



BackNine's Top Income Annuity Stories, Mar 2025

Top Lifetime Income Stories - Income Now

Fidelity and Guaranty Life, Safe Income Advantage

- ✧ 7.53% lifetime income at age 65, top rate in the industry
- ✧ 7.2% compound interest rollup rate for 10 years while deferring income
- ✧ Income can double for up to 5 years if the client is unable to perform 2 of 6 ADLs
- ✧ Options to provide 3.5% COLA or Inflation Adjusted Income
- ✧ Comp to agent: 7%
- ✧ Quotes on \$100k, immediate income: Income at Age 60 - \$6,800, Income at Age 65 - \$7,530, Income at Age 70 - \$8,150

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

North American, Income Pay Pro 10 Level Guarantee Lifetime Withdrawal Benefit

- ✧ 8% compound interest rollup for up to 10 years
- ✧ 6.3% lifetime income at age 60, great for early retirees
- ✧ Nursing home multiplier doubles income for up to 5 years (state exclusions apply)
- ✧ Comp to agent: 7%
- ✧ Quotes on \$100k: Age 50, income in 10 years - \$13,601, Age 55, income in 10 years - \$14,681, Age 60, income in 10 years - \$15,760

Where to find business: Clients in their 50s who do not have an income plan in place, reviewing policies for clients with existing income annuities to upgrade income benefits via 1035

***For more information, please contact your dedicated BackNine Marketing Manager,
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