



BIRDSEYE FINANCIAL

INSURANCE – INVESTMENTS – PLANNING

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ANNUITY EDUCATION

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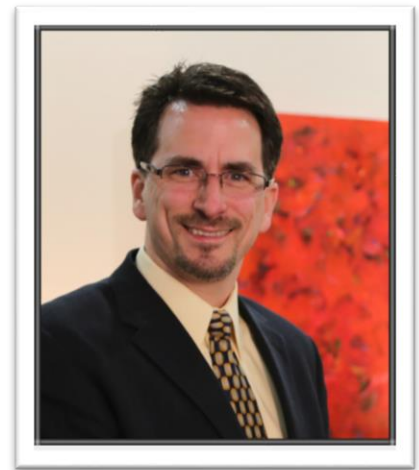
PURPOSE OF OUR MEETING

- **WHO we are and WHAT we do**
- **WHAT are your goals**
- **Annuity Education**
 - The purpose of this meeting is to *determine if an annuity is a suitable tool* for a portion of your retirement portfolio.
 - Maybe it is, maybe it is not. And that's ok.
 - Maybe you are already quite certain an annuity is what you want.

WHO WE ARE AND WHAT WE DO...

Corbin Lindsey has been a licensed Insurance producer in Washington State since 2002. His focus is on Insurance, Investments and Planning. He offers education and advice that is non-bias and up to date with the current strategies that are available today. Corbin is a NON-FEE based advisor who believes in helping his clients at no cost, knowing that word of mouth advertising is the best form of advertising.

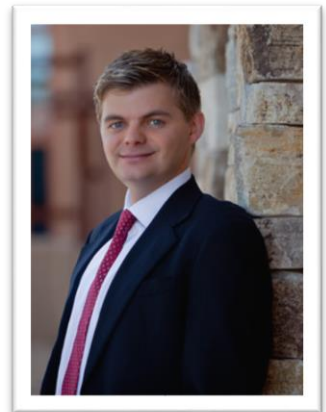
- **Income Planning**
- **Retirement Planning**
- **Estate Planning**
- **Asset Protection**
- **Wealth Transfer**
- **Tax Strategies**
- **Annuities**
- **Pensions**
- **Social Security**
- **Safe Money**
- **Risk Investments**
- **College Planning**
- **Health Insurance**
- **Disability Insurance**
- **Life Insurance**
- **Medicare**
- **Long-Term Care**
- **Final Expense**



Corbin Lindsey

WHO IS JD MELLBERG...

JD Mellberg is the top independent firm in the country for the Hybrid or Fixed Index HYBRID Annuity. In addition, they have a division, **Secure Investment Management** working with **Global Financial** who specializes in **tactically managed portfolios**, with models focused exclusively on market-based data. They are designed to offer better diversification and risk management than traditional asset allocation strategies. **The difference is with Institutional Money, not Retail Money.**



Josh Mellberg

SAFE MONEY...

Of utmost importance to myself and JD Mellberg, is that we are ALWAYS solving for basic-living and income needs first, using what industry professionals consider to be the “safest”/most secure financial products available (**CD’s, treasury bills, fixed annuities**). And this is really where we are going to focus today – on annuities and retirement income planning.

3 WAYS TO COMPLETELY PROTECT AGAINST LOSSES

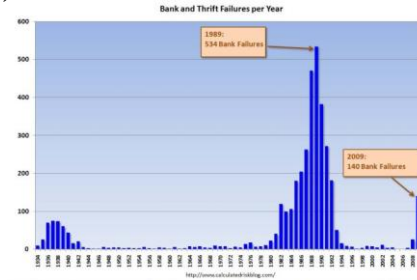
FDIC 1-Year Rate	1%
Treasury Bonds	2%
Guaranteed Insurance Contracts	Historically 6-8%

BANKS

FDIC Insured for \$250,000

Invest \$1 = \$9

- Houses
- Auto Loans
- Credit Cards



INSURANCE COMPANIES

Legal Reserve System

Invest \$1 = \$1

- Guarantees are \$1 for \$1
- Long-Term Bonds
- Re-Insurers (Insurance Companies)

INCOME PLANNING



- Liquidity
- Income Needs
- Growth / Inflation

Retirement is when we move from an **Accumulation** stage to an **Income** stage. It is important to secure an income just like a paycheck when we were still working.

MAYBE MONEY VS GUARANTEED MONEY

Investment Advice

Take out only 4 – 5%

Should last till age 85?

