

THE FRONT-ROW REPORT

TRAWICK FINANCIAL
—SERVICES—

Next Level Annuities

What's coming next from the carriers — straight from the RVP's

8 carriers. One closed-door preview. The good news, I'm sharing it with you



Why this Conference mattered

A handful of IMOs got an early look at the next wave of products. Here's the lens we used to judge every one of them.



Accumulation

Caps, participation rates, and upside. Who gives the client the most growth potential with FIA protection underneath.



Income

Rollups, payout rates, and doublers. Who builds the strongest guaranteed lifetime income stream.



Strength & Time

Ratings matter most where promises run longest. Income is the longest horizon there is.

The takeaway: match the product to the job. The slides ahead are sorted so you know exactly which carrier fits which client.

SILAC

A.M. Best **B**

5-year roadmap to A

The upgrade-anytime carrier on the rise

ACCUMULATION + Death Benefit



Internal 1035 Refresh Program

Move in-force SILAC money into newer SILAC products for better caps — and agents get paid comp again.



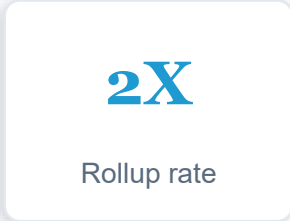
Vega Bonus 14 — 55% Income Bonus

Up-front bonus on the GLWB riders, interest-earned x2 rollup, and no rider fee.



Day-One 50% Enhanced Death Benefit

Put in \$100K, your client's beneficiaries are guaranteed a \$150K death benefit. No fee.



Why it matters: Accumulation, income, and legacy in one chassis — and the 1035 refresh lets clients ride SILAC's climb toward an A rating. Surrender schedules still apply on each move.

SILAC

A.M. Best **B**

Vega 14 • Indexed Annuity

↑ LEGACY BUILDER



55% Day-One Income Bonus

\$100K premium becomes a \$155K benefit base the day the contract is issued.



Income Account = Death Benefit

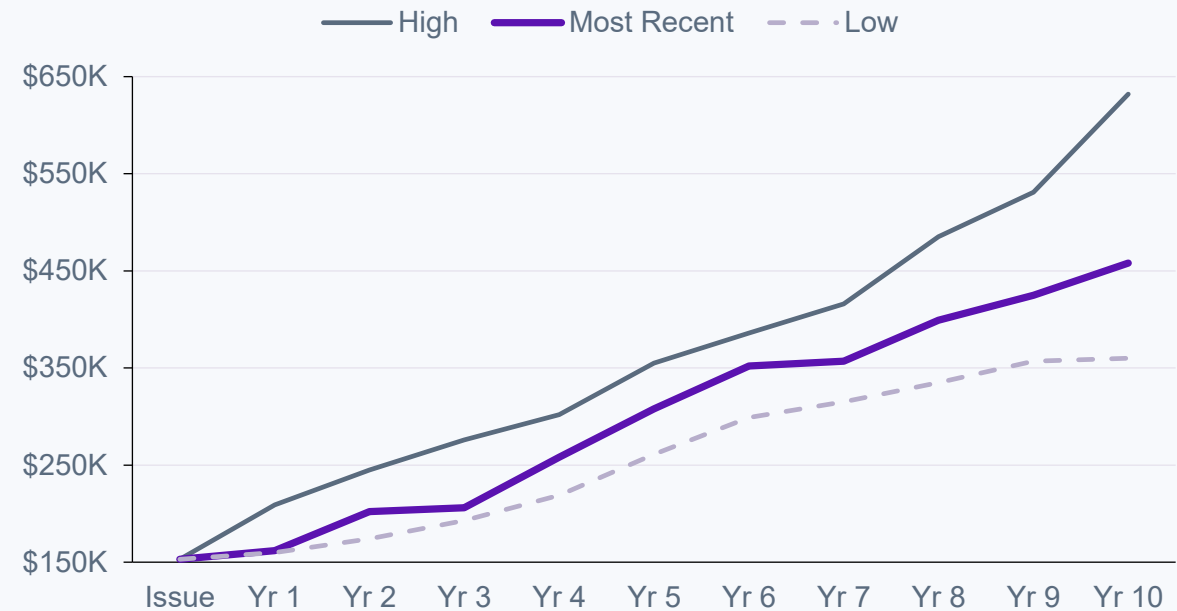
The boosted account passes to heirs — a legacy that starts at 155% of premium.



