



October 4, 2016



Why October for CD Rollovers?

The two most popular times of the year for CD renewals are April & October. In April, folks have gotten a tax refund, or after completing their taxes, a portfolio adjustment is often made. Most banks offer 6 month CDs, so when October rolls around, that money is up for renewal. The average rate for a 6 month CD is less than 1% currently. To get 2% on a CD, a customer would need to commit to at least 3 years. This is not too far off from where our MYGA rates are....but what if the customer will not need their money for emergency or income? Is a CD the right place for them? You can help them decide....or show your agents how to do so.

Monthly Annuity Conference Call

Our next conference call will be **October 20th at 11am EST**. Thanks to everyone who attended our last call. We had a great discussion about options for the low MYGA interest rate environment we are dealing with. In case you missed it, here is a [link](#) to the recording of that call. This month, we will discuss prospecting those CD customers mentioned above. Please contact [Mike Carley](#) in advance of the call if you have a situation like this or if you want to suggest other topics of conversation.

Dial In: 641-715-0700
Access Code: 471972

CD's Versus Annuities

Our life and P&C agents often find a simple break down of the differences useful when working with their customers. You can view our chart [Here!](#)

Current Rates*

Check out the latest rates and compare product features:

[Multi-Year Guar Annuities](#)
[Fixed Indexed Annuities](#)

*as of 10/4/16. rates subject to change

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Reminder:

The sun has set on Global Atlantic's writing agent bonus program. Premium submitted through the end of September will count towards the last rolling quarter's qualification.

Paige Carter Blair

Financial Security Associate

