500,000	\$1,500,001 – \$1,750,000

**PLEASE NOTE:** Paper applications that are mailed or scanned (including ExpertScan) will not count towards this incentive. Three cases minimum to qualify. Policies must be paid and in force by 7/15/2022.

\*Cash Bonus is non-cumulative. Eligible policies and contracts must be submitted between 4/1/2022 and 6/30/2022, paid for and remain in force through 7/15/2022 in order to qualify. Based on annualized life insurance premium up to target premium. This offer may not be available in all distribution. Contact your marketing area to confirm eligibility. Writing agents only. Limit one per writing agent. Not available in New York. American National Insurance Company, Galveston, Texas.

For Agent Use Only, Not for Distribution or Use with Consumers.

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[Get the Flyer](#)



## Annuity Social Media Posts



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Raleigh, NC

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