

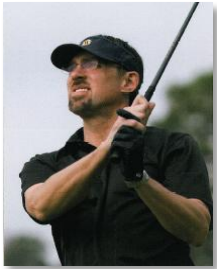


**Top 15 Crediting
Methods!
See Page 6.**

November 2019

THE TWH UPDATE

Greg's Hits



The First Index Annuity to Use ETFs for Crediting

One of the strongest carriers in the U.S. has just released a new Fixed Index Annuity (FIA) that generates all of its growth crediting from well-established ETFs. What are ETFs?

Exchange Traded Funds (ETFs) trade like stocks but can track an index, like the S&P 500®. They can hold a basket of assets (stocks or bonds) in a sector, such as a commodity or area of the market. They combine some of the features of stocks and mutual funds: the liquidity of stocks, and diverse holdings of mutual funds. You can benchmark the growth potential of your savings to any or all of the ETFs that are offered. Your savings are never directly invested in the ETFs.

All the ETFs are offered from iShares by BlackRock, one of the world's largest asset managers with \$6.84 trillion in assets under management as of August 2019. BlackRock draws on the knowledge of its investment teams in 30 countries to professionally manage the largest investment fund in the world, and is the world's largest provider of ETFs.

YOU CAN TAILOR YOUR CHOICE TO YOUR OWN PREFERENCES...If a client has an interest in a particular area of the market, you may accommodate it – with the benefit of diversification in that sector.

Available in 7 & 10 year models, with no riders, no fees, no caps to explain—and the ETFs' performance is transparent and trackable. This is PERFECT for those clients that want to “stay in the market” AND get out of the market at the same time. ETF returns, with no market risk or cost! **See page 5** for more details, or call.

What is the #1 Goal for the First Appointment?

Every week we work with advisers who totally miss what their #1 goal needs to be when meeting a new client for the first appointment in the sales process. Don't make this costly mistake.

You've met the client, whether from a referral, or at a seminar you did, or through networking—and they agreed to meet with you to talk about something you have to sell. So, you do the research, put together some sales materials, run illustrations, and you feel well prepared for the meeting. But, do you have the right goal in mind going into the meeting? Here it is...

GET ANOTHER APPOINTMENT.

Yes, it is important to build rapport, and to learn what the client's financial history and goals are. And, sure, it is important to establish your credibility and competence, and you definitely want to build trust. But, too often advisers stop there and don't do the one thing that has the highest probability of making a sale—setting the 2nd appointment BEFORE you leave the first.

Less than 15% of sales happen on the first appointment, primarily because you typically won't have enough information yet to make the proper financial recommendations. The first appointment needs to be about setting the foundation of the professional relationship and learning all the detail needed to do enough research to make appropriate recommendations. **AND THEN SET A SECOND APPOINTMENT** to present the recommendations. Don't agree to e-mail your findings, or share the details over the phone. Make them understand that you will need to meet again to explain your recommendations. Give us a call and we can help show you how.

Greg Skogsberg

800-200-9194



2019 Elite Producers Club

The TWH Elite Producers Club Marketing Allowance Plan

**New Bonus
Levels for
2019!**

- Five levels of cash bonus!
- Bonuses paid as earned!
- Up to \$6,250 extra cash!

*Five levels of increased compensation to help you with your marketing costs.
Whether it's to fund a lead program or upgrade your technology,
this plan will help you build a more
successful business!*

Level	Requirements	Earned Bonus	Cumulative Earned Bonus
I	\$250,000 of annuity premium	\$250	\$250
II	\$500,000 of annuity premium	\$500	\$750
III	\$1,000,000 of annuity premium	\$1,000	\$1,750
IV	\$2,000,000 of annuity premium	\$1,500	\$3,250
V	\$3,000,000 of annuity premium	\$3,000	\$6,250

Rules:

This plan is for top GA contracts and writing agents only.

TWH Agency reserves the right to modify or terminate this plan at any time.

All final decisions are at the discretion of TWH Agency.

This plan is for paid business only, from 01/01/2019 through 12/31/2019.

All payouts and awards will be as earned.

One bonus level per producer.

All Annuity and Single Premium Life Insurance business with surrender periods of 7 years or more earn 100% Premium Credits. Premium Credits will be reduced proportionately for older age cases by the amount of commission reduction. Plans with less than 7-year duration, MYG annuities and immediate annuities will be credited at 50%.

Qualification for initial membership will be \$250,000 of qualified premium



Indexed Annuity Rates & Data

A guide to companies, products, rates and additional information.
For more information, call **1-800-200-9194**.

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
American Equity A.M. Best A- Standard & Poors BBB+	Bonus Gold 10% Premium Bonus Not Available in CA	S&P 500 1 yr. pt to pt w/Part. Rt. 15% 1 yr. pt to pt w/Cap 1.75% Annual Monthly Average w/Cap 1.75 % Annual Monthly Average w/Pt. Rt. 25% Monthly pt to pt w/Cap 1.00% DOW Annual Monthly Average w/Cap 2.25% 1 yr. pt to pt w/Cap 2.25% Fixed rate 1.05%	FPDA \$5,000 NQ Guarantee 3% on 80% of 1 st yr Premium & Bonus 1.50% on 87.5% of subsequent Premiums	0 - 80	16 Years 20, 19.5, 19, 18.5, 18, 17.5 17, 16, 15, 14, 12, 10, 8, 6, 4, 2%	10% After Year 1 3 Lifetime Income Riders Available (not in all states)	At Issue 0-75 6.00% Trails Year 1 - 1.00% Year 2 - 1.00% 76-80 4.50% Trails Year 1 - .75% Year 2 - .75%
	Choice Series 10 8 & 6 Years Also Available Not Available in CA	S&P 500 1 yr. pt to pt w/Part. Rt. 23% 1 yr. pt to pt w/Cap 2.75% Monthly pt to pt w/Cap 1.25% S&P 500 Risk Control 5% w/Spread 3.75% Fixed rate 1.55%	FPDA \$10,000	0 - 80	10 Years 9.20, 8.25, 7.25, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5 Lower in some states	10% After Year 1 3 Lifetime Income Riders Available (not in all states)	At Issue 0-75 6.00% 76-80 4.50% Trails Available Through Year 4
Athene A.M. Best A- Standard & Poors A- Moody's A1 (Call for state availability)	Performance Elite 15 Plus 13% Premium Bonus 8% Bonus Version also Available Not Available in CA	Monthly Cap 1.35% Annual Point to Point Cap 4.00% S&P 500 Daily Risk Control 2 8%TM Index 1 Yr. No Cap Pt. to Pt. 35%Participation-No Spread 2 Yr. No Cap Pt. to Pt. 100%Participation-4.50% Spread 1.50% for Fixed Interest	SPDA \$25,000 NQ/Q Guarantee .25% on 87.5% of premiums	0 - 73 Max. age as low as 47 in some states. Call for details.	15 Years 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1%	10% of Premium after year 1. 20% per year if not taken year before. .95% liquidity rider included with every policy No Lifetime Income Rider	0-70 6.50% 71-73 6.00%
	Ascent 10 Bonus 2.0 3% Premium Bonus	Monthly Cap 1.00% Annual Point to Point Cap 2.25% .90% for Fixed Interest	SPDA \$5,000 NQ/Q Guarantee .25% on 87.5% of premiums	0 - 78	10 Years 8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, .9%	5% of Premium after year 1. Benefits Rider gives income— 1.4% fee.	0-70 6.50% 71-75 6.00% 76-80 5.00%

