



www.starcapitalannuity.com

Products of the Month

FIA

American Equity – Choice Series

6, 8 & 10 year Option

Monthly Cap from 1.8% to 2.1%

Annual Cap from 4.5% to 5.25%

Annual w/ No Cap - 40% to 50% Participation

Fixed rate from 1.8% to 2.1%

Commission from 4% to 6%

MYG

Oxford Life – MultiSelect

2.00% Guaranteed for 3 Years

2.50% Guaranteed for 4 Years

2.60% Guaranteed for 5 Years

3.00% Guaranteed for 6 Years

2.90% Guaranteed for 7 Years

10% Annual Free Withdrawals

MYG

Manhattan Life – Preferred Choice

2.65% Guaranteed for 5 Years

2.70% Guaranteed for 6 Years

2.75% Guaranteed for 7 Years

15% Free Withdrawals

3 year at 1.65% issues up to age 99

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Traditional Fixed Annuity w/ Income Rider

Star Capital is very pleased to let you know about a NEW Income Rider. Best part about this rider is that it's coupled with a traditional fixed annuity!

We understand that because of your broker dealer you may not be able to write Indexed Annuities, or you might not have a good variable Income Rider, and some of you have no GMWB rider on any variable products whatsoever.

Regardless of these specific reasons, several clients still want a Guaranteed Income Rider, but they don't want the risk and high fees associated with a GMWB on a variable annuity.

Your solution is the newly introduced Rate Shield from American Equity. It gives the client a guaranteed Income Rider growing at 8.5% simple interest for up to 20 years and includes an immediate 5% premium bonus. With a small fee of only 1% calculated off the account value.

It also allows for additional deposits during the first 5 years with all deposits in year 1 receiving the 5% premium bonus. Available in most states and issues up to age 80 with a full commission of 5.5% up to age 75 and several trailing commission options are also available.

Call us today for more information and quotes so you can show your clients the power of a Guaranteed Income Rider!