

Morningstar® Annuity IntelligenceSM

Morningstar® Annuity Intelligence™ makes offering variable annuities, fixed indexed and fixed annuities to your clients easier than ever. It provides the key information needed to make intelligent annuity decisions and to communicate your insights to your clients and prospects. It's a research, compliance, and sales tool, all in an intuitive, user-friendly format.

Powerful Annuity Research

You can use Annuity Intelligence to understand annuity products more quickly and effectively. With its plain-term descriptions of annuities and riders, it makes complex provisions easier to understand. It can help you uncover the strengths and weaknesses of a product and get quick and accurate answers to your questions about fees, surrender charges, contract titling, and more. Annuity Intelligence gives you the knowledge base to increase sales by using annuities more effectively in planning scenarios.

An Intuitive, Easy-to-Use Tool

With convenient, online access and multiple search capabilities—including carrier name, product name, rider type, and share class—Annuity Intelligence lets you create meaningful, side-by-side comparisons for up to three products at once. It allows you to quickly narrow down a large universe of offerings to find the most appropriate solution for the specific needs of a client.

Better Client Service

Morningstar Annuity Intelligence supports your client service efforts by providing guidance on topics such as spousal continuation, proper contract structure, the impact of withdrawals, RMDs, and more. You can use its easy-to-understand descriptions of benefits to create your own talking points for client meetings and presentations. Best of all, by eliminating time-consuming calls to the annuity sales desk and the need to dig through prospectuses, it leaves you with more time to manage and grow your business.

Morningstar Annuity Intelligence offers a wealth of annuity information in an easy-to-use format.

Contract Information		Contract Operation				
Share Class	B	Controlling Life: Owner				
Prospectus Date	10-07-2011	Owner	Joint Owner	Annuitant	At Death of	Contract Pays to
Supplement Date	02-13-2012	Husband	Wife	Husband	Husband	Surviving Joint Owner
Date of Last Update	02-24-2012	Husband	Wife	Husband	Wife	Surviving Joint Owner
AM Best Rating	A+ (as of 11-17-2011)	Husband	Blank	Wife	Husband	Primary Beneficiary
Website	www.metlifeinvestors.com	Husband	Blank	Wife	Wife	No Payout
Phone Number	(888) 776-6710	Trust	Blank	Husband	Husband	Primary Beneficiary
State Availability	Available in all states except GU, NY, PR & VI. Check with carrier for current state availability.	* note				
Surrender Schedule		Spousal Benefits and Continuation				
Duration (Years)	7	Can either spouse trigger the Guaranteed Death Benefit? Yes				
Surrender Charge Schedule (%)	7, 6, 6, 5, 4, 3, 2	If spousally continued is death benefit credited? Yes				
Free Withdrawals	10% of purchase payments (systematically during the first year) plus all earnings	If spousally continued is CDSC waived? No				
Expenses and Fees		Sample Titling for Obtaining Spousal Benefits on a Non-Qualified Contract				
Mortality and Expense Risk (M&E)	1.05	Owner	Joint Owner	Annuitant	Joint Annuitant	Primary Beneficiary
Administrative Charge	0.25	Husband	Wife	Husband or Wife	N/A	Anybody
Distribution Charge	0.00	* note				
Total Annual Expense	1.30	Issue Ages and Contributions				
Annual Contract Fee	\$30	Plan Type	Min-Max Age	Life(ives)	Initial	Subsequent
Anniversary Contract Fee at	\$50,000	Qualified	0-85	\$2,000	-	\$500
		Non-Qualified	0-85	\$5,000	Oldest Owner	\$500

Morningstar[®] Annuity IntelligenceSM

Quantify Income Benefits

Morningstar Annuity Intelligence calculates and displays the amount of guaranteed income for each living income benefit, making it easy for you to evaluate what's best for your client.

Present Client Friendly Reports

Multiple FINRA reviewed and filed reports in simple terms that allow you to educate clients about annuities, support exchanges, improve suitability, and increase sales.

Quantify Expense Amounts

Add-on the optional expense analyzer translates fees and charges into dollars and cents, so you can enhance suitability as you educate the client on features and costs.

Stay in Full Compliance

For compliance professionals, Annuity Intelligence offers support of the suitability and review process.

It prevents titling disasters with a section that focuses on contract titling and spousal continuation, information that is simply unavailable elsewhere. Replacement sales are streamlined with an optional add-on feature that automates your replacement form to pull historical contract information, ensuring accurate and complete 1035 replacement paperwork. The side-by-side product comparisons help assure the suitability of contract exchanges and replacements. And for sales to seniors, each benefit page addresses "issues with older ages," highlighting milestone dates.

