

# Suitability Guidelines & Features



## SUITABILITY GUIDELINES

### Power Select Builder 8®

- 10% Bonus, ages 18-80 [8% IN, 6% WA, OR, UT, MN, AK]
  - Straight through processing surrender max = **5%**

### Power Select Plus Income® with Lifetime Income Plus Flex Rider

- Guaranteed income product
  - Straight through processing surrender max = **5%**

- **Max client liquid net worth in annuities = 50%**
- **Cross-border sale would flag case**
- **Large case exception needed over \$2 million**
  - Large Case Exception Request form
  - Client Profile

### Power Select Builder®

- Non-bonus, 10-year accumulation product
  - Straight through processing surrender max = **5%**

### Power Select Plus Income® with Lifetime Income Plus Multiplier Flex Rider

- Increasing income product
  - Straight through processing surrender max = **5%**

- Copy of the statement indicating where funds are coming from
- Copy of driver's license
- Email to MSG for special handling

## PRODUCT FEATURES

### Annuitization

- N/A; Products have annuitization options, but bonus recapture and surrender charges come into play, so not recommended

### Indexes

- [AB All Market](#) – Diversified across 20 global growth and global defensive markets; 5% vol target
- [Dimensional US Foundations](#) – Research-backed index of stocks, bonds and commodities; 5% vol target
- [MLSB](#) – Hybrid index of stocks, bonds and cash; 6% vol target
- [PIMCO Global Optima](#) – Global equity and US fixed income markets; 7.5% vol target
- [Invesco New Economy](#) – Innovation-based Invesco QQQ ETF (QQQ) and Invesco Galaxy Bitcoin ETF (BTQO), 12.5% vol target

## PRODUCT FEATURES (continued)

### Power Select Builder 8®

- ➔ S&P cap rate
- ➔ AB All Market participation rate (also has fee for rate options)
- ➔ Dimensional US Foundations participation rate (also has fee for rate options)
- ➔ Invesco New Economy participation rate
- ➔ MLSB participation rate
- ➔ PIMCO Global Optima participation rate

### Power Select Plus Income® with Lifetime Income Plus Flex Rider

- ➔ Income Base Bonus: N/A
- ➔ Roll-Up: 8.50% simple
- ➔ Rider Fee: 1.10%
  - Strong income for 1-10 years of deferral with roll-up and high payout factors
  - Confinement Doubler after 2 years; 5 cumulative years or until AV is zero, whichever is first; 200% for single/joint

### Power Select Builder®

- ➔ S&P cap rate
- ➔ AB All Market participation rate (also has fee for rate options)
- ➔ Dimensional US Foundations participation rate (also has fee for rate options)
- ➔ Invesco New Economy participation rate
- ➔ MLSB participation rate
- ➔ PIMCO Global Optima participation rate

### Power Select Plus Income® with Lifetime Income Plus Multiplier Flex Rider

- ➔ Income Base Bonus: N/A
- ➔ Roll-Up: 200% of interest credits
- ➔ Rider Fee: 1.10%
  - Strong income for 0-3 years of deferral with the income base bonus; income increases at 100% of interest credits
  - Confinement Doubler after 2 years; 5 cumulative years or until AV is zero, whichever is first; 200% for single/joint



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