Top Annuity Sales Ideas

Safe Money Reviews

- Clients have record amounts of cash on the sidelines in 2025
- CD rates, Money Markets, and Treasury Yields are down again after Fed rate cut
- MYGAs offer clients principal protection, tax-deferred growth, and higher interest rates

RMD Season

- Clients looking to increase income and spend more freely in retirement might benefit from a guaranteed lifetime income benefit
- Clients who want to leave this money behind might benefit from a combined income/life insurance strategy, using qualified funds to fund tax-advantaged death benefits
- QLACs can be used to reduce RMD burden and create future income

Long-Term Care

- It's Long-Term Care Awareness month!
- 70% of Americans turning 65 today will develop an LTC need during retirement, with 52% needing care for longer than 1 year
- LTC annuities offer up to 4x leverage on investment, no ongoing cost of insurance, simplified underwriting, and potentially tax-free LTC benefits

Let BackNine help you grow your annuity business **today**!

Reach out to Matt Gozdecki, President of Annuity Sales
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backnine insurance

BackNine's Top Accumulation Annuity Stories, Nov 2025

Top MYGA (Fixed) Rates

Term	Carrier	Product	Interest Rate	AM Best Rating	Comp
2 Years	Axonic	Waypoint 2 MYGA	5.00%	A	1.00%
3 Years	Sentinel Security Life	Personal Choice Annuity 3	5.80%	B++	1.50%
3 Years	Axonic	Waypoint 3 MYGA	5.45%	A-	1.50%
5 Years	Revol One	DirectGrowth 5	6% (Decreasing 11/11/25)	B++	1.50%
5 Years	Axonic	Waypoint 5 MYGA	5.70%	A-	2.25%
6 Years	American National	Palladium MYG Max 6	9.55% year 1, 5.37% YTS	A	2.50%
7 Years	Revol One	DirectGrowth 7	6% (Decreasing 11/11/25)	B++	2.00%
7 Years	Axonic	Waypoint 7 MYGA	5.50%	A-	3.25%
10 Years	Revol One	DirectGrowth 10	6% (Decreasing 11/11/25)	B++	2.50%
10 Years	Axonic	Waypoint 10 MYGA	5.50%	A-	4.00%

Top Index Annuity Stories - Protection and Growth

Term	Carrier	Product	Index Strategy	Growth Potential	Comp
10 Years	American Equity	AssetShield Bonus 10	Nasdaq Premier Annual PTP (chg)	22% Bonus, Uncapped 60% Par	7.00%
10 Years	Axonic	Trailhead 10	S&P 500 Annual PTP	10.75% Cap -or- 63% Par Rate	7.50%
10 Years	National Life	Zenith Growth 10	S&P 500 2-Year PTP (w/ Charge)	35% Cap	7.00%
10 Years	Equitrust	SmartBoost Index	S&P 500 Annual PTP	40% Boost, Uncapped 50% Par	7.00%
10 Years	Axonic	Trailhead 10	S&P 500 Dynamic Intraday APTP	Uncapped Locked 80% Par Rate	7.00%
7 Years	Guaranty Income Life	WealthChoice 7	S&P 500 Dynamic Intraday APTP	13% Cap Lock Guarantee	4.50%
7 Years	MassMutual Ascend	American Legend 7	SPDR Gold Trust	12.5% Cap	5.00%
5 Years	Lincoln	OptiBlend 5	S&P 500 5-Year PTP	Uncapped Locked 75% Par Rate	3.75%
3 Years	Oceanview Life	Harbourview FIA 3	S&P 500 Annual PTP	Uncapped 60% Par Rate	2.50%

Where to find business: Clientswith money in CDs and Money Markets, clients who are looking to move money out of the stock market, clients with old income annuities who no longer need the income benefit, clients without LTC coverage

Rates shown are for the National Markets, but state exclusions may apply.
If you are looking for state specific information on a case you're working on, or work in CA/NY, please reach out for more details.

BackNine's Top Lifetime Income Stories, Nov 2025

Top Lifetime Income Stories - Income Now/Soon

Nationwide, Peak 10

✧ 25% Day 1 Rider Bonus

✧ 8% simple interest roll up rate for clients deferring income

✧ Access to uncapped index strategies with par rates as high as 305%

✧ Comp to agent: 7%

✧ Quotes on $100k, income now: Age 60 - $6,688, Age 65 - $7,813, Age 70 - $8,563

Where to find business: Clients entering or already living in retirement who want to lock in gains and secure guaranteed lifetime income, reviewing policies for clients with existing income annuities to upgrade income benefits via 1035

Top Lifetime Income Stories - Income Later

EquiTrust, MarketFuture Income Index

✧ This product wins in 100% of 7-10 year income deferral scenarios for clients age 55-70 at purchase!