Indexed Growth Compounds On Top

Index credits grow the already-elevated base — to ~\$458K by year 10 (Midpoint)

Benefit Base / Death Benefit Growth



\$155K

Day-1 Benefit Base

\$458K

Yr-10 Value (Midpoint)

Why it matters: The SILAC bonus turns a \$100K premium into a \$155K legacy on day one — then index growth compounds on the larger base, year after year.

MassMutual Ascend

A.M. Best **A++**

Top-tier paper

A 10-year with guaranteed cap locks (COMING SOON) Legend 10



INCOME 2-7 YR SPACE



Guaranteed Cap Locks

What you buy is what you get. No more buy-and-hope on the S&P 500 cap — the rate is locked for the term.



Income Rider on the 10-Year

Now competitive with the market — stable growth today plus a guaranteed income turn-on later.



A++ Strength + Solid Comp

Top-of-industry financial strength on a 10-year income product, with comp that still rewards the agent.

∴ MassMutual Ascend

A++

AM Best

10 yr

Cap Locked

Best client: *Someone who wants stable ground for growth now and income in the future. A strong fit for the 2-7 year income window.*

Corebridge (AIG)

A.M. Best **A**

Power 10 Protector Plus Income

 **MAX INCOME**



9% Rollup for 10 Years

Single premium FIA with a 9.00% simple-interest rollup for 10 years (or to age 95), via the Lifetime Income Plus GLB Rider.



Strong Payout Rates

At 65: 7% single. At 70: 10% single. The income rate climbs the longer the client waits.



2x Enhanced Income Multiplier

After the 2-year enhanced waiting period, the income doubler can pay 2x for qualifying needs.

corebridge
financial

9%

Rollup

10%

Payout @70

Why it matters: Clients want power protection with max income — and Corebridge built the Power 10 to deliver exactly that. A 10-year surrender period with an MVA provision.

