



ALLIANZ WILL INTRODUCE THEIR NEW SIMPLE INCOME III RIDER ON 10/5/10:

What does the future hold for the economy?

Fortunately clients won't have to guess, with the new optional, Simple Income III Rider, available for an additional cost on the MasterDex X[®] fixed index annuity. The Simple Income III Rider has three income payment options to choose from, giving clients the flexibility to tailor their retirement income to whatever shape the economy is in when they're ready to start withdrawals.

Along with level and indexed income choices, Simple Income III now offers inflation-adjusted income. This innovative income option protects clients' purchasing power from the effects of inflation and helps ensure that their retirement income will be as strong tomorrow as it is today.

The new Simple Income III offers an income choice that is currently unmatched in the industry.

H.R. 5297: Partial Annuitization Provision to Take Effect Jan. 1, 2011

Among life insurers and annuity issuers, [Section 2113](#), a partial annuitization provision, has been the bill provision getting the most attention. Section 2113 will let annuity holders annuitize some of the assets in an annuity and keep the other assets in the contract. The provision will apply to annuity income that taxpayers receive in taxable years beginning after Dec. 31. Today, annuity holders who want to annuitize a portion of the assets on a contract must exchange the annuity for two separate annuities. Watch for more info on this subject.

FIA of the month:

This Fixed Index Annuity from Great American Life Insurance Company[®] is a hot product and ready to sell:

- * 7-year surrender charge schedule
- * 5.50% Commission the 1st Year 0-75
- * Competitive Caps
- * 3% declared rate strategy¹
- * Three Distinct Crediting Methods
 - Monthly Averaging²
 - Monthly Sum²
 - Annual Point to Point

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

www.unitedbrokerageservices.com
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In this issue:

- * Product Changes
- * 7 year FIA
- * 3% guaranteed for 6 years
- * How can we help you?
- * Strategic Partnership announcement
- * Updated Website
- * Changes in MN licensing renewals

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.

- * Full Account Value at Death, not less than the GMSV
 - * 10% penalty-free withdrawal starting in the first contract year
 - * Approved everywhere except: NY
- Rates current as of 10/1/10 and subject to change.

¹ 2% in OR

² Not available in OR

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. American Legend[®] II issued by Great American Life Insurance Company under contract forms P1406005NW & P1406105NW. Contract Form Numbers vary by state. COM10186

Fixed Annuity of the Month:

4% = First Year

2% = Renewal Rate

2% = MINIMUM RATE GUARANTEE

**This is an 8 year product available in all states but AK and UT.
No rolling surrender charges with additional deposits and great
commissions for any deposits in the first 5 years.**

HOT PRODUCT STILL AVAILABLE

- 3% guarantee for 6 years at 4% GA commission (not available in MN)

Stay up to date by visiting our website at www.unitedbrokerageservices.com
or call us at 800-348-3863 x3. Thanks for a great Summer!

How can we help you?

There must have been something about our products and marketing that prompted you to get contracted with us initially. Maybe it was the personal attention that you received from one of our case design associates with the timely follow up and prompt payment of commissions? Perhaps it was the Third Party lead system that generates a 4% average response? Or was it the point-of-sale presentations that would give you a simplified approach to solve your clients financial concerns? Maybe you found that our strong selection of annuity and life products gave you a competitive edge over your competitors?

We may never know the reason why you signed up with us in the past, but here is what we do know:

- **We have competitive rates**
- **We have competitive commissions**
- **We have you listed as an appointed Producer**

· We have a great line-up of products & add more regularly

And YES, we still want to earn your business and play a part in your success!

Contact us so we can review our annuity/life products, discuss lead system opportunities and perhaps assist you in your next case. Whatever it is, we are here to help.

You can contact us toll-free at 1-800-348-3863 extension 3, or email us at info@unitedbrokageservices.com

ANNOUNCING AN EXCITING PARTNERSHIP BETWEEN UBSi _____ and McGUIRE FINANCIAL SERVICES!

United Brokerage Services and McGuire Financial Services have joined in a Strategic partnership providing tremendous opportunities for both companies by offering our financial professionals unique marketing strategies, case design support, and comprehensive solutions that enable you to fully expand your financial business.

This relationship combines decades of experience and knowledge to fulfill our mission to help create, keep and pass on wealth through service and integrity.

We are equipped to provide you:

- * 15 of the top Annuity Companies which we represent as an IMO
- * Annuity Sales training guide
- * Case development
- * Product portfolio guide – highlighting our innovative products geared to your marketplace.
- * Marketing systems including access to direct mail and/or internet based leads
- * Website access

McGuire Financial Services will provide:

- Access to 13 of the top Life Insurance Companies in the market
- Hands on Training for all Life Insurance Products
- CompuLife rate comparisons
- Top GA commissions
- Advanced underwriting help
- Innovative products and proposal design

When working in the wealth transfer market, it is vitally important to offer your clients choices for their financial future. Annuities and Life insurance provide that peace of mind that everyone should have in their financial portfolio.

Please call us today for more details on how this partnership can benefit your business at 800-348-3863 x3. We are looking forward to hearing from you.

Our Website has had a recent facelift:

www.unitedbrokageservices.com

If you are a contracted financial professional with us, please remember that your User Name = first initial last name and your Password = last 4 digits of SSN. If you have trouble logging in, please email us at info@unitedbrokageservices.com or call us at 1-800-348-3863.

Change in MN Licensing Renewal Procedures:

Please note that the new CE Requirement is now 24 hours (instead of 30) effective immediately.

* CE can be on-line, self-study or classroom with at least a 3 hour ethics course.

More than half your credits cannot be company sponsored

* Even Birth Year = Renewing 10/31/10, then your birth month

* Odd Birth Year = Renewing based on your birth month