Company ratings are effective December 31st 2018.

Not for use as a consumer sales piece. Information is incomplete and could be misleading. Rates and commissions are subject to change and vary by state. Products not available in all states.

GET PAID FASTER BY LETTING US REVIEW THE APPLICATION...

Let us review your application forms for you before you send them in.

We find potential improvements that can be made to 85% of the applications we review prior to being sent to a carrier. And, those applications get processed faster, and with fewer additional needed actions from you—and fewer trips back to have the client sign or initial something on a form.

It won't delay the process. In fact, it will shorten the time to get the policy issued and the commission payments sent out.

Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION		ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Products distributed through Legacy Marketing Group Americo Life A.M. Best 'A'	*LibertyMark 10 #LibertyMark 10 Plus (5% Premium Bonus 10% Accumulation Bonus in most states on the 10 Plus only)	S&P 500 One-Year Point-to-Point Inversion Strategy *8.50% / #5.05% Cap S&P 500 One-Year Point-to-Point Strategy *5.40% / #3.60% Cap/100% PR Guarantee One-Year *2.70% / #1.70%	*#Initial: \$10,000 NQ/Q *#Guarantee 1.00% on 100% of Premium		*0-85 #0-80	*10 Years 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% #10 Years 13, 13, 12.5, 11.5, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5, 0%	*#10% After Year 1	0-80: *7.00% / #6.00% 81-85: *6.00% / #0% Commission reduced in CA

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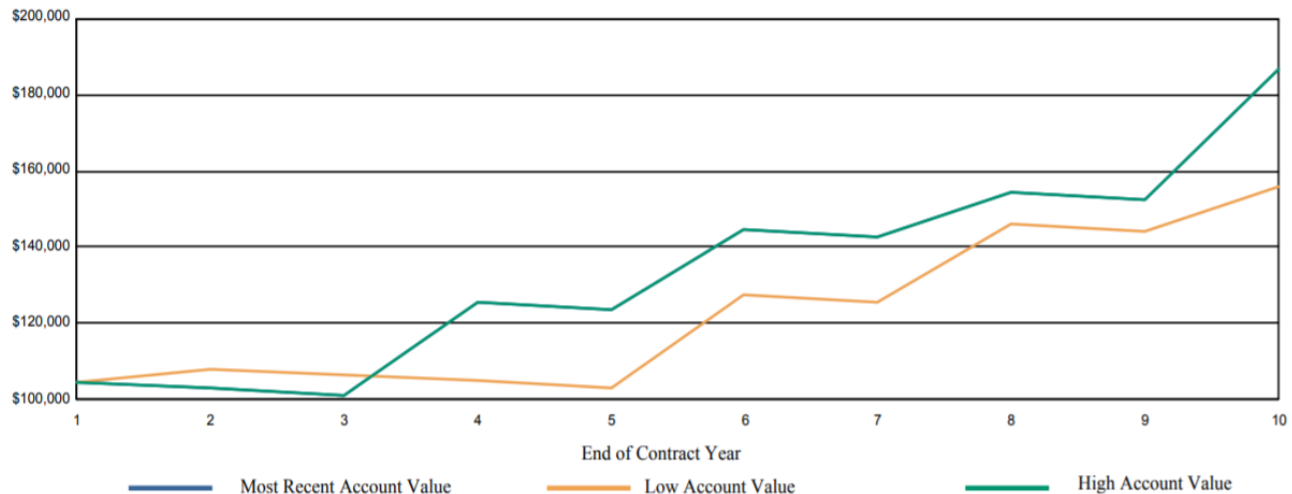
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6.44% Annualized Crediting from Our #1 Selling Index Annuity! Call Us To Learn More.


Non-Guaranteed Hypothetical Aggregate Account Performance

Hypothetical Based on Stated Assumptions

Contract Year	'Most Recent'		'Low'		'High'	
	12/31/2007 - 12/31/2017		Dates Vary*		Dates Vary*	
	Interest Credited	Account Value	Interest Credited	Account Value	Interest Credited	Account Value
1	0.00%	104,466	0.00%	104,466	0.00%	104,466
2	0.00%	102,932	4.86%	108,009	0.00%	102,932
3	0.00%	101,370	0.00%	106,447	0.00%	101,370
4	25.34%	125,411	0.00%	104,801	25.34%	125,411
5	0.00%	123,671	0.00%	103,061	0.00%	123,671
6	18.31%	144,449	25.34%	127,333	18.31%	144,449
7	0.00%	142,494	0.00%	125,378	0.00%	142,494
8	9.89%	154,515	18.31%	146,263	9.89%	154,515
9	0.00%	152,319	0.00%	144,066	0.00%	152,319
10	24.14%	186,650	9.89%	155,986	24.14%	186,650
Geometric Average Annual Growth Rate	7.30%**	6.44%	5.50%**	4.55%	7.30%**	6.44%



Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Fidelity & Guaranty Life Insurance Co A.M. Best A- F&G is The ONLY company offering interest crediting tied to ETF performance!	Power Accumulator 10 Approved in CA! 	Six ETF Crediting Choices No Caps on Any Strategies! 1-Year Balanced Asset 10 Index 1-Year iShares Core S&P 500 ETF (IVV) 1-Year iShares Gold Trust (IAU) 1-Year iShares MSCI EAFE (EFA) 1-Year iShares U.S. Real Estate (IYR) 2-Year Balanced Asset 10 Index 2-Year iShares Core S&P 500 ETF (IVV) 2-Year iShares MSCI EAFE (EFA) 2-Year iShares U.S. Real (IYR) Call for participation rates and spreads.	FPDA \$10,000 NQ/Q MVA	0 - 85	10 Years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% Higher in some states. (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after two years	<u>Age 0-70</u> 6.50% <u>Age 71-80</u> 4.50% <u>Age 76-85</u> 3.25%
	Prosperity Elite 10 0, 2, or 5% Vested Bonus (Reduced 50% at age 76)	Seven Crediting Choices 1.) S&P 500 1 year monthly point-to-point subject to a monthly cap of 1.85% 2.) S&P500 Gain Interest 4.25% 3.) S&P500* CAP 5.75% 4.) S&P500+ CAP 5.00% Annual Fixed Rate 1.50% * Monthly Averaging + Point to Point	FPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	10 Years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	<u>Age 0-70</u> 7.50% <u>Age 71-75</u> 5.50% <u>Age 76-85</u> 3.75%
	Prosperity Elite 14 0, 4, or 7% Vested Bonus (Reduced 50% at age 76) Not Available in CA	Seven Crediting Choices 1.) S&P 500 1 year monthly point-to-point subject to a monthly cap of 1.85% 2.) S&P500 Gain Interest 4.25% 3.) S&P500* CAP 5.75% 4.) S&P500+ CAP 5.00% Annual Fixed Rate 1.50% * Monthly Averaging + Point to Point	FPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	14 Years 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	<u>Age 0-70</u> 8.00% <u>Age 71-75</u> 6.00% <u>Age 76-85</u> 4.00%
	Performance Pro 7% Vested Bonus (Reduced 50% at age 76)	1 Year S&P 500 Monthly PTP 1.60% 1 Year S&P Point-to-Point Cap 4.00% 1-Year Gold Point-to-Point 5.25% 2 Year S&P Point-to-Point Cap 8.75% 3 Year S&P Point-to-Point Cap 14.75% Fixed (floating rate) 1.50%	SPDA \$10,000 NQ/Q \$2,000 min allocation 1.00% on 87.5% of Premium	0 - 80	10 Years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	<u>Age 0-75</u> 7.50% <u>Age 76-80</u> 5.75% 1% Lower in AK MA NV OH OK SC UT
	Safe Income Plus 6% Vested Premium Bonus	Monthly point to point. W/cap 1 yr reset 1.10% Cap S&P500 Gain Interest 1.75% S&P500 * CAP 2.00% S&P500 + CAP 2.00% Annual Fixed Rate 1.00% * Monthly Averaging + Point to Point	SPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 80	10 Years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% (Nursing Home Waiver) (Terminal Illness Waiver) (Home Health Care Waiver)	10% after one year Call for Income Rider Details	<u>Age 0-75</u> 6.50% <u>Age 76-80</u> 4.75%

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Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Equitrust Life Insurance Company A.M. Best B++ S&P BBB+ (Check state availability for MVA, riders, etc.)	Market Ten Bonus 6% Bonus, MVA, & ROP	All S&P500: Monthly Avg. 40% Par.Rate. Monthly Cap 1.15% Annual Pt. to Pt. 2.25% Cap 2 Yr. Monthly Avg. 6.00% Cap 1 year fixed 1.20%	FPDA \$30,000 NQ \$30,000 Q Minimums Guarantee 1% on 100% of premium	0 - 80	10 Year Declining 10,10,10,10,10,9,8,7,6,4% (Confinement Waiver) (Return Of Premium)	10% Beginning yr 1	<u>Ages 0-80</u> 6.00% Trails Available
Global Atlantic Financial Company (formerly Forethought) A.M. Best A-	Income 150+ SE 50%+ Premium Bonus to the Income Account (20%, 15%, 15%, +150% of index crediting) Call for more details	Accumulation Account 1 yr. Monthly pt to pt w/Cap 1.10% 1 yr. pt to pt w/Cap 2.50% BlackRock Diversa VCI Two Year Point-to-Point 4.00% Spread 1 Year Fixed 1.50%	SPDA \$10,000 NQ/Q Guarantee 1% on 87.5% of premium	55 - 80	10 years 9, 8, 7, 6.5, 4, 3, 2, 1% (Nursing Home Waiver) (Terminal Illness Waiver) MVA	10% After Year 2 Call for Income Rider Details Income Rider fee 0.95% Rider not optional	<u>Ages 0-75</u> 7.00% <u>Ages 76-85</u> 5.00%
Great American Life Insurance Company A.M. Best A	Safe Return "Bailout Guarantee"	Annual reset, 35% participation rate Pt to Pt 3.00% Cap Bailout Cap 3.00% 1 year fixed 1.45%	\$25,000 NQ/Q Min. Guarantee 1% on 100% of premium	0 - 85	10 years 10, 9, 8, 7, 6.5, 4, 3, 2, 1% Confinement Waiver Terminal Illness Waiver Return of Premium	10% Beginning yr 1	0-75 = 5.50% 76-80 = 4.50% 81-85 = 1.50% Trails Available

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Top 15 Crediting Methods



	CARRIER/PRODUCT	TERM	CREDITING METHOD	BONUS	TRIGGER	CAP	SPREAD	PAR	RETURN	
1	Fidelity & Guaranty FG AccumulatorPlus 10	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140.00%	0.00%	9.49%
2	Fidelity & Guaranty FG AccumulatorPlus 7	7	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	130.00%	0.00%	8.84%
3	Global Atlantic Choice Accumulation II 10	10	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	3.50%	100.00%	0.00%	7.52%
4	Global Atlantic Choice Accumulation II 7	7	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	3.75%	100.00%	0.00%	7.40%
5	Guggenheim TriVista	10	S&P Economic Cycle Factor Rotator/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	7.37%
6	Global Atlantic Choice Accumulation II 5	5	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	4.00%	100.00%	0.00%	7.28%
7	Athene Performance Elite 7	7	*S&P 500 RC 8%/Biennial/Point To Point	0.00%	0.00%	0.00%	4.50%	100.00%	0.00%	7.13%
8	Athene Performance Elite 10	10	*S&P 500 RC 8%/Biennial/Point To Point	2.00%	0.00%	0.00%	5.25%	100.00%	0.00%	6.99%
9	Athene Performance Elite 10 Select	10	*S&P 500 RC 8%/Biennial/Point To Point	1.00%	0.00%	0.00%	5.25%	100.00%	0.00%	6.88%
10	Athene Performance Elite 10 Pro	10	*S&P 500 RC 8%/Biennial/Point To Point	1.00%	0.00%	0.00%	5.25%	100.00%	0.00%	6.88%
11	Athene Performance Elite 7	7	*Janus SG Mkt Consensus II/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	75.00%	0.00%	6.88%
12	North American NAC RetireChoice 10	10	*S&P 500 RC 8%/Biennial/Point To Point	2.00%	0.00%	0.00%	6.40%	100.00%	0.00%	6.45%
13	Athene Performance Elite 7	7	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	6.35%
14	American Equity AssetShield 10	10	*S&P 500 Aristocrats Daily RC 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	110.00%	0.00%	6.31%
15	Athene Performance Elite 10	10	*Janus SG Mkt Consensus II/Biennial/Point To Point	2.00%	0.00%	0.00%	0.00%	65.00%	0.00%	6.22%

