

# Guggenheim Life and Annuity Company 2015 Sales Kit



**GUGGENHEIM LIFE AND ANNUITY**



## About Us

Began operations in 2009

Domiciled in Delaware

Base Operations in  
Indianapolis

Licensed in 48 states and  
District of Columbia

## Financial Overview

(As of 12/31/2013) Total

Assets: \$8.9 Billion

RBC Ratio: 408%

Solvency Ratio: \$108.75

A.M. Best Rating: B++  
(Good)

*At Guggenheim Life and Annuity Company, we are dedicated to serving the needs and financial goals of our customers.*

**Experience.** Guggenheim Partners' experience in insurance asset management combined with its life insurance expertise delivers exceptional value to our customers.

**Security.** From our products to our personal service, we work to ensure your client's retirement is secure.

**Loyalty.** We work to develop strong and long-standing relationships with all of our customers and agents.

**Guggenheim Life and Annuity** provides financial services to retail customers through fixed annuity products, distributed through networks of independent marketing organizations nationwide.

We offer a straightforward approach to our product line while still delivering reliable performance in the market. Whether you are looking for a retirement plan that offers interest for a guaranteed number of years or a monthly income, we have the retirement solutions you need. At Guggenheim Life and Annuity our priority is your future. We are committed to making sure that you select the right product that will fit well with your retirement objectives.

The Guggenheim name represents a proud and distinguished tradition of success. Since 1881 the Guggenheim family has been driven by a commitment to integrity and a passion for innovation. Its guiding philosophy is the "Family Formula": engage highly talented people, challenge them to think creatively and empower them to achieve the extraordinary. We embrace the same core values here at Guggenheim Life and Annuity.

# Guggenheim Life and Annuity Products

## Preserve Multi-Year Guaranteed Annuity

A single premium deferred annuity that offers multiple guarantee periods and guarantees the interest rate for the entire guarantee period.

## ProOption Multi-Year Guaranteed Annuity

A single premium deferred annuity that offers multiple guarantee periods to align with your specific needs. The return of premium feature offers you your original premium value, less the sum of early withdrawals, should you decide to surrender your annuity at any time.

## Preserve Plus Deferred Annuity

A single premium deferred annuity that credits a guaranteed interest rate combined with credits that are based on the performance of the S&P 500 Index. Accounts are credited with a guaranteed interest rate for the term chosen PLUS a percentage of the growth in the S&P 500 Index over that same term.

## Provider Immediate Annuity

The single premium immediate annuity is an insurance product which produces an income stream upon issue of the contract. A lump sum of money is immediately converted into a reliable and predictable stream of income.

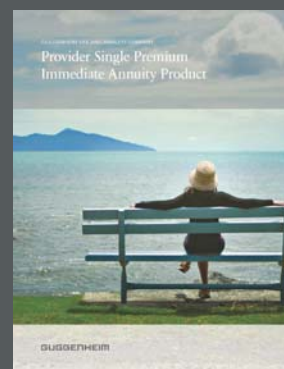
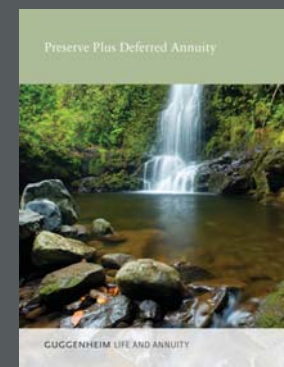
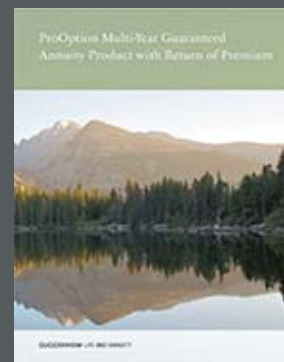
*Whether you are looking for a retirement plan that offers interest for a guaranteed number of years or a monthly income, we have the retirement solutions you need*

## What Our Clients are Saying

*"Guggenheim Life and Annuity provides excellent service by friendly, competent staff. I have experienced very short hold times and above average problem resolutions, making for a pleasant experience."*  
- Roxanne M.

*"We decided to do businesses with Guggenheim Life and Annuity because of their great service."*  
- John B.

*"Guggenheim Life has competitive products that we are happy to promote. All of the staff that we have contact with are well informed and are always a pleasure to work with."*  
- Judy L.



