



MYGA PLAYBOOK

The BackNine One-Page Guide to Positioning Multi-Year Guaranteed Annuities

POSITIONING STATEMENTS

- A MYGA works similarly to a CD issued by an insurance company, offering a guaranteed interest rate for a set term, generally from 2-10 years.
- Principal protection backed by the claims-paying ability of the insurer.
- Designed for the safe-money portion of a client's portfolio.
- No market volatility or participation in market losses.
- Interest grows tax-deferred until withdrawn.
- Ideal for clients seeking stability, predictability, and simplicity.

DISCOVERY QUESTIONS

- What's your ultimate goal for this bucket of money?
- When have you last reviewed the interest rates you're being paid on your safe money?
- Are you satisfied with the rate you're earning on your savings, CDs, and money markets? Why or why not?
- What's your feeling on the direction of interest rates today? Would guaranteeing a longer-term rate be advantageous to you?
- Is reducing tax on interest income important to you?
- Do you have other assets exposed to market risk that you might prefer being in a protected account?

SALES IDEAS

- CD Rollover / CD Upgrade – Improve rates and gain tax deferral.
- MYGA Ladder – Maintain liquidity while adapting to rate cycles.
- 5-Year Retirement Bridge – Provide safe cash flow early in retirement.
- Principal-Protection Comparison – Compare CDs vs Treasuries vs MYGAs.
- MYGA-to-Lifetime Income Strategy – Grow safely today, convert to lifetime income via 1035 exchange later.
- Bond Replacement – Low yield government and corporate bonds might be upgraded with MYGAs.

COMMON OBJECTIONS

- *"I don't want my money locked up."* **Free annual withdrawals help preserve flexibility.**
- *"What if rates go up?"* **Using a MYGA ladder means part of the money is always coming due.**
- *"Aren't annuities high-fee products?"* **MYGAs are simple fixed-rate contracts with no rider fees.**
- *"I'd rather stay in the market."* **MYGAs replace low-yield safe money, not long-term growth assets.**
- *"I work with an advisor already."* **Do you like the idea I've shared with you? [If yes] Seems like your advisor isn't bringing you new ideas.**

COMPLIANCE CHECKLIST

- Guarantees rely on the insurer's claims-paying ability.
- Not FDIC-insured and not a bank deposit.
- Surrender charges and MVAs may apply to early withdrawals.
- Withdrawals before age 59½ may incur IRS penalties on gains.
- Provide balanced comparisons with CDs and Treasuries.
- Document client objectives: financial profile, safety, rate, and liquidity needs.
- Make sure you're "good to sell" before writing with a carrier.

Need support? Contact Matt Gozdecki, BackNine's President of Annuity Sales
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How to Conduct a Safe Money Review - Follow These Steps

Total Cash and Cash Equivalents

Less 6-12 months of expenses

Less planned major purchases in the next decade

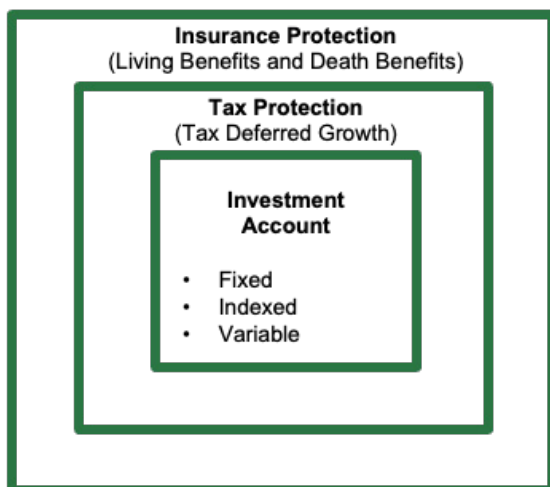
Less 5x your largest financial emergency

Equals your potential long-term safe money

How to Explain an Annuity - Make it C.L.E.A.R.

"An annuity is like an investment account, but with two very important "wrappers" that provide long-term advantages..."

"I want you to have a CLEAR idea of exactly what you're purchasing..."



Cost – Annuity Fee %

Lock-up – Surrender Period

Earnings – Interest Rate

Access – Liquidity Provisions

Rating – Carrier Rating

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