



Welcome to a BGA with state-of-the-art technology that helps you better serve your clients & prospects

ANNUITY STRATEGY MAP

A modern framework for aligning annuity strategies with client goals, risk tolerance, and time horizon

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pinneyinsurance.com

ANNUITY PRODUCT FIT

MYGA - Best Use Cases

Scenario	MYGA	FIA	SPIA	SPDA	RILA	VA
Guaranteed fixed rate (short-mid term)	✓	-	-	-	-	-
Highly risk-averse (principal protection priority)	✓	-	-	✓	-	-
Parking money temporarily (waiting for opportunity)	✓	-	-	✓	-	-
CD-alternative with tax deferral	✓	-	-	✓	-	-

FIA - Best Use Cases

Scenario	MYGA	FIA	SPIA	SPDA	RILA	VA
Downside protection + market-linked upside	-	✓	-	-	✓	-
Nearing retirement, cannot afford losses	-	✓	✓	-	-	-
Wants lifetime income with protection	-	✓	✓	-	-	✓
Conservative growth + future income planning	✓	✓	-	✓	-	-

SPIA - Best Use Cases

Scenario	MYGA	FIA	SPIA	SPDA	RILA	VA
Immediate guaranteed income	-	-	✓	-	-	-
Longevity risk (outliving assets)	-	-	✓	-	-	-
Pension replacement strategy	-	-	✓	-	-	-
Convert lump sum → predictable income	-	-	✓	-	-	-

SPDA - Best Use Cases

Scenario	MYGA	FIA	SPIA	SPDA	RILA	VA
Fixed, tax-deferred accumulation	-	-	-	✓	-	-
Prefers traditional fixed annuity	✓	-	-	✓	-	-
Safety now, flexibility later	✓	-	-	✓	-	-
Simple principal protection	✓	-	-	✓	-	-

RILA - Best Use Cases

Scenario	MYGA	FIA	SPIA	SPDA	RILA	VA
Market-linked growth with downside buffer	-	✓	-	-	✓	✓
Accepts some loss for higher upside	-	-	-	-	✓	✓
Moderate risk tolerance	-	-	-	-	✓	✓
Re-entering market with protection	-	-	-	-	✓	✓

VA - Best Use Cases

Scenario	MYGA	FIA	SPIA	SPDA	RILA	VA
Long-term market growth	-	-	-	-	✓	✓
Comfortable with volatility	-	-	-	-	-	✓
Subaccounts + income riders	-	✓	-	-	✓	✓
Max upside focus	-	-	-	-	✓	✓

STRATEGY COMPARISON

SPDA Simple. Tax-Deferred. Conservative.

Best When Client Wants	Tax-Deferred Growth
Risk Level	Low
Primary Benefit	Lump Sum Accumulation



RILA Structured Risk. Enhanced Growth.

Best When Client Wants	Controlled market exposure with buffers
Risk Level	Moderate-High
Primary Benefit	Higher growth potential



VA Variable Annuity (VA) Growth + Income Flexibility

Best When Client Wants	Market participation with optional guarantees
Risk Level	High
Primary Benefit	Long-term growth & income riders



MYGA Safety & Predictable Growth

Best When Client Wants	Principal protection & fixed rate
Risk Level	Low
Primary Benefit	Stable, predictable returns



FIA Market-Linked Growth with Protection

Best When Client Wants	Higher growth with market protection
Risk Level	Moderate
Primary Benefit	Market growth potential without losses



SPIA Immediate & Reliable Income

Best When Client Wants	Income security that starts right away
Risk Level	Low
Primary Benefit	Guaranteed income stream



WHEN ADVISOR'S USE EACH STRATEGY

SPDA

“When simplicity and tax deferral are priorities, SPDA's offer a clean solution.”

Used when:

- Client wants zero market exposure
- Parking funds temporarily
- Prioritizing guarantees over growth



RILA

“When clients accept defined risk for greater upside, RILAs unlock opportunity.”

