

UMS ANNUITY

HOT LIST

GUARANTEED INCOME

Allianz ABC Allianz Benefit Control® Annuity - No fees, increasing income, 18% bonus to the PIV1 and 250% interest enhancement are some of the features that have skyrocketed this FIA to the #1 position. Even though the illustrations show hypotheticals, there is no other product that can beat their income potential!

Nationwide Peak® 10 - A+ carrier who is "always by your side" This FIA sweet spot is with income sooner and joint payouts. Compare this FIA to a SPIA and get so many more features that you would with your average immediate income products!

SHORT TERM ACCUMULATION

Lincoln OptiBlend 5® – this 5 year FIA has some of the top rates available for a one year P2P on the S&P. Compared to other fixed alternatives, the average (30 year) market shows a rate of 5.52%, an up market illustrates higher than 8% returns, and in one of the worst 10 year markets, illustrates 3.38% average return.

Equitrust MarketSeven Index™ – this top selling 7-year flexible premium FIA has participation rates up to 115% with no fees. Known for the renewal rate integrity, their down market 10 year average rates show 6.4% with an up market averaging 8.5%.

Sagicor Milestone MYGA – 5 year Multi Guaranteed Annuity with rates up to 3% for 5 years or 2.5% for 3 years. Up to age 90 and 10% penalty free withdrawals after the first year.

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(800) 524-1774

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1 - The premium and interest bonus is credited only to the Protected Income Value (PIV). To receive the PIV, including the bonus, lifetime withdrawals must be taken. The PIV is not available as a lump sum. You will not receive the bonuses if the contract is fully surrendered or if traditional annuitization payments are taken. If it is partially surrendered, the PIV will be reduced proportionally, which could result in a partial loss of bonuses. Lifetime withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59 1/2 a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

While money is protected from market downturns, guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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A level of protection may be provided by benefits that are either built into the contract or through optional riders at an additional cost.

Products that have bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates, and/or greater index margin than products that don't offer a bonus. Over time and under certain scenarios the amount of the bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates, and/or greater index margin.

Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for all clients.

Not FDIC Insured - May lose value - No bank or credit union guarantee - Not a deposit - Not insured by any federal government agency or NCUA/NCUSIF.

Product features, rates and availability may vary by premium or state and broker/dealer.

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