

# The Hot List

## Too busy to sift through hundreds of annuity products?

Let us do the work for you. We've researched and in our opinion the following annuities are 'Hot List' annuities.

For additional information about these products, contact the Tellus Annuity Solution Center at 800.883.8744, option 3 and then 1.

### FEATURED FIXED INDEX ANNUITIES

#### Allianz Preferred 222

- 20% bonus applied to protected income value
- 50% interest rate bonus applied to protected income value
- PIV may be taken as a death benefit if taken over 5 years
- Lifetime income rider automatically included with the contract
- 6.5% commission age 0-75

#### Athene Ascent Pro 10 Bonus 2.0

- Volatility controlled strategies available
- 3% premium bonus on accumulation value
- 15% bonus applied to income account value
- 7% commission ages 0-75

#### Delaware Life Retirement Stages 7

- S&P annual point to point cap – 6%
- Flexible premium
- 7 year surrender charge
- Income rider available
- 5% commissions ages 21-75

#### North American Charter 10 Plus

- 7% premium bonus (75k & up)
- Volatility controlled spread options
- 10 year surrender schedule
- Income rider available for a fee
- 7% commissions ages 0-75

### OPTIONAL INCOME RIDERS

#### Allianz Preferred 222

- 20% bonus applied to protected income value
- 10 year hold before income start date
- No rider charge
- Nursing home doubler available (check state availability)
- Increasing income

#### Athene Ascent income rider

- Option 1 - 10% simple for 1st 10 years; 5% simple years 11-20
- Rider cost: 1.00%
- Earnings Indexed option available
- Nursing Home doubler available (check state availability)

#### Delaware Life – Stacked Income Accumulation Rider

- 4% guaranteed roll up rate plus applied interest credits for up to 15 years
- Rider cost: 0.95% of year end account value

#### North American Income Pay Plus

- 6.25% rollup for up to 10 years
- Rider cost: 1.05% of GLWB deducted from accumulation value
- Level and increasing options available
- Nursing home multiplier available (check state availability)

### MULTI-YEAR PRODUCTS

#### Delaware Life Pinnacle

- 1.75% for 3 years
- 2.30% for 5 years
- 2.75% for 7 years
- 3.25% for 10 years
- 10% free withdrawal after first year

#### North American Guarantee Choice

- 1.80% for 3 years (\$200,000 and up)
- 2.00% for 4 years (\$200,000 and up)
- 2.85% for 5 years (\$200,000 and up)
- 2.60% for 6 years (\$200,000 and up)
- 2.85% for 7 years (\$200,000 and up)
- 3.05% for 8 years (\$200,000 and up)
- 3.20% for 9 years (\$200,000 and up)
- 3.30% for 10 years (\$200,000 and up)
- Issues ages 0-90 (0-85 in OK)

#### Athene MYG (MVA version)

- 2.00% for 3 years
- 2.90% for 5 years
- 3.00% for 7 years

Any recommendation of an insurance product should be based on the products full set of features, benefits, costs, and limitations based on each individual customers suitability criteria such as financial goals, income, cash flow, tax situation, etc. This is prepared for general information and education. No attempt is made to offer tax or legal advice nor to set forth solutions for individual problems. Future performance is not guaranteed to follow these trends and Crump in no way is predicting results. Annuity contract terms and conditions will apply. Guarantees are backed by the financial strength and claims-paying ability of the issuing company.

**For Insurance Professional Use Only** — not intended for use in solicitation of sales to the public. For use with non-registered products only. Products and programs offered through Tellus are not approved for use in all states. 05.18.16

# The Hot List

- 1 Standard & Poor's 500® index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors. "Standard & Poor's®," "S&P®," "S&P 500," "Standard & Poor's 500," and "500" are trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by Allianz Life Insurance Company of North America. The product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.
- 2 The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11th contract year, when 100% will be vested. If you surrender your contract before the 11<sup>th</sup> contract year, you will lose the unvested bonus. Bonus annuities 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 premium bonus feature. During the first 10 contract years, we will apply a surrender charge and unvested bonus reduction if you partially or fully surrender your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year (or for fewer than 10 years). These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium).

**Any recommendation of an insurance product should be based on the products full set of features, benefits, costs, and limitations based on each individual customers suitability criteria such as financial goals, income, cash flow, tax situation, etc.** This is prepared for general information and education. No attempt is made to offer tax or legal advice nor to set forth solutions for individual problems. Future performance is not guaranteed to follow these trends and Tellus in no way is predicting results. Annuity contract terms and conditions will apply. Guarantees are backed by the financial strength and claims-paying ability of the issuing company.