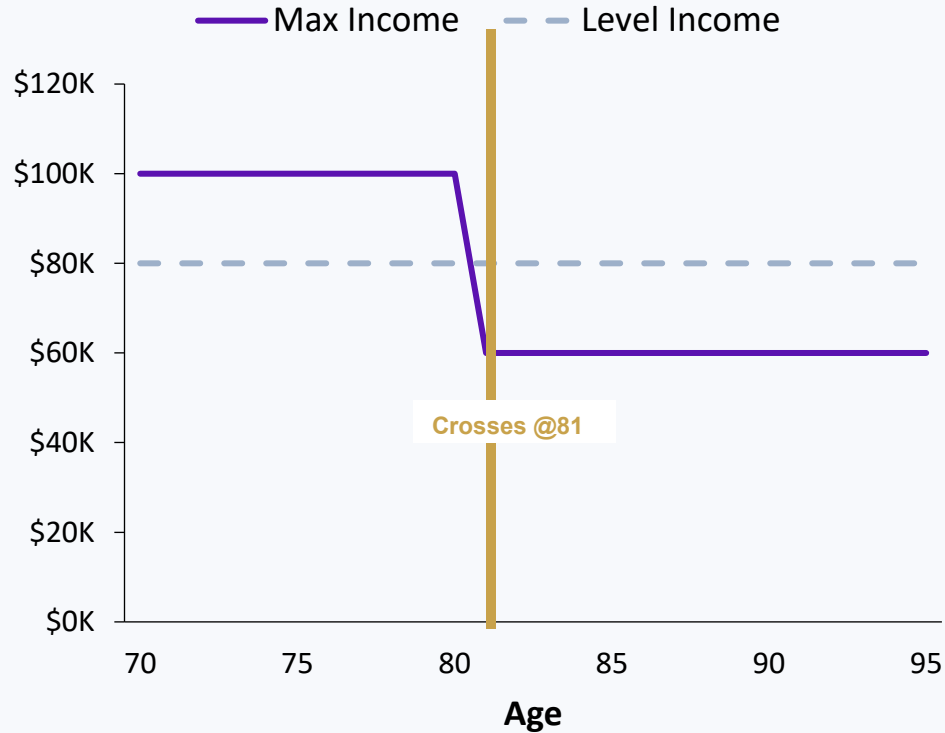
Case Study: Take More Now

Male age 70 • \$1M • Max Income vs. Level Income

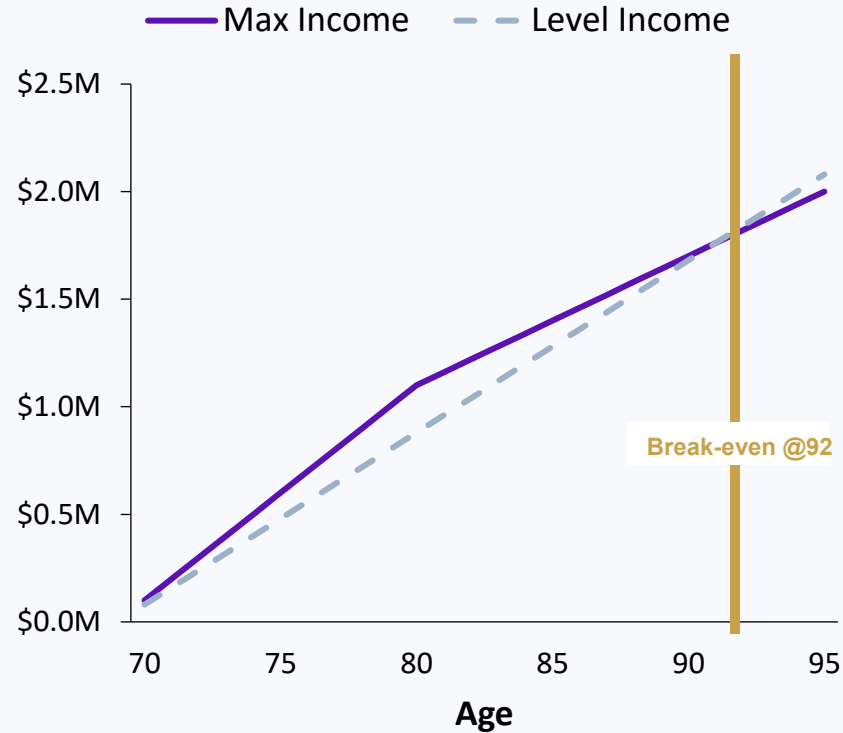
Beginning Rate **10% / 8%**

Max vs. Level option

Annual Income by Age



Cumulative Income Collected



THE NUMBERS

+\$220K
more collected by age 80

Age 92
break-even — Level only wins if the client lives past 92

The takeaway: Max Income pays \$100K/yr (vs. \$80K) for the first 11 years then moves down to \$60K/yr and stays ahead on total dollars collected through age 91 — the client would need to live past 92 for Level to win.

Hypothetical illustration; non-guaranteed values with current rates held constant. For agent use only.

Reliance Standard

A.M. Best **A++**

Top-tier paper

Reliance Keystone 10 Index

 ALWAYS MOVING NORTH



Protection Isn't Just Zero — It's Forward

Most FIAs floor at 0% in a down year. The Accumulator's GMCSV keeps growing: 100% of premium at 3%



Two Calculations, Client Takes the Higher

The GMCSV runs as a separate side calculation from the index account. Client always receives the greater of the two.



Better Than Cash, CD-Like Floor + Upside + Tax Deferred

Over time it beats idle cash and rivals a CD's guarantee — but with index upside a CD can never give.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

10%

Sp500 Cap

3%

Min growth

***The pitch:** Even if the S&P 500 falls year after year, the guaranteed floor keeps the client moving forward. Safety-first money that still grows.*



You *date* the B-rated carriers.

You *marry* the A-rated ones.

...but here's the real point:

Rating tolerance scales with time horizon. A short accumulation play can flirt with a B. But income is a multi-decade promise — the carrier has to outlive the client. A 30-year income stream is only as strong as the company standing behind it.

Prudential

A.M. Best **A+**

Prudential Elevate Income



GREAT FOR INCOME



A Household Name, Back in the Channel

Prudential is returning to the broker/independent side — that brand recognition carries real weight with clients.