✧ 10% day 1 bonus to benefit base

✧ 8% roll up rate for up to 10 years

✧ Fees are based on cash value, not benefit base value, making this extremely cost effective

✧ Chronic illness income multiplier doubles income for up to 5 years if client is unable to perform 2 of 6 ADLs

✧ Comp to agent: 7%

✧ Quotes on $100k, income in 10 years: Age 50 - $14,961, Age 55 - $16,149, Age 60 - $17,336

Where to find business: Clients in their 50s who do not have an income plan in place, pension buyouts, job changers and in-service non-hardship withdrawal candidates

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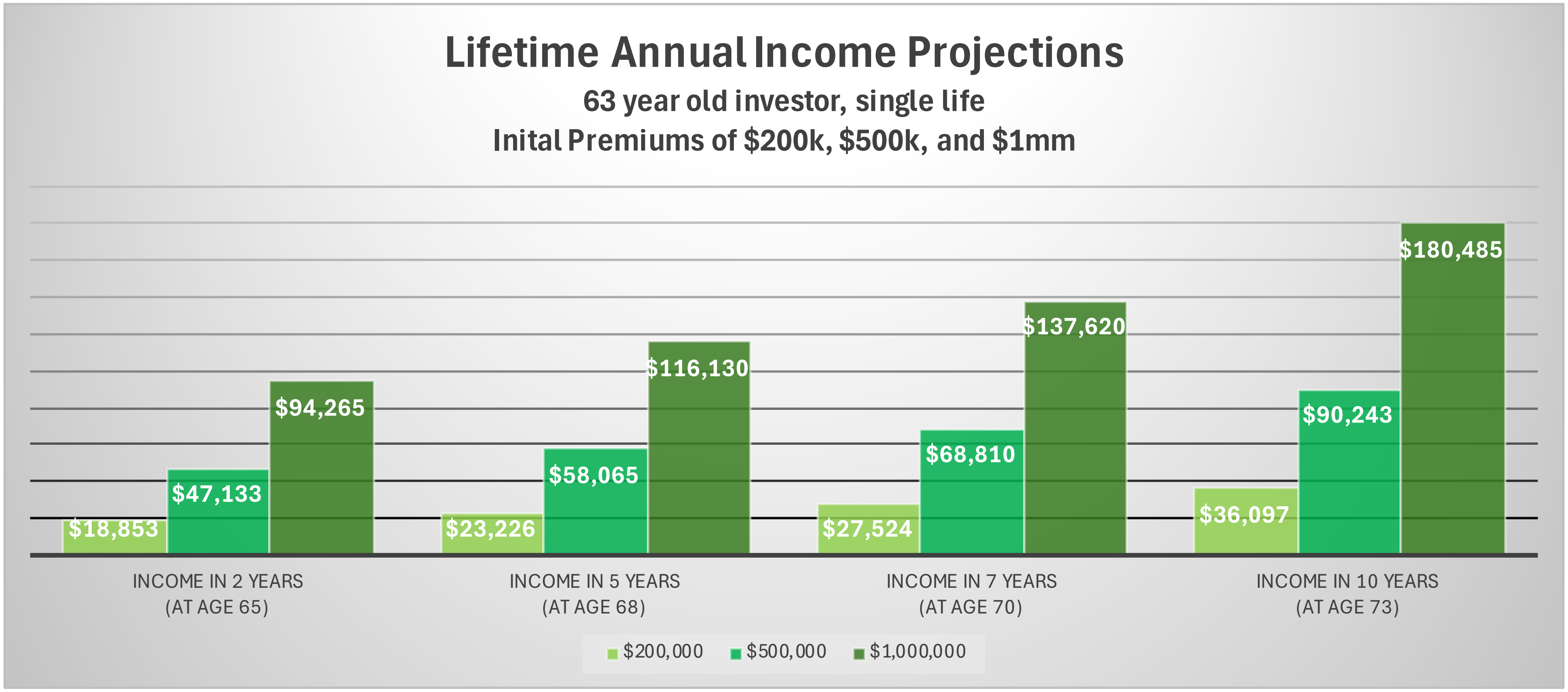
Lifetime Income Yields, Nov 2025



Income projections accurate as of 10/1/25, representing the top carrier quote available through BackNine for each deferral period. All carriers B++ rated or better as measured by AM Best. Joint life income rates may be lower. Income rates depend on age of client and period of deferral.

Need help with a client or policy review?
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