NOTE: For agent use only—not for use with clients. Crediting methods vary by state and availability based on each client's needs. Call for a custom report tailored to your needs: 800-200-9194.

Indexed Annuity Rates & Data (continued)

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COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Lincoln Financial Group Lincoln National Life Ins. Co. A.M. Best A+ Fitch A+ Standard & Poors AA+	New Direction 6 W/MVA	3 Accounts: Fixed Account 1.75%, 2.00%* Perf. Triggered 3.00%, 3.50%* 2 yr Point-to-Point 8.00%, 8.50%* *\$100,000+	SPDA \$10,000 NQ \$10,000 Q Minimums	0 - 85	6 Year Declining 9,8,7,6,4,75,3,5% (Confinement Waiver) (Terminal Illness Waiver)	10% Beginning yr 1 	NQ/Q 0-75 = 3.50% NQ/Q 76-80 = 2.75% NQ/Q 81-85 = 1.75% Trails Available
	OptiBlend 10 W/MVA	5 Accounts: Fixed Account 1.40%, 1.50%* Perf. Triggered 3.25%, 3.50%* Point-to-Point 3.65%, 4.50%* Participation Rate 30%, 36%* 5% Daily RC w/ Spread 2.80%, 2.25%* *\$100,000+	FPDA \$10,000 NQ \$10,000 Q Minimums	0 – 80	10 Year Declining 9,9,8,7,6,5,4,3,2,1% (Confinement Waiver) (Terminal Illness Waiver)	10% Beginning yr 1 Lifetime Income Rider DOUBLES if Long Term Care is Needed!	NQ/Q 0-74 = 7.00% NQ/Q 76-80 = 4.00% NQ/Q 80 = 1.75% Trails Available
National Western Life Insurance Co. A.M. Best A Standard & Poors A	Ultra Future 9% Premium Bonus	Indexed Option A & U Annual Reset Option A: Month Average 55% PR Year 1 w/ .0% spread Option U: Annual Pt to Pt (low Vol 5%) 105% PR Option B: Fixed Rate 2.50%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-80 54 - CA	15 Years 19.25, 18.50, 17.75, 16.75, 15, 15.25, 14.50, 13.50, 12.75, 12, 10, 8, 6, 4, 2%	10% After Year 1 Call for Income Rider Details	NQ 0-75 = 5.00% NQ 76-80 = 3.00% Q 0-70 = 5.00% Q 71-75 = 1.50% Q 76-80 = .25%
	Ultra Classic	Indexed Option A & U Annual Reset Option A: Month Average 75% PR Year 1 w/ .0% spread Option J: Annual Pt to Pt w/ cap 7.00% w/ .50% spread Option U: Annual Pt to Pt (low Vol 5%) 140% PR Option B: Fixed Rate 3.40%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-80 56 - CA	13 Years 15, 14.75, 14, 13, 12.25, 11.25, 10.50, 9.75, 8.75, 8, 6, 4, 2% <u>Extended Stay Rider Up to 75% of AV Issue Ages up 75</u>	10% after year.1 Cumulative to 50% Call for Income Rider Details	NQ 0-75 = 10.00% NQ 76-80 = 8.50% Q 0-70 = 10.00% Q 71-75 = 8.00% Q 76-80 = 7.00%
	Global Lookback * Option K: Weighted Lookback – S&P 500, Euro Stoxx 50, Nikkei 225 and Hang Seng Indexes Call for Details	Indexed Options Annual Reset Option A: Month Average 75% PR Year 1 w/ .0% spread Option U: Annual Pt to Pt (low Vol 5%) 135% PR Option K: * Month Average 70% PR Year 1 w/ 0% spread Option B: Fixed Rate 3.15%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	Annuitant 0-80 0-85 Owner If Different	9 Years 9.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1%	10% Beginning yr 1 Call for Income Rider Details	NQ 0-75 = 6.50% NQ 76-80 = 4.50% Q 0-70 = 6.50% Q 71-75 = 4.00% Q 76-80 = 2.00%

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COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
North American Chicago, IL A.M. Best A+ S & P A+	BenefitSolutions 14 No Cap strategies & Volatility Strategies	Dow Jones Industrial: Mo.Avg. w/Participation 55% (no cap) NASDAQ 100: Mo. Pt. to Pt. 1.65% S&P500: Annual Pt. to Pt. 5.50% Low Volatility '5%' Risk Control 2.90% Spread (no cap) Mo.Avg. w/Participation 55% (no cap) Mo. Pt. to Pt. 2.00% Fixed Account: 2.20%	SPDA Initial: \$20,000 NQ \$20,000 Q MVA	0 – 75 54 - CA	14-year surrender 12, 12, 11, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1%	5% After Year 1	Age 40-75 6.75%
	Performance Choice 12 Also available with 7% bonus ("Performance Choice Plus")	S&P 500, annual reset. Choice of Annual point-to-point W/Cap 4.10% Monthly point to point W/cap 1.50% DJIA, Annual point-to-point W/Cap 3.25% S&P 400, Russell 2000, Nasdaq 100, and DJ EuroSTOXX 50 indices also available ** Call for Details Fixed Account: 2.00%	FPDA Initial: \$10,000 NQ \$2,000 Q MGCV 1.00% on 100% of premium (Excluding Bonus) MVA	12 Year 0 – 75 52 - CA	12-year surrender 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 4, 2%	10% After Year 1	Age 0-75 6.75%

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John's World



Low Cost Marketing with High Returns?

By John Roberts: VP, TWH Agency, Inc.

