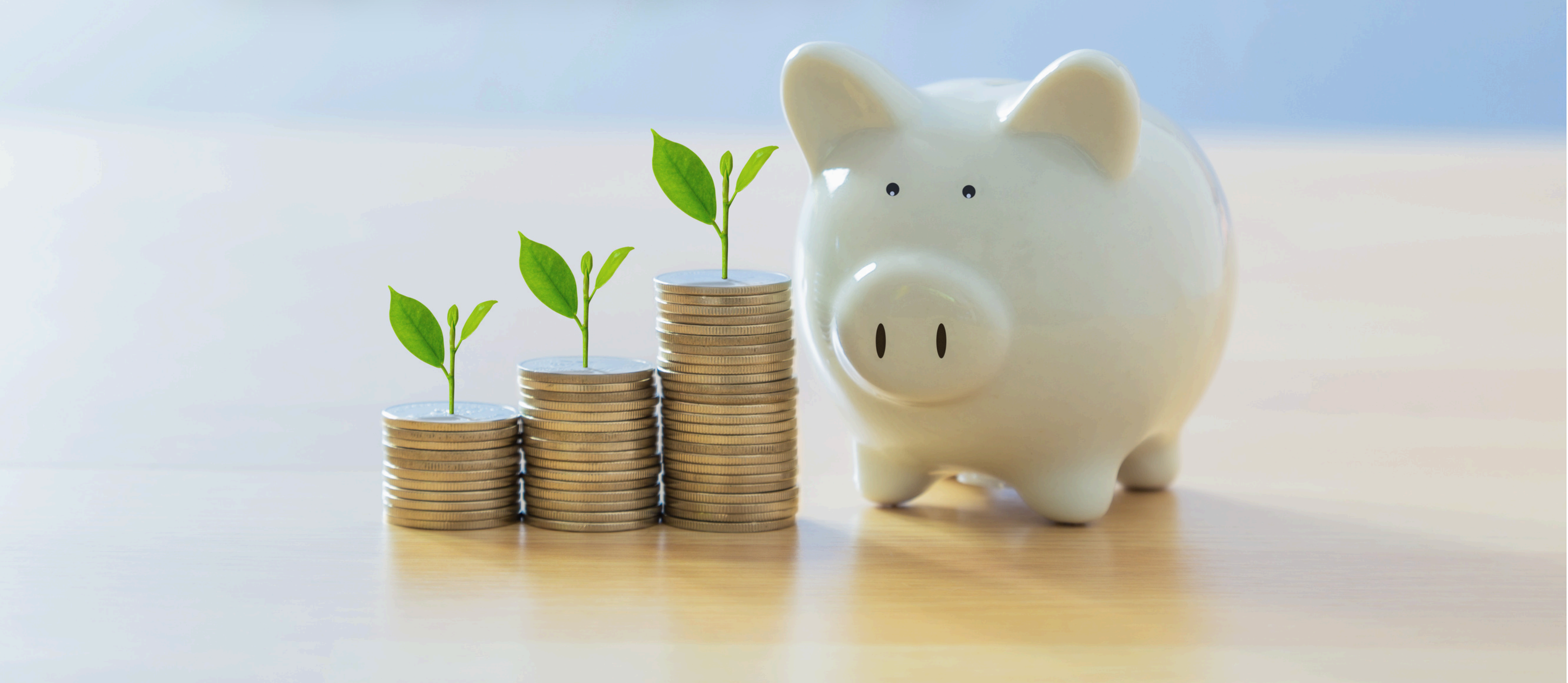
GORDONMARKETING
COMMITTED TO HEALTH, SENIOR, LIFE, ANNUITIES & YOU!
SINCE 1980

ANNUITY BASICS



Agent Guide

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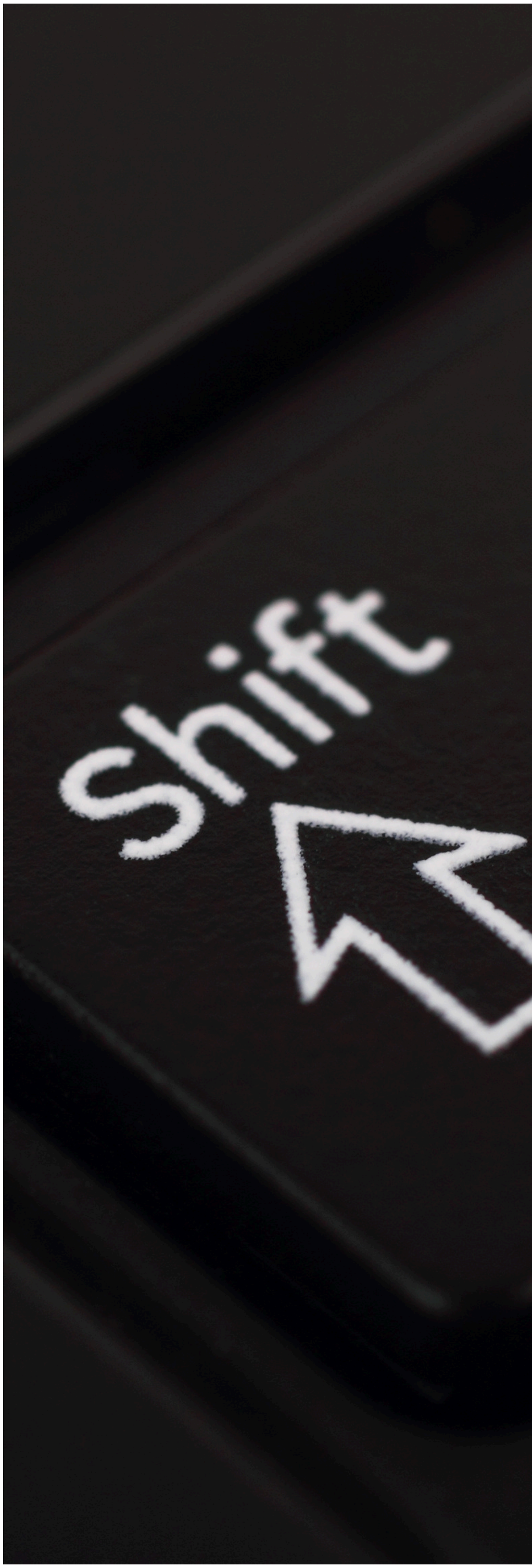
GordonMarketing.com
(800) 388-8342

SENIOR MARKET
SHIFT

With what seems like endless chaos in the senior health market, many agents are shifting their portfolio to include annuities.

While this may feel like a leap from traditional Medicare products, Gordon Marketing has the tools and team to help you go from **lightbulb to leaderboard!**

Let’s start with the basics...



COMMON TERMS

MYGA (Multi-Year Guaranteed Annuity): An annuity with a fixed interest rate for multiple years.

FIA (Fixed Indexed Annuity): An annuity that earns interest based on market index performance but provides principal protection.

CD (Certificate of Deposit): A time deposit with a fixed interest rate, typically offered by banks.

LTC (Long-Term Care): Coverage or benefits that help pay for long-term care services.

AV (Account Value): The total value of an annuity, including principal and earnings.

Surrender Value (SV): The amount received if the client surrenders the policy early (Account Value (AV) - Surrender Charge (SC) = Surrender Value (SV).

Surrender Charge (SC): A penalty (usually a percentage) applied to withdrawals exceeding the free withdrawal limit.

Surrender Period: The duration for which a surrender charge applies.

Income Base or Benefit Base: The value used to determine lifetime income payments.

COMMON TERMS

Rollup Rate or Step-up Rate: A fixed rate applied over a specific term to increase the income base.

Payout Rate: The percentage of the income base paid to the client as guaranteed income.

Enhanced Benefit: Temporary increases in lifetime income, often for LTC needs.

Free Withdrawal: The amount a client can withdraw each contract period without penalty.

Qualified (Q) Money: Pre-tax funds, such as those in a 401(k) or IRA.