Used when:

- Moderate-High risk tolerance
- Desire for structured outcomes
- Seeking more growth than FIA



VA

“When flexibility and income planning matter, VAs provide long-term versatility.”

Used when:

- Retirement income planning
- Need for riders/guarantees
- Long-term investment horizon



MYGA

“When safety and guaranteed interest are priorities, MYGAs offer predictable growth.”

Used when:

- Client wants principal protection
- Securing a predictable fixed rate
- Short to medium-term investment horizon



FIA

“When safety with growth potential is key, FIAs offer balance and opportunity.”

Used when:

- Client wants market-linked growth but no losses
- Moderate risk tolerance
- Seeking higher potential returns compared to MYGA



SPIA

“When guaranteed income is the goal, SPIAs ensure immediate, reliable payments.”

Used when:

- Client needs income to start right away
- Securing a reliable income source
- Simplifying retirement planning



What A-Team Does So You Don't Have To

Pinney's A-Team

Pinney Insurance's elite operations team that handles the full workload that typically slows life insurance production.



Every Step Handled



Administration



Application Processing



Follow-Up



Underwriting Coordination

Full-Service Support



Underwriting momentum

Applications stay on track with underwriting progress monitored.

The Result



Producers stay focused on selling and growth



Higher conversion



Stronger placement rates



Scalable production without adding headcount



WHAT PINNEY TEAM OFFERS

Helping You Succeed in Life Insurance & Beyond

ANNUITY AND LIFE INSURANCE SOLUTIONS



Annuities, Term,
Whole Life.,
IUL, Final Expense,
& More

MARKETING PROGRAMS



High-Quality Leads,
Digital Marketing,
& Custom Campaigns

ADVANCED PLANNING SUPPORT



Case Design,
Underwriting Assistance,
& Estate Planning

SALES TRAINING & COACHING



Scripts, Webinars, Sales
Coaching, & Presentation Skills

TECHNOLOGY & TOOLS



eApps, CRM Systems,
& Quoting Platforms

SUCCESSION & EXIT STRATEGIES



Business Transition Planning
& Exit Solutions

Annuity Rate Watch

Rates change. Products evolve. Carriers adjust.

Staying on top of it all can be *time-consuming*—and *missing a better option* can impact your client outcomes.

With Annuity Rate Watch, you get:



✓ Ongoing visibility into competitive annuity rates



✓ Insights on trending products and carrier changes



✓ Support identifying stronger opportunities for your clients



✓ A way to stay current without constantly researching



FIRELIGHT[®]

e-Application Platform

Speed and simplicity matter—especially when it comes to submitting business.

FIRELIGHT streamlines the annuity application process so you can move from conversation to submission efficiently.



- ✓ Submit annuity applications digitally
- ✓ Reduce paperwork and processing delays
- ✓ Improve accuracy and minimize errors
- ✓ Create a smoother experience for both you and your client

The result is faster placement, cleaner submissions, and less back-and-forth.

Built to Help You Write More— and Larger—Annuity Cases

When you combine strong case design, real-time rate awareness, and a streamlined submission process, everything becomes easier:

- ✓ **More confidence** in your recommendations
- ✓ **Better client** conversations
- ✓ **Increased** placement efficiency
- ✓ **Greater potential** for larger cases