We are always looking for a way to generate more appointments with qualified prospects and when we hear that there may be a system that is low cost that could even pay for itself, we naturally tend to be hopeful. First of all, we all realize that selling annuities or life insurance is one of the many items you do for retirement protection. Another service we can perform is Probate Protection through a Living Trust.

Let's take a look at Probate Protection. 50% of all retired Americans do not have a living trust and it really doesn't matter what the wealth factor is in measuring this statistic.

Here's how it works, TWH has the Living Trust power point presentation, script, questionnaire, ad copy, and Living Trust workshop marketing through Facebook already in place. The location is also at no or low cost. We have advisors doing simple Living Trust seminars at libraries, community centers, churches, and conference rooms saving money by passing up restaurants.

So the next step is the advisor simply says "yes" to this idea and receives one on one training through our Trust expert from Integrity Estate Planning in learning the process.

After the presentation and appointments are set, the advisor helps complete the questionnaire with the clients. This is where you can discover assisting the clients about who are the beneficiaries', property deeds, second marriages, and assets. Not only are you helping fulfill the clients wishes when they die, but you now are able to offer advice about their financial goals, wishes, and fears.

So, even if you did not sell any retirement products to anyone from a seminar, your marketing can easily be covered by just selling one or two trusts. How? Because you can price the Trust at any premium above \$700 which is the wholesale cost. From \$895 -\$2,195 or whatever the market will bear. Please give me a call to find out more! Give us a call! **800-200-9194, ext.206**

Indexed Annuity Rates & Data (continued)

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COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Reliance Standard Life Insurance Company A.M. Best A+ Fitch A- Standard & Poors A+ RSL Rewards Program Earn Travel to Anywhere! Call for Details	Keystone-5	1 yr. pt to pt w/Cap 3.65% 1 yr. pt to pt w/Part. Rt. index credit 34% Monthly Average w/Cap 4.15% Fixed rate 2.25%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	5 Years 9,8,7,6,5% Confinement 25% Issue Age 74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 3.25% 76-80 = 2.60% 81-85 = 1.95%
	Keystone-7	1 yr. pt to pt w/Cap 4.00% 1 yr. pt to pt w/Part. Rt. index credit 36% Monthly Average w/Cap 4.50% Fixed rate 2.25%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	7 Years 9,8,7,6,5,4,3% Confinement 25% Issue Age 74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 4.50% 76-80 = 3.60% 81-85 = 2.70%
	Keystone-10	1 yr. pt to pt w/Cap 4.30% 1 yr. pt to pt w/Part. Rt. index credit 39% Monthly Average w/Cap 4.80% Fixed rate 2.30%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 80	10 Years 9,9,8,7,6,5,4,3,2,1% Confinement 25% Issue Age 74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 6.00% 76-80 = 4.80%
Sagicor Life Insurance Company (A.M. Best A-) Not Available in All States	Sage Select 4% Premium Bonus	Global Multi Index Strategy 40% Participation Rate 1 yr. pt to pt w/Cap 4.0% Declared rate: 2% (guaranteed for 1 year)	\$2,000 NQ/Q Guarantee 2.00% on 100% of premium	0 – 85	9 years 9,8,7,6,5,4,3,2,1% No riders available	10% After Year 1, Cumulative, to 50%	0-75 = 4.50% 76-80 = 2.50%

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Contracting Tips...

for Error-Free Application Processing

The following are all items that can prevent your client application from being processed:

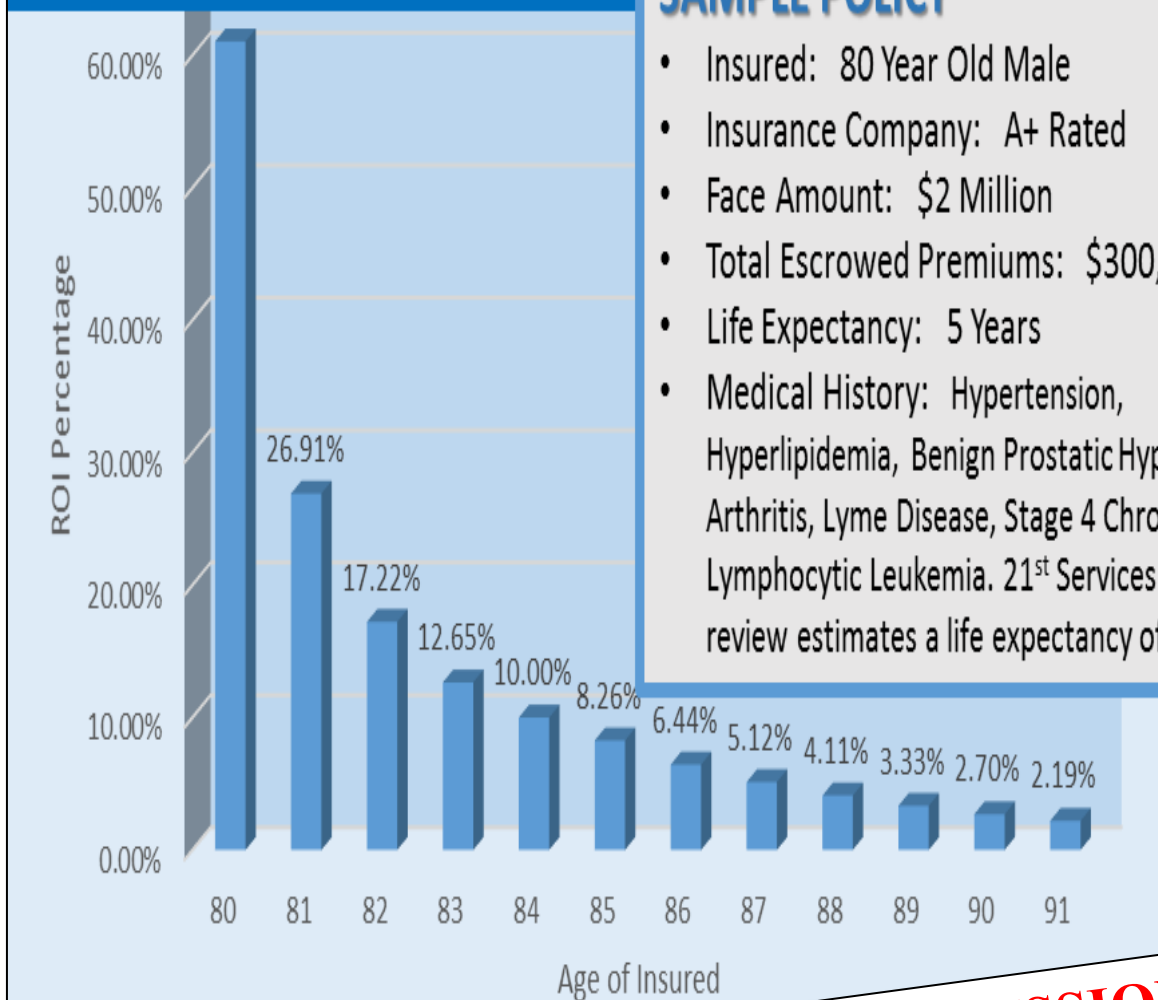
- Contracting – Contact us to submit your contracting **BEFORE** taking an application
- Carrier Specific Training – Most carriers are now requiring you to complete product and suitability training on their websites **PRIOR TO** solicitation.
- Anti-Money Laundering Training – Most carriers now require this training to be completed annually.
- E&O – Most carriers require E&O, so make sure you keep your certificate up to date.

