

# Great American Life *news*



[www.GAFRI.com](http://www.GAFRI.com)

January 3, 2012

## **New Delaware Order Tickets Available**



To comply with Delaware requirements, new state-specific order tickets are now available for fixed and fixed-indexed annuity sales in Delaware. The new versions include information regarding Delaware civil unions.

We will continue to accept nationwide versions for Delaware sales through **January 27, 2012**. After this time, if the nationwide version is submitted, your paperwork will be considered not in good order and could result in processing delays.

Please access our online new business kitting at [www.GAFRI.com](http://www.GAFRI.com) for the most up-to-date paperwork.

## **NAIC Required Training Reminder**



As previously communicated, Alaska, California, Hawaii, Indiana and Kentucky recently adopted the NAIC training requirements. Additionally, the deadline for completing continuing education requirements recently passed for California, District of Columbia, Ohio, Oregon and West Virginia.

If you do not complete the required training, ***new business from these states will be rejected and returned to you.*** The required training is available [here](#).

## **Reminder – Mailing to Certain MI Clients**



As a reminder, Michigan now requires a 4.35% state income tax withholding on payments made from an IRA, 403(b), 401(k) or governmental 457(b) plan. The withholding is required even if clients elect to withhold no federal income tax, unless they qualify for certain exceptions.

Impacted Michigan clients currently receiving systematic payments from their contract will receive a letter notifying them of the requirement. View a sample letter [here](#).

## **10% Rollup Credits on Income & Death**

Have you introduced your clients to the IncomeSustainer® Plus? This competitive rider helps clients accumulate more for retirement with **10% rollup credits on both income and death.**

Talk with your clients today about these great benefits!

- Resets available at first rider anniversary;
- Highly competitive payout rates; and
- Beneficiary choice of lump sum payout or annuitization.

# 10%

Visit [www.GAFRISingleSource.com](http://www.GAFRISingleSource.com) for the new IncomeSustainer Plus calculator!