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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

2.35% Guaranteed for 4 Years

2.65% Guaranteed for 5 Years

3.10% Guaranteed for 6 Years

2.90% Guaranteed for 7 Years

10% Annual Free Withdrawals

MYG

Equitrust Life – Certainty Select

2.60% Guaranteed for 5 Years

2.75% Guaranteed for 6 Years

3.00% Guaranteed for 8 Years

3.25% Guaranteed for 10 Years

3% Commission – issues up to age 90

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Another Important DOL Update!!

The DOL ruling continues to evolve and change. There are 2 important dates as of now – June 9th 2017 & January 1st 2008. Below is the simplest way we can tell you about what is going on and what is going to happen.

As of June 9th part of the DOL ruling is going into effect. On qualified applications there may be new disclosures forms that would need to be completed & kept on file for 6 years. Each insurance company is viewing this ruling differently so some companies will not have a disclosure and no change to the current way they do business.

As of now, January 1st 2018 is when the full ruling is scheduled to go into effect, namely, the fiduciary part and the BIC “Best Interest Contract” However, we still have high hopes that this will get changed or amended so for now the January 1st date should be out of sight & out of mind.

As always Star Capital will let you know case by case and company to company what is needed.

Sales Idea of The Month

Reviewing & Replacing Old Income Riders

Over the past year Star Capital has worked on and reviewed several income rider annuities that were sold more than 5 years ago. This has revealed several sales opportunities in doing so.

Regardless of the type of annuity, we have found in several instances there is either a new product offering higher guaranteed income and sometimes with better rates & lower fees or in a lot of instances things have changed in the clients life and they no longer need the income rider and could be paying a hefty fee for nothing.

Star Capital is equipped to run comparisons and go over all the details to make sure your client's current policy is still the best thing for them. Call us today so we can help you and your client.