

Tucker Advisors Administrative Assistant Manual

Introduction

We have designed this manual to highlight best practices and how Tucker Financial currently performs specific tasks. Keep in mind that you or your advisor may have your own way of doing these tasks and what is included in this manual are just guidelines for your use based on our experiences.

We have included some extra material at the back of this manual that may be mentioned in the main section but will not have a lot of time dedicated to it. Please use any documents at the back of this as examples or reference material.

Disclaimer

For Financial Professional Use Only. The instructions contained in this document are only the views and opinions of Tucker Advisors with regard to hiring and training of staff.

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Office Procedures for Administration and Client Interaction

Office Presentation

When a client walks into your office for the first time, first impressions go a long way. Here are some questions you can ask yourself to determine how your office is presented:

1. What kind of environment does your office present?
2. Is it welcoming and comfortable?

It is important that the office be welcoming and comfortable. The more comfortable and welcomed a client feels with the office, the more comfortable the client will be with the advisor during the meeting.

Self-Presentation

Your role as the face of the company is all about first impressions. You will most likely be the first point of contact for the client. Present yourself with confidence, care and kindness with every client to make them feel at home in your waiting area. A warm welcome lets the client know you are happy to see them; ask them about their day and offer them a beverage. If they do want a beverage, let them know you will prepare it for them and that the Advisor will be with them shortly. If possible it is best to take the beverage into the Advisor's office so the client does not have to carry it as well as any paperwork they brought. If the Advisor is delayed, bring the drink to the client in the waiting area.

Little things really do matter. It's these things that people appreciate. Some examples of little things you can do that make a difference are: asking if you can take their coat; remembering what the client prefers to drink and if they prefer coffee or tea, and how they take it. While they are waiting, carry on a conversation with them about things that people like to talk about using the FORD technique, which simply means asking about their Family, Occupation, Recreation and Dreams. People like to talk about what brings them joy, which ultimately makes them feel more comfortable and at ease. Jot down some of the things you discussed so that you can ask about them the next time you see the client.

Try to foresee possible needs, such as having a dog bed for those clients that bring in their pets and have umbrellas on hand to provide if raining. It's also a good idea to have branded items available to give to the client if they comment on a coffee mug, pen, etc. or to give away as part of your marketing.

Telephone Presentation

If you answer the phone with a smile on your face and a smile in your heart, clients will hear it and respond to it. Adding warmth, kindness and a personal touch to your conversations lets the person on the other end know that you are approachable and willing to assist them.

If someone is upset or frustrated, words that will get the best response are: understand, appreciate, welcome, accommodate, respect, solution and value.

Examples:

- I understand how you feel and value your feedback, I will be happy to have someone help you...
- I appreciate you sharing that with me and I will get you over to someone to assist you....
- Thank you for your thoughts, I appreciate your patience while I find out who can help you....
- Your feedback is valued and I respect your opinion but will need to have (Fill in name) assist you further....
- I understand your frustration, we will accommodate you to the best of our ability, let me transfer you to someone who can assist you with a solution...

It is an incredible asset to be able to have a positive impact on all incoming calls. You represent everyone in the office, the name on the building and yourself.

It is vital to be able to work with the many different personalities in an office; this can obviously be challenging since everyone is different. Working successfully together sometimes requires compromise to reach the end goal.

Time Management

Time management varies with your responsibilities and work schedule. Some tools that can help with time management are:

1. task lists
2. daily appointment schedule of clients should be kept at front desk for quick reference
3. inventory of supplies for quick ordering needs
4. daily reminders in calendar
5. calendar reminders of invoice due dates

If you are the only staff member covering the front desk it is imperative to be aware of the appointment schedule for the day and working your own appointments/lunch around those times.

Supplies

Every penny spent on supplies adds up. It is highly suggested to compare three or four vendors when choosing your office supply company. Let each one know that you are reviewing other companies and ask for the best price they are able to offer. If a company offers a “premium membership”, review all fees associated as a fee can outweigh any savings. Vendors will sometimes offer promotions when opening a new account.

Organization

Organization creates a smooth and efficient office and absolutely benefits the advisor, yourself and the staff in your office. It saves time and is definitely noticed by clients. When a client sees that an Advisor and his assistant are organized and their office runs smoothly, it makes them feel confident in the advisor and the office.

Standard Operating Procedures

Creating an SOP for your position allows all of your duties to be performed seamlessly in your absence. The description and steps of your duties should be as detailed as possible.

Appointments

When creating a calendar appointment, send an invite to the Advisor. Check with the Advisor on how they would like the appointments to be set up.

- Categorize appointments by using different colors. For example, 1st appt. = green, 2nd appt. = yellow, 3rd appt. = orange, contract delivery = pink, internal meetings = blue.

Invitations have not been sent for this meeting.

From: Eileen.Hopkins@TuckerAdvisors.com

To: [Empty]

Subject: {Insert Client Name} - 1st appt. - {Insert Phone Number} [Advisors Initials]

Location: Seminar - The Fort 8/27/2019 - Secure Income

Start time: Thu 1/14/2021 3:00 PM All day event

End time: Thu 1/14/2021 4:00 PM

From Client Sheet

{Insert Risk Tolerance level}

Investment {Insert amount of investments}

Real Estate {Insert amount of real estate}

Income {Insert Income}

Year to retirement {Insert estimated years to retirement}

1. Subject line to include: "Name of Client", (1st, 2nd or 3rd appt.), (client phone number), (client email address), (advisor initials)
2. Location: (Seminar, radio lead, call-in, etc.), (Restaurant name) (date), (name of seminar)

Examples

- a. Seminar – The Fort 8/27/2019 – Secure Income
 - b. Radio lead – 104 The Fan
 - c. Magazine ad – Kiplinger's
3. Notes: Add information from the back of appointment sheets gathered at seminar. If appointment came from a seminar, note the following:
 - a. Type of investor: Conservative, Moderate or Aggressive
 - b. Investment Size
 - c. Real Estate
 - d. Desired Income
 - e. Years to Retirement
 4. Amount of time to allocate for appointments:
 - a. 1st appointment = 1 hour
 - b. 2nd and 3rd appointments = 1 ½ hours

5. Double check that the appointment shows up correctly on the Advisor's calendar and the Advisor has accepted the invite.
6. Make sure to give the front desk/greeter the clients name and who appointment is with.

Confirming Appointments

On the day prior to appointments, call each client and remind them of the time and date. We suggest making these calls late morning or early afternoon in order to give the client time to respond, if you have to leave a voice message. Also remind them to bring to the appointment any statements (social security/IRA, etc.), balance sheets, and questions they may have.

Below is an example of a voicemail to use. This can also be used if you reach a live person.

Hi John and Mary,

This is {Insert Your Name} with {Insert Company Name}. I was calling to confirm your meeting with {Insert Advisors Name} for tomorrow, {Insert Date and Time}. Remember to bring any statements, balance sheets and questions you may have for the appointment. If anything has changed and the time no longer works for you, please let us know. You can reach me at {Insert phone number}. We look forward to seeing you then.

Here is a template you can use for email.

Hi John and Mary,

I hope you both are having a wonderful day so far!

I recently left you a voicemail to confirm your meeting tomorrow {Insert Date and Time} with {Insert Advisors Name}. Please let us know if anything has changed and you cannot attend.

As always, should you have any questions, please feel free to reach out to me directly at {Insert phone number} -happy to help!

Thank you,

{Insert Your Email Signature}

This procedure has cut down on the number of no-show appointments in our office.

If someone would like to cancel an appointment, try to preserve the appointment. If it is a key prospect, ask the Advisor to call the client. Here is a suggested immediate

reaction for cancellations "I'm so sorry, can you share with me what we could have done better?" At this point the person on the phone will usually give one of the following three most common reasons to cancel:

1. I'm happy with my current advisor.
 - a. Response: "We are offering you a free second opinion. Wouldn't it be nice to get a second set of eyes on what you are doing to make sure it's the best thing for you?"
2. I do my own investing.
 - a. Response: "This is a free second opinion, wouldn't it be nice to get a quick look, and assure yourself you are doing the best thing for you?"
3. My schedule is too busy.
 - a. Response: Immediately offer alternate dates. "No problem, how does {Insert future month} look or when is a good time for me to reach back out?"

Industry Basics and Definitions

This section includes industry basics, acronyms, definitions and simplified explanations.

The type of insurance products we offer can help a client get guaranteed lifetime income or an opportunity for growth for their retirement without losing any of their money.

In the Additional Reference Material section, you will find the Buyer's Guide for Deferred Annuities that is an excellent resource for understanding annuities. This is distributed by the National Association of Insurance Commissioners (NAIC). It is included in many application kits provided by the carriers.

Below are videos to help with a basic knowledge of Fixed Index Annuities. We provide these to our agents to share with their clients who need a basic understanding.

1. **Excellent video by the Indexed Annuity Leadership Council that explains FIAs:** <https://www.youtube.com/watch?v=BS3B2Ins4GI>
2. **Here's another video explaining FIA's:**
<https://player.vimeo.com/video/279886203>

Types of Annuities:

1. **Fixed Indexed Annuities (FIA):** This is linked to an index (NASDAQ, Dow, S&P, etc), point to point with cap, zero loss. Most of the products we sell are FIA.
2. **Variable:** The account values fluctuate up and down. There is a potential for loss.
3. **Fixed:** Similar to a CD with, different year options. Fixed annuities are MYGA, SPIAs and DIAs.
4. **SPIAs (Single Premium Immediate Annuities):** One payment only with immediate payout.
5. **MYGAs (Multi Year Guaranteed Income):** Similar to a bank CD. The client chooses the term, usually 3, 5, 7 or 10 years.

Reputable Carriers:

It is important to offer clients products from reputable carriers. This is determined by their strength, stability, solvency and liquid assets amongst other things.

Companies want to be at least an A- rating. It's hard to move up once they are rated lower.

Carriers have rating information on their websites. Here is a sample provided by one carrier:

Strong Ratings. Nationally Recognized Raters.

The credit rating agencies that rate Western & Southern Financial Group insurance member companies are registered as **Nationally Recognized Statistical Rating Organizations (NRSRO)** with the U.S. Securities and Exchange Commission (SEC).

To be registered as an NRSRO, the agencies adhere to a stated set of requirements.

NRSRO Considerations

- Maintain an effective internal control structure
- Prevent sales and marketing conflicts of interest
- Disclose credit rating performance statistics
- Maintain procedures to protect the integrity and transparency of rating methodologies
- Disclosures to promote the transparency of credit ratings
- Set standards for training, experience and competence of credit analysts
- Provide annual CEO certification as to internal controls

For more information on NRSROs, visit SEC.gov.

Industry Credit Ratings				
A.M. Best	Standard & Poor's	Fitch	Moody's	Comdex
A+ Superior	AA- Very Strong	AA Very Strong	Aa3 Excellent	96 out of 100
Superior ability to meet ongoing insurance obligations	Very strong with a stable outlook	Very strong capacity to meet policyholder and contract obligations on a timely basis	Excellent financial security	Composite of all ratings a company receives
<i>(second highest of 16 ratings; held since June 2009)</i>	<i>(fourth highest of 21 ratings; held since August 2018)</i>	<i>(third highest of 21 ratings; held since June 2009)</i>	<i>(fourth highest of 21 ratings; held since February 2009)</i>	

Ratings, as of September 2019, are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scale. The Comdex Ranking is a composite of all the ratings a company has received from the major rating agencies. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) to reduce confusion over ratings because each rating agency uses a different scale.

Industry Acronyms, Definitions & Basic Info:

ADL	Activities of Daily Living	(ADLs) are routine activities people do every day without assistance. There are six basic ADLs: eating, bathing, getting dressed, toileting, transferring and continence.
AFR	Applicable Federal Rates	IRS prescribed rates for federal income tax purposes
	Annuitization	The process of converting an annuity investment into a series of periodic income payments. Annuities may be annuitized for a specific period or for the life of the annuitant.
AUM	Assets Under Management	
BPS/BPTS	Basis Points S	10 Basis Points = .1% 100 Basis Points = 1%
BD	Broker Dealer	Some advisors with securities licenses go through a Broker Dealer to sell annuities. See the TAM section for definitions of each securities license. Broker Dealers need to be cautious when communicating through radio, seminars, etc. to be SEC compliance approved. They may need disclaimers or eliminate certain verbiage. Advisors must interact with their Broker Dealer for details on their compliance requirements. If the advisor is contracted with TAM (Tucker's AUM), TAM must approve and provide a disclaimer.
CRC	Certified Retirement Counselor	
COLA	Cost Of Living Adjustment	Inflation adjustment
DIA	Deferred Income Annuity	This is similar to a SPIA, but income is deferred (not taken in the first year). In some cases, yields a higher payout than a FIA. The trade-off is that the client loses control of the money. If the client dies, the insurance carrier keeps the money. Also known as QLAC .
E&O	Errors & Omissions Insurance	Liability Insurance for Agents

FINRA	Financial Industry Regulatory Authority	A private corporation that acts as a self-regulatory organization (SRO). It is a non-governmental organization that regulates member brokerage firms and exchange markets. The government agency which acts as the ultimate regulator of the securities including FINRA, is the Securities and Exchange Commission. FINRA is the successor to National Association of Securities Dealers, Inc. (NASD)
FMO	Field Marketing Organization	In order for agents/advisors to have access to products, they must go through an FMO. Most products are not offered to an agent directly from a carrier. Tucker Advisors is an FMO. Alternative Acronyms that mean the same thing are IMO and NMO
FRA	Full Retirement Age	
GIWL	Guaranteed Issue Whole Life	
GLIB	Guaranteed Lifetime Income Benefit	Income Rider on an FIA.
GMWB	Guaranteed Minimum Withdrawal Benefit	
GTD Order (Stock)	Good Till Day/Date	This is attached to a buy or sell order. Normally, the order gets canceled at the end of the day, if it is not executed. With this GTD attached to the order, the order remains in the system, until a date if not canceled or executed.
IAR	Investment Advisory Representative	Advisors who have a Series 65 are an IAR who do business under an RIA
IMO	Independent Marketing Organization	Alternative Acronyms that mean the same are FMO and NMO.
	Insurance Guaranty Association	Each state has a minimum guarantee similar to the FDIC for banks. Each state is different
IPO	Initial Public Offering	
IUL	Indexed Universal Life	
LIBR	Lifetime Income Benefit Rider	
LIFO	Last In First Out	
LIMRA	Life Insurance and Market Research Association	limra.com

LOA (1)	Licensed Only Agent	Most agents are independent and get paid directly through a carrier. An “LOA” agent does not get paid direct.
LOA (2)	Letter Of Acceptance	
LOI	Letter Of Intent	
MVA	Market Value Added/Adjustment	The insurance carrier buys this to ensure that they will make a certain amount at the end of the policy’s term which is a buy-in. When the market does well, the carrier loses money on the investment. When the market does poorly, the carrier makes money on that “investment”. When a client and a carrier enter into an agreement, there is usually a surrender period. If the client backs out earlier than the original agreement, then they have to pay the carrier part of that MVA cost to cover what the insurance carrier had invested especially when the markets are doing well. The carriers do MVA’s because they need to protect themselves from the markets. Each carrier calculates MVAs differently with a huge algorithm.
MYGA	Multi Year Guarantee Annuity	This is similar to a CD in that it is meant for growth. There is no income. It has a guaranteed rate of return for 3, 5 or 7 years. Unlike a CD, the interest is tax deferred, and they can be withdrawn.
NAFA	National Association for Fixed Annuities	
NASAA	North American Securities Administrators Association	
NDA	Non-Disclosure Agreement	
NIGO	Not In Good Order	
NMO	National Marketing Organization	Alternative Acronyms that mean the same are FMO and IMO.

NOLHGA	National Organization of Life & Health Guaranty Associations	Guaranty systems safety net helps keep the promises of the insurance industry. (Has Maximums)
NPN	National Producer Number	
PB	Potential Business	
PIA	Primary Insurance Amount	
POP	Proof Of Production	
PQ	Production Questionnaire	
QLAC	Qualified Longevity Annuity Contract	See Deferred Indexed Annuities (DIA) for definition.
REIT	Real Estate Investment Trust	
RIA	Registered Investment Advisor	Tucker Asset Management is an RIA
RMD	Required Minimum Distribution	The amount that the government requires a person to withdrawal out of their qualified accounts each year starting at age 72.
ROP	Registered Options Principal	Someone who has passed the Series 4 Exam that focuses on the rules and statutory provisions applicable to the supervisory management of a firm's options personnel, accounts and trading, as well as exchange rules and regulations applicable to the trading of options contracts.
RR	Replacement Rate	
SEC	U.S. Securities and Exchange Commission	
SEP/SEP IRA	Simplified Employee Pension	A retirement plan that a self-employed individual can establish.
SEPP	Substantially Equal Periodic Payment	Allows a withdrawal from a retirement account before age 59 ½ - without paying an early withdrawal penalty which is normally 10%. A person is required to "separate from service" before the IRS will allow them to annuitize those funds.
	Specimen Contract	A sample contract that can be given for a client to review before an application is sent to the carrier.

SPIA	Single Premium Indexed Annuity	This annuity begins income immediately or within the first year. In some cases, yields a higher payout than a FIA. The trade-off is that the client loses control of the money. If the client dies, the insurance carrier keeps the money. SPIA with life can have a specified period certain. Income is guaranteed for a specified number of years but continues until death. A SPIA without life only guarantees income for a specified period certain. The SPIA without life will have a higher payout. Beneficiaries will receive the income for the specified period certain.
TOD	Transfer On Death	
TPA	Third Party Administrator	
TSA	Tax Sheltered Annuity	

Other Definitions:

Bull ↑ Market; **Bear** ↓ Market

LT Annuities or 10/10 Annuities: are for “light” states. The regular product hasn’t been approved in some states so they lighten the surrender schedule to meet the state requirements. 10/10 means they can’t have surrender charges longer than 10 years or more than 10% which makes it a 10/10 state.

Non-Reciprocal States: States that do not recognize licenses or training from other states. CA is a non-reciprocal state.

Qualified Money Examples: IRA’s, Roth IRA’s, 401K, Pensions, etc.

Vs.

Non-Qualified Money Examples: Checking, Savings, Other

457: A 401K type plan for government workers.

72T Rates: Penalty-Free early withdrawals from retirement accounts.

