



Annuity Straight Talk Flex Strategy Guidebook

Name: _____ State: _____ Age/ DOB: _____
 Joint Name: _____ State: _____ Age/ DOB: _____
 Address: _____
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Summary:

Volatility is crippling market-based retirement investments, yet ultra-low rates also mean that fixed income, cash, and some safe money strategies may perform poorly, and expose you to inflation.

These challenging times produce fear and uncertainty, and most likely, you will receive conflicting sales messages from market based investment managers versus insurance focused financial planners. Both offer some useful ideas, but without a clear strategy to use the best of both, you put your future at risk.

The AST Flex Strategy Goal: Create Income & Protect Your Assets, While Preserving Your Options

Annuity Straight Talk builds sensible retirement plans with a guaranteed foundation based on annuities, with an emphasis on safely growing your money and preserving your options. These plans are custom tailored to you and work no matter what the markets do.

The plan focuses on your specific concerns in 5 key areas to build a solution that works for you.

Once detailed, your needs determine the appropriate products and solution. In the end, the solution you choose will produce a safe, yet profitable and flexible outcome tailored exactly to you.

Key Area Of Concern: Generate Guaranteed Income	Your Situation:
<p>Guaranteed Income is an essential retirement portfolio foundation. Too often, however, guarantee lifetime income contracts are the only solution offered, and they are not a fit for all.</p> <p>Guaranteed income does NOT mean your only option is to lock in a fixed paycheck for life. Instead, you just need a guarantee that money is available when you need it.</p> <p>What To Avoid: Locking in too early, locking into contracts without options, and buying more insurance than you really need.</p>	



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Key Area Of Concern: Avoid Volatility	Your Situation:
<p>Volatility is the root of all evil in retirement. Volatility can deplete portfolios quickly through reverse dollar cost averaging/ sequence of returns risk, and causes anxiety and worry as well.</p> <p>To avoid volatility however does NOT mean you have to stay out of the markets and accept zero growth- you just need the right tools to be in the market, <u>safely</u>.</p> <p>What to Avoid: A <u>sole</u> reliance on market based investments, including stocks and bonds, with that essential core portion of your assets. Also, relying on target date funds that try to time markets that simply cannot be timed is a risky plan.</p>	

Key Area Of Concern: Combat Inflation	Your Situation:
<p>Inflation erodes the purchasing power of your money.</p> <p>Fixed income products, even fixed income with predetermined step-up payouts, may still lose purchasing power with inflation.</p> <p>When positioning assets to create guaranteed income, spend as little as possible and keep options open and/ or position yourself in the markets to grow, to keep up with inflation. Growth of your money is the only answer to inflation, so you must grow, safely.</p> <p>Avoid: Locking in to fixed payout/ lifetime contracts that may expose you to inflation losses</p>	

Key Area Of Concern: Maintain Control + Flexibility	Your Situation:
<p>Maintain Control so that you can make the best decisions possible given present day market conditions. Those market conditions are also guaranteed to change in the future.</p> <p>So you must make the best decision you can now to keep your money safe and generate income, but you must also be in position to take advantage of better opportunities as they arise. Maintain control and flexibility with whatever solution you chose to keep your options open.</p> <p>Avoid: lifetime locked in commitments unless that is the appropriate solution at this stage in your life. Everyone's situation is different.</p>	



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Key Area Of Concern: Leave a Legacy	Your Situation:
<p>Legacy Planning is a personal preference and may mean heirs, or it might mean joint planning with a spouse. It might mean the gift of a few dollars, or the gift of major assets.</p> <p>There are a wide range of tools and products to facilitate all kinds of legacy outcomes, from guaranteed payouts to joint income streams.</p> <p>Avoid: being a burden on others, and avoid having decisions made for you by the State, or by default, through lack of planning. Trusts, wills, and beneficiary designations are easy to set up, and estates can be very hard to clean up if you pass away without a little forethought.</p>	

Assets:	Notes:
Assets: Cash, IRA, Annuities, Pension, RMD's	
AST Strategy-Recommended Solution, Why, and Scheduled Adjustments	

Date:	Conversation Notes:



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Executive Summary of Fixed Indexed Annuities

Upside Potential, & No Downside Risk

What Are Fixed Indexed Annuities (FIA)

- Fixed Index Annuities are conservatively invested in the insurance company's fixed account
- Fixed account yield buys options that participate in a market index
 - Dozens of index options, like S&P 500, Gold Shares, Emerging markets, currencies, etc.
- Index gains, subject to caps, participation rates, or spread charges, are captured via the option strategy and credited to your account.
- Market losses have no effect on the account. When markets drop, only the option price is lost.
- Index Annuities deliver market upside potential, with no risk to principal.