These items all need to be completed **PRIOR TO the date on the client application.**

Ami Skogsberg, VP, Agency Services 800-200-9194 ext.203

LIFE SETTLEMENT PROFIT EXAMPLE

ROI ANALYSIS – ASSUMING A \$50,000 INVESTMENT



SAMPLE POLICY

- Insured: 80 Year Old Male
- Insurance Company: A+ Rated
- Face Amount: \$2 Million
- Total Escrowed Premiums: \$300,000
- Life Expectancy: 5 Years
- Medical History: Hypertension, Hyperlipidemia, Benign Prostatic Hyperplasia, Arthritis, Lyme Disease, Stage 4 Chronic Lymphocytic Leukemia. 21st Services medical review estimates a life expectancy of 5 years.

\$\$ 7% COMMISSION! \$\$

AMOUNT PAID AT MATURITY:
\$80,525

Regardless of Age or Number of Years



Fixed Annuity Rates & Data

A guide to companies, products, rates and additional information.
For more information, call **1-800-200-9194**.

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
American General A.M. Best A Fitch A+ Moody's A2 Standard & Poors A+	American Pathway MYG 10	<\$100,000 2.05% >\$100,000 2.35%	SPDA \$5,000 NQ/Q Guarantee 2.00% on 90% of premium	0-85	10 Years 10,9,8,7,6,5,4,3,2,1% Extended Care Rider	10% Beginning yr 1	0-75 = 2.00% 76-85 = 1.00%
American National Insurance Co. A.M. Best A Standard & Poors A	Palladium MYG W/MVA	5 Yr – 2.75%* 6 Yr – 2.05%* 7 Yr – 3.15%* 8 Yr – 2.20% 9 Yr – 4.05%** 10 Yr – 3.20%* (* incl 1st yr bonus 1%) (** incl 1st yr bonus 2%) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	0-85	10 Years 8,8,8,7,6,5,4,3,2,1% (Confinement waiver, Disability waiver)	10% after year 1	5 Yr – 2.50% 6 Yr – 2.50% 7 Yr – 2.50% 8 Yr – 2.50% 9 Yr – 2.50% 10 Yr – 2.50% (reduced above age 79)
	WealthQuest Citadel Five Diamond	3.20% + (1.20% base) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	Annuitant 0-85 Owner no max age	5 Years 7,7,7,6,5% (Confinement waiver, Disability Waiver)	10% Beginning yr 1	0 – 80 = 3.00% 81 – 85 = 2.00%
	WealthQuest Citadel Seven Diamond	3.30% + (1.30% base) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	Annuitant 0-85 Owner no max age	7 Years 7,7,7,6,5, 4, 2% (Confinement waiver, Disability Waiver)	10% Beginning yr 1	0 – 80 = 3.50% 81 – 85 = 2.50%

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What's the most powerful crediting method?

Annual Point-to-Point? Monthly? Global Index?

Do you know how to advise your clients when helping them select crediting methods? Should you only select one? Should you use the fixed interest allocation? How much should go in each "bucket"? These are all questions that depend on your client's needs and personality. We can help.

Fixed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Fidelity & Guaranty Life Insurance Co A.M. Best A-	FG Guarantee-Platinum Multi-year Guarantee	3 Yr – 2.70% 5 Yr – 2.95% 7 Yr – 3.10% W/MVA	3,5,7 yr. guarantee SPDA \$20,000 Min.	90	9, 8, 7, 6, 5, 4, 3, 2, 1, 1% None for 30 day window after guaranteed period. Principal Only Surrender (Terminal illness waiver, Confinement waiver, Unemployment waiver)	After year 1 all Accumulated Interest	3 Yr = 1.50% 5 Yr = 2.00% 7 Yr = 2.25% Reduced by 50% Ages 80 - 90
GUARANTY Income Life Insurance Company A.M. Best B Standard & Poors B	Annuicare® 10 1, 2, or 3% Interest Bonus *CSV at death or return of premium	3.40% Base 1% bonus 2% bonus 3% bonus	1 yr. guarantee SPDA \$36,500 Min. NQ \$50,000 Min Q Guaranteed rate 1.00%	0-79 Q/NQ	10 Years 10,9,8,7,6,6,5,4,3,2, %	Up to 100% of the accumulated interest may be withdrawn or paid monthly Any withdrawals will reduce the Long-Term Care Insurance benefits	0-74 = 7.50% 6.50% 5.50% 4.50% 75-79 = 5.50% 4.50% 3.50% 2.50%
This product can be sold with or without the Annuicare® rider.							

Company ratings are effective December 31st 2018.

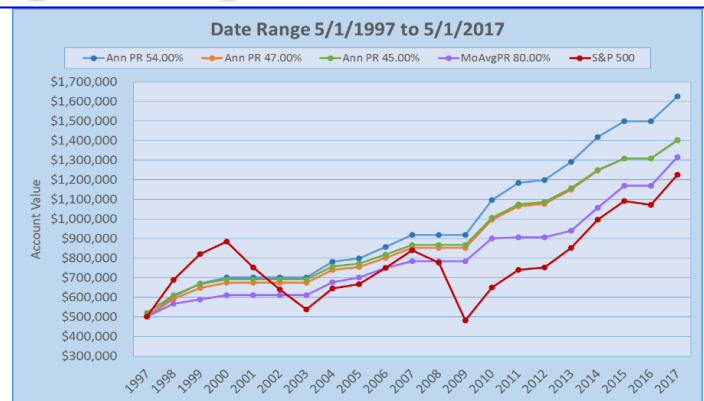
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Ask About Our Crediting Comparison Tool

Crediting Method Sample Historical Performance

This chart illustrates how the Account Value changes at each anniversary over the specified time period. This data does not reflect actual performance, but applies defined crediting methods to historical economic performance.