Creating Client Folders

This is our process for how we create a new client folder (one can modify accordingly). Our client folder contains everything we have to build a file as well as any documentation the client gives us. This helps the advisor prepare for their meeting with the client as well as have the documents in front of them during the client meeting. It also helps keep things organized and consistent for each person, so any advisor who opens the folder will know where to find the information they may be looking for.

1. If you conducted a seminar to generate leads make copies of all appointment sheets, front and back, for the Seminar folder. The originals will go in the client folder.
2. Create labels for the client folder, Last name first, then both first names.
3. Type up Fact Finder for each folder from the appointment sheets collected at the seminar.
 - a. Include name, phone numbers, emails, address, date of birth & age, years until retirement, occupation.
 - b. Complete the Risk Tolerance section from the information the client provided on the backside of the appointment sheet.
4. Type up Welcome sign (use nicknames only if known) on premium paper
5. Be sure to enter any information you are given i.e.(name, address, notes) into your CRM or internal database

To Include in Client Folder for 1st appointment (as a note: this is a best practice used by Tucker Financial. You and your advisor can decide what is best for your Advisor's practice):

1. Staple Appointment Sheet to left side of folder
2. Print Fact Finder in color, double sided for each folder
3. Appointment postcard
4. Welcome Sign

How to Create an Illustration

This section is designed to help you understand the basic process that occurs from creating an illustration all the way to issue. Understanding this section will be helpful when calling carriers to follow up on the status of pending policies.

I. How to run Illustrations:

Below are two examples of growth annuity illustrations and two examples of income annuity illustrations.

An illustration is a document used by carriers to show how a client's money would perform if they purchased a specific product. For example, it will show initial premium, how much they receive in up-front bonuses, roll-ups, lifetime income benefit, death benefit, etc. Once an agent reviews the client's needs and goals, they will better understand what product would be a good fit. This stage may happen at the same time or even after the SIPS plan has been created.

This section is designed to help you understand how to make a basic illustration. Each carrier website has a different interface to create illustrations. They all require the same information using different terminology and using a different layout. You can apply this information when using other carrier websites. Carrier website logins are created when an agent gets contracted with each carrier. The carrier will provide login credentials that you will need to create the following illustrations.

There are two types of Fixed Indexed Annuities: Growth/Accumulation and Income. Growth/Accumulation Annuities are intended for clients only interested in growth for a considerable period of 7-10 years. Income Annuities are for those clients looking for a set income each year for a lifetime. Income can start immediately at any time.

Basic Information Needed to Complete an Illustration:

1. Name and State of Agent (CA Agents – Some carriers require a CA License # to create an illustration)
2. Name, D.O.B./Age and State of Client
3. Is this a Single or Joint Payout? If joint, you need the name of spouse and D.O.B./Age
4. Qualified/Non-Qualified
5. Carrier & Product
6. Asset Allocation/Indices/Strategy
7. If this illustration is intended for income, what year will the client start income?

Growth/Accumulation Annuity Illustrations – “How to” Examples:

Below you will find two examples of growth/accumulation annuity illustrations:

- American Equity AssetShield 10
- F&G AccumulatorPlus 10

American Equity AssetShield 10: (Purpose: Growth/Accumulation)

1. Once you have logged into American Equity, click on the “calculators” button



2. On the next page, click on the “Click Here” to launch the illustration software

CALCULATORS

Fixed-Indexed Annuity Illustration Software

Prior to solicitation of American Equity products you must complete product specific training available [here](#).

Web-Based Version

- Use with mobile devices, iPads and tablets and all PCs
- Compatible with Safari, Google Chrome, Internet Explorer and Firefox web browsers
- Requires constant internet connection to perform illustrations

[Click Here](#) to launch this software.

Windows Installation

- Installs with Windows XP, Vista, Windows 7 and Windows 8
- Does not require internet connection to perform illustrations

Please note: Software must be connected to the internet for two minutes prior to using offline to ensure current rates.

3. Complete the Agent Information, then click “Next”

Agent Information

Name *	Mr.		Agent
Address	<input type="text"/>		
City	<input type="text"/>		
State	Washington		
Zip Code	<input type="text"/>		
Phone	<input type="text"/>		
E-Mail	<input type="text"/>		
Agent Number *	<input type="text"/>		

* required fields

Next

4. If this is a new client and a new illustration, click on “New Client”

Stored Illustrations

[-] Client, Valued(Female, age 80)
Destinations 10, \$463,000, 2 Strategies

[-] H, B (Female, age 71)
GuaranteeShield - 3 Year, \$260,000

[-] Son, Valued(Male, age 49)
Destinations 10, \$6,000, 2 Strategies

5. Complete the Client Information and select the Policy Type: Non-Qualified or Qualified.

Client Information

Policy Type * Non-Qualified
 Qualified

Insured

Name *

Issue State *

Sex *

Date of Birth *

Current Age *

Owner

Owner is entity

* required fields

6. Select a product from the drop-down menu, then click “Next.” We are using the AssetShield 10 product for this demonstration.

Product Selection

Product *

7. Enter the initial premium amount and choose strategies, then click “Next”

Premium

Amount
Initial * \$100,000.00
Flexible \$0.00

Mode Annual **From Age** 65 **Through Age** 65

Strategy

1-Year Fixed Value Strategy
S&P 500® Annual Point-To-Point Participation Index Strategy
S&P 500® Annual Point-To-Point Cap Index Strategy
S&P 500® Monthly Point-To-Point With Monthly Cap
S&P 500® Dividend Aristocrats Daily Risk Control 5% Excess Return Annual Pt to Pt w/PR Index Strategy
S&P 500® Dividend Aristocrats Daily Risk Control 5% Excess Return 2-Year Pt to Pt w/PR Index Strategy
S&P 500® NeXt Monthly Point-To-Point w/ Replacement Rate

Percent Allocation
0%
50%
0%
0%
0%
50%
0%
Total 100%

* required fields

Back Next

8. Complete the Income Section. Click yes, if the client wants a free or RMD withdrawal. This is shown in the drop-down menu. Select the ages from and through, if desired. Note: Income Riders are usually not options on Growth products.

Income

Withdrawal
 No
 Yes

Amount \$0.00 **Mode** Annual **From Age** 65 **Through Age** 113

Rider
 No
 Yes

* required fields

Back Next

9. The next page is a Summary of Non-Guaranteed Values. Nothing needs to be done on this page.

10. On the Illustration page, select the “View Illustration” button. This will create an illustration that you can then save as a pdf document.

Illustration

Output

First 30 years, every 10 years thereafter

All years

Index performance using month-end values

- Including month-end values provides a broader picture of index performance.
- It will increase illustration length by 1 page per strategy.
- The most recent 10 year period is based on the end of the previous month.
- Best/worst 10 year periods could use any end of month within the past 20 years to calculate values.

[View Illustration](#)

[Back](#)

[Store](#)

American Equity’s AssetShield 10 (Growth) Illustration Interpretation:

You will see pages that display Guaranteed and Non-Guaranteed Basis. The Guaranteed Basis page assumes that there will never be a gain in the indexes chosen. The Non-Guaranteed page takes the overall history performances of each index to show how it MIGHT perform in the future. This is strictly hypothetical.

Other things to note on this Growth illustration:

1. The “Premium” column shows that the client started with a premium of \$100K.
2. If there are withdrawals (Free or RMDs), they will show up in the “Contract Value Withdrawal” column.
3. The client is entitled to the highest value between the “Minimum Guaranteed Surrender Value” (MGSV) and the “Cash Surrender Value” when liquidating. The account is guaranteed a minimum growth value at inception, which is often 87.5% of premium growing at 1-3%. That is the MGSV column.
4. The “Death Benefit” column shows the amount the beneficiary would receive if the client dies.

Prepared For:
Type of Funds:

Valued Client
Qualified

Gender, Age:
Initial Premium:

Female, 64
\$100,000.00

Contract Values Projected on a Guaranteed Basis

End of Year	Age	Premium	Contract Value Withdrawal	Contract Value	Cash * Surrender Value	Minimum Guaranteed Surrender Value	Death Benefit
1	64-65	100,000	0	100,000	90,800	88,375	100,000
2	65-66	0	0	100,000	91,000	89,259	100,000
3	66-67	0	0	100,000	92,000	90,151	100,000
4	67-68	0	0	100,000	93,000	91,053	100,000
5	68-69	0	0	100,000	94,000	91,963	100,000
6	69-70	0	0	100,000	95,000	92,883	100,000
7	70-71	0	0	100,000	96,000	93,812	100,000
8	71-72	0	0	100,000	97,000	94,750	100,000
9	72-73	0	0	100,000	98,000	95,697	100,000
10	73-74	0	0	100,000	99,000	96,654	100,000
11	74-75	0	0	100,000	100,000	97,621	100,000
12	75-76	0	0	100,000	100,000	98,597	100,000
13	76-77	0	0	100,000	100,000	99,583	100,000
14	77-78	0	0	100,000	100,579	100,579	100,579
15	78-79	0	0	100,000	101,585	101,585	101,585
16	79-80	0	0	100,000	102,601	102,601	102,601
17	80-81	0	0	100,000	103,627	103,627	103,627
18	81-82	0	0	100,000	104,663	104,663	104,663
19	82-83	0	0	100,000	105,710	105,710	105,710
20	83-84	0	0	100,000	106,767	106,767	106,767
21	84-85	0	0	100,000	107,834	107,834	107,834
22	85-86	0	0	100,000	108,913	108,913	108,913
23	86-87	0	0	100,000	110,002	110,002	110,002
24	87-88	0	0	100,000	111,102	111,102	111,102
25	88-89	0	0	100,000	112,213	112,213	112,213

Prepared For:
Type of Funds:

Valued Client
Qualified

Gender, Age:
Initial Premium:

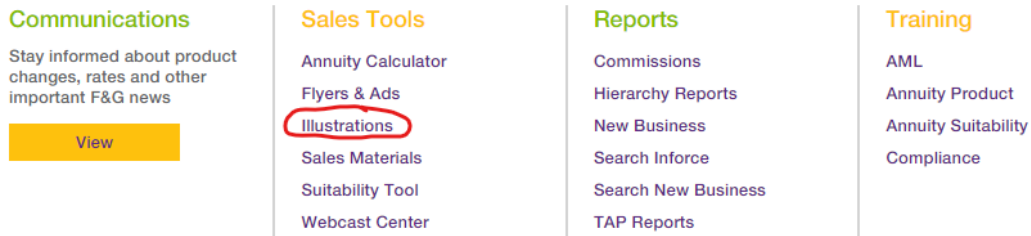
Female, 64
\$100,000.00

Contract Values Projected on a Non-Guaranteed Basis

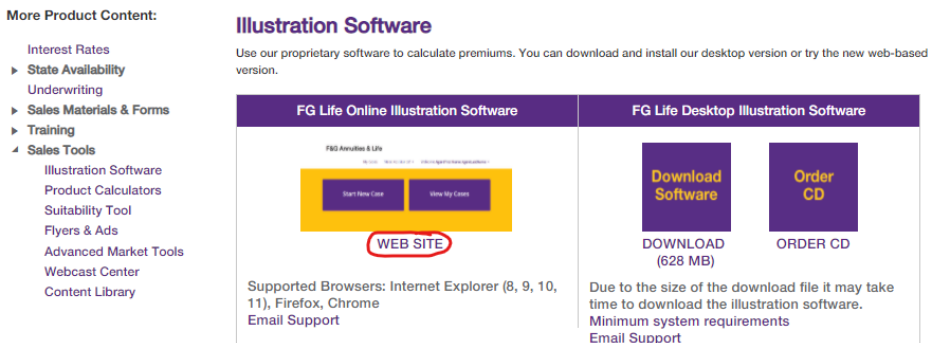
End of Year	Age	Premium	Contract Value Withdrawal	Interest Earned	Contract Value	Cash * Surrender Value	Death Benefit
1	64-65	100,000	0	2,557	102,557	93,121	102,557
2	65-66	0	0	4,566	107,122	97,481	107,122
3	66-67	0	0	2,818	109,940	101,145	109,940
4	67-68	0	0	20,046	129,986	120,887	129,986
5	68-69	0	0	2,822	132,808	124,839	132,808
6	69-70	0	0	2,972	135,780	128,991	135,780
7	70-71	0	0	2,470	138,250	132,720	138,250
8	71-72	0	0	20,624	158,874	154,108	158,874
9	72-73	0	0	0	158,874	155,696	158,874
10	73-74	0	0	13,727	172,601	170,875	172,601
11	74-75	0	0	4,132	176,733	176,733	176,733
12	75-76	0	0	8,381	185,114	185,114	185,114
13	76-77	0	0	4,555	189,669	189,669	189,669
14	77-78	0	0	35,360	225,029	225,029	225,029
15	78-79	0	0	4,561	229,590	229,590	229,590
16	79-80	0	0	5,456	235,046	235,046	235,046
17	80-81	0	0	3,992	239,038	239,038	239,038
18	81-82	0	0	36,715	275,753	275,753	275,753
19	82-83	0	0	0	275,753	275,753	275,753
20	83-84	0	0	23,363	299,116	299,116	299,116
21	84-85	0	0	6,678	305,794	305,794	305,794
22	85-86	0	0	15,386	321,180	321,180	321,180
23	86-87	0	0	7,362	328,542	328,542	328,542
24	87-88	0	0	62,587	391,129	391,129	391,129
25	88-89	0	0	7,371	398,500	398,500	398,500

F&G AccumulatorPlus 10: (Purpose: Growth/Accumulation)

1. From the F&G Agent Portal under the Sales Tools, select “Illustrations.”



2. Under the Illustration Software, click on “WEB_SITE”



3. Click “Start New Case”



4. Complete the Case Information Tab
 - a. Click under the “Agent of Record” to select your agent name
 - b. First Name, Last Name
 - c. Date of Birth/Age
 - d. Gender
 - e. Case Description
 - f. State

- g. Select the Product Type “Fixed Index Annuities” from drop down menu, Click on “Find Available Products”

Status: Started Agent of Record: Mr. Test Agent Shared From: Shared To: Date Modified: 03/09/2020

Proposed Insured

First Name: Valued Last Name: Client

Date of Birth: 01 / 01 / 1956 Age: 64 Gender: Female

Case Description

Mr. Agent - Valued Client
(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)

Carrier and Product

State: Washington Product Type: Fixed Index Annuities **Find Available Products**

5. Once you click on “Find Available Product,” a list of products will appear. Since we are using the “FG AccumulatorPlus 10” for this demonstration, click on the “Select” button for that product.

Carrier and Product

State: Washington Product Type: Fixed Index Annuities **Find Available Products**

Product FG Life-Choice-Original

Product	Quotes/ Illustrations
Accelerator Plus 10	Select
FG AccumulatorPlus 10	Select
FG AccumulatorPlus 7	Select

6. This will bring you to the "Payments" page. select a Tax Status, enter a Lump Sum, choose Premium Allocations to equal 100% and if you would like Withdrawal options - Free Withdrawals, Scheduled Withdrawals or Withdrawals by Percentage, the options are in the drop-down menu. If the client wants to take RMDs, check that box. See following page for image.

Payments

Tax Status

Non-Qualified



Lump sum

\$0

Specified premiums

Reset Percent

Premium allocation

Fund Name	Fund Type	Percent
Barclays 2-YR Point-to-Point With a Spread Without Charge	Index Option	0%
Barclays 2-YR Point-to-Point With a Spread With Charge	Index Option	0%
S&P 1-YR Monthly AVG With Cap Without Charge	Index Option	0%
S&P 1-YR Monthly Point-to-Point Without Charge	Index Option	0%
S&P 1-YR Monthly Point-to-Point With Charge	Index Option	0%
S&P 1-YR Annual Point-to-Point Without Charge	Index Option	0%
S&P 1-YR Annual Point-to-Point With Charge	Index Option	0%
S&P 1-YR Annual Point-to-Point With Participation Rate With Charge	Index Option	0%
S&P 1-YR Declared Rate Without Charge	Index Option	0%
S&P 1-YR Declared Rate With Charge	Index Option	0%
Fixed	FIXED	0%
Combined		0%

Withdrawals

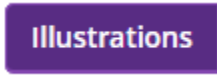
Withdrawal options

None



Note: For Licensed Agent Use Only - This Website is not for Public Use.

- Click on the “Illustration” button in the upper right part of the screen to create the illustration



F&G’s AccumulatorPlus 10 (Growth) Illustration Interpretation:

You will see pages that display Hypothetical Aggregate Summary Based on Guaranteed Rates and Hypothetical Aggregate Summary Based on Current Rates. The page based on Guaranteed Rates assumes that there will never be a gain in the indexes chosen. The page based on Current Rates takes the overall history performances of each index to show how it MIGHT perform in the future. This is strictly hypothetical.

Other things to note on this a Growth illustration:

- The “Premium” column shows that the client started with a premium of \$100K.
- If there are withdrawals (Free or RMDs), they will show up in the “Annual Withdrawal” column.
- The client is entitled to the highest value between the “Minimum Guaranteed Surrender Value” (MGSV) and the “Surrender Value” when liquidating. The account is guaranteed a minimum growth value at inception, which is often 87.5% of premium growing at 1-3%. That is the MGSV column.
- The “Death Benefit” column shows the amount the beneficiary would receive if the client dies.