Use Morningstar Annuity Intelligence to enhance knowledge, improve suitability, and increase sales.

Morningstar Annuity Intelligence

Screener Resources

Contracts Lifetime Income Benefits VA Investment Options Fixed Indexed Annuities Fixed Annuities

Search Contracts <<<

Quick Search
Type contract or company name

Filter Contracts

Annuity Data Universe

- Variable Annuities
- Fixed Indexed Annuities
- Fixed Rate Annuities

Basics Clear All

Tiers: No preference

Issuer: Select Issuance

Status: Open

State: No preference

AM Best Rating: No Match

Bonus Credit: Standard

Share Class: No preference

Base Contract Expense: Equated

Select Action

Profile Compare Analyze Expenses Suitability Form

View Options

451 Contracts

Select to Compare	Contract Name	Carrier Name	Share Class	Contract Status	Tier Name	A.M. Best Rating	Base Contract Expense
<input type="checkbox"/>	Polaris Advisory Income	AIG - American General Life Ins Co	I	Open		A	0.40
<input type="checkbox"/>	Polaris Platinum III B	AIG - American General Life Ins Co	B	Open		A	1.30
<input type="checkbox"/>	Polaris Platinum III L	AIG - American General Life Ins Co	L	Open		A	1.70
<input type="checkbox"/>	Polaris Platinum O-Series	AIG - American General Life Ins Co					
<input type="checkbox"/>	Polaris Preferred Solution B	AIG - American General Life Ins Co					
<input type="checkbox"/>	Polaris Preferred Solution L	AIG - American General Life Ins Co					
<input type="checkbox"/>	Polaris Retirement Protector	AIG - American General Life Ins Co					

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Annuity Comparison Report

	Polaris Platinum O-Series AIG - American General Life Ins Co	Polaris Platinum III L AIG - American General Life Ins Co	Perspective II (7-yr) Jackson National Life Insurance Company
Contract Information			
Share Class	O	L	B
Prospectus Date	05-01-2017	05-01-2017	04-24-2017
Supplement Date	05-16-2017	08-19-2017	05-30-2017
Date of Last Update	05-17-2017	10-25-2017	01-10-2018
AM Best Rating	A (as of 05-23-2017)	A (as of 05-23-2017)	A (as of 10-26-2018)
Website	www.sunamerica.com	www.sunamerica.com	www.jackson.com
Phone Number	(800) 445-7862	(800) 445-7862	(800) 873-5854
State Availability	Available in all states except: New York, Puerto Rico and Virgin Islands	Available in all states except: New York, Puerto Rico and Virgin Islands	Available in all states except: New York, Puerto Rico and Virgin Islands
Surrender Schedule			
Duration (Years)	7	4	7
Surrender Charge Schedule (%)	6, 5, 5, 4, 3, 2, 1**	8, 7, 6, 5	8%, 7%, 6%, 5%, 5%, 4, 2
Free Withdrawals	Greater of 10% of adjusted purchase payments (must be systematic for first year) or all savings	10% of adjusted purchase payments. RVGs are also penalty free.	Greater of earnings or 10% of purchase payments. An optional 20% withdrawal feature available for a charge of 0.30% is no longer available as of 7/1/2016.*
	The 7-year surrender schedule for each payment is based on the total amount of purchase payments in the contract at the time the payment is made (including the amount of the new payment) as follows: Less than \$50,000 6.5%, 4.3, 2.1 \$50,000 - \$99,999 5%, 3.5, 4.3, 2.1 \$100,000 - \$499,999 6%, 4.3, 3.2, 2.1 \$500,000 - \$999,999 3%, 3.3, 2.1, 2.1 \$1,000,000 - \$999,999 3.2, 2.1, 1.1, 1.1 \$1 million or more 2%, 1.9, 1.7, 1.3, 1.1%	As a percentage of purchase payments liquidated, based on purchase payment date.	As a percentage of purchase payments liquidated.
Expenses and Fees			
Mortality and Expense Risk (MER)	0.95	1.55	1.15
Administrative Charge	0.00	0.00	0.15

Lifetime Income Calculator

Date of Birth or Current Age: 65

If Applicable, Spouse Date of Birth or Current Age: 65

Dollar Amount: \$100,000

Number of Years Before Payments Begin: 5

Summary: B Open A 1.15

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