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**United Brokerage Svs  
800-348-3863 x3**

[www.unitedbrokerageservices.com](http://www.unitedbrokerageservices.com)  
Version 12.1.10

**ANNUITY RATES STILL BEAT CD RATES:**

- 1 year = 1.50%
- 2 year = 1.55%
- 3 year = 2.20%
- 4 year = 2.05%
- 5 year = 2.65%
- 6 year = 3.00%
- 7 year = 3.20%
- 8 year = 3.20%
- 9 year = 3.20%
- 10 year = 3.40%

**In this issue:**

- \* Rates still beating CDs
- \* Products of the month
- \* Product changes
- \* Holiday Gifts
- \* RBC changes
- \* FL Reps must read

We have great annuity and life products for your clients. Once contracted, you may visit our secured portion of our [website](#) for up to date interest rates, participation rates and caps.

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**INDEX ANNUITY OF THE MONTH:**

- \* 6 year FIA
- \* Approved everywhere but DE and NY
- \* \$10K minimum
- \* 5% monthly average Cap with 4.5% bail out Cap at renewal in 2nd year
- \* 4.75% pt to pt Cap with 4.25% bail out Cap at reneal in 2nd year

Guarantees and bonus credits are based on the claim paying ability of the issuing company. Bonus products may have higher surrender charges and/or longer surrender periods that may offset the bonus over time. EIA limitations such as index returns, surrender charges, caps and participation rates must be considered to determine suitability.

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**FIXED GUARANTEED ANNUITY OF THE MONTH:**

- 3% = 6 year guarantee
- 3% = MINIMUM RATE GUARANTEE

For Agent use only. Not for Consumer Distribution.

In MN?

2.45% guaranteed for 5 years.

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**PRODUCT NOTES:**

- \* Allianz will be lowering Caps, however maintaining their 8% premium bonus on the Master Dex X
- \* AVIVA has lowered caps, commissions and changed their income riders
- \* American National and Great American have kept their Caps and Rates steady for 2 months
- \* Great American will be rolling out a new version of their income rider soon.

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**LIFE INSURANCE PRODUCT OF THE MONTH:**

**No Lapse UL with Simplified Issue =**

- \* level premiums throughout the life of the policy
- \* Simplified Issue up to age 75 with face amounts under \$75,000

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**AFFORDABLE HOLIDAY GIFTS FOR YOUR CLIENTS:**

You can find gifts for your clients ranging from \$5-\$30. To order click on this website link:

<http://www.katerifoods.com/brittle-nuts-gift-packs-great-corporate-gifts-c-5.html>

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**RBC SOLD LIBERTY LIFE ANNUITY DIVISION:**

It was just announced that RBC will no longer offer Annuity Products once this sale has been approved and finalized (early 2011). Here is an excerpt from their announcement:

"Although we will be ending our retail life insurance and annuity operations, you and your clients can be confident in the continued strength and security of Liberty Life products. Athene plans to hold sufficient capital in Liberty Life to maintain our current ratings of A (Excellent) from A.M Best and A- (Strong) from Fitch Ratings. Business issued up to close will remain on Liberty Life paper and its terms and conditions will not change."

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**ATTENTION FLORIDA REPS:**

Beginning January 1, 2011, the state of Florida will require all annuity contracts issued to clients over age 65 to conform to Florida law that limits surrender charges for clients 65 years of age and older. Annuity products with a surrender charge that exceeds ten percent or extends longer than ten years may not be issued to clients 65 years of age or older unless that client qualifies as an "Accredited Investor". To that end, an Accredited Investor Certification form (14558Z) will be required for Florida residents age 65 and older at the time of application who seeks to purchase any such product. An Accredited Investor is defined as having one of the following: 1) net worth exceeding \$1,000,000 (excluding primary residence); or 2) income exceeding \$200,000 (\$300,000 for joint income) in each of the previous two years, including having a reasonable expectation of reaching the same income level in the current year.

We have a wide variety of index products that fit this criteria. Please call for product details at 1-800-348-3863 x3.

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