Contract		Premium	Annual Withdrawal	Account Value	Account Value Interest Crediting Rate	Minimum Guaranteed Surrender Value	Surrender Value ¹	Death Benefit
Year	Age							
1	65	100,000	0	100,000	0.00%	88,375	91,000	100,000
2	66	0	0	100,000	0.00%	89,259	91,900	100,000
3	67	0	0	100,000	0.00%	90,151	92,800	100,000
4	68	0	0	100,000	0.00%	91,053	93,700	100,000
5	69	0	0	100,000	0.00%	91,963	94,600	100,000
6	70	0	0	100,000	0.00%	92,883	95,500	100,000
7	71	0	0	100,000	0.00%	93,812	96,400	100,000
8	72	0	0	100,000	0.00%	94,750	97,300	100,000
9	73	0	0	100,000	0.00%	95,697	98,200	100,000
10	74	0	0	100,000	0.00%	96,654	99,100	100,000
		100,000	0					
11	75	0	0	100,000	0.00%	97,621	100,000	100,000
12	76	0	0	100,000	0.00%	98,597	100,000	100,000
13	77	0	0	100,000	0.00%	99,583	100,000	100,000
14	78	0	0	100,000	0.00%	100,579	100,579	100,579
15	79	0	0	100,000	0.00%	101,585	101,585	101,585
16	80	0	0	100,000	0.00%	102,601	102,601	102,601
17	81	0	0	100,000	0.00%	103,627	103,627	103,627
18	82	0	0	100,000	0.00%	104,663	104,663	104,663
19	83	0	0	100,000	0.00%	105,710	105,710	105,710
20	84	0	0	100,000	0.00%	106,767	106,767	106,767
		100,000	0					
21	85	0	0	100,000	0.00%	107,834	107,834	107,834
22	86	0	0	100,000	0.00%	108,913	108,913	108,913
23	87	0	0	100,000	0.00%	110,002	110,002	110,002
24	88	0	0	100,000	0.00%	111,102	111,102	111,102
25	89	0	0	100,000	0.00%	112,213	112,213	112,213

1. The Surrender Value is equal to the greater of the Account Value, less any applicable Surrender Charges or the Minimum Guaranteed Surrender Value.



Product: FG AccumulatorPlus 10
 Prepared For: Valued Client
 Initial Premium: \$100,000 Qualified
 State of Issue: WA
 Assumed Issue Date: March 15, 2020
 Issue Age: 64

Hypothetical Aggregate Summary Based on Current Rates (See page 4 for guaranteed values)

Contract Year	Age	Premium	Annual Withdrawal	Account Value	Account Value Interest Crediting Rate	Minimum Guaranteed Surrender Value	Surrender Value 1	Death Benefit
1	65	100,000	0	100,000	0.00%	88,375	91,000	100,000
2	66	0	0	129,560	29.56%	89,259	118,800	129,560
3	67	0	0	129,560	0.00%	90,151	120,232	129,560
4	68	0	0	157,234	21.36%	91,053	147,135	157,234
5	69	0	0	157,234	0.00%	91,963	148,743	157,234
6	70	0	0	175,379	11.54%	92,883	167,396	175,379
7	71	0	0	175,379	0.00%	93,812	169,065	175,379
8	72	0	0	224,783	28.17%	94,750	218,566	224,783
9	73	0	0	224,783	0.00%	95,697	220,737	224,783
10	74	0	0	247,509	10.11%	96,654	245,258	247,509
		100,000	0					
11	75	0	0	247,509	0.00%	97,621	247,509	247,509
12	76	0	0	320,672	29.56%	98,597	320,672	320,672
13	77	0	0	320,672	0.00%	99,583	320,672	320,672
14	78	0	0	389,168	21.36%	100,579	389,168	389,168
15	79	0	0	389,168	0.00%	101,585	389,168	389,168
16	80	0	0	434,078	11.54%	102,601	434,078	434,078
17	81	0	0	434,078	0.00%	103,627	434,078	434,078
18	82	0	0	556,357	28.17%	104,663	556,357	556,357
19	83	0	0	556,357	0.00%	105,710	556,357	556,357
20	84	0	0	612,605	10.11%	106,767	612,605	612,605
		100,000	0					
21	85	0	0	612,605	0.00%	107,834	612,605	612,605
22	86	0	0	793,691	29.56%	108,913	793,691	793,691
23	87	0	0	793,691	0.00%	110,002	793,691	793,691
24	88	0	0	963,224	21.36%	111,102	963,224	963,224
25	89	0	0	963,224	0.00%	112,213	963,224	963,224

1. The Surrender Value is equal to the greater of the Account Value, less any applicable Surrender Charges or the Minimum Guaranteed Surrender Value.

Income Annuity Illustrations – “How to” Examples:

Below you will find two examples of how to run income annuity illustrations:

- American Equity IncomeShield 10
- Atlantic Coast Life Income Navigator

American Equity – IncomeShield 10 (Purpose: Income)

1. Once you have logged into American Equity, click on the “Calculators” button



2. On the next page that comes up, click on the “Click Here” to launch the illustration software

CALCULATORS

Fixed-Indexed Annuity Illustration Software

Prior to solicitation of American Equity products you must complete product specific training available [here](#).

Web-Based Version

- Use with mobile devices, iPads and tablets and all PCs
- Compatible with Safari, Google Chrome, Internet Explorer and Firefox web browsers
- Requires constant internet connection to perform illustrations

[Click Here](#) to launch this software.

Windows Installation

- Installs with Windows XP, Vista, Windows 7 and Windows 8
- Does not require internet connection to perform illustrations

Please note: Software must be connected to the internet for two minutes prior to using offline to ensure current rates.

3. Complete the Agent Information, then click “Next”

Agent Information

Name *

Address

City

State

Zip Code

Phone

E-Mail

Agent Number *

* required fields

[Next](#)

4. If this is a new client and a new illustration, click on “New Client”

Stored Illustrations

[-] Client, Valued(Female, age 80)
Destinations 10, \$463,000, 2 Strategies

[-] H. , B (Female, age 71)
GuaranteeShield - 3 Year, \$260,000

[-] Son, Valued(Male, age 49)
Destinations 10, \$6,000, 2 Strategies

5. Complete the Client Information, then click “Next.”

Client Information

Policy Type * Non-Qualified
 Qualified

Insured

Name *

Issue State *

Sex *

Date of Birth *
 Current Age *

Owner

Owner is entity

* required fields

6. Select a product from the drop-down menu, then click “Next.” We are using the IncomeShield 10 product for this demonstration.

Product Selection

Product *

7. Enter the premium amounts and chosen strategies

Premium

Amount

Initial * Flexible Mode From Age Through Age

Strategy

1-Year Fixed Value Strategy
 S&P 500® Annual Point-To-Point Participation Index Strategy
 S&P 500® Annual Point-To-Point Cap Index Strategy
 S&P 500® Monthly Point-To-Point With Monthly Cap
 S&P 500® Dividend Aristocrats Daily Risk Control 5% Excess Return Annual Pt to Pt w/Cap Index Strategy
 S&P 500® Dividend Aristocrats Daily Risk Control 5% Excess Return Annual Pt to Pt w/PR Index Strategy
 S&P 500® Dividend Aristocrats Daily Risk Control 5% Excess Return 2-Year Pt to Pt w/PR Index Strategy

Percent Allocation

Total 100%

* required fields

8. Since this is an income annuity, choose the rider product (not all carriers have multiple riders within a product). Then, enter the age income will start. We will use age 70 for demonstration purposes. If the client wants Joint Payout, select that option. Push the “Next” button when done. A qualified policy can be set up as a joint payout. (Side Note: A Single Payout is higher than a Joint Payout. The Joint Payout continues the same Lifetime Income Benefit until both annuitants die).

Income

Withdrawal

No
 Yes

Rider

No
 Yes

Product

Income Start Age **Income Option**

Single Life
 Joint Life

* required fields

9. The next page is a Summary of Non-Guaranteed Values. Nothing needs to be done on this page

10. On the illustration page, select the “View Illustration” button. This will create an illustration that can be saved as a pdf document.

Illustration

Output

First 30 years, every 10 years thereafter

All years

Index performance using month-end values

+ Including month-end values provides a broader picture of index performance.
+ It will increase illustration length by 1 page per strategy.
+ The most recent 10 year period is based on the end of the previous month.
+ Best/worst 10 year periods could use any end of month within the past 20 years to calculate values.

View illustration

American Equity – IncomeShield 10 Illustration Interpretation:

There will be two pages that display Guaranteed and Non-Guaranteed Basis. The Guaranteed Basis page assumes that there will never be a gain in the indexes chosen. The Non-Guaranteed page takes the overall history performances of each index to show how it MIGHT perform in the future based on past performance. This is strictly hypothetical.

Other things to note on this type of illustration:

1. On the page that has guaranteed amounts, it is assumed that there will never be a gain in the indexes chosen. In the example below, the client started with a premium of \$100K and has 0% credits each year.
2. The \$107K in year 1 in the “Premium and Bonus” column is the original \$100K premium plus a 7% bonus.
3. Under the “Lifetime Income Benefit Payment” column, withdrawals start in year 7 because income was selected to begin when the client becomes 70.
4. The “Income Benefit Rider Fee” column shows the fee the client is charged each year for the income rider.
5. The “Interest Earned” column shown on the Non-Guaranteed page is the hypothetical interest earned from the indices chosen based upon past performance.
6. If there were withdrawals (Free or RMDs), they would show up in the “Contract Value Withdrawal” column.
7. The “Cash Surrender Value” column shows how much the client would receive if they chose to close the policy.
8. The “Death Benefit” column shows the amount the beneficiary would receive if the client dies.

Prepared For:
Type of Funds:

Valued Client
Qualified

Gender, Age:
Initial Premium:
Initial Premium Bonus:

Female, 64
\$100,000.00
\$7,000.00

Contract Values Projected on a Guaranteed Basis

End of Year	Age	Premium	Premium ** And Bonus	Contract Value Withdrawal	Lifetime Income Benefit Payment	Income Benefit Rider Fee	Contract *** Value	Cash * Surrender Value	Minimum Guaranteed Surrender Value	Death Benefit
1	64-65	100,000	107,000	0	0	0	107,000	90,900	88,375	107,000
2	65-66	0	0	0	0	1,177	105,823	90,691	89,259	105,823
3	66-67	0	0	0	0	1,164	104,659	91,357	90,151	104,659
4	67-68	0	0	0	0	1,151	103,508	91,996	91,053	103,508
5	68-69	0	0	0	0	1,139	102,369	92,611	91,963	102,369
6	69-70	0	0	0	0	1,126	101,243	93,200	92,883	101,243
7	70-71	0	0	0	7,217	1,114	92,913	86,719	86,523	92,913
8	71-72	0	0	0	7,217	1,022	84,674	80,422	80,100	84,674
9	72-73	0	0	0	7,217	931	76,526	73,950	73,612	76,526
10	73-74	0	0	0	7,217	842	68,468	67,308	67,059	68,468
11	74-75	0	0	0	7,217	753	60,498	60,498	60,441	60,498
12	75-76	0	0	0	7,217	665	52,616	53,757	53,757	53,757
13	76-77	0	0	0	7,217	579	44,820	47,005	47,005	47,005
14	77-78	0	0	0	7,217	493	37,111	40,187	40,187	40,187
15	78-79	0	0	0	7,217	408	29,486	33,300	33,300	33,300
16	79-80	0	0	0	7,217	324	21,945	26,344	26,344	26,344
17	80-81	0	0	0	7,217	241	14,487	19,319	19,319	19,319
18	81-82	0	0	0	7,217	159	7,111	12,223	12,223	12,223
19	82-83	0	0	0	7,217	78	0	5,056	5,056	5,056
20	83-84	0	0	0	7,217	0	0	0	0	0
21	84-85	0	0	0	7,217	0	0	0	0	0
22	85-86	0	0	0	7,217	0	0	0	0	0
23	86-87	0	0	0	7,217	0	0	0	0	0
24	87-88	0	0	0	7,217	0	0	0	0	0
25	88-89	0	0	0	7,217	0	0	0	0	0

Prepared For:
Type of Funds:

Valued Client
Qualified

Gender, Age:
Initial Premium:
Initial Premium Bonus:

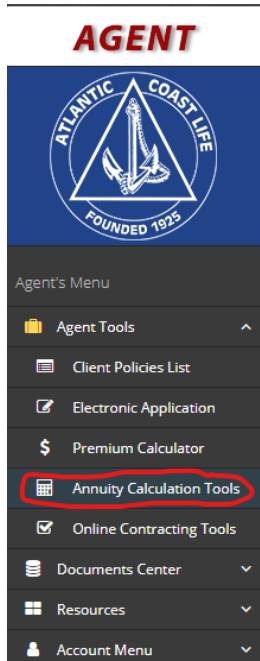
Female, 64
\$100,000.00
\$7,000.00

Contract Values Projected on a Non-Guaranteed Basis

End of Year	Age	Premium	Premium ** And Bonus	Contract Value Withdrawal	Lifetime Income Benefit Payment	Income Benefit Rider Fee	Interest Earned	Contract *** Value	Cash * Surrender Value	Death Benefit
1	64-65	100,000	107,000	0	0	0	1,026	108,026	91,771	108,026
2	65-66	0	0	0	0	1,188	2,147	108,985	93,401	108,985
3	66-67	0	0	0	0	1,199	1,072	108,858	95,022	108,858
4	67-68	0	0	0	0	1,197	8,306	115,967	103,070	115,967
5	68-69	0	0	0	0	1,276	950	115,641	104,617	115,641
6	69-70	0	0	0	0	1,272	1,135	115,504	106,328	115,504
7	70-71	0	0	0	7,217	1,271	741	107,758	100,621	107,758
8	71-72	0	0	0	7,217	1,185	6,318	105,674	100,420	105,674
9	72-73	0	0	0	7,217	1,162	0	97,295	94,059	97,295
10	73-74	0	0	0	7,217	1,070	3,115	92,122	90,587	92,122
11	74-75	0	0	0	7,217	1,013	765	84,657	84,657	84,657
12	75-76	0	0	0	7,217	931	1,614	78,123	78,123	78,123
13	76-77	0	0	0	7,217	859	963	70,710	70,710	70,710
14	77-78	0	0	0	7,217	778	4,939	67,654	67,654	67,654
15	78-79	0	0	0	7,217	744	489	60,163	60,163	60,163
16	79-80	0	0	0	7,217	662	544	52,828	52,828	52,828
17	80-81	0	0	0	7,217	581	296	45,326	45,326	45,326
18	81-82	0	0	0	7,217	499	2,453	40,064	40,064	40,064
19	82-83	0	0	0	7,217	441	0	32,407	32,407	32,407
20	83-84	0	0	0	7,217	356	859	25,693	25,693	25,693
21	84-85	0	0	0	7,217	283	157	18,352	18,352	18,352
22	85-86	0	0	0	7,217	202	241	11,175	11,175	11,175
23	86-87	0	0	0	7,217	123	34	3,869	3,869	3,869
24	87-88	0	0	0	7,217	43	0	0	0	0
25	88-89	0	0	0	7,217	0	0	0	0	0

Atlantic Coast Life – Income Navigator (Purpose: Income)

1. Once you have logged into Atlantic Coast Life, click on the “Annuity Calculation Tools” button



2. Under the “Please Select Your Product” drop-down menu, select a product. We are using “Income Navigator Annuity” product for this demonstration.

Atlantic Coast Life Annuity Calculator & Illustration

Please input your information in the appropriate fields and click calculate to see the results.

Available Calculator Products

Enter Your Client Name Please Select Your Product

Prepared for

* Questions can vary based on selected product and plan

3. Complete the following information
 - a. Client Name
 - b. Please Select Your Product
 - c. Calculate For: Guaranteed Lifetime Income (this is the income rider)
 - d. Application State
 - e. Covered Persons – Single/Joint (Note: A Single Payout is higher than a Joint Payout. The Joint Payout continues the same Lifetime Income Benefit until both annuitants die)
 - f. Owner Birth Date

- g. Solve for: “The Guaranteed Lifetime Income amount based on my premium” or “The Initial Purchase Payment required for the amount of the Guaranteed Lifetime Income I need”. Usually a client knows how much money they want to put on a policy. In that case, select the first option. If they want to know how much money to put down in order to receive a set dollar amount, then you would pick the second option
- h. Most agents solve to receive payments “Annually”
- i. Enter when “I would like to begin receiving Guaranteed Lifetime Income at the end of year: ___” This can be confusing. Keep in mind the current year is year 1. Year 1 will continue until the first anniversary date
- j. Click on “Agent Info” and fill out the Agent Name in the pop-up box
- k. Click on “Calculate”
- l. Click on “Print”

Available Calculator Products

Enter Your Client Name: Valued Client

Please Select Your Product: Income Navigator AnnuitySM

Please Select Product Tool: Calculator

* Questions can vary based on selected product and plan

Income Navigator AnnuitySM Proposal Parameters

Calculate For: Guaranteed Lifetime Income

Application State: Washington

Covered Person: Single Joint

Owner Birth Date: 01/01/1956 Age: 64

Solve For: The Guaranteed Lifetime Income amount based on my premium. The Initial Purchase Payment required for the amount of the Guaranteed Lifetime Income I need.

Initial Purchase Payment: \$ 100,000
* (Payments over \$1 million need company approval)

I would like to receive my Guaranteed Lifetime Income: Annually Semi-Annually Quarterly Monthly

I would like to begin receiving Guaranteed Lifetime Income at the end of year: 7

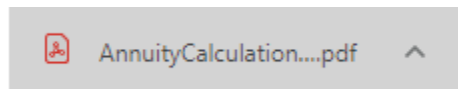
Buttons: Calculate, Print, Agent Info, Disclosures

Lifetime Income Totals

The Income Navigator AnnuitySM has an optional Guaranteed Lifetime Withdrawal benefit rider. This calculator will help you determine how the Income Navigator AnnuitySM Income Rider functions to provide a lifetime annual income at various ages, based on criteria you enter.

After your initial information has been added to the fields, press calculate and then follow the step buttons on the left hand side. These steps will guide you through your annuity in more detail.

- 4. Click on the pop-up file in the lower left part of your screen to download. This will pull up the illustration that you can “print” to save as a pdf.



Atlantic Coast Life – Income Navigator Illustration Interpretation:

1. The “Income Account Value” column includes the initial premium of \$100,000 plus the 8% bonus.
2. The “Lifetime Payout Factor” column shows the percentage of Lifetime Income if the client would start income at that age (ie. \$108,000 x 5% = \$5,400).
3. The “Guaranteed Lifetime Withdrawal Benefits” column shows the \$5,400 amount the client would receive in income if they started income in year 0. Also, you can see what income would be each year they would defer it up to 20 years. (ie. If they started income at year 10, their Guaranteed Lifetime Withdrawal Benefit would be \$13,278.27).