Market Risk (**Just ride it out**)

Fees are paid regardless of growth

Income Advice

Guaranteed 5 – 6%

Lifetime Income

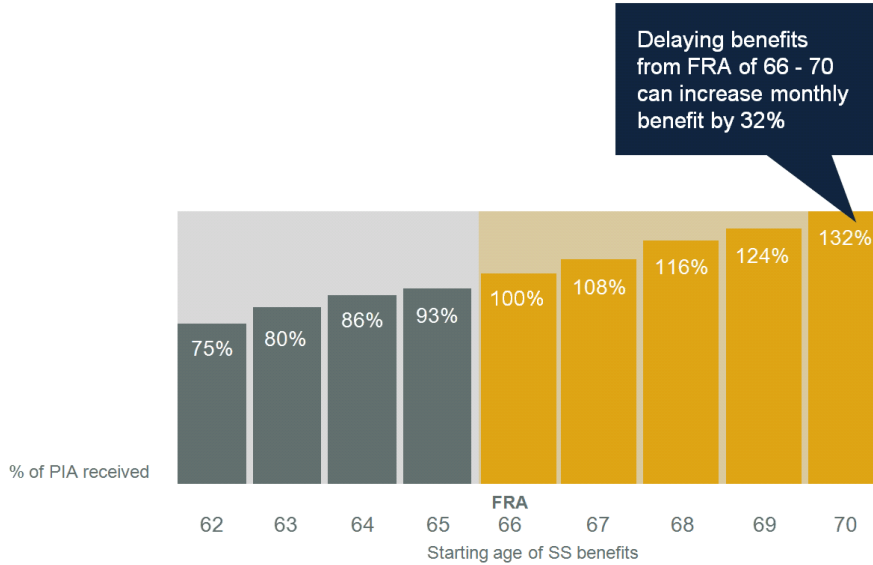
No Market Risk

No Fees, only caps / spreads on upside

SOCIAL SECURITY

SOCIAL SECURITY BASICS

Early and delayed filling affects monthly benefit

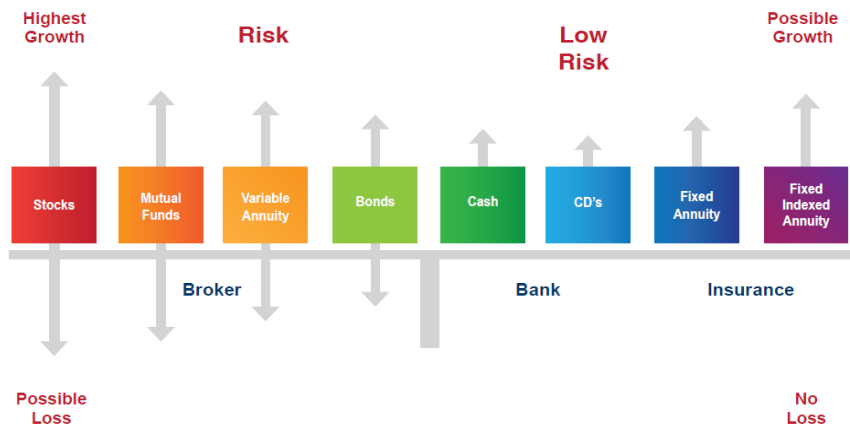


WE OFFER YOU A **FREE** REPORT...

WHAT ARE YOUR GOALS

- What amount of income would you need during retirement?
- What do you think about the Market (Good or Bad)?
- Are you invested in a 401k, IRA, Etc.?
- Do you have a brokerage account?
- Do you currently own annuities?
- Do you own real estate rentals?
- Do you own Bank CD's?
- Do you have a Trust?
- What are your goals

WHAT IS YOUR RISK TOLERANCE?



RULE OF 100

AGE = Safety

100 – AGE = Risk

Example:

60 Year Old is 40% Risk

70 Year Old is 30% Risk

80 Year Old is 20% Risk

**WHAT'S YOUR
NUMBER?**

FOUR TYPES OF ANNUITIES

1. Single Premium Immediate Annuity (SPIA)

- Income ONLY
- LOSE Control

2. Variable Annuity

- High Risk (UP / DOWN)
- High Fees (3-5%)

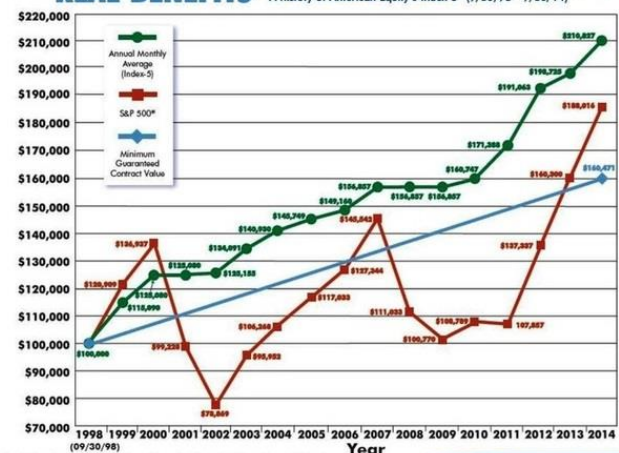
3. Fixed Annuity (FA)

- Fixed Rate with % Rates
- Minimum Rate Guarantee

4. Fixed Indexed Annuity (FIA)

- Accumulation is credited based on various market indexes but money is **never** invested directly in the market
- Premium Bonus
- Caps or Spreads (NO FEES)

The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design
A History of American Equity's Index-5* (9/30/98 - 9/30/14)



*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale.
†Past performance is not an indication of future results. Please call your American Equity Agent for more product information. Check out product disclosures for specific information.
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The one who works for you.



