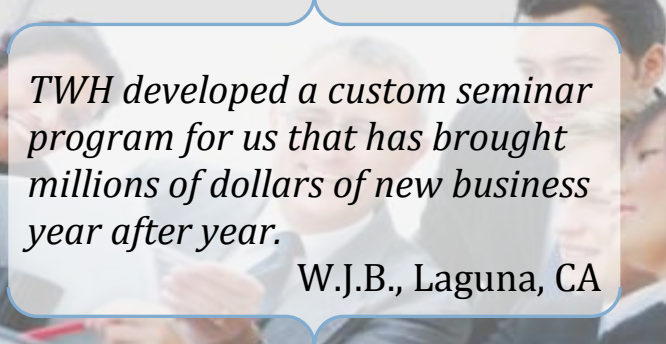


# Competitive Annuities & On-call support.

Any marketing company can offer products. We are available to advise you of the most competitive annuities and life policies in the industry. We don't just help you make a sale, we help you with product research & selection, case design, sales presentation strategies, custom illustrations, presentation rehearsal, and up to date forms and brochures. We make sure you meet your clients' needs so well that they can't wait to tell their friends about you.

- Annuities**—Indexed, Fixed, Multi-Year Guarantee, and Single Premium
- Life Insurance**—Term, Universal, Second-to-die, Key man, Single Premium, and Final Expense
- Long-Term Care**—Nursing Home, Home Care, Accelerated Benefits, Linked Benefits, Tax-Free Benefits
- Specialty Plans**—Life Settlement, Life Resale Investing, Charitable Exchange, Split Annuities, Impaired Risk, and Financial & Retirement Planning.



*TWH developed a custom seminar program for us that has brought millions of dollars of new business year after year.*

W.J.B., Laguna, CA

# Carriers We Proudly Represent:

- Allianz
- American Equity
- American National
- Aviva
- Banner
- Foresters
- Forethought
- Fidelity & Guaranty
- Genworth
- Great American
- Guaranty Income Life
- ING USA
- Legacy Marketing
- Lincoln Benefit Life
- Lincoln Financial Group
- National Western Life
- North American
- Presidential Life
- Reliance Standard
- Savings Bank Life
- Sagicor
- The Standard

**TWH Annuities & Insurance Agency, Inc.**  
 6200 E. Canyon Rim Rd., Suite 203  
 Anaheim Hills, CA 92807  
 800-200-9194 ~ info@twhagency.com  
 www.twhagency.com

*"At TWH, we believe that you are our number one priority. Our mission is simply to offer the best companies, compensation, industry leading incentive programs, and to give you the greatest level of service and technical advice in the industry."*  
 Tipton Huffman,  
 President

*"If we can't help you make more money, then we don't deserve your business. We work on dozens of cases every day, so we have the expertise to help you provide outstanding service to your clients. You make more sales, get more repeat business, and more referrals. It's win-win-win."*  
 Greg Skogsberg, CEO



# Creative Solutions

for Independent Producers



Annuities & Insurance Agency, Inc.  
 Since 1993

## Relationships with people you trust and rely upon.

Today's insurance marketplace is competitive and sometimes can be difficult to navigate. To provide your clients with the best service and grow your business, you need the expertise of seasoned professionals behind you. The staff at TWH Agency provides you with all the tools and answers you need, but more importantly their team is there when you need them.

*TWH Agency delivers what they promise—excellent service! I have built a wonderful relationship with their staff and they are always there for me and my clients. You always have 100% of their attention when you call. Plus, they compensate you well and reward you in so many ways. Because of their experience and contracts, they have real pull with the insurance carriers to help me get issues resolved. They always deliver what they promise. It's easy to sleep at night when you work with an agency that always has your best interest in mind. I give them an A+ in every way.*

Gary S., Phoenix, AZ

*I have been in this business for 15 years and have worked with many marketing organizations. I was referred to TWH Agency about a year ago and have been extremely impressed with them. They have put their extensive knowledge and experience to work for me many times and have solved difficult issues no one else has been able to resolve. They are just a superior organization.*

Greg C., San Diego, CA

## Benefits for you and your clients that are priceless.

### Our Custom Case Design

*The customized case design and presentation to close your sale*

Whether it's a \$10,000 case or a \$1,000,000 case, TWH Agency can help create a customized professional case presentation. The presentation you receive is complete with product recommendations, illustrations, performance projections, growth strategy comparisons, back-casting comparisons and more—all custom designed to your wishes and your clients' needs.

### Our Exceptional Back-Office Support

*Closed cases, happy clients, fast transfers, paid commissions*

We know your time is best spent selling. That's why TWH Agency will help make sure your cases are processed as rapidly and efficiently as possible. We'll help with the paperwork so you can concentrate on helping more clients and increasing your income. We'll also make sure you're contracted with the top carriers and track the process for you from beginning to end.

## Benefits You Want.

- **Great Rewards and Incentives:** Every premium dollar counts toward rewards and prizes. As a member of our *Elite Producers Club* you earn more compensation bonuses to grow your business.
- **The Very Best Products and Compensation:** You receive an unmatched level of product and ability to help you place cases. All this translates into top compensation for you and the best products for your clients.
- **Custom-Designed Marketing:** Brochures, mailers, presentations, seminars—anything you need to ensure a professional client visit.
- **Training and Development:** The latest information on regulatory issues, continuing education requirements, product knowledge, presentations, and more.
- **Leveraged Asset Long-Term Care:** We'll help you reposition your clients' existing assets for greater LTC coverage. With new products and strong guarantees, this market has never been more promising.
- **Leads:** You get a comprehensive menu of prospecting options designed to help you grow your business—all at special discounted prices.
- **Monthly Sales Tips:** Our team shares insights, strategies, and proven sales techniques in way that is direct and easy to understand.
- **TWH Annual Celebrations!** Join us for fun, food, and friendship at our annual agent appreciation events.

*Top carriers, great compensation, and incredible incentives!*