Calculator Input Summary

Initial Purchase Payment:	\$100,000
Solved For:	Guaranteed Lifetime Income
Withdrawal Frequency:	Annually
Coverage Type:	Single
Issue Age of Owner:	64
Income End of Year:	7
State of Application:	Washington

Results Summary

Purchase Premium Payment:	\$100,000.00
Initial Bonus:	+ \$8,000.00
Day 1 Income Account Benefit Base (age 64)	\$108,000.00
Guaranteed Lifetime Withdrawal Benefit	\$10,318.75

End Of Contract Year	Age	Income Account Value	Lifetime Payout Factor	Guaranteed Lifetime Withdrawal Benefits
0	64	\$108,000.00	5.00%	\$5,400.00
1	65	\$115,560.00	5.35%	\$6,182.46
2	66	\$123,649.20	5.45%	\$6,738.88
3	67	\$132,304.64	5.55%	\$7,342.91
4	68	\$141,565.96	5.65%	\$7,998.48
5	69	\$151,475.58	5.75%	\$8,709.85
6	70	\$162,078.87	5.91%	\$9,578.86
7	71	\$173,424.39	5.95%	\$10,318.75
8	72	\$185,564.10	6.05%	\$11,226.63
9	73	\$198,553.59	6.15%	\$12,211.05
10	74	\$212,452.34	6.25%	\$13,278.27
11	75	\$227,324.00	6.60%	\$15,003.38
12	76	\$243,236.68	6.70%	\$16,296.86
13	77	\$260,263.25	6.80%	\$17,697.90
14	78	\$278,481.68	6.90%	\$19,215.24
15	79	\$297,975.40	7.00%	\$20,858.28
16	80	\$318,833.68	7.15%	\$22,796.61
17	81	\$341,152.04	7.20%	\$24,562.95
18	82	\$365,032.68	7.30%	\$26,647.39
19	83	\$390,584.97	7.40%	\$28,903.29
20	84	\$417,925.92	7.50%	\$31,344.44

Application Process

Printing a Carrier Application

Once your agent has chosen the product to use for a client, it is critical to get the most current application that can be found on the carrier website. Locating a form at the last minute can add undue stress for the agent and client.

Do not stockpile applications even if an agent uses that product frequently. Carriers will NOT accept old forms even if they were just replaced. This will help reduce the chance of the client having to complete the paperwork again.

Below are the basic forms that are needed with most carriers. Many of these forms are state specific.

- a. Application
- b. Suitability Form
- c. Statement of Understanding/Disclosure
- d. 1035 Transfer/Exchange Form (Request for Funds)

NOTE: Each carrier has different required forms and each case is unique. Be sure to include all options the agent may need. For example, you will need a special form if the owner of the policy will be a trust or if there are more beneficiaries to list than lines available on the application. Look through the options carefully when creating the application kit.

Here is an example of how to print applications for American Equity:

The following is the process to print an application for American Equity.

1. Login to the American Equity Agent Portal.
2. Select "Forms"

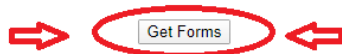


3. Product: Select the product the agent needs (i.e. Income Shield 10 LIBR)

4. Type of Money: Select one of the following: Non-qualified, IRA, Roth IRA, SEP, Inherited IRA, Inherited Non-qualified.
5. Is the Owner going to be a trust? Yes or No. In most cases, this answer is no.
6. Are you transferring money from one carrier to another? Yes or No? If you answer yes it will add another form to your kit. It's always good to have this ready in the event it is needed. Another suggestion is to make the default answer yes.
7. Are you replacing existing insurance? Yes or No? If you answer yes, it will add another form to your kit. Same suggestion as previously made. Make the default answer yes.
8. Next you will Click on "Get Forms."

type of money:


Is the owner going to be a trust?



9. Select the blue "Click Here"

[Suggested Marketing Forms](#) [Suggested Agent Tools](#)
[Optional New Business Forms](#) [Individual Required New Business Forms](#)

Required New Business Forms Packet
 Click the link below for the required forms. If you are doing anything special (EFT payments, etc), see the Optional New Business Forms section below.


[Click here](#) for your required New Business forms packet

10. Fill out information provided in client's file (if printing for your Advisor ask their preference)

Please remember not to print blank applications and store in your office. The carrier makes updates and changes without notifying agents. If an old version is used, it will be turned down and a new application will need to be completed.

Scrubbing an Application

Once the client has completed the application, the entire application and all forms will need to be scrubbed, line by line, to make sure every single question is answered and no information is missing.

Look for discrepancies in answers and analyze what the carrier is asking. Detail is critical at this stage. If something is not clear, call the carrier. Applications and Suitability Forms can be very confusing when getting into the details. Make any changes necessary. There may be details needed from the agent or client. Completing this process prior to sending into the carrier will help with the processing once the application has been submitted.

There are times when the transfer company (the company transferring funds to the carrier) will require a Medallion Signature. See the additional reference material section on Medallion Signatures in order to complete this step.

Submit the Application to the Carrier:

Once the application has been finalized, it will need to be submitted it to the carrier. Be sure to include every single page of every form even if the disclosure consists of multiple pages. Carriers have been known to require a client initial and date each missing page even if no information is given on the page.

Carrier Processes:

The following is the approval process that most carriers follow once an application is submitted:

1. The application kit is scanned in for processing upon receipt and assigned a Case Manager.
2. The Case Manager will notify the agent if any information is missing or additional information is needed. Many requirements may need the client's initials and date. The Case Manager will:
 - Forward the application to the Suitability Team;
3. The Suitability Team will e-mail the agent if any pending requirements are found on the Suitability Acknowledgment Form and if the client's initials and date are needed.
4. Once the Case Manager and the Suitability Team have approved the application, it will then be forwarded to the Transfer Team to request funds. Not all contracts include this step because some funds are submitted with application.
5. The Transfer Team prepares to fax or mail the Transfer Paperwork to obtain funds.
6. Once the funds are received, they are to be processed and the policy is issued.
7. Carriers will mail out the policy to the agent .
8. Agent delivers the policy to the client.

9. Agent sends in the Delivery Receipt back to the carrier – carriers require this receipt to be returned within a certain time period. If the deadline cannot be met, the agent may receive a commission charge back. Deadlines can usually be extended by calling the carrier and asking for an extension.
10. Agent receives commission.

SIPS Information and Formatting Tips

SIPS is the acronym for Structured Income Plan. This software program is an impressive tool that is used to customize a plan for each client's unique needs. It shows their assets, income and the income needed each year during retirement. This is a great tool to help agents explain how a Fixed Indexed Annuity or Assets Under Management can help them achieve their retirement goals. It is condensed to one page and is simple for the agent to present to a client.

You can purchase this product on sipsplanning.com. They offer a 30-day free trial. There are many great tutorials on the sipsplanning.com website that explain how to use their software.

This section explains in detail how Tucker Advisors customized this to make it even easier to present to the client and easier to understand. This customization process is shown after 2 sample of SIPS that shows before and after edits.

(BEFORE EDITS)

Important Note - the values shown in orange on various screens and reports indicate hypothetical values.

This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

ASSUMPTIONS – This plan is intended to provide an analysis of your financial position and potential income in retirement. This plan incorporates the information provided by you, the client, with respect to your income, expenses and asset holdings. Income plans can offer one or more of the following characteristics: lifetime guarantees, flexibility, principal preservation and growth potential. Our goal is to help you build a plan that takes these needs into account, given your preferences, goals and objectives.

The plan recommendations are based on your current situation, your resources, and your goals. In addition, they are based on our current expectations of the behavior of the accounts and products being recommended. This is a hypothetical example only and is not intended to predict the actual performance of any specific product. The returns have been shown to continue unchanged for all years of the plan but this is not likely to occur and actual results may be more or less favorable. All investments have risks associated with them and future loss is possible.

CRITERIA AND METHODOLOGY – The income plan may contain investment accounts, annuities, life policies, incomes like pensions and social security, income tax estimates, and detailed development of your retirement annual income target. The objective is to give you and your advisor the ability to show how these various pieces of a retirement puzzle can be brought together and structured to optimize income, minimize taxes and provide effective wealth transfer. The real power of the tool is creating scenarios which can be tested to see how these elements may be impacted under different conditions or using different planning concepts. The hypothetical variables include account growth, inflation, tax obligation, and the desired annual income target. Changing any of them will greatly impact the plan results.

For assets allocated to investment accounts, growth will be estimated using an average fixed rate which is hypothetical and not meant to indicate historical or future results. The plan may also show income distributions representing the amount of money to be withdrawn from the account. These income dollars may or may not be guaranteed and are subject to change. This illustrated income could represent a distribution of principal and/or interest depending on investment performance. The growth rates illustrated on this proposed income plan are for illustrative purposes only and are not guaranteed. These rates will change on a daily basis and also could be negative. Past performance is not an indication of future results.

For assets allocated to insurance contracts, the contract and any guarantees therein are subject to the claims paying ability of the carrier. Annuity projected growth rates may show income benefit base growth and not the market value of the annuity. Annuity distributions may be subject to withdrawal charges, premium bonus recapture charges and market value adjustments (if applicable) and may result in a loss of principal. Insurance company product recommendations must be accompanied by approved illustrations and/or brochures. Other investment recommendations must be accompanied by an approved prospectus.

If there are any insurance products or annuities within the plan presentation, the National Association of Insurance Commissioners has specifically required that the consumer be given an illustration disclosing all aspects of how that product works and what the minimum guarantees are. This plan does not generate the required illustration and that must be furnished separately. All Income projections are hypothetical and should not be considered indicative of actual income. The income portion of this analysis does not take into account any taxes unless otherwise noted.

LIMITATIONS AND RISKS - The information contained in this report is not guaranteed to be accurate, complete or timely. Neither your advisor nor anyone who helped your advisor create or populate this report, including, but not limited to, any software or information provider, shall be liable for any damages or losses related to your use of the information contained in it. The information contained in the plan is to be used for informational purposes only. The income plan does not provide tax advice. The tax calculations and tax projections shown in this plan are approximate and not intended to be accurate. An appropriate tax professional should be consulted prior to implementation of any strategy. The information provided in the plan is not intended to be used, nor can it be used for the purpose of avoiding U.S. Federal, state, or local tax penalties. Potential Social Security Benefits shown in the plan are for informational purposes only. Potential Cost of Living increases are shown at a fixed rate. This is not likely to happen. Actual Social Security Benefits may be impacted by a number of different factors related to your personal situation. You should refer to the Social Security Administration for information on your future benefit. We are not affiliated with the Social Security Administration or any other government agency.

(AFTER EDITS)

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LIMITATIONS AND RISKS - The information contained in this report is not guaranteed to be accurate, complete or timely. Neither your advisor nor anyone who helped your advisor create or populate this report, including, but not limited to, any software or information provider, shall be liable for any damages or losses related to your use of the information contained in it. The information contained in the plan is to be used for informational purposes only. The income plan does not provide tax advice. The tax calculations and tax projections shown in this plan are approximate and not intended to be accurate. An appropriate tax professional should be consulted prior to implementation of any strategy. The information provided in the plan is not intended to be used, nor can it be used for the purpose of avoiding U.S. Federal, state, or local tax penalties. Potential Social Security Benefits shown in the plan are for informational purposes only. Potential Cost of Living increases are shown at a fixed rate. This is not likely to happen. Actual Social Security Benefits may be impacted by a number of different factors related to your personal situation. You should refer to the Social Security Administration for information on your future benefit. We are not affiliated with the Social Security Administration or any other government agency.

How to edit SIPS Spreadsheet

This is done in the SIPS Program:

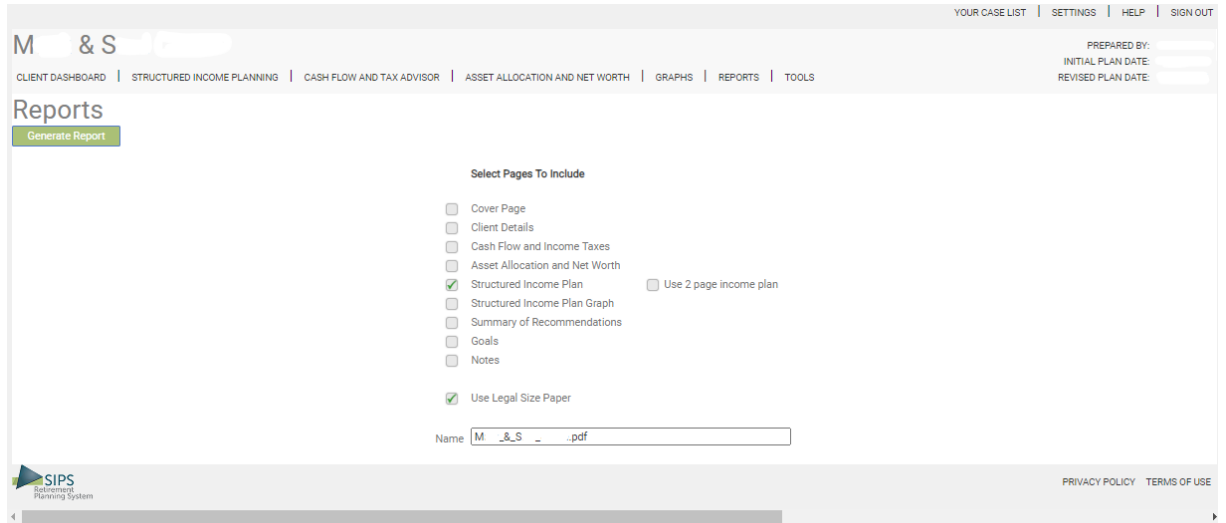
1. When you are in the SIPS Program under the client name, click on “Reports.”

The screenshot shows the 'Client Information' page in the SIPS program. The top navigation bar includes 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below this, there are tabs for 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS' (circled in red), and 'TOOLS'. The main content area is titled 'Client Information' and includes a 'Generate Report' button (circled in red). The page displays client details for 'M & S' and two clients, with fields for last name, first name, date of birth, initial plan age, current age, retirement age, and gender. There is also a section for 'List Clients Beneficiaries (optional)' and a 'Privacy Policy' link.

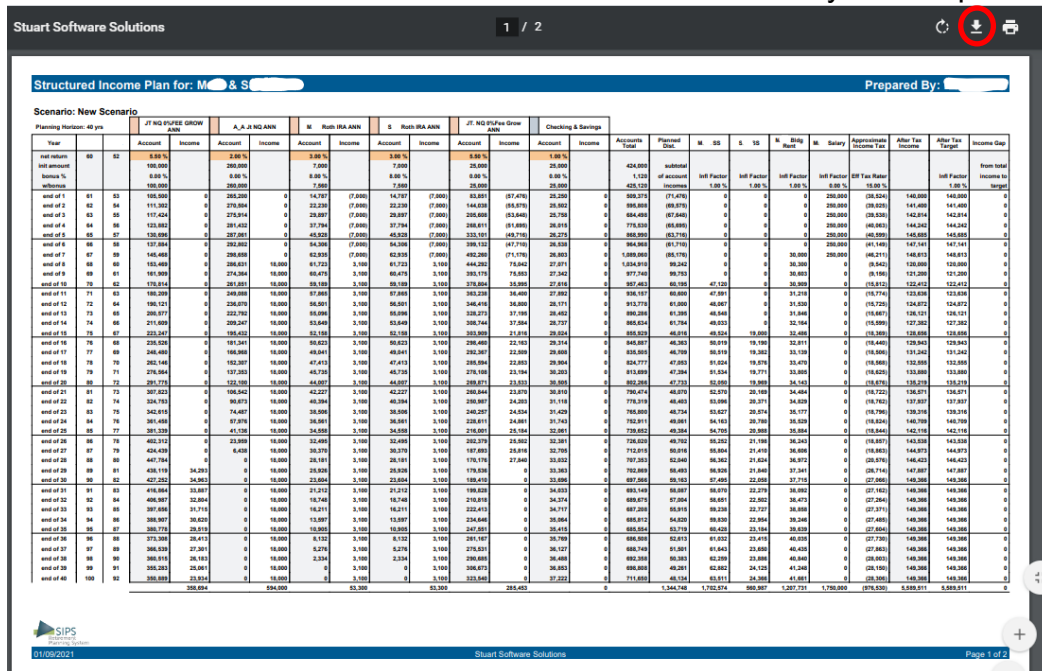
2. Unselect “Cover page” and select only on “Structured Income Plan” and “Use Legal Size Paper”. Then, click on “Generate Report.”

The screenshot shows the 'Reports' page in the SIPS program. The 'Generate Report' button is circled in red. The page displays a list of pages to include in the report, with checkboxes for 'Cover Page', 'Client Details', 'Cash Flow and Income Taxes', 'Asset Allocation and Net Worth', 'Structured Income Plan' (checked and circled), 'Structured Income Plan Graph', 'Summary of Recommendations', 'Goals', 'Notes', and 'Use Legal Size Paper' (checked and circled). The 'Name' field shows 'M _&_ S _ .pdf'.

- Click on the box that appeared at the bottom left corner of your browser page, it will bring the document up in another browser tab:



- On that new browser tab, look in the upper part of the screen, you will find a down arrow that means download. Click on it to save onto your computer.

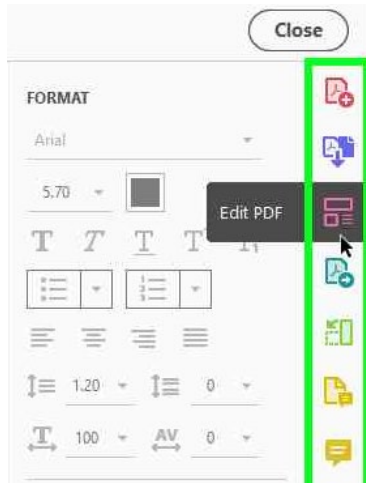


- Go to File Explorer where your files are saved and open that file that you just downloaded.

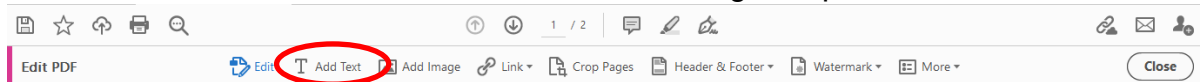
When it comes up, it will automatically open in Adobe Acrobat. You will need Adobe Acrobat Pro DC to make edits in a PDF document.

Here are the steps you will do in Adobe Acrobat Pro DC:

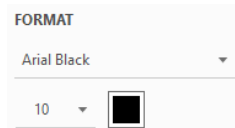
6. On the right side, click on the pink icon that says “Edit PDF.”




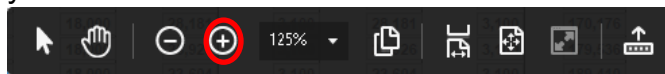
7. Click on “Add Text.” You will use this function through Step 10.




