

Star Capital News

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www.starcapitalannuity.com

Annuity Products of the Month

FIA

American Equity – Choice Series

6, 8 & 10 year Option

Monthly Cap from 1.8% to 2%

Annual Cap from 4.5% to 5%

Annual w/ No Cap - 35% or 40% Participation

Fixed rate from 1.9% to 2.25%

Commission from 4% to 6%

MYG

Manhattan Life – Preferred Choice

1.60% Guaranteed for 3 Years

2.60% Guaranteed for 5 Years

2.65% Guaranteed for 6 Years

2.70% Guaranteed for 7 Years

15% Annual Free Withdrawals

NOW AVAILABLE IN NY!!

MYG

Equitrust Life Life – Certainty Select

1.80% Guaranteed for 3 Years

2.50% Guaranteed for 5 Years

2.65% Guaranteed for 6 Years

3.00% Guaranteed for 10 Years

3% Commission

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Increase Your Sales with Ease!!

Amazingly there is still over \$3 trillion invested in low-yielding CD's, with more than half of that having a value of at least \$100,000. This means that there is still an obscene amount of people that NEED your help in realizing the overwhelming better place for this money in fixed annuities.

Fixed annuities are currently offering double the guaranteed interest with better liquidity, tax deferral and the ability to avoid probate. Not to mention that insurance companies are much safer than banks these days.

Star Capital has several customizable pieces that will help you show your client's why they should get their money out of these low-yielding CD's & transfer it into a guaranteed fixed annuity.

This is a huge opportunity and should be very easy to get clients to make the switch. You just need to get the word out to them. Plus, since fixed annuities won't be affected by the new DOL law, you won't have to worry about any changes to this sales idea anytime soon. Call us today for more info!!

Sales Idea of The Month!!

An better way to sell Fixed Annuities!!

With interest rates still at historic lows advisors and clients alike are missing one very important fact when it comes to fixed annuities – the rates are much higher than they seem!

It's true that fixed annuities are generally only paying around 2.5% today, but when compared to any fee based investment the realized gain is much higher than the rate guaranteed.

Most fee based investments have an average fee around 2% which would bring the realized gain of a fixed annuity closer to 4.5% instead of the 2.5% rate the client is actually earning. This is a very important fact to remember when selling fixed annuities.