

Star Capital News

February 7th 2018



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Products of the Month

FIA

American National – ASIA Plus

7 & 10 year Option

1% Premium Bonus

Monthly Cap from 1.8% to 1.95%

Trigger Rate from 3.85% to 4.15%

Annual Cap with 50% Part. From 11.45% to 13.7%

Fixed rate from 2.55% to 2.70%

Commission from 5% to 7%

MYG

Oxford Life – MultiSelect

2.40% Guaranteed for 3 Years

2.85% Guaranteed for 4 Years

2.90% Guaranteed for 5 Years

3.25% Guaranteed for 6 Years

3.40% Guaranteed for 8 Years

10% Annual Free Withdrawals

MYG

F&G Rate Special

3.25%

Guaranteed for 5 Years

2% Commission

Issues up to age 90

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New Demographic for LTC!

Long Term Care insurance has been available now for over 40 years. During this time almost 100% of the clients who purchased LTC have been over the age of 50. With the introduction of linked benefit products the demographics have changed and you need to take note of that. The new starting age for LTC is 35, that's right, only 35 year olds!

The Asset Care from A+ rated One America has been sold for over 25 years, but only recently got approved in New Jersey. There is an untapped market of sales just waiting for you.

The Asset Care has a tax free Death Benefit, growing cash value, unlimited lifetime LTC coverage and guaranteed premiums. And because younger clients are underwritten cheaper, the policy is that much cheaper & very affordable for clients 35 & up.

Case Study – 39 year old male & 36 year old female were able to purchase a joint policy with a \$225K DB, \$300 a day unlimited lifetime LTC coverage for each with majority of premium available as cash value for a mere \$275 a month in premium.

Call Star Capital today for more information, sales ideas & concepts on this amazing opportunity!

Sales Idea of the Month

Repositioning Unwanted Income

There are a lot of people who are receiving unwanted income – generally from RMD's they don't need, but also from Pension plans & Income Riders. Let's turn that unwanted income into something they actually need. Assuming they are relatively healthy these clients almost always could use more life insurance, final expense insurance or Long Term Care coverage. Call Star Capital today so we can help you turn unwanted RMD's into a sale for you and more stability for your client.