Non-Qualified (NQ) Money: Post-tax principal used to fund an annuity.

Rollover: The transfer of qualified funds (e.g., 401(k) to IRA) while maintaining tax advantages.

1035 Exchange: The transfer of non-qualified annuity funds from one annuity to another without tax consequences.

Principal Protection: Ensures that the client's principal is shielded from market losses in fixed annuities.

Lifetime Income: Guaranteed income payments for the client’s lifetime.

Tax Deferred: Interest credited to account value (AV) is not taxed until withdrawal.

STARTING *The Conversation*

1) What if I could show you a way to SAVE MONEY on Taxes? Would you be interested?

2) When was the last time you had your Annuities professionally reviewed for NO COST to YOU?

3) What keeps you up at night? Is it the fear of running out of money? Is it the fear of negative market returns?

4) If I could show you a way to guarantee a stream of income for the rest of your life and your spouse’s life, regardless of what happens in the market, would you be interested in having a conversation?

5) Did you know I also provide solutions for a guaranteed lifetime income in retirement?

6) Do you have a 401k and/or IRA? If so, how is it doing?

7) What is your plan to transition from the Accumulation phase to the distribution phase?

8) What type of impact would a market corrections have on your retirement lifestyle plans?

9) You told me your IRA/401k has performed great recently. What is your plan to protect these gains?

Take the above and craft your own conversation starters that match your style!

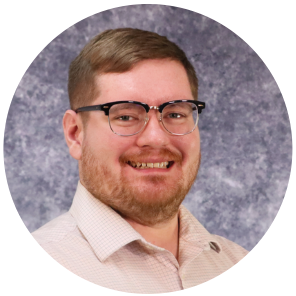
Have the conversation with your clients.

"But I don't know what to do with the information gathered!"

The Gordon Marketing Annuity Team will provide case design to include:

- Run illustrations
- Answer any question you have
- Review and help you understand how to present the solution
- Support you and your clients

Your Annuity Partners



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