8. Set up the font as Arial Black size 9. Set this on the format area on right part of the screen. This is for the column numbers we will add in Step 9.



9. Click your mouse above a column and type a column number. Adjust where you want it with the arrow keys. Hover your mouse around the number until you get a symbol that looks like this:  (NOTE: You may have to increase your zoom at the bottom of the screen for it to show there.)



Once the mouse turns to this , hit Control + C together to copy that number. Then, hit Control + V together to paste it. You will not see it because it was pasted directly on top of the one you just copied. Use the left/right arrow keys to move above another column. Click on the box to change it to the number you desire for the column. Continue to repeat this until all column numbers are there. Keep in mind the asset columns numbers are a grouping of 2 to 3 columns.

Scenario: New Scenario

Planning Horizon: 40 yrs			JT NQ 0%FEE GROW ANN	
Year	M	S	Account	Income
net return	60	52	5.50 %	
init amount			100,000	
bonus %			0.00 %	
w/bonus			100,000	

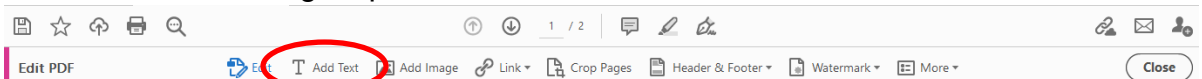
Scenario: New Scenario 1


Planning Horizon: 40 yrs			JT NQ 0%FEE GROW ANN		A_A Jt NQ ANN	
Year	M	S	Account	Income	Account	Income
net return	60	52	5.50 %		2.00 %	
init amount			100,000		260,000	
bonus %			0.00 %		0.00 %	
w/bonus			100,000		260,000	

- Change the title of this report to “Retirement Income Plan for: (Client Names)” in the upper left corner of page 1. Click on the box, delete “Structure” and replace it with “Retirement.”


Retirement Income Plan for: M & S Client

- Click on the “Edit” button on the top menu. This will put you in the right mode to finish the remaining steps.



- The next few steps will make all of the hypothetical percentages in the Income Columns orange. The color fill of these boxes are light gray that will need to be deleted before we can change them to orange. Hover on top the gray boxes with your mouse until your it shows an arrow like this: . Then, click this space and press delete. Continue to do that for each hypothetical percentage. The appearance will change slightly from gray to white.

Accounts Total	Planned Dist.	M's SS	S's SS	M Bldg Rent	M's Salary	Approximate Income Tax	After Tax Income	After Tax Target
424,000	subtotal							
1,120	of account	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor
425,120	incomes	1.00 %	1.00 %	1.00 %	0.00 %	15.00 %		1.00 %


13. Next, we will match the orange color from another box on the spreadsheet to put in the space where you deleted the “gray” boxes in Step 12. Click on an orange-colored box in the same place as indicated below where it will show you an arrow like this:  Use the Control + C (to copy) and the Control + V (to paste). This will place that color directly on top of the numbers.

Click on the orange box here:

After pasting the orange box it will look like this:

Checking & Savings			
Account	Income	Accounts Total	Planned Dist.
1.00 %			
25,000		424,000	subtotal
0.00 %		1,120	of account
25,000		425,120	incomes

Checking & Savings		
Account	Income	Accounts Total
25,000		424,000
0.00 %		1,120
25,000		425,120


14. Use arrow keys to move the new orange box out of the way above the working area. CRITICAL: It is important to use the arrow keys to move the box because using the mouse could move spreadsheet data. Once the orange box is moved above all the data, use your mouse to resize. Do this by hovering your mouse over one of the blue squares that surround this box. The icon you should see looks like this . Once on this icon, click and drag to your desired size. Make the orange box bigger than the full area of the percentage boxes you want to make orange. Then, click on that orange box to make it active. When it's active, it will create a blue outline. It will look something like this:

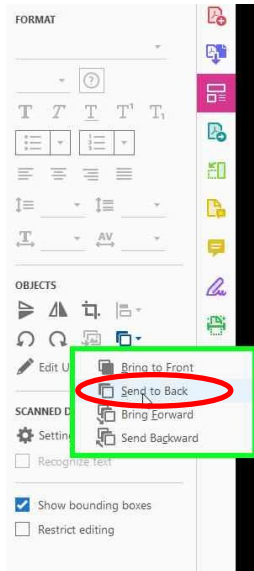
Checking & Savings											
Account	Income	Accounts Total	Planned Dist.	M's SS	S's SS	M Bldg Rent	M's Salary	Approximate Income Tax	After Tax Income	After Tax Target	Inc
1.00 %											
25,000		424,000	subtotal								
0.00 %		1,120	of account	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rater			Infl Factor
25,000		425,120	incomes	1.00 %	1.00 %	1.00 %	0.00 %	15.00 %			1.00 %

15. Move the orange box using your arrow keys so that it will completely cover the area that were previously “gray” boxes. Don't worry about covering up the data. It will look like this:

Checking & Savings											
Account	Income	Accounts Total	Planned Dist.	M's SS	S's SS	M Bldg Rent	M's Salary	Approximate Income Tax	After Tax Income	After Tax Target	Inc
1.00 %											
25,000		424,000	subtotal								
0.00 %		1,120	of account								
25,000		425,120	incomes								
25,250	0	509,375	171.47	0	0	0	250,000	138,524	140,000	140,000	

16. On the right side of the page in the format area, click on the icon that looks

like this:  and select “Send to Back.”



17. This will uncover the numbers and make the color go to the back layer. Here’s what it should look like:

Accounts Total	Planned Dist.	M's SS	S's SS	M Bldg Rent	M's Salary	Approximate Income Tax	After-Tax Income	After-Tax Target	Income Gap
424,000	subtotal								from total
1,120	of account	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Fed + State		Infl Factor	income to
425,120	incomes	1.00 %	1.00 %	1.00 %	0.00 %	15.00 %		1.00 %	target


18. Under the “Approximate Income Tax” column, change the term “Eff Tax Rater” to “Fed + State.” You can highlight and type. Try to right align so that it matches the rest of the spreadsheet.

Before edits:

Approximate Income Tax
Eff Tax Rate
15.00 %

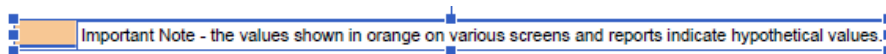
After edits:

Approximate Income Tax
Fed + State
15.00 %

19. In the lower left part of the SIPS Plan, delete the SIPS logo off page 1, Also, delete the date off of page 1 and 2. Do this by clicking on it when it has the arrow that looks like this: . It will create a blue outline which means it's active. When it's active, press delete.



20. Steps 20 & 21 will be add the orange box and Important Notice to page 1. Go to page 2, drag your mouse around both boxes so that both of them are highlighted. (NOTE: Do NOT remove these from page 2) It will look like this:



21. Hit Control + C (to copy). Scroll up to page 1 and hit Control + V (to paste). Acrobat's default will paste in the exact same place as it was on the other page. Find the pasted information on top of the data already there. You need to move it with your arrow keys. This is important because if you use the mouse there is a strong possibility you will move spreadsheet data out of place

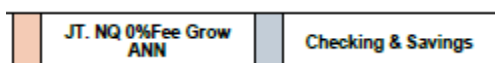
After pasting information to page 1, it will look like this:


Scenario: New Scenario			1	2	3	4		
Planning Horizon: 40 yrs			IT NO. 0% Fee Grow ANN	A 0% Fee Grow ANN	M Both IRA ANN	S Both IRA ANN		
Important Note - the values shown in orange on various screens and reports indicate hypothetical values.			Account	Income	Account	Income	Account	Income
net return	60	52	5.50 %	2.00 %	3.00 %	3.00 %		
init amount			100,000	260,000	7,000	7,000		
bonus %			0.00 %	0.00 %	8.00 %	8.00 %		
wlbonus			100,000	260,000	7,560	7,560		

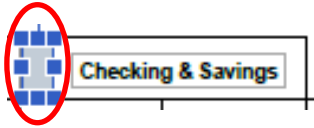
Use the arrow keys to move this to the bottom and center it above the blue line. It should look like this:




22. There are colored boxes and an extra line that we will delete to the left of each asset column name.




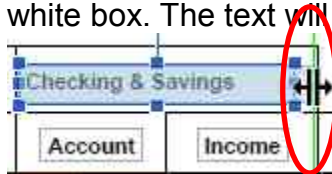
23. Click on the colored box (it may be many different colors including pink or blue) once you see an arrow that looks like this: . A box around it will appear indicating that it is active. Press delete to make the color disappear.



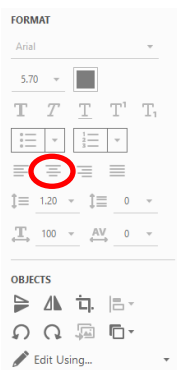
24. Click on the line once you see an arrow that looks like this: . A blue line will show indicating that it is active. Press delete to make the line disappear.



25. Expand the text box to include the entire width of the new white box including the colored box and line that you just deleted. To do that, click on the box to make sure it is activated. If it is, it will have small blue squares around it. Hover over the blue squares on the left and right one at a time until you see this icon: . Drag to the mouse so the text box will be the same width of the white box. The text will appear left aligned like this:



26. To center the text within that new text box, click on the center button on the right format part of the screen:




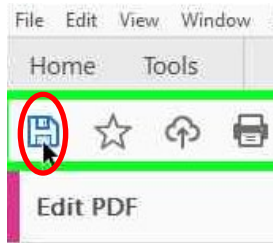
This is what it looks like once centered:



27. Go to the top right part of the screen above the format section and push the “Close” button. This will take you out of the edit portion of Acrobat.



28. Go to the top of the page and hit this save icon that looks like this: . Save this edited pdf as a file on your computer.



TAM – Tucker Asset Management

This section is designed to provide a basic understanding of Tucker Asset Management and its different operations processes.

Basic Information for those agents that have a securities license:

Broker Dealer vs. RIA

Broker Dealer	Vs.	RIA (Registered Investment Advisor)
Agents that are Series 6 or 7 Licensed		Agents that are Series 65 Licensed OR Series 66 & 7 Licensed
Governed by FINRA, who are more strict		Governed by the SEC
Can sell specific stocks, securities, mutual funds		Can sell portfolios that are focused on certain things like indexes based on aggressive, moderate or conservative needs
Pay a commission for transactions. The more transactions, the more they are paid		Pay a fee – for example a 1% fee which makes them more “vested”. If the money grows, they get a portion of that.

There are different securities licenses for which an advisor can be licensed. Tucker Asset Management advisors need a Series 65 license or a combination of a Series 7 and 66 licenses.

Here are definitions of different securities licenses and a basic understanding of regulations for them:

- The **Series 6** is a securities license entitling the holder to register as a company's representative and sell mutual funds, variable annuities and insurance. Holders of the Series 6 license are not permitted to sell corporate or municipal securities, direct participation programs and options.
- The **Series 7** exam, also known as the General Securities Representative Exam (GSRE), is a test for registered representatives. The Financial Industry Regulatory Authority (FINRA) administers the exam. In the United States, stockbrokers take this test to get a license to trade.
- The **Series 65** license, known as the Uniform Investment Adviser Law Examination, qualifies individuals to provide investing and general financial advice to clients. Passing the Series 65 exam qualifies individuals as Investment Advisor Representatives (IARs)

- The **Series 66** is an exam and license that is meant to qualify individuals as investment advisor representatives or securities agents. The **Series 66**, also known as the Uniform Combined State Law Examination, covers topics relevant to providing investment advice and effecting securities transactions for clients.
- The U.S. Securities and Exchange Commission (**SEC**) is an independent federal government agency responsible for protecting investors, maintaining fair and orderly functioning of the [securities](#) markets, and facilitating capital formation. It was created by Congress in 1934 as the first federal regulator of the securities markets. The SEC promotes full public disclosure, protects investors against fraudulent and manipulative practices in the market, and monitors corporate takeover actions in the United States. For more info: <https://www.investopedia.com/terms/s/sec.asp>
- The Financial Industry Regulatory Authority (**FINRA**) is an independent, nongovernmental organization that writes and enforces the rules governing registered brokers and [broker-dealer](#) firms in the United States. Its stated mission is "to safeguard the investing public against fraud and bad practices." For more info: <https://www.investopedia.com/terms/f/finra.asp>

A good book to help you prepare for the Series 65 Test is called “Pass the 65”. Here’s a link to amazon for this book:

https://www.amazon.com/Pass-65-Plain-English-Explanation/dp/0983141169/ref=sr_1_3?keywords=pass+the+65&qid=1557765210&s=gateway&sr=8-3

TAM Elements Service Portal

The Elements Service Portal is used to open new accounts as well as service existing accounts at TD Ameritrade. It has the capability to generate new business paperwork that can either be printed out or sent to the client’s email for an electronic signature. You will use the portal to allocate an account, request distributions, obtain TAM marketing materials, run pay reports, respond to ticket updates, and access Orion.

How to Log in to the Elements Service Portal

Option 1:

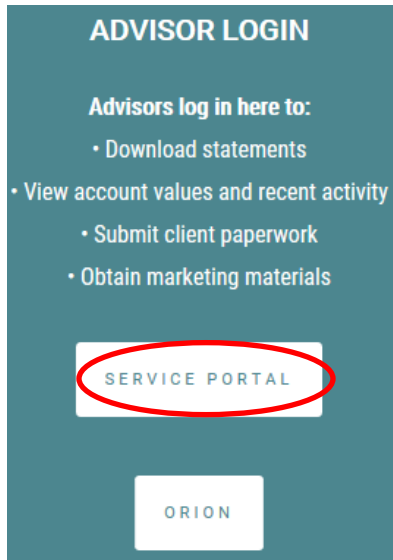
1. Go to tucker.myinvestmentoffice.com
2. Enter your username and password

Option 2:

1. Go to www.tuckeram.com

2. Click on ACCOUNT LOGIN on the Navigation bar at the top of the website

3. Click on SERVICE PORTAL under ADVISOR LOGIN

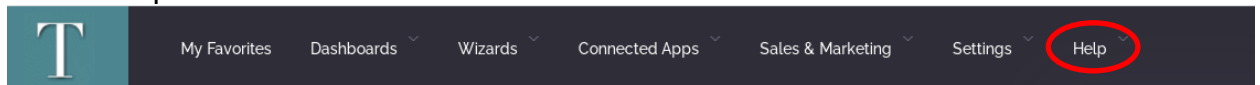


4. Enter your username and password

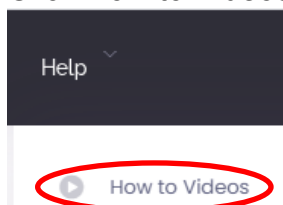
Elements Service Portal How-to-Videos

We recommend watching all of these videos to learn how to navigate the portal and use each tool.

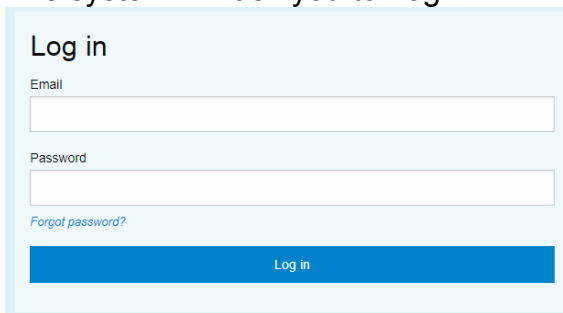
1. Log in to the Elements Service Portal
2. Select Help



3. Click How to Videos



4. The system will ask you to Log in

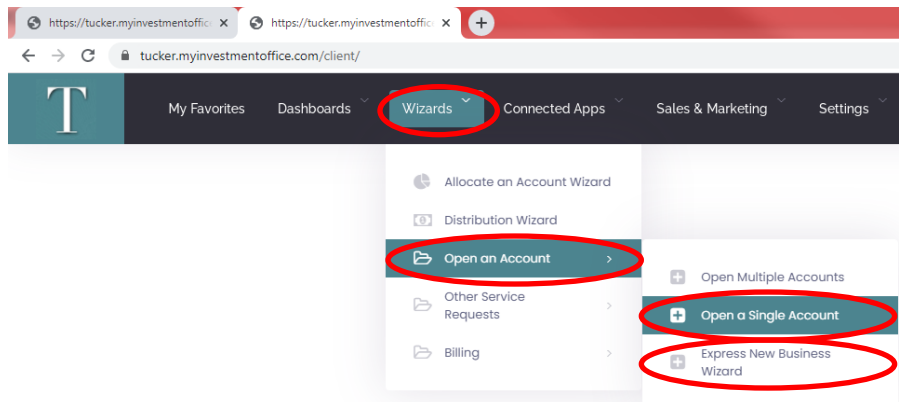


5. (Not sure what happens after you log in as it wouldn't allow me to go further)
Expand Elements Training Certification where you will see 21 different courses you can choose from and complete

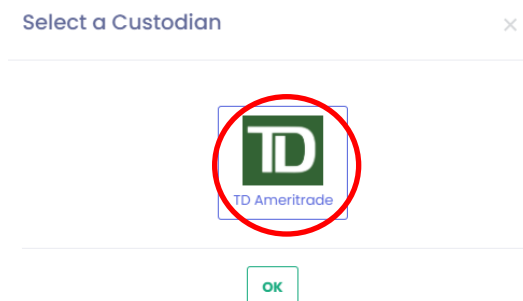
Opening a New Account

This is the process to generate new business paperwork that can either be printed or sent to the client for an electronic signature.

1. Log in to the Elements Service Portal
2. Select the Wizards - Open an Account – Open a Single Account/Express New Business Wizard



3. Select TD Ameritrade



4. Choose an Account Type from the drop down menu

Prefill Application

Basics

Account Type:

Expected Value:

Pre-Assigned #:

Fee Schedule

Current Custodian (L)

Asset Transfer Inform

Owner #1: Contact In

Owner #1: Income In

Owner #2: Contact In

Owner #2: Income In

Beneficiary Informati

Distribution/Contribu

Move Money Setup

Account Type

Beneficiary IRA

Beneficiary Roth IRA

Business (S- & C-Corps)

Business Non-Incorporated (LLC, Partnerships, etc..)