8% Rollup + 25% Bonus

8.00% simple rollup in years 1–10, plus a 25% bonus to the income base on day one — reaching 236.2% of premium by year 11 (Max option).



Elevate Income Benefit Rider

Optional GLWB for guaranteed lifetime income, issuable to age 85 with immediate payout. 10-yr surrender, MVA, rider fee 1.20%.



Prudential

8%

Rollup

+25%

Income-Base Bonus

Best client: *The client who wants a recognizable, trusted brand behind guaranteed income — with a 25% day-one bonus and 8% rollup powering the income base.*

Revol One Financial

A.M. Best **B++**

Newer to the game

AccumRev 7 — Single-Premium FIA



ACCUMULATION + LIQUIDITY



7-Year Guaranteed S&P Cap

A 10.00% S&P 500 cap locked for the full 7-year term — it cannot be lowered at renewal (12.00% on the Dynamic Intraday strategy).



Index Lock + Multiple Strategies

Lock in an index value once per term to capture a gain. Also offers a 50% par, or a 4.80% fixed account.



10% Liquidity from Year 1

10% penalty-free access in year 1 and every year after on Initial Premium



REVOL ONE
FINANCIAL

10.00%

7-Yr Guaranteed Cap

10%

Free Withdrawals

Cheetah spirit: A cap that can't be cut for 7 years — a rare guarantee from a hungry B++ carrier, ideal for accumulation clients who want certainty.

Integrity Life

A.M. Best **A+**

Western & Southern

IncomeSource SPIA



THE NAME IN SPIAs



The Income Engine

Our Western & Southern partner. 3% agent comp on a 5-year SPIA.



Guaranteed Income, Your Terms

Convert saved assets into a steady stream — a set number of years, a full lifetime, or beyond. Monthly to annual, direct deposit.



Tax Spreading + Inflation Option

Qualified money spreads the tax over the income stream. Add a 1%, 2%, or 3% Increasing Payout Option to fight inflation.



Integrity Life
Insurance Company

3%

Agent comp

5-30+

Yr options

Strategic fit: The closer. Integrity is our in-house SPIA backbone — guaranteed income that powers the play and pays the agent.

Delaware Life

A.M. Best **A-**

Momentum Growth — featuring VersaGain™



MAX UPSIDE ACCUMULATION



VersaGain™ — Protect 100 / 50 / 0%

Each year, choose how much accrued interest to protect vs. put back at risk for higher caps & participation rates.



Lock In Gains Any Time

Lock the index value any time during the year — gains are secured for the rest of the term regardless of the market.



More Upside Than a Traditional FIA

Carrier illustration: over 10 yrs, 0%-protected mode grew to \$426K vs. \$248K for a traditional FIA — same conditions.



\$426K

vs \$248K*

1st

FIA ever

Best client: *The ambitious investor who believes the market won't stop — wants every shot at upside with full FIA downside protection on premiums.*
**Hypothetical, illustrative only.*

Match the product to the client

A fast field guide — who to reach for, and when.

CARRIER	RATING	BEST FOR	THE HOOK
SILAC	B → A path	Accumulation + Death Benefit	1035 refresh, 55% bonus
MassMutual Ascend	A++	Income, 2–7 yr	Guaranteed cap locks on a 10-yr (coming soon)
Corebridge (AIG)	A	Max income	9% rollup, 10% payout @70, 2x doubler
Reliance Standard	A++	Safe growth	GMCSV always moves account north
Prudential	A+	Income	Trusted brand, 8% rollup best for Level income
Revol One	B++	Accum + liquidity	10% cap locked 7 yrs, 10% free
Integrity Life	A+	SPIA	3% comp, Inflation protection
Delaware Life	A-	Max upside accum	VersaGain™ — protect 100/50/0%

Remember: B-rated is fine for short accumulation. For income you intend a client to live on, marry the A-rated paper.

The lineup is loaded.

Eight carriers. Eight reasons to pick up the phone.

Reach out today to get contracted!

Take it to your clients, match the product to the job.

Questions on any product? Bring us the case.

Greg Pearson • Trawick Financial Services • God Bless