Historical financial data obtained from
www.finance.yahoo.com.




Carrier	Reliance Standard	American Equity	Guggenheim	National Western	
Annuity	Keystone Index 10	Choice Series 10	Highlander	Global Likkback	S&P 500
Original Premium \$ 500,000	Ann PR 54.00%	Ann PR 47.00%	Ann PR 45.00%	MoAvgPR 80.00%	S&P 500
	Not Income Rider		Bonus 4.00%		
Year	Account Value	Annualized Return	Account Value	Annualized Return	Account Value
1-May-97	\$ 500,000	0	\$ 500,000	0	\$ 500,000
1-May-98	\$ 604,588	20.92%	\$ 591,030	18.21%	\$ 610,643
1-May-99	\$ 670,201	10.85%	\$ 646,857	9.45%	\$ 665,868
1-May-00	\$ 701,982	4.74%	\$ 673,555	4.13%	\$ 692,181
1-May-01	\$ 701,982	0.00%	\$ 673,555	0.00%	\$ 692,181
1-May-02	\$ 701,982	0.00%	\$ 673,555	0.00%	\$ 692,181
1-May-03	\$ 701,982	0.00%	\$ 673,555	0.00%	\$ 692,181
1-May-04	\$ 780,689	11.21%	\$ 739,285	9.76%	\$ 756,854
1-May-05	\$ 799,553	2.42%	\$ 754,833	2.10%	\$ 772,095
1-May-06	\$ 856,939	7.18%	\$ 801,987	6.25%	\$ 818,274
1-May-07	\$ 917,584	7.08%	\$ 851,385	6.16%	\$ 866,531
1-May-08	\$ 917,584	0.00%	\$ 851,385	0.00%	\$ 866,531
1-May-09	\$ 917,584	0.00%	\$ 851,385	0.00%	\$ 866,531
1-May-10	\$ 1,095,774	19.42%	\$ 995,288	16.90%	\$ 1,006,761
1-May-11	\$ 1,183,992	8.05%	\$ 1,065,029	7.01%	\$ 1,074,304
1-May-12	\$ 1,200,074	1.36%	\$ 1,077,620	1.18%	\$ 1,086,464
1-May-13	\$ 1,292,632	7.71%	\$ 1,149,959	6.71%	\$ 1,156,294
1-May-14	\$ 1,417,759	9.68%	\$ 1,246,845	8.43%	\$ 1,249,568
1-May-15	\$ 1,499,668	5.78%	\$ 1,309,542	5.03%	\$ 1,309,728
1-May-16	\$ 1,499,668	0.00%	\$ 1,309,542	0.00%	\$ 1,309,728
1-May-17	\$ 1,624,711	8.34%	\$ 1,404,578	7.26%	\$ 1,400,733

Fixed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Reliance Standard Life Insurance Company	Eleos - MVA	2.45%	1 yr. guarantee SPDA \$10,000 Min. Guaranteed rate 1.00%	0-85 0-74 in IA & KY	5 Years 8,7,6,5,4% +/- MVA (Confinement waiver issue ages 74 or below. 25% per Yr.)	10% Beginning yr 1	0-75 = 2.50% 76-80 = 2.00% 81-85 = 1.50%
	Apollo - MVA	4.05% 4% Annuitization Bonus year 6 (2.05% base)	1 yr. guarantee SPDA \$5,000 Min. Guaranteed rate 1.00%	0-85 0-74 in IA & KY	7 Years 9,8,7,6,5,4,2% +/- MVA (Confinement waiver issue ages 74 or below. 25% per Yr.)	10% Beginning yr 1	0-75 = 4.00% 76-80 = 3.20% 81-85 = 2.40%

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VIDEOS
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Help your clients make the right choices

Life Happens offers a wealth of resources to help you empower prospects and clients with the information they need to make smart insurance decisions.



Access our wealth of online resources.



→

Ask us about new sales tools being offered by NAILBA: 800-200-9194



Multi-Year Guarantees

At A Glance

Company	AM Best Rating	Product Name	1st Year Rate	Rate Thereafter	Average Annual Yield	Call For Older Age Commissions	
4 Year Guarantee							
Guaranty Income Life	B	Guaranty 4	2.65%	2.65%	Yrs. 2-4	2.65%	1.60%
5 Year Guarantee							
American Equity	A-	Guarantee 5	1.80%	1.80%	Yrs. 2-5	1.80%	3.00%
American National	A	Palladium MYG <100K/100K+	2.75%/2.85%	1.75%/1.85%	Yrs. 2-5	1.95%/2.05%	2.50%
North American	A+	Guarantee Choice 5	2.00%/2.30%	2.00%/2.30%	Yrs. 2-5	2.00%/2.30%	2.00%
Sentinel Security Life	B++	Personal Choice Annuity 5	3.60% +	3.60% +	Yrs. 2-5	3.60% +	2.25%
The Standard	A	Focused Growth Ann 5 <100K/100K+	2.35%/2.45%	2.30%/2.40%	Yrs. 2-5	2.35%/2.45%	2.00%
6 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	2.05%/2.15%	2.05%/2.15%	Yrs. 2-6	2.05%/2.15%	2.50%
Lincoln National	A+	New Directions 6 <100K/100K+	1.75%/2.00%	1.75%/2.00%	Yrs. 2-6	1.75%/2.00%	3.50%
7 Year Guarantee							
American Equity	A-	Guarantee 7	1.90%	1.90%	Yrs. 2-7	1.90%	3.00%
American National	A	Palladium MYG <100K/100K+	3.15%/3.25%	2.15%/2.25%	Yrs. 2-7	2.29%/2.39%	2.50%
Fidelity & Guaranty Life	A-	**FGGuarantee-Platinum 7 Year	3.10%	3.10%	Yrs. 2-7	3.10%	3.00%
North American	A+	**Guarantee Choice 7	1.80%/2.05%	1.80%/2.05%	Yrs. 2-7	1.80%/2.05%	2.50%
Sentinel Security Life	B++	Personal Choice Annuity 7	3.70% +	3.70% +	Yrs. 2-7	3.70% +	2.25%
8 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	2.20%/2.30%	2.20%/2.30%	Yrs. 2-8	2.20%/2.30%	2.50%
Lincoln National	A+	New Directions 8 <100K/100K+	1.60%/1.75%	1.60%/1.75%	Yrs. 2-8	1.60%/1.75%	4.50%
10 Year Guarantee							
American National	A	Palladium MYG <100K/100K+	3.20%/3.30%	2.20%/2.30%	Yrs. 2-10	2.30%/2.40%	2.50%
North American	A+	**Guarantee Choice 10	2.00%/2.25%	2.00%/2.25%	Yrs. 2-10	2.00%/2.25%	3.0%
Sentinel Security Life	B++	Personal Choice Annuity 10	3.80% +	3.80% +	Yrs. 2-10	3.80% +	2.75%

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Call with any questions.