Community Property

Conservatorship

Coverdall Education Savings (ESA)

Duplicate Account - Non-Qualified

Duplicate Account - Qualified

Duplicate Account - Trust

Educational Savings Account (ESA)

Estate

Guardianship

Individual

IRA (Individual Retirement Account)

IRA - SIMPLE

IRA Rollover

Joint

Joint Tenant

JTWROS

Minor IRA

Minor Roth IRA

Roth IRA

SEP IRA

Transfer on Death

Trust

Uniform Gift to Minors Account

Uniform Transfers to Minors Account

Previous Continue

5. Enter the Expected Value of the account

6. Click on Fee Schedule to expand that box

Fee Schedule

Writing Advisor:

Fee Split: (optional)

Fee Schedule:

Client Fee:

Please note: if the fee charged to the client is less than the cost to service the account then the fees may be deducted from your overall advisory fees.

7. Select a Fee Schedule from the drop down

- Non-Wrap (0CQ) is the rep code that is used for most accounts.
- Non-Wrap (non-managed 0CR) is the rep code that is used for accounts that you do not want to manage or charge a fee on. This is used primarily for accounts that are moving out into an annuity.
- When you select a fee schedule, the basis points updates to 200 bps, which means the client will be charged a 2% fee. 1% goes to Tucker Asset Management and the other 1% goes to the advisor. The advisor can reduce their fee by dragging the bps bar over or entering a reduced fee in the bps box.

Fee Schedule

Writing Advisor: test 2

Fee Split: (optional) Do Not Apply Fee Splits

Fee Schedule: Non-Wrap (OCQ) 160 bps

Client Fee: Client Fee Discounted By: 20% 160 bps led by 40%

Please note: if the fee charged to the client is less than the Fee service the account then the fees may be dk from your client advisory fees.

8. Click on Current Custodian (LPOA) to expand that section
 - a. Most of the time, keep this as Other Custodian (New Account).
 - b. If the account is currently at TD Ameritrade, you will select TD Ameritrade (Existing Account) from the dropdown box. This option will not generate a new account application since the client already has an account at TD Ameritrade.
9. Click on Asset Transfer Information to expand that box
10. Click on “Transfer-in Mailed Check” to select the correct account funding option from the drop down menu

Asset Transfer Information

Account Funding Options

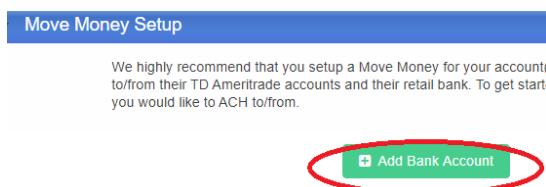
Transfer-in: Mailed Check
 Transfer-in: Internal Journal Request
 Transfer-in: Annuity (Excluding 1035 Exchanges)
 Transfer-in: Non-TD Ameritrade Trust
 Transfer-in: Certificate of Deposit (CD)
 Transfer-in: Mutual Fund (Direct)
 Transfer-in: Non-TD Ameritrade Account

Owner #1:

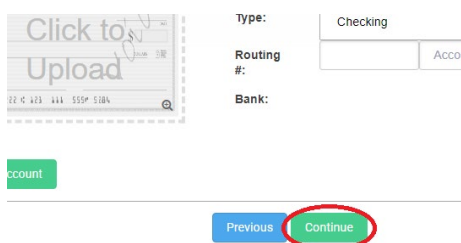
Owner #1:

- a. Leave it as Transfer-in Mailed Check if the account is going to be funded by a check
 - b. If the account is going to transfer over, Select the bottom option – Transfer-in: Non-TD Ameritrade Account. This option will generate a transfer form
11. Click on Owner #1 Contact Information
12. Enter as much or as little information as you want. Whatever you complete here will be populated throughout the paperwork that generates
13. Click Owner #1 Contact Income Information. You can complete this section or wait and complete in the forms that are generated
14. Enter Owner #2 Contact and Income Information if applicable
15. Click Distributions/Contributions Information – If the client would like to receive contributions or set up distributions right away, complete this section
16. Click on “Move Money Setup”

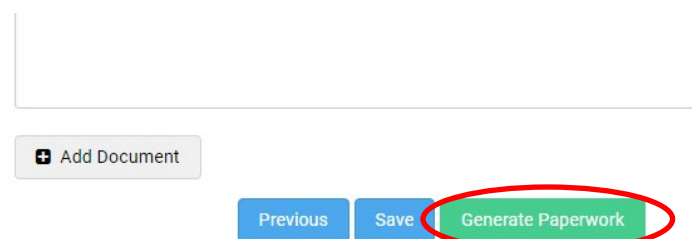
17. Click “Add Bank Account” to generate a Move Money form. We recommend generating a move money form so that a client can request distributions or make contributions to their account at any time



18. If you already have a voided check from the client, you can enter the banking information and upload a voided check. If not, skip that part and click “Continue”



19. Leave the RIA forms selected in order to generate the Tucker Asset Management forms and Select Continue
20. If you have any special instructions or notes for yourself, you may enter that here and select Generate Paperwork

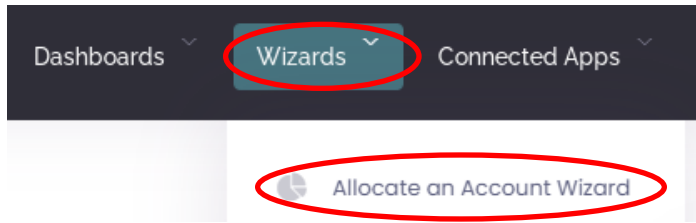


21. Enter a name for the account. Example: Jane Doe IRA and click Submit
22. You can edit within the generated paperwork. If you make any changes, be sure to click the blue Save button at the top. Click Print to print this out and complete with the client. Click the green E-Sign button to send the completed paperwork to the client for an electronic signature.

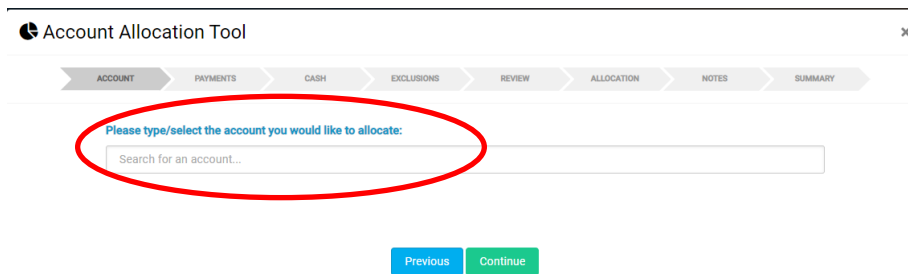
Allocate an Account / Executing Trades

It is very important to allocate an account once the account is open and funded at TD Ameritrade. The strategy you select in the allocation tool should match the Portfolio Confirmation document that is completed with the client.

1. Log in to the Elements Service Portal
2. Select the Wizards – Allocate an Account Wizard



3. Search for the corresponding account with the client's first name, last name, or account number



4. Select the correct account that populates
5. Click “Continue”
6. Do you need to reserve cash for a one time distribution like an annuity payment? Select “Yes” if you are moving funds out into an annuity. Select No if you are keeping all funds at TD Ameritrade
7. Should a minimum amount of cash be maintained in the account for distributions? Select “Yes”, if the client will be taking regular distributions. Otherwise, select No
8. Are there any assets you would like to exclude from trading? If yes, type in the name or ticker symbol you would like to exclude from trading. If not, click “Continue”
9. Review and click “Continue”

10. Allocation. Under Strategy, select the corresponding TAM strategy that matches the TAM Portfolio Confirmation document. Under Percentage, enter the percentage that needs to be in that strategy (example 100). The dollar value will then update. See below example:

Account Allocation Tool - Account Value: \$234,074.58

How would you like to allocate the account?

Select a Core Allocation Core Allocation % [Load](#) ?

Strategy	Percentage	Dollar Value
TK Stop Loss Moderate	100	234074.58
<input type="text"/>	Model Percentage	Model value
<input type="text"/>	Model Percentage	Model value
<input type="text"/>	Model Percentage	Model value

100.00% \$234,074.58

[Previous](#) [Continue](#)

11. Click Continue

12. If you have any special notes, enter them here and click “Continue”

13. Review the summary for accuracy and click “Submit”

Uploading Extra Paperwork to a Ticket (TD Ameritrade)

1. Scan the documents you wish to upload to your desktop
2. Login to the Elements Service Portal
3. Click on the “Search all tickets” box at the top right the home screen that will automatically appear after logging in

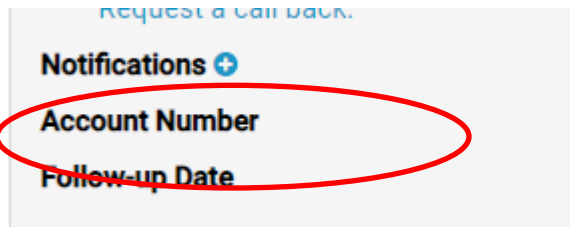
New Window [Export CSV](#) [Print](#)

Status	Docusign	Acct. Opened	Account Value		
<input type="text"/>	<input type="text"/>	Type to	Type to search this column	Type to se	Type to search

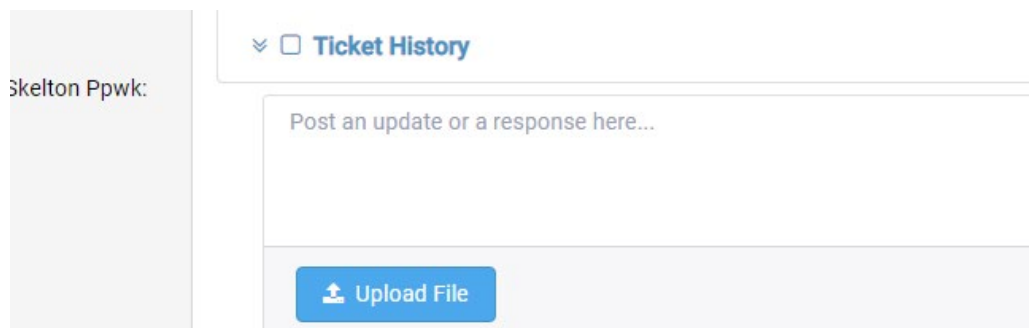
[Info](#) [Actions](#)

4. If you have the ticket number for the account you’re looking for, type it in

5. If you do not have a ticket numbers, type in the last name of the client whose account you're working on and select the account that you're looking for from the list that the search box will give you
6. Before uploading your paperwork, just take a moment to verify the account number on the far left of the screen. This will prevent any mistakes such as putting the wrong paperwork on the wrong account



7. Click in the box that says, "Post an update or a response here..."



8. Explain in detail what you're uploading and include the name on the account, the account type, and the account number
9. Upload your paperwork using the "Upload File" button which you see in the screenshot above
10. Click post and be sure to check on this ticket for responses to your upload

Check Submission Process

We use this process to fund accounts and avoid check deposit delays. It is important to follow these steps carefully.

1. Receive the physical check from the client
2. Ensure the corresponding account is open at TD Ameritrade
3. Create a Deposit Funds Ticket and follow the Deposit Funds Process below. This is an important step because it keeps the operations team informed and creates a time stamp for the check, which allows for easier tracking

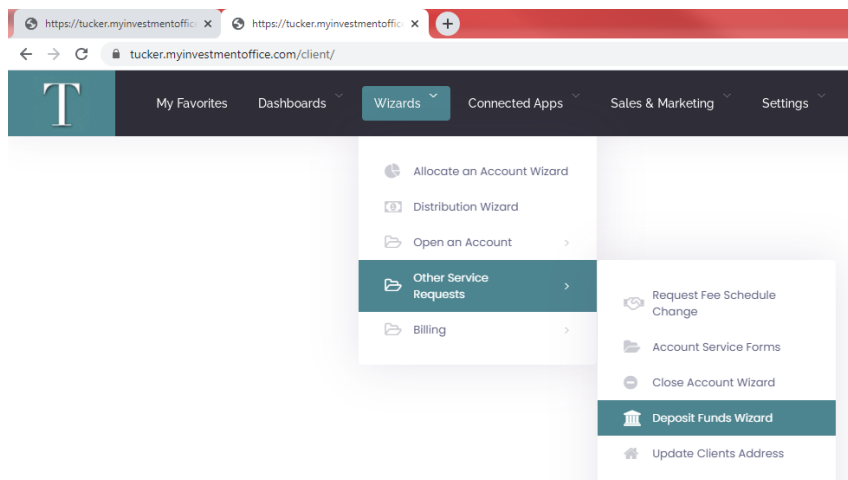
4. Mail Check to TD Ameritrade at the address below. Be sure to reference the account number on the check's memo line or with a letter of instruction

Overnight Mail:
TD Ameritrade Institutional
7801 Mesquite Bend Drive, Suite 112
Irving, TX 75063-6043

Regular Mail:
TD Ameritrade Institutional
PO Box 650567
Dallas, TX 75265-0567

Deposit Funds Process

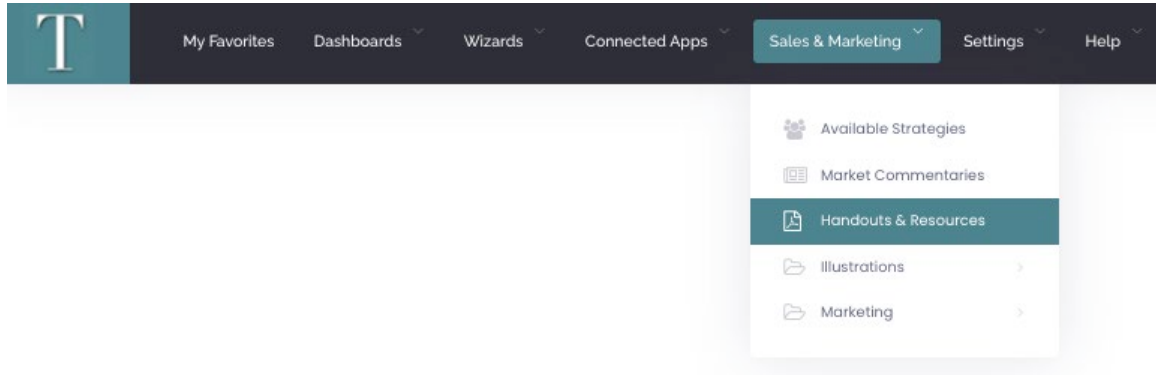
1. Log in to the Elements Service Portal
2. Select the Wizards – Other Service Requests – Deposit Funds Wizard



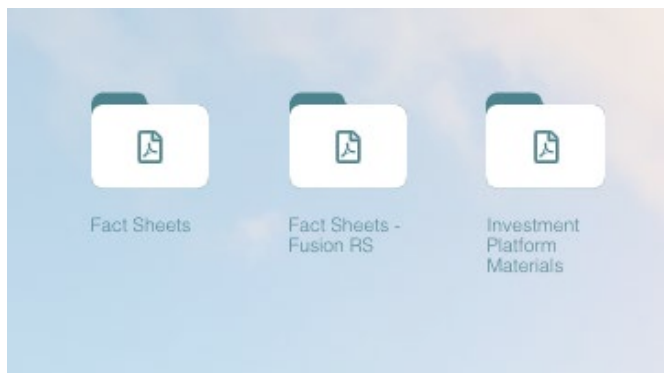
3. Search for the account with the client's first name, last name or account number. If the account is not yet opened, select TD Ameritrade
4. Click Select a Method to select the correct option from the drop down menu – typically either personal check or custodian check
5. Add the tracking number here if you have it already. If not, it is not required
6. Enter the expected amount of the check
7. Click "Continue"
8. Add any special notes or instructions you may have and click "Continue"
9. Review the summary and click "Submit"

TAM Marketing Material

1. Log into the Elements Service Portal
2. Select Sales & Marketing – Handouts & Resources



3. There will be three folders to choose from. The Fact Sheets folders have our most recent fact sheets that are updated monthly. The Investment Platform Materials folder has additional information on strategies, TD Ameritrade, and TAM.



TAM Frequently Asked Questions

1. Who is Fusion and what is the Elements Service Portal used for?

Fusion is our back office support team that created the Elements Service Portal. The Elements Service Portal is the software that is used to open new accounts as well as service existing accounts at TD Ameritrade. It has the capability to generate new business paperwork that can either be printed out or sent to the client's email for an electronic signature.

The TAM team services the tickets on the Elements Service Portal and acts as the middleman between the advisor and TD Ameritrade. You can reach out to the Tucker Asset Management team by calling 303-734-1234 and asking to speak with a team member.

2. What is Orion used for?

Orion allows you to see your client accounts as well as current value and model they are in. It also generates customizable reports for your client such as performance and quarterly review reports. You have access to Orion within the Elements Service Portal.

3. What do you use TD Ameritrade for?

TD Ameritrade is our custodian. You can print off client statements and see current values and holdings of accounts when logged into www.advisorservices.com

4. How do our clients set up online access to TD Ameritrade?

Your client can access their TD Ameritrade account by going to www.advisorclient.com. They will need to click on "Set up My Profile" next to "First Time Here?" And then "Get Started". Their account number is needed to set up a login.

5. Are there any training videos on the Service Portal?

Yes, there are 21 different training videos. These can be found by searching "How To Videos" on the Elements Service Portal.

6. Where can we find Fact Sheets and Marketing Material?

These can be found on the Elements Service Portal by searching for "Handouts & Resources". The Fact Sheets and Investment Platform Materials folders are updated regularly.

7. What is the ACATS process and is there a separate ACATS form?

There is not an ACATS form. The completed TD Ameritrade Transfer Form is the document that is used to initiate a transfer. If the transfer is eligible to use the ACAT system then it will automatically be transferred that way. Once the customer account information is properly matched and the receiving firm decides to accept the account, the process usually takes 3-6 business days to complete.

8. Where do we send client checks and what is that process?

Follow the above Check Submission Process listed earlier in this manual.

Additional Reference Material

In this section you will find additional information on items referenced above or extra items that you may be interested in now or at a later date.

How to Get a Signature Guarantee/Medallion Signatures

Some carriers require a client's signature to be guaranteed, commonly called a Medallion Signature or a Signature Guarantee. Think of it as a notary, but for financial institutions. Brokers International will do a signature guarantee for carriers contracted through them on annuity new business transfer paperwork; however, only on carrier specific transfer paperwork, and for up to \$1M. However, they will not complete signature guarantee requests only to liquidate funds. They will only signature guarantee the carrier specific transfer paperwork.

