



Index Annuity of the Month:

* Return of Premium and Bail-out Cap = which allows your client to withdraw money without penalty if the cap for an indexed strategy ever falls below its bailout cap. A good protection for both you and your client!

* GMSV = 2% on 100% of purchase payments

Fixed Annuity of the Month:

WITH PORTFOLIO RATES and 3% MINIMUM RATE GUARANTEE:

Since we are in a low interest rate environment, it is now more important than ever to offer your clients an annuity contract where their interest rates can increase if the rates start to increase...the answer is PORTFOLIO RATE DRIVEN annuities!!

OPTION 1:

- * 1st year rate = 4%
- * 2nd year rate = 3%, HOWEVER if the interest rates are higher at that time, your client will receive a higher rate!
- * 8.5% commission (ages 0-75)
- * Issue Age = 0-85
- * 10 year annuity

OPTION 2:

- * 1st year rate = 3%
- * 2nd year rate = 3%, HOWEVER if the interest rates are higher at that time, your client will receive a higher rate!
- * 6.25% commission (ages 0-69)
- * Issue Age = 0-80
- * 10 year annuity with a 5 year out option (30 day window)

**NOW IS THE TIME TO ACT:
CALL FOR AN RBC Insurance SALES KIT:
1-800-348-3863 x3
EMAIL: ubsinfo@gaa.net**

*Interest rate as of 11/1/2009 (Note: Our 12-1-2009 interest rates will be declared on 11-24-09); subject to change. 3% guaranteed minimum interest rate. **Commission reduction at older ages. Value Master (policy form series L7000 MVA/L7078 Non-MVA) and Master Builder (policy form series AN3009) are single premium deferred annuities issued by Liberty Life Insurance Company, available in most states. Products/features not available in all states. Withdrawals before age 59 1/2 are generally subject to a 10% tax penalty in addition to ordinary income tax. RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada® Registered trademark of Royal Bank of Canada. Used under license.

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Important Information on Medicaid Guidelines in Colorado:

**FIND OUT WHY THIS NICHE MARKET
CONTINUES TO GROW AND TO PRODUCE
HUNDREDS OF MILLIONS OF ANNUITY
PREMIUM YEAR AFTER YEAR...Under the Deficit Reduction Act changes,
which became effective in Colorado as of February 8, 2006:
"A commercial, irrevocable, and non-assignable, actuarially sound annuity that**

United Brokerage Svcs

800-348-3863 x3

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www.unitedbrokerageservices.com

Version 12.2.09

In this issue:

- * Bail-out index product, with competitive trail comp options
- * 3% minimum rate guaranteed rate for 5 years!
- * CO Medicaid Update
- * Life Rates Changing
- * MN Updated Forms for Great American
- * No Changes to 2010 Medicaid Numbers

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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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.

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pays substantially equal payments of the annuitant's lifetime (i.e., an immediate annuity) is considered an available resource until it is annuitized. Once annuitized, payments from the annuity are considered income in the month received.

Colorado's state regulations provide that such an annuity may be considered a transfer without fair consideration under certain circumstances when the annuitant is the community spouse". Source: 10 C.C.R. 2505-3 (Medicaid Staff Manual Volume 8), §8.110.55(A); S. 1932, §6012.

Find out how the Spousal Impoverishment Act of 1988, the Omnibus Budget Reconciliation Act of 1993 (OBRA '93), and the Deficit Reduction Act of 2005 -- S.1932, affect your clients financially and what options they have to preserve their assets from spend down. We can show you which annuities will work within these guidelines. We offer training, case development and presentation materials.

Save your clients' money on life premiums NOW*:

- * Term policies with up to 100% commission rate
- * Receive comparison quotes on the top 20 term carriers
 - * 100% Annualization – Interest Free
- * Outstanding Ease of Doing Business - we are your back office...so you can spend your time with your prospects and clients.
- * Policy Review System available to you - have you updated your clients' term life insurance lately?

MN FORMS UPDATE FOR GREAT AMERICAN:

Please be advised that there are new and/or updated forms that need to be updated before you write your next case in MN. Call us for new application kits.

No Changes to Numbers/Limits for 2010 on the Veterans Aid and Attendance Benefit or Medicaid.