[www.guggenheimlife.com](http://www.guggenheimlife.com)

**GUGGENHEIM LIFE AND ANNUITY**

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Preserve Plus Deferred Annuity																																	
<b>Type</b>	SPDA (Product features may vary by state.)																																
<b>Issue Ages</b>	0-80 Qualified & Non-Qualified																																
<b>Rate Guarantee Options</b>	Products for 3, 5 or 7 year periods																																
<b>Interest Plus Index Credits</b>	Guaranteed interest rate of a fixed annuity plus the potential for growth through index credits linked to the performance of the S&P 500 Index.																																
<b>Minimum/Maximum Contributions</b> Higher amounts with prior home office approval.	Qualified: \$5,000-\$1,000,000 Non-qualified: \$10,000 to \$1,000,000																																
<b>Free Withdrawals</b>	One withdrawal per policy year up to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1).																																
<b>Income Bonus Rider of 2%, 4%, 6%, or 8%</b>	The income bonus percentage, which is based on the number of guaranteed period terms that have been completed, will be applied to the payout at the time annuitization. Minimum annuitization periods are required. Limitations in DE, FL, MN, MO, PA, OR. Not available in WA.																																
<b>Annuitization Liquidity Rider</b>	If contract has been annuitized the rider allows commuting (or cash out) up to 50% of the annuitization benefit, after a waiting period which is currently 3 months and is specified in the rider. The rider may only be used one time. Not available in OR or WA.																																
<b>Systematic Withdrawals</b>	Monthly interest as earned or automatic RMD for qualified plans.																																
<b>Death Benefit</b>	Full account value at death. Surrender Charges waived. No MVA applied.																																
<b>Chargebacks</b>	100% on death, surrender, and withdrawals, in excess of monthly interest, within 1 <sup>st</sup> contract year.																																
<b>Market Value Adjustment (MVA)</b>	There is an MVA during the Surrender Charge Period. The MVA is not applied in the states of MN, MO, PA, WA, OR (Commission reduced in these states. Contact Marketing for commission schedule).																																
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<b>Renewability</b>	At the end of the initial guaranteed term, there is a 30 day window to withdraw funds before the contract will renew at a new rate for another term. Surrender Charges and MVA will restart. Not applicable in DE, FL, MN, MO, OR, PA, or WA.																																

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ProOption Multi-Year Guaranteed Annuity with Return of Premium																																													
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<b>Issue Ages</b>	0-90 Qualified & Non-Qualified																																												
<b>Rate Guarantee Options</b>	Products for 5, 7 or 10 year periods																																												
<b>Interest Rate Step Up</b>	Interest Rates are guaranteed to increase during the first guaranteed period. Renewal periods will have a level rate for the entire period.																																												
<b>Return of Premium Guarantee</b>	The contract contains a rider which guarantees the client will receive no less than their premium if surrendered during the deferral period. Any withdrawal, including interest and RMDs, are considered a reduction to premiums paid.																																												
<b>Minimum/Maximum Contributions</b> [Higher amounts with prior home office approval.]	Qualified: \$5,000-\$1,000,000 Non-qualified: \$10,000 to \$1,000,000																																												
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<b>Death Benefit</b>	Full account value at death. [Surrender Charges waived. No MVA applied.]																																												
<b>Chargebacks</b>	100% on death, surrender, and withdrawals, in excess of monthly interest, within the 1 <sup>st</sup> contract year. 50% on surrenders/withdrawals, in excess of the free withdrawal amount in the 2 <sup>nd</sup> contract year.																																												
<b>Annuitization</b>	Annuitize at any time. Surrender Charges are waived upon Annuitization for a minimum of 10 years, or for 5 years after the initial guarantee period.																																												
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## Provider Single Premium Immediate Annuity

**Type** SPIA (Product features may vary by state)

**Issue Ages** 0-95 Qualified & Non-Qualified

**Minimum/Maximum Contributions** Minimum: Premium must support a periodic payment of \$100  
 Maximum: \$1,000,000  
 Higher amounts with prior home office approval

**Free Look** 30 Days in all states

**Income Options**

**Life Only**  
 This option pays out for the life of an annuitant. Once the annuitant dies, payments cease. Life only payments are restricted to those aged 70 and younger, at the time of contract issue.

**Life and Certain Period**  
 This option pays during the guaranteed period whether or not the annuitant is living. If the annuitant dies before the end of the guaranteed period, payments continue to a named beneficiary until the end of the guaranteed period and then cease.

**Certain Period Only**  
 This option pays for a certain, guaranteed period of time. This period can be between 5 and 20 years. At the end of the guaranteed period, payments cease.

**Joint Life and 100%, Survivor**  
 This option pays you and your spouse as long as one of the annuitants is living. After the first death, your surviving spouse continues to receive the same payments each month until their death, then payments would cease. Both spouses must be aged 80 or younger at the time of contract issue.

**Joint Life and 100%, Survivor with Guaranteed Period**  
 This option pays for a guaranteed period of time. After the guaranteed period is over, payments will continue as long as one of the annuitants is living. If both annuitants die before the end of the guaranteed period, payments would continue to a named beneficiary until the guarantee period ends, then payments would cease.

**Annually Increasing Payments** A cost of living adjustment (“COLA”) allows your steady income to keep up with inflation. The monthly payment you receive is increased by a percentage you have selected between 1-15%. (Only available with period certain option)

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