The Signature Guarantee Page from Brokers International is found in the Templates section of this manual.

Please send all of the following:

1. Completed Signature Guarantee Page
2. Copy of the client's ID
3. The Transfer/1035 Exchange Form – form with the Medallion Signature
4. Simple instructions on where to send the documents: agent's office or directly to the carrier

Send all of the above to Brokers International. You can either do this via email or mail. Their email address is anb@biltd.com. Here is their mailing address:

Annuity New Business Team
Brokers International 4135 NW Urbandale Drive
Urbandale, IA 50322
Phone: 800.362.1097

Software/Websites/Newsletters/Resources Used

- **Annuity Rate Watch** – Comparison Illustrations
- **Morningstar** – How all investments are standing. (advisorservices.com)
- **MaximizeMySocialSecurity.com**
- **Smartasset.com**
- **Looktowink.com** – Can be more selective for specific wants in annuities through this search. More than Annuity Rate Watch.
- **Advisor Stream** – Newsletter
- **Dinkytown.net**: How to make illustrations for Stretch IRA's – dinkytown.net
 - Retirement Savings & Planning
 - RMD & Stretch IRA Calculator
 - (Fill in info)
 - View Report
 - Save

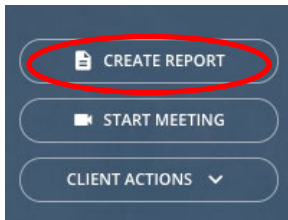
Riskalyze

Riskalyze is a powerful tool that can quickly assess a client's current portfolio and generate a risk score between 0 and 100. In order to run a Riskalyze report, you need an account statement from your client that lists out holdings with the corresponding ticker symbols.

1. Login to www.riskalyze.com/login
2. Click "Add a New Client"
3. Enter the client's name
4. Click "Add Client"
5. Select "Create Portfolio"
6. Select "Funds, Stocks, and Other"
7. Select "Enter Manually"
8. Click "Account #1", Delete this and name the account. Example: Roth IRA, Traditional IRA, JTWROS, etc.
9. Under Securities, click "Add Securities" and type in the corresponding ticker symbol. Select the box that populates below with the ticker symbol, name, and

risk score. The ticker symbol can be found on the statement under the column that typically says Symbol/Cusip

10. Enter the corresponding value of that holding where \$0 is displayed. This amount can be found on the statement under the column that typically says Market Value
11. Continue this process (#9 and #10 above) until all holdings are entered. Make sure the total amount in the account matches the statement
12. If there are additional statements, click "+ADD ACCOUNT" and complete steps 9-11 until all accounts are added to the Portfolio
13. Click "Create Report"



14. Click "Print", we recommend printing 2 copies, one for the client and one for the advisor

Carrier Website & Phone List

Company	Website	Phone
American General (AIG)	https://live.cloud.api.aig.com/life/connext-security/public/login	Marketing/Sales: 888-438-6933 Life: 800-677-3311
American Equity	american-equity.com	888-221-1234
American National (ANICO)	http://www.img.anicoweb.com/	Commissions: 800-801-8845 Marketing Field Support Center: 888-501-4043 Annuity New Business: 800-252-9546
Ameritas (Contracting through Legacy)		800-786-4558
Americo (Contracting through Legacy)	https://www.americo.com/	800-786-4558/ 800-231-0801
Athene USA	https://www.AtheneAnnuity.com/connect	888-266-8489
Atlantic Coast Life (ACL)	https://aclco.com/	General Number: 800-746-8397 Policy Services: 800-247-1423
AXA	https://us.axa.com/home.html	
Banner Life	https://partner.lgamerica.com/	
Colorado Bankers Life (CBL)	https://cblife.com/MyCBL/Home#	833-849-2861
Delaware Life		877-253-2323
EquiTrust	https://agents.equitrust.com/AnnuitiesPages/Login/tabid/491/Default.aspx?returnurl=AnnuitiesHome/AgentCenterSecure/tabid/54/Default.aspx	515-537-4172 New Business: 866-598-3692 Marketing: 822-811-9733
Fidelity & Guaranty Life	www.fglife.com	Marketing & Sales Inquiries: 800-445-6758 In-Force or Pending Policy Inquiries: 844-800-9146 Older or Existing Policies: 800-445-6758 Opt. 1,3 Policies beginning with "L" and "M": 888-513-8797 Policies beginning with "R": 877-549-7663
F&G NY	www.fglife.com	
Global Atlantic (Forethought)	www.globalatlantic.com	Annuitants: 866-645-2449 New Business: 855-244-4441 Commissions: 855-447-2537 Opt. 1 Marketing: 855-447-2537
Great American/ Annuity Investors	http://www.greatamericaninsurancegroup.com/annuities/Pages/default.aspx	800-438-3398
Guaranty (GILICO)	https://www.gilicolink.com	800-535-8110
Guggenheim	https://guggenheimplife.com/special-pages/login?returnurl=%2fagent-imo%2fagent.aspx	Customer Service: 800-990-7626 Marketing: 800-767-7749
Integrity Life	https://www.wsfincpartners.com/account-access.php	
Legacy (Ameritas & Americo)	http://www.legacy.net.com/	Marketing: 800-395-1053 See Ameritas & Americo for New Business Numbers
Liberty Bankers Life	www.libertybankerslife.com	800-745-4927
Lincoln Financial	https://hub2.lfg.com/hub/app/welcome/pre-login?cid=prvn_vanity_lfd1_20160402	800-238-6252 800-237-3813 Sales Support: 877-533-0265
Minnesota Life	https://advisor.securian.com/userservices/public/partners/login	
Mutual of Omaha	https://accounts.mutualofomaha.com	Sales Support: 800-693-6083
Mutual Trust Life	https://agent.mutualtrust.com/Default.aspx	
Nassau RE (Phoenix)	https://salesnet.nsr.com/index.html	800-417-4769
National Life Group (LSW)	www.nationallifegroup.com	651-395-0184 Annuity Sales: 800-906-3310, Opt 1, 1, 2, 1
National Western Life	www.nationalwesternlife.com	800-760-3434 512-719-2357
Nationwide	https://nationwidefinancial.com/	
North American	www.northamericancompany.com	877-586-0246 Annuity Agents: 866-322-7066 Annuity Contracts In-Force: 877-586-0244 Life Contracts: 855-841-6375
Oceanview		General Number: 888-295-3815 Sales: 833-656-7455
One America	www.oneamerica.com	800-561-3329
Pacific Life	https://www.annuities.pacificlife.com/home/ps/dashboard-a.A:DIRECT.html	800-722-2333
Principal	www.principal.com	800-654-4278
Protective	www.myprotective.com	800-628-6390 Annuity Sales - 888-340-3428 New Annuity Business: 800-456-6330 New Life Business: 800-366-9378 Annuities Commission Department: 800-444-2658
Reliance Standard	www.reliancestandard.com/home/	267-256-4749
Royal Neighbors	https://agent.royalneighbors.org/Login.aspx	
Sagicor	https://www.sagicorlifeusa.com/	813-287-1062 888-724-4267
Sentinel	https://www.sslco.com/contact	800-247-1423
SILAC (Previously Equitable)	www.silacins.com	Sales: 888-352-5150 New Business: 888-352-5178
SBLI	https://www.sbliagent.com/agentauth/login.aspx	
Symetra	https://www.symetra.com/	
Transamerica		
Upstream	https://upstream.qldadmin.com/en/accounts/login/	General: 877-346-1607

Buyer's Guide for Deferred Annuities



Prepared by the

NAIC

National Association of Insurance Commissioners

The National Association of Insurance Commissioners is an association of state insurance regulatory officials. This association helps the various insurance departments to coordinate insurance laws for the benefit of all consumers.

This guide does not endorse any company or policy.

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NAIC Buyer's Guide for Deferred Annuities

It's important that you understand how annuities can be different from each other so you can choose the type of annuity that's best for you. The purpose of this Buyer's Guide is to help you do that. This Buyer's Guide isn't meant to offer legal, financial, or tax advice. You may want to consult independent advisors that specialize in these areas.

This Buyer's Guide is about deferred annuities in general and some of their most common features. It's not about any particular annuity product. The annuity you select may have unique features this Guide doesn't describe. It's important for you to carefully read the material you're given or ask your annuity salesperson, especially if you're interested in a particular annuity or specific annuity features.

This Buyer's Guide includes questions you should ask the insurance company or the annuity salesperson (the agent, producer, broker, or advisor). Be sure you're satisfied with the answers before you buy an annuity.

Revised 2013

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Printed in the United States of America

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What Is an Annuity?

An annuity is a contract with an insurance company. All annuities have one feature in common, and it makes annuities different from other financial products. *With an annuity, the insurance company promises to pay you income on a regular basis for a period of time you choose*—including the rest of your life.

When Annuities Start to Make Income Payments

Some annuities begin paying income to you soon after you buy it (an **immediate** annuity). Others begin at some later date you choose (a **deferred** annuity).

How Deferred Annuities Are Alike

There are ways that *most* deferred annuities are alike.

- They have an **accumulation** period and a **payout** period. During the accumulation period, the value of your annuity changes based on the type of annuity. During the payout period, the annuity makes income payments to you.
- They offer a basic death benefit. If you die during the accumulation period, a deferred annuity with a basic death benefit pays some or all of the annuity's value to your survivors (called beneficiaries) either in one payment or multiple payments over time. The amount is usually the greater of the annuity account value or the minimum guaranteed surrender value. If you die after you begin to receive income payments (**annuitize**), your chosen survivors may not receive anything *unless*: 1) your annuity guarantees to pay out at least as much as you paid into the annuity, or 2) you chose a payout option that continues to make payments after your death. For an extra cost, you may be able to choose enhanced death benefits that increase the value of the basic death benefit.

Sources of Information

Contract: *The legal document between you and the insurance company that binds both of you to the terms of the agreement.*

Disclosure: *A document that describes the key features of your annuity, including what is guaranteed and what isn't, and your annuity's fees and charges. If you buy a variable annuity, you'll receive a prospectus that includes detailed information about investment objectives, risks, charges, and expenses.*

Illustration: *A personalized document that shows how your annuity features might work. Ask what is guaranteed and what isn't and what assumptions were made to create the illustration.*

- You usually have to pay a charge (called a **surrender** or **withdrawal charge**) if you take some or all of your money out too early (usually before a set time period ends). Some annuities may not charge if you withdraw small amounts (for example, 10% or less of the account value) each year.
- Any money your annuity earns is **tax deferred**. That means you won't pay income tax on earnings until you take them out of the annuity.
- You can add features (called **riders**) to many annuities, usually at an extra cost.
- An annuity salesperson must be licensed by your state insurance department. A person selling a variable annuity also must be registered with FINRA¹ as a representative of a broker/dealer that's a FINRA member. In some states, the state securities department also must license a person selling a variable annuity.

1. FINRA (Financial Industry Regulatory Authority) regulates the companies and salespeople who sell variable annuities.

- Insurance companies sell annuities. You want to buy from an insurance company that's financially sound. There are various ways you can research an insurance company's financial strength. You can visit the insurance company's website or ask your annuity salesperson for more information. You also can review an insurance company's rating from an independent rating agency. Four main firms currently rate insurance companies. They are A.M. Best Company, Standard and Poor's Corporation, Moody's Investors Service, and Fitch Ratings. Your insurance department may have more information about insurance companies. An easy way to find contact information for your insurance department is to visit www.naic.org and click on "States and Jurisdictions Map."
- Insurance companies usually pay the annuity salesperson after the sale, but the payment doesn't reduce the amount you pay into the annuity. You can ask your salesperson how they earn money from the sale.

How Deferred Annuities Are Different

There are differences among deferred annuities. Some of the differences are:

- Whether you pay for the annuity with one or more than one payment (called a **premium**).
- The types and amounts of the **fees, charges, and adjustments**. While almost all annuities have *some* fees and charges that could reduce your account value, the types and amounts can be different among annuities. *Read the Fees, Charges, and Adjustments section in this Buyer's Guide for more information.*
- Whether the annuity is a **fixed** annuity or a **variable** annuity. How the value of an annuity changes is different depending on whether the annuity is fixed or variable.

Fixed annuities guarantee your money will earn at least a minimum interest rate. Fixed annuities may earn interest at a rate higher than the minimum but only the minimum rate is guaranteed. The insurance company sets the rates.

Fixed indexed annuities are a type of fixed annuity that earns interest based on changes in a market index, which measures how the market or part of the market performs. The interest rate is guaranteed to never be less than zero, even if the market goes down.

Variable annuities earn investment returns based on the performance of the investment portfolios, known as "subaccounts," where you choose to put your money. The return earned in a variable annuity isn't guaranteed. The value of the subaccounts you choose could go up or down. If they go up, you could make money. But, if the value of these subaccounts goes down, you could lose money. Also, income payments to you could be less than you expected.

- Some annuities offer a **premium bonus**, which usually is a lump sum amount the insurance company adds to your annuity when you buy it or when you add money. It's usually a set percentage of the amount you put into the annuity. Other annuities offer an **interest bonus**, which is an amount the insurance company adds to your annuity when you earn interest. It's usually a set percentage of the interest earned. You may not be able to withdraw some or all of your premium bonus for a set period of time. *Also, you could lose the bonus if you take some or all of the money out of your annuity within a set period of time.*

How Does the Value of a Deferred Annuity Change?

Fixed Annuities

Money in a fixed deferred annuity earns interest at a rate the insurer sets. The rate is **fixed** (won't change) for some period, usually a year. After that rate period ends, the insurance company will set another fixed interest rate for the next rate period. *That rate could be higher or lower than the earlier rate.*

Fixed deferred annuities *do* have a guaranteed minimum interest rate—the lowest rate the annuity can earn. It's stated in your contract and disclosure and can't change as long as you own the annuity. Ask about:

- The *initial interest* rate – What is the rate? How long until it will change?
- The *renewal interest* rate – When will it be announced? How will the insurance company tell you what the new rate will be?

Fixed Deferred Indexed Formulas

Annual Point-to-Point – Change in index calculated using two dates one year apart.

Multi-Year Point-to-Point – Change in index calculated using two dates more than one year apart.

Monthly or Daily Averaging – Change in index calculated using multiple dates (one day of every month for monthly averaging, every day the market is open for daily averaging). The average of these values is compared with the index value at the start of the index term.

Monthly Point-to-Point – Change in index calculated for each month during the index term. Each monthly change is limited to the “cap rate” for positive changes, but not when the change is negative. At the end of the index term, all monthly changes (positive and negative) are added. If the result is positive, interest is added to the annuity. If the result is negative or zero, no interest (0%) is added.

Fixed Indexed Annuities

Money in a fixed indexed annuity earns interest based on changes in an index. Some indexes are measures of how the overall financial markets perform (such as the S&P 500 Index or Dow Jones Industrial Average) during a set period of time (called the **index term**). Others measure how a specific financial market performs (such as the Nasdaq) during the term. The insurance company uses a formula to determine how a change in the index affects the amount of interest to add to your annuity at the *end of each index term*. Once interest is added to your annuity for an index term, those earnings usually are locked in and changes in the index in the next index term don't affect them. If you take money from an indexed annuity before an index term ends, *the annuity may not add all of the index-linked interest for that term to your account.*

Insurance companies use different formulas to calculate the interest to add to your annuity. They look at changes in the index over a period of time. See the box “*Fixed Deferred Indexed Formulas*” that describes how changes in an index are used to calculate interest.

The formulas insurance companies use often mean that interest added to your annuity is based on only *part* of a change in an index over a set period of time. **Participation rates, cap rates, and spread rates** (sometimes called margin or asset fees) all are terms that describe ways the amount of interest added to your annuity may not reflect the full change in the index. But *if the index goes down over that period, zero interest is added to your annuity.* Then your annuity value won't go down as long as you don't withdraw the money.

When you buy an indexed annuity, you aren't investing directly in the market or the index. Some indexed annuities offer you more than one index choice. Many indexed annuities also offer the choice to put part of your money in a fixed interest rate account, with a rate that won't change for a set period.

Variable Annuities

Money in a variable annuity earns a return based on the performance of the investment portfolios, known as “**subaccounts**,” where you choose to put your money. Your investment choices likely will include subaccounts with different types and levels of risk. Your choices will affect the return you earn on your annuity. Subaccounts usually have no guaranteed return, but you may have a choice to put some money in a fixed interest rate account, with a rate that won't change for a set period.

The value of your annuity can change every day as the subaccounts' values change. If the subaccounts' values increase, your annuity earns money. But *there's no guarantee that the values of the subaccounts will increase. If the subaccounts' values go down, you may end up with less money in your annuity than you paid into it.*

An insurer may offer several versions of a variable deferred annuity product. The different versions usually are identified as **share classes**. The key differences between the versions are the fees you'll pay every year you own the annuity. The rules that apply if you take money out of the annuity also may be different. Read the prospectus carefully. Ask the annuity salesperson to explain the differences among the versions.

How Insurers Determine Indexed Interest

Participation Rate – Determines how much of the increase in the index is used to calculate index-linked interest. A participation rate usually is for a set period. The period can be from one year to the entire term. Some companies guarantee the rate can never be lower (higher) than a set minimum (maximum). Participation rates are often less than 100%, particularly when there's no cap rate.

Cap Rate – Typically, the maximum rate of interest the annuity will earn during the index term. Some annuities guarantee that the cap rate will never be lower (higher) than a set minimum (maximum). Companies often use a cap rate, especially if the participation rate is 100%.

Spread Rate – A set percentage the insurer subtracts from any change in the index. Also called a “margin or asset fee.” Companies may use this instead of or in addition to a participation or cap rate.

What Other Information Should You Consider?

Fees, Charges, and Adjustments

Fees and charges reduce the value of your annuity. They help cover the insurer's costs to sell and manage the annuity and pay benefits. The insurer may subtract these costs directly from your annuity's value. Most annuities have fees and charges but they can be different for different annuities. Read the contract and disclosure or prospectus carefully and ask the annuity salesperson to describe these costs.