HYBRID ANNUITY (FIXED INDEX ANNUITY WITH LIFETIME INCOME RIDER)

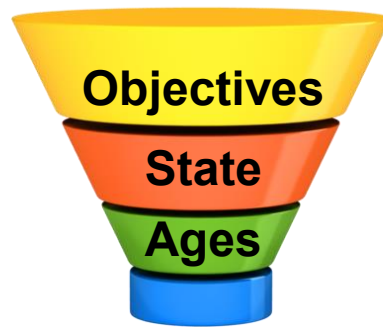
- Guaranteed Roll Rate up of 4-7%
- Guaranteed Payout Rate 4-7%
- Guaranteed Income for Life
- Cost of Living Adjustment
- Home Health Care Doubler
- RIDER FEE of less than 1%

Disclosure: Corbin Lindsey and Birdseye Financial does not offer any legal or tax advice. This material is for educational purposes only. This document is not a solicitation for business nor should be considered complete. Some information may change and deem this information incomplete. Should you have questions about Insurance products please refer to the printed illustrations and documentation offered by each company.

THE NEXT MEETING...

- We explain how the HYBRID annuity works in detail (the mechanics)
- We look at the top 2 – 3 Hybrid annuity illustrations that meet your goals
- We provide you these printed illustrations for you to take home

Hundreds of Accounts



Top 2-3 Accounts

WHAT QUESTIONS DO YOU HAVE FOR OUR NEXT MEETING?

-
-
-
-
-

ANNUITY ILLUSTRATIONS

There are different types of annuities designed to offer different benefits. Some of these benefits include:

Annuity Options	Income Guaranteed Highest	Income Guaranteed Potential Highest	Account Value Potential Growth	Cost of Living Rider Included	Income Rider Fee
A	Principle + 7% yearly	Poor	Poor	NO	.95
B	Principle + 4% yearly	Good	Better	NO	.95
C	Principle Only	Highest	Better	YES	1.25

This diagram is just for educational purpose only. Some insurance products may offer a higher bonuses, crediting methods and income guarantees which may change the actual result. It is always recommended to review the illustrations offered by the insurance company on each product to determine which may be best for you.

CREDITING METHODS

When the Index Annuity offers a rate of return based upon the Market index that you have chosen within the product offered there are two basic types of crediting; CAPS and Spreads. They differ in the following way.

How do Caps work?

Positive Market with 2% Cap

2%	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YR
Mkt	4	3	3	2	2	0	-2	-2	3	2	-5	0	10
Rtn	2	2	2	2	2	0	-2	-2	2	2	-5	0	5

Negative Market with 2% Cap

2%	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YR
Mkt	-2	2	3	-3	1	-1	0	3	-3	2	-5	0	-3
Rtn	-2	2	2	-3	1	-1	0	2	-3	2	-5	0	0

RESULTS: When the market increases, you participate with a portion of the increase and all of the decreases, but at the end of the year, if the index annuity crediting method was positive, you get the increase. If negative you receive a zero, rather than losing money as you would with the market. Please note that there are many types of caps, and crediting method, this is just for education purpose only.

How do Spreads Work?

Assuming a Market Spread of 2 %

Market	20%	10%	5%	0%	-5%	-10%
Spread	-2%	-2%	-2%	-2%	-2%	-2%
Return	18%	8%	3%	0%	0%	0%

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ACCUMULATION VS INCOME

With many Index Annuities with Income Riders, they offer two accounting methods. One is the account value the other is the income value. We will show you a sample of how they might work in order to help you understand the basics of the income rider benefits

INCOME RIDER BENEFITS

- Guaranteed Roll-Up or Bonus
- Guaranteed Payout %
- Income for Life

Year	Payout %	Account Value	7% Income Value	Payout Income
1	5.0	100,000	100,000	
2	5.1	110,000	107,000 \$110,000	\$5,610
3	5.2	115,000	114,000 117,000	\$6,084
4	5.3	120,000	121,000 124,000	\$6,572
5	5.4	125,000	128,000 131,000	\$7,074
6	5.5	130,000	135,000 138,000	\$7,590
7	5.6	135,000	142,000 145,000	\$8,120
8	5.7	140,000	149,000 152,000	\$8,664
9	5.8	145,000	156,000 159,000	\$9,222
10	5.9	150,000	163,000 166,000	\$9,617

The longer you wait to turn on income the greater the amount that you will get due to the increasing Payout Rate based upon age and the Income value growing by the guaranteed rate and or Market increase, whichever is greater with most products.