**** Not Available in CA**

*** Requires Annuitization at death**

+ Call for Details

For more information on all of our products and services, call us at 1-800-200-9194:

Greg Skogsberg, President – x.204

Tipton W. Huffman, CLU, ChFC, Founder/Executive VP – x.205

Ami Skogsberg, VP, Agency Services– x.203

John Roberts, Director of Marketing – x.206

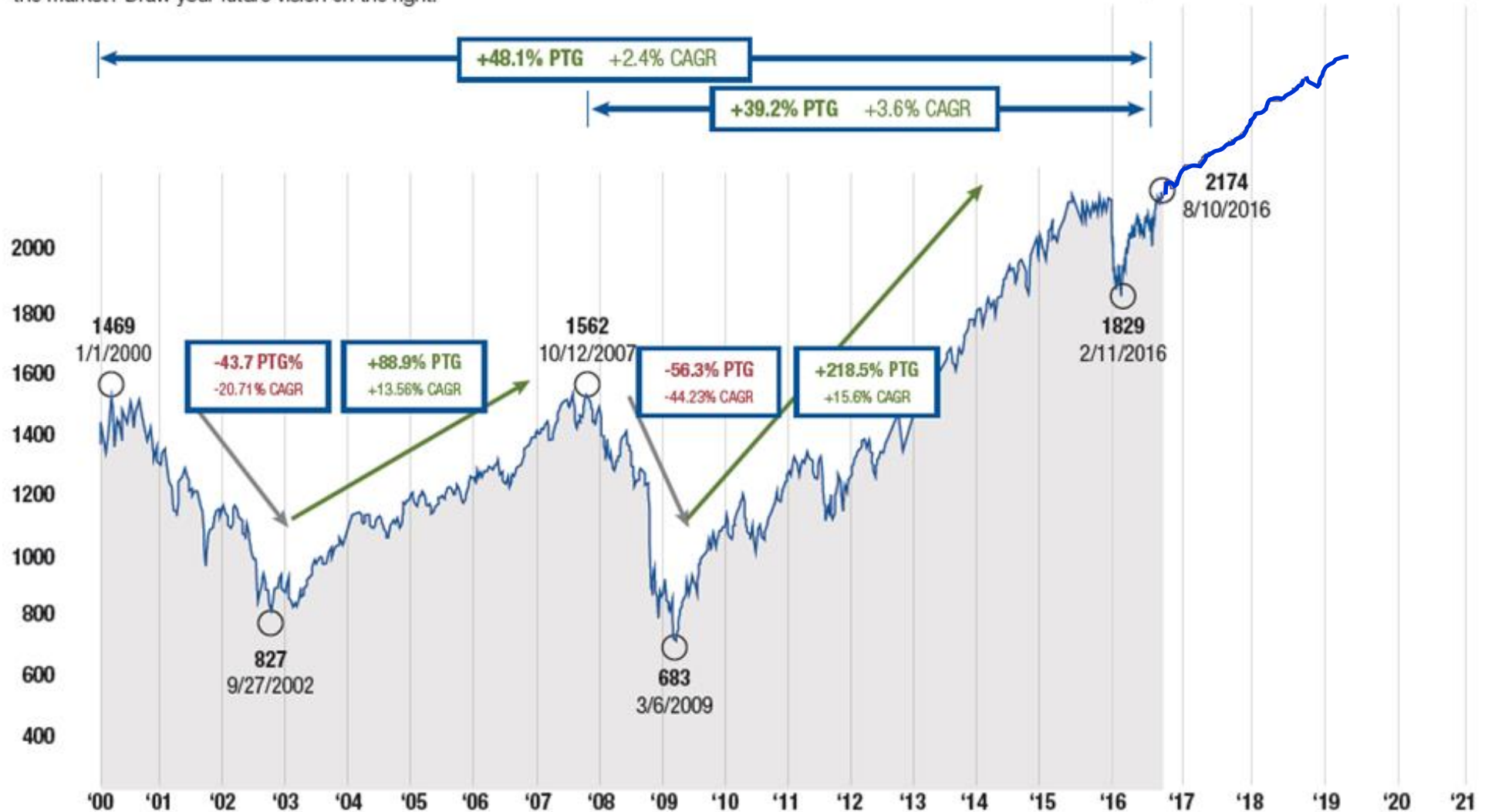
For Agent Use Only. Rates are subject to change. Higher banding rate available on some products. Call for details.

S&P HISTORICAL PERFORMANCE

16 Years • 1/1/2000 – 08/10/2016

Markets rise and fall over time. While past performance is no indication of what the future might bring, each of us has a feeling about whether the market will rise or fall over the next five years. What is your future vision of the market? Draw your future vision on the right.

Draw your Future Vision of the Market Here



PTG: Period Total Growth

CAGR: Compound Annual Growth Rate

www.google.com/finance



TWH Annuities & Insurance Agency, Inc

650 E. Parkridge Ave., Suite 112
Corona, CA 92879

Creative Solutions for Independent Producers

Savings Bank Life Insurance & Banner Life

Check Out These Three Term Rate Examples:

\$1,000,000 Face

Example: Term Life Annual premium for 20 years – Male Preferred Plus NT

Company	SBLI	BANNER	West Coast	Genworth	Protective
A. M. BEST	A+	A+	A+	A+	A+
40	\$640	\$645	\$820	\$670	\$820
45	\$1,160	\$1,185	\$1,300	\$1,219	\$1,300
50	\$1,810	\$1,885	\$1,909	\$2,050	\$2,050

- A. M. Best A+ Rated
- 85% First Year Commission
- Easy to do Business with



Call us for your next term quotes – 1.800.200.9194