Income Riders Turn FIAs into 'Hybrid Annuities' or 'GLWB Annuities'

- Income Riders create a separate 'income account' that grows or 'Rolls Up' during deferral years, and is used to calculate lifetime income payable for single or joint lifetime.
- Usually these 'Hybrid Annuities' carry rider fees and longer surrender penalties, with lower growth components. Often there are more efficient and lower cost ways to generate lifetime income.

Benefits And Uses of Fixed Index Annuities

Safe Growth: Use index annuities for safe appreciation, capital preservation, and future options. We carefully select only index annuities designed for maximum growth, with no income rider fees.

Safe Growth & Income: Fixed Index Annuities that are designed for growth can be used equally well for income without any rider fees by utilizing free withdrawals. Safety, with flexibility and options.

The Purchase Process

- Purchase process requires consultation, strategy, product selection, & application.
- Together we determine if an Index Annuity is right for you, and ensure complete product understand prior to selecting any specific products.
- There are hundreds of Index Annuities available market wide, each with dozens of options, crediting strategies, surrender schedules, and each have distinct uses.
- We are a market leader and specialist, and are not captive to any one product or carrier
- We scour the market daily for optimal products, to ensure the right solution for your needs.
- Cash or IRA/ Qualified funds can be used.
- After purchase, we conduct periodic reviews with you to make adjustments as needed



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Executive Summary: Secondary Market Annuities

Higher Yields @ Lower Prices

What Are Secondary Market Annuities (SMA)

- In-Force, guaranteed payments from highly rated insurance carriers
- Sellers sell at discount, which creates higher yield for buyers
- Court ordered transfer process with uniform statues across the USA
- Buyers become the court-ordered new payee of existing, in force payments.

Available Payments

- Immediate Income, Period Certain Guaranteed Payments
- Deferred Income, Period Certain Guaranteed Payments
- Short and Long Term Guaranteed Lump Sums Payments

Yields

- SMA's simply cost less and offer higher yields for buyers, because sellers sell at a discount
- Yields of 1% -3% higher than next best safe money alternative

What SMAs Do For You

Increased Yield · Increase Portfolio Certainty · Guaranteed Income

Longevity and Legacy Planning · Target Date Income Planning With No Unknowns

Quick Close Inventory

- In-Stock cases are available for quick, 48 hour close
- Pre-Order cases require 30-60 days for processing

The Purchase Process

- Purchase process is simple and requires just 3 signatures:
- Cash or IRA/ Qualified funds, no buyer age, suitability, or other restrictions
- Guaranteed payments pay to buyer or heirs
- Annuity Straight Talk is a recognized market leader with both retail and advisor sales channels.
- We control exclusive inventory and have an extensive presence in this market

The Downside:

- Payments are typically illiquid and do not have surrender options or resale potential
- Secondary Market Annuities are first come/ first served from constantly shifting inventory.
- Demand exceeds supply and it can be challenging to match specific needs to available payments.
- Instead, custom orders match client needs to payment streams as and when they become available.



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Executive Summary: Immediate Annuities

Guaranteed Lifetime Income @ The Lowest Possible Price

- Immediate annuities offer the maximum lifetime income available
- Like life insurance in reverse, immediate annuities insure you against ever running out of money

Available Payments

- Immediate Income, Period Certain Guaranteed
- Immediate Income, Lifetime Guaranteed
- Deferred Income, Period Certain Guaranteed
- Deferred Income, Lifetime Guaranteed

Yields

- Immediate annuities offer higher payouts the longer you wait to purchase.
- However the longer you live, the more likely you are to live longer! Don't wait too long to buy...
- There is an optimal time to purchase immediate annuities and they can be appropriate for certain people with unique longevity, asset, income needs, and legacy requirement circumstances.

What Immediate Annuities Do For You

Increase Portfolio Certainty · Guaranteed Lifetime Income · Maximize Income from Assets

The Purchase Process

- Purchase process requires consultation, strategy, product selection, & application to determine if an Immediate Annuity is right for you.
- We scour the market to get you the highest payout from the top carrier
- Cash or IRA/ Qualified funds can be used.