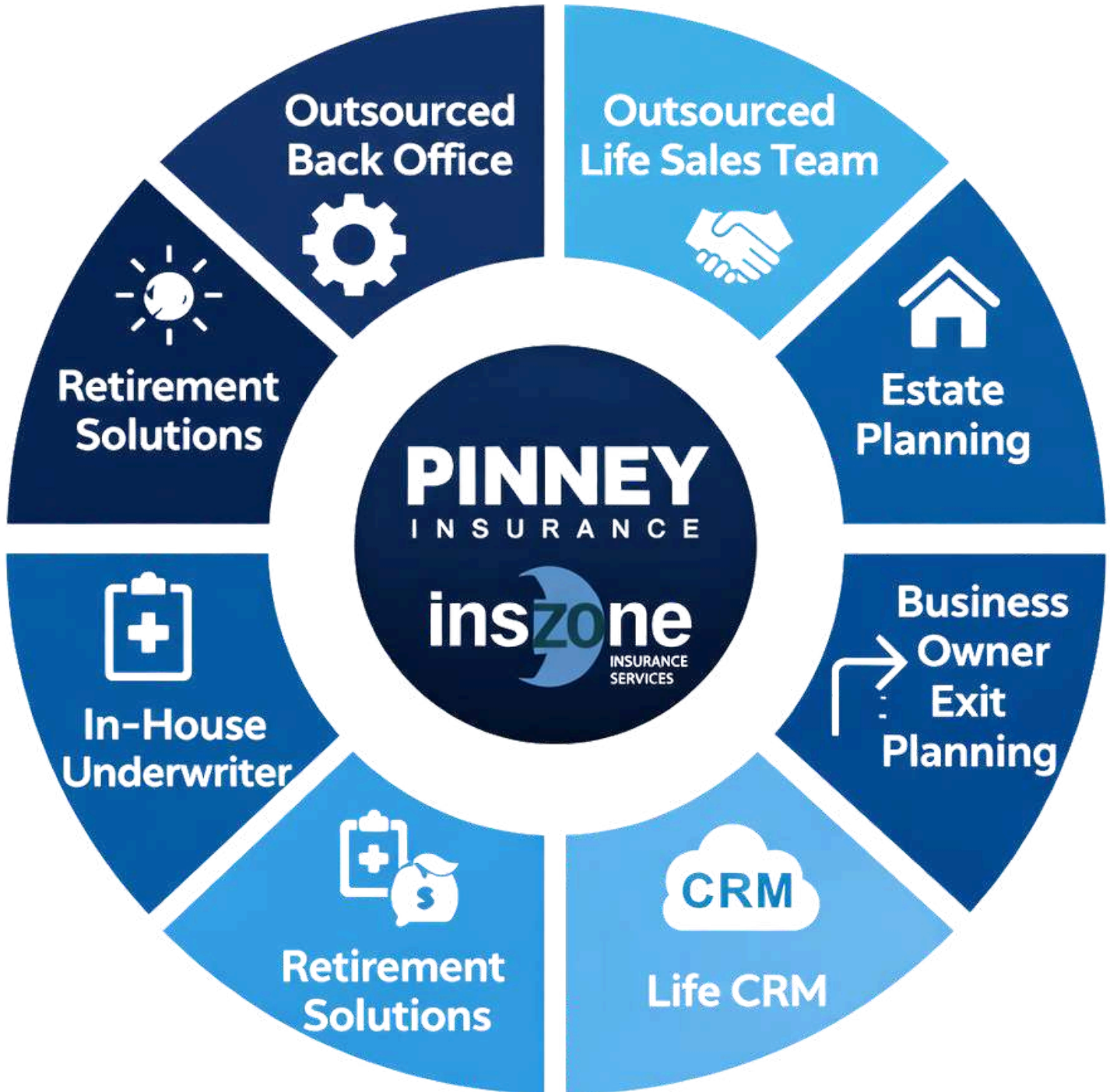
Work With Pinney

Whether you're new to annuities or looking to scale your production, Pinney gives you the support and structure to grow.

Get started today and see how annuity solutions can become a bigger part of your **business**.

Value Wheel

 Pinney Insurance: Winner of the 2017 iPipeline Industry Leadership Award



PINNEY

I N S U R A N C E

"Pinney has been an outstanding partner! Their support has been crucial to the success of our business. They have a rockstar staff that processes our backend so we can spend more time helping clients. Their CRM (Insureio) makes it easy to keep track of our business in real time. They've always been eager to help our business grow. Communication and responsiveness has been superb at all levels. We highly recommend Pinney!"

Jason Dana, JRC Insurance Group



Securities offered through
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