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HAPPY NEW YEAR...2011 STARTS WITH INCREASED INTEREST RATES AND CAPS FROM MOST COMPANIES!!!!

United Brokerage Svs
800-348-3863 x3
www.unitedbrokerageservices.com
Version 1.3.11

In this issue:
* Products of the month
* Product 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.

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.

For Agent use only. Not for Consumer Distribution.

FIXED 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 renewal in 2nd year

FIXED GUARANTEE ANNUITY OF THE MONTH:

- 3.62% Compounded YIELD in 6 years!!
- 3.5% First Year
- 3.3% Renewal Rate
- 3% Minimum Rate Guarantee
- 3.5% commission

Available in: AR,AZ,CA,CO,IA,IL,IN,MI,MN,MO,MT,ND,NE,OH,OK,OR,PA,SD,TN,TX,WA,WI,WV

LTC ANNUITY OF THE MONTH:

- * 3X LTC Benefit
- * Simplified Underwriting
- * Annual Interest Rate of 2%
- * 6% Commissions
- * Benefit available for In-Home Care
- * 1035 Exchange
- * Great Place for CD \$

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

PRODUCT NOTES:

- * Allianz has lowered their bonus on the Master Dex X to 7%.
- * 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

- * Degree of Honors' Single and Flexible Premium Annuities are now available with great rates.
- * Great American will be rolling out a new version of their income rider soon.
- * ING has increased their rider cost to 65 basis points. They have also increased their cap rates on their FIA's.

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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