A **surrender** or **withdrawal charge** is a charge if you take part or all of the money out of your annuity during a set period of time. The charge is a percentage of the amount you take out of the annuity. The percentage usually goes down each year until the surrender charge period ends. Look at the contract and the disclosure or prospectus for details about the charge. Also look for any waivers for events (such as a death) or the right to take out a small amount (usually up to 10%) each year without paying the charge. If you take all of your money out of an annuity, you've surrendered it and no longer have any right to future income payments.

Some annuities have a **Market Value Adjustment (MVA)**. An MVA could increase or decrease your annuity's account value, cash surrender value, and/or death benefit value if you withdraw money from your account. In general, if interest rates are *lower* when you

withdraw money than they were when you bought the annuity, the MVA could *increase* the amount you could take from your annuity. If interest rates are *higher* than when you bought the annuity, the MVA could *reduce* the amount you could take from your annuity. Every MVA calculation is different. Check your contract and disclosure or prospectus for details.

How Annuities Make Payments

Annuitize

At some future time, you can choose to **annuitize** your annuity and start to receive guaranteed fixed income payments for life or a period of time you choose. After payments begin, you can't take any other money out of the annuity. You also usually can't change the amount of your payments. For more information, see "*Payout Options*" in this Buyer's Guide. If you die before the payment period ends, your survivors may not receive any payments, depending on the payout option you choose.

Full Withdrawal

You can withdraw the cash surrender value of the annuity in a lump sum payment and end your annuity. *You'll likely pay a charge to do this if it's during the surrender charge period.* If you withdraw your annuity's cash surrender value, your annuity is cancelled. Once that happens, you can't start or continue to receive regular income payments from the annuity.

Partial Withdrawal

You may be able to withdraw *some* of the money from the annuity's cash surrender value without ending the annuity. Most annuities with surrender charges let you take out a certain amount (usually up to 10%) each year without paying surrender charges on that amount. Check your contract and disclosure or prospectus. Ask your annuity salesperson about other ways you can take money from the annuity without paying charges.

Living Benefits for Fixed Annuities

Some fixed annuities, especially fixed indexed annuities, offer a **guaranteed living benefits** rider, usually at an extra cost. A common type is called a guaranteed lifetime withdrawal benefit that guarantees to make income payments you can't outlive. While you get payments, the money still in your annuity continues to earn interest. You can choose to stop and restart the payments or you might be able to take extra money from your annuity. Even if the payments reduce the annuity's value to zero at some point, you'll continue to get payments for the rest of your life. If you die while receiving payments, your survivors may get some or all of the money left in your annuity.

Annuity Fees and Charges

Contract fee – A flat dollar amount or percentage charged once or annually.

Percentage of purchase payment – A front-end sales load or other charge deducted from each premium paid. The percentage may vary over time.

Premium tax – A tax some states charge on annuities. The insurer may subtract the amount of the tax when you pay your premium, when you withdraw your contract value, when you start to receive income payments, or when it pays a death benefit to your beneficiary.

Transaction fee – A charge for certain transactions, such as transfers or withdrawals.

Mortality and expense (M&E) risk charge – A fee charged on **variable annuities**. It's a percentage of the account value invested in subaccounts.

Underlying fund charges – Fees and charges on a **variable annuity's** subaccounts; may include an investment management fee, distribution and service (12b-1) fees, and other fees.

Living Benefits for Variable Annuities

Variable annuities may offer a benefit at an extra cost that guarantees you a minimum account value, a minimum lifetime income, or minimum withdrawal amounts regardless of how your subaccounts perform. See "*Variable Annuity Living Benefit Options*" at right. Check your contract and disclosure or prospectus or ask your annuity salesperson about these options.

How Annuities Are Taxed

Ask a tax professional about your individual situation. The information below is general and should not be considered tax advice.

Current federal law gives annuities special tax treatment. Income tax on annuities is deferred. That means you aren't taxed on any interest or investment returns while your money is in the annuity. This isn't the same as tax-free. You'll pay ordinary income tax when you take a withdrawal, receive an income stream, or receive each annuity payment. When you die, your survivors will typically owe income taxes on any death benefit they receive from an annuity.

There are other ways to save that offer tax advantages, including Individual Retirement Accounts (IRAs). You can buy an annuity to fund an IRA, *but you also can fund your IRA other ways and get the same tax advantages.* When you take a withdrawal or receive payments, you'll pay ordinary income tax on all of the money you receive (not just the interest or the investment return). You also may have to pay a 10% tax penalty if you withdraw money before you're age 59½.

Finding an Annuity That's Right for You

An annuity salesperson who suggests an annuity must choose one that they think is right for you, based on information from you. They need complete information about your life and financial situation to make a suitable recommendation. Expect a salesperson to ask about your age; your financial situation (assets, debts, income, tax status, how you plan to pay for the annuity); your tolerance for risk; your financial objectives and experience; your family circumstances; and how you plan to use the annuity. If you aren't comfortable with the annuity, ask your annuity salesperson to explain why they recommended it. Don't buy an annuity you don't understand or that doesn't seem right for you.

Variable Annuity Living Benefit Options

Guaranteed Minimum Accumulation Benefit (GMAB) – Guarantees your account value will equal some percentage (typically 100%) of premiums less withdrawals, at a set future date (for example, at maturity). If your annuity is worth less than the guaranteed amount at that date, your insurance company will add the difference.

Guaranteed Minimum Income Benefit (GMIB) – Guarantees a minimum lifetime income. You usually must choose this benefit when you buy the annuity and must annuitize to use the benefit. There may be a waiting period before you can annuitize using this benefit.

Guaranteed Lifetime Withdrawal Benefit (GLWB) – Guarantees you can make withdrawals for the rest of your life, up to a set maximum percentage each year.

Payout Options

You'll have a choice about how to receive income payments. These choices usually include:

- For your lifetime
- For the longer of your lifetime or your spouse's lifetime
- For a set time period
- For the longer of your lifetime or a set time period

Within each annuity, the insurer *may* guarantee some values but not others. Some guarantees may be only for a year or less while others could be longer. Ask about risks and decide if you can accept them. For example, it's possible you won't get all of your money back *or* the return on your annuity may be lower than you expected. It's also possible you won't be able to withdraw money you need from your annuity without paying fees *or* the annuity payments may not be as much as you need to reach your goals. These risks vary with the type of annuity you buy. All product guarantees depend on the insurance company's financial strength and claims-paying ability.

Questions You Should Ask

- Do I understand the risks of an annuity? Am I comfortable with them?
- How will this annuity help me meet my overall financial objectives and time horizon?
- Will I use the annuity for a long-term goal such as retirement? If so, how could I achieve that goal if the income from the annuity isn't as much as I expected it to be?
- What features and benefits in the annuity, other than tax deferral, make it appropriate for me?
- Does my annuity offer a guaranteed minimum interest rate? If so, what is it?
- If the annuity includes riders, do I understand how they work?
- Am I taking full advantage of all of my other tax-deferred opportunities, such as 401(k)s, 403(b)s, and IRAs?
- Do I understand all of the annuity's fees, charges, and adjustments?
- Is there a limit on how much I can take out of my annuity each year without paying a surrender charge? Is there a limit on the *total* amount I can withdraw during the surrender charge period?
- Do I intend to keep my money in the annuity long enough to avoid paying any surrender charges?
- Have I consulted a tax advisor and/or considered how buying an annuity will affect my tax liability?
- How do I make sure my chosen survivors (beneficiaries) will receive any payment from my annuity if I die?

If you don't know the answers or have other questions, ask your annuity salesperson for help.

When You Receive Your Annuity Contract

When you receive your annuity contract, carefully review it. Be sure it matches your understanding. Also, read the disclosure or prospectus and other materials from the insurance company. Ask your annuity salesperson to explain anything you don't understand. In many states, a law gives you a set number of days (usually 10 to 30 days) to change your mind about buying an annuity after you receive it. This often is called a **free look** or **right to return** period. Your contract and disclosure or prospectus should prominently state your free look period. If you decide during that time that you don't want the annuity, you can contact the insurance company and return the contract. Depending on the state, you'll either get back all of your money or your current account value.

Notes

Notes

Notes



Templates

We have included some templates for you as examples for your use.

{Insert Your Logo Here}



ADVISORS NAME

WELCOMES

MR. & MRS. CLIENT

Seminar Kit

A checklist of things every admin should have on hand for seminars. Be prepared! Print this list and check off items as you assemble your kit.

Seminar Box

- | | |
|---|--|
| <input type="checkbox"/> Table Numbers (1 - 12) | <input type="checkbox"/> Clipboard |
| <input type="checkbox"/> Table Number Stands | <input type="checkbox"/> Master Response sheet |
| <input type="checkbox"/> Promotional Reading Material | <input type="checkbox"/> Master Check-In sheet |
| <input type="checkbox"/> Pens for guests (black or blue) | <input type="checkbox"/> Folders |
| <input type="checkbox"/> Pens for staff | <input type="checkbox"/> Podium Skirt |
| <input type="checkbox"/> Branded coffee mug/other promotional items | <input type="checkbox"/> Company Welcome Sign |
| <input type="checkbox"/> Advisor publications (if any) | <input type="checkbox"/> Velcro Strip for covering cords |
| <input type="checkbox"/> Battery Powered Lamp | <input type="checkbox"/> Back-Up Mac Adapter |
| <input type="checkbox"/> AAA Batteries | |
| <input type="checkbox"/> AA Batteries | |
| <input type="checkbox"/> Appointment Reminder Cards | |

Electric Box

- | | |
|---|------------------------------------|
| <input type="checkbox"/> Extension cords | <input type="checkbox"/> Scissors |
| <input type="checkbox"/> Power Strips | <input type="checkbox"/> AUX cord |
| <input type="checkbox"/> Duct and Scotch Tape | <input type="checkbox"/> HDMI Cord |

Folders

- | | |
|---|--|
| <input type="checkbox"/> Branded Folders | <input type="checkbox"/> Denver Post article |
| <input type="checkbox"/> Business Cards | <input type="checkbox"/> SS How To guide |
| <input type="checkbox"/> Response Sheet | <input type="checkbox"/> Workbook |
| <input type="checkbox"/> Advisor Stream article | <input type="checkbox"/> Press Release |
| <input type="checkbox"/> Company articles | |

Other Supplies

- | | |
|---|--|
| <input type="checkbox"/> Back-up Laptop | <input type="checkbox"/> Projector |
| <input type="checkbox"/> Laptop Charger | <input type="checkbox"/> Projector Stand |
| <input type="checkbox"/> Mic Set-includes lapel microphone with receiver and transmitter (3 pieces) | <input type="checkbox"/> Screen |
| <input type="checkbox"/> Bose Speaker | <input type="checkbox"/> Podium |
| <input type="checkbox"/> Speaker Tower | <input type="checkbox"/> Climbing Gear |
| <input type="checkbox"/> Banners (Qty: 3- optional) | |
| <input type="checkbox"/> Clicker (in projector case) | |

Seminar Checklist

A checklist of things every admin should do for seminars.
Be prepared! Print this list and check off items as you setup your event.

Set Up

- Place Table Numbers w/stands on all tables
- Setup Podium in front of room (to the left of speaking system/personal preference)
- Feed HDMI, AUX, etc. cords through the skirt of podium
- Replace all batteries in mic set and clicker
- Place magazine, folder and clicker on podium
- Place climbing gear on floor/in chair in front of room near advisor's speaking space
- Setup Bose Speaker w/tower in front of room
- Use Velcro strip to cover cords in advisor's speaking space
- Setup mic set (place mic on podium/receiver attaches to Bose speaker)
- Setup Welcome Banner near entrance of room
- Setup other 2 Banners to frame the screen and cover the speaker
- Set-up promotional reading material, magazine and folders attractively on registration table
- Place guest pens in branded coffee mug and place on registration table
- Setup battery powered lamp on the registration table
- Setup check in list on clipboard on registration table
- Keep appointment reminder cards, master response sheet close by registration table
- If needed, setup the projector in the front of the room on projector stand
- If needed, setup the screen in the front of the room
- If needed, have staff setup screen/projector

Guest Tables/Room Setup

- Enough seating?
- Even number of chairs at tables?
- Correct logo on menus?
- Enough space to walk between tables?
- Is the layout appropriate/what was discussed?
- If applicable, is the venue equipment setup?
- Temperature in the room?
- Lighting in the room?
- Music in the room?
- Sound levels between room and main dining?

To Review w/ Maitre'D

- Salads/Apps to be on tables for only confirmed guests **by 6:00pm**
- Other Salads/Apps to be brought out as additional guests arrive
- Alcohol will **not** be covered under our tab but be sure to apply all guest tabs to room minimum (per contract) so please do not send guests to bar
- Do not bring guests back to room until sound checks are completed and room is setup, unless instructed otherwise
- All salads, apps, drink/food orders, etc... to be in **prior to 6:30pm**
- Once doors close at 6:30PM (or shortly thereafter) do not enter room **for any reason**
- Be prepared to bus & serve entrees 45 minutes from when doors close (approx. 7:15 PM)
- If guests arrive and doors are closed, send them to me to make the call if they can go in still or not
- Sides need to be brought out **with or before** entrees; just not after
- Keep me in the loop on room min. status; if we are short, we will box up the remaining dollar amount in food to-go with the staff
- Show me how to control music, lights, etc.... for the room
- Show me where bathrooms are located

{Insert Your Logo Here}

Date: _____

Venue: _____

Name _____ Spouse _____ TABLE # _____

DOB: Self ____/____/____ Spouse ____/____/____

Cell Phone (____) ____-____ Home Phone (____) ____-____

Address _____

City _____ State _____ Zip _____

Email _____ Spouse Email _____

Occupation _____ Former Occupation _____

Spouse Occupation _____ Spouse Former Occupation _____



PLEASE INDICATE YOUR 1ST AND 2ND CHOICE NEXT TO A TIME SLOT BELOW:

Please answer the questions on the back to help us prepare for our visit.



I CURRENTLY HAVE:

- Bank CD's
- Long Term Care Insurance
- Cash Value Life Insurance
- 401(k) / TSP / 403(b)
- Bonds or Bond Funds
- Brokerage Account
- IRA
- Annuity
- Dormant Accounts
- Rental Property
- Advisor



I WANT MORE INFORMATION ABOUT:

- Social Security Claiming Strategy
- Social Security: Start, Stop, Start
- Simplifying & organizing my portfolio
- Reducing my Capital Gains Tax
- Rollover IRA/ 401(k)/ 403b/ TSP
- Reducing or Eliminating RMDs at age 70.5
- Annuities
- Long Term Care Insurance
- Fees on my Investments
- Reliable Income throughout Retirement

⇒ As an investor, how would you describe yourself? Conservative Moderate Aggressive

⇒ Excluding Real Estate, the total investment size of your portfolio is:

- \$0 - \$200,000 \$200,000 - \$500,000 \$500,000 - \$1,000,000 \$1,000,000+

⇒ Excluding your primary residence, the total size of your real estate portfolio is:

- \$0 - \$200,000 \$200,000 - \$500,000 \$500,000 - \$1,000,000 \$1,000,000+

⇒ Your annual income desired through retirement is:

- \$60,000 (\$5k/mo) \$84,000 (\$7k/mo) \$120,000 (\$10k/mo) \$240,000 (\$20k/mo) Other

⇒ Years until you retire: <1 1 - 2 3 - 5 5 - 7 7 - 10 10+

ADDITIONAL RETIREMENT PRIORITIES: _____

Your Company Logo®

Next Meeting:

CLIENT INFORMATION

Name _____ Spouse Name _____
Cell Phone _____ Spouse Cell Phone _____
Home Phone _____ Email _____
Email _____ Lead Source _____
Street Address _____ Location _____
City, State, Zip _____ Date _____
DOB/Age _____ DOB/Age _____
Years Until Retirement _____ Age _____
Occupation _____ Spouse Occupation _____

Risk Tolerance

Conservative

Moderate

Aggressive

INVESTMENTS

Qualified Funds & Non-Qualified Funds

- 401k – His _____ Hers _____
- IRA's – His _____ Hers _____
His _____ Hers _____
His _____ Hers _____
- Annuities
 - o Variable Annuities _____
 - o Fixed Annuities _____
 - o Fixed Index Annuities _____
- Brokerage _____

Fees _____ Kids _____ Inheritance _____

{Insert Address block , phone, website and email here}

INCOME

- Wages: His _____ Hers _____
- Social Security: His _____ Hers _____
- Pension: His _____ Hers _____
- Other Income: His _____ Hers _____
- Rental income _____
- Portfolio income _____
- Annuity income _____
- COLA's on any of the income? _____
- **Total Monthly Income** _____
- Net Income after spouse is deceased _____
- **Monthly amount needed to retire** _____
- **Tax Bracket** _____

EXPENSES

- Mortgages _____
- Debt _____
- _____
- _____
- Total Monthly Expenses _____

BANKING ACCOUNTS

- Checking Account _____
- Savings Account _____
- Money Market _____

HOT BUTTONS

1. _____
2. _____
3. _____
4. _____

NOTES

Horizontal lines for notes

INVESTMENTS

Real Estate

- Estimated Value of Home
Mortgage on Home
Monthly Payment
Additional Real Estate
Total Value of Real Estate

Insurance - Trusts

AB Trusts
Will
Life Insurance
LTCI

Total net worth
Net worth excluding primary residence



BrokersInternational

Signature Guarantee Page

Complete only if the submitted paperwork needs a
Medallion Signature Guarantee

• Individuals requesting a signature guarantee

Print Client Name

Client Signature

Date

Print Client Name

Client Signature

Date

• Type of Transaction

Transfer of Assets

• Transaction Amount (*Not to exceed \$1,000,000.00*)

\$ _____

• Agent Certification and Signature

I hereby certify that:

1. The signature(s) is/are known to me and/or was/were affixed to the attached document in my presence;
2. The client(s) has/have reached the age of majority in the jurisdiction in which the transaction will occur, and
3. The client(s) is/are legally competent to execute this transaction on the date of the request.

I agree to indemnify and hold Brokers International, LTD and authorized personnel to guarantee signatures (Authorized Individual) harmless from any loss, liability, claim or demand (including costs of investigation, attorney fees or court costs) which they may suffer or which may be assessed against them by reason of an Authorized Individual guaranteeing a signature at my request. I hereby authorize Brokers International, LTD to bill me for any damages covered by this indemnity agreement in addition to any other legal equitable remedies they may have.

Print Agent Name

Agent Signature

Date