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RetireOne Sales Resources

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Frequently Asked Questions

FastBreak™ Specific

I have never heard of a non tax-deferred annuity. How is FastBreak™ different from other annuities?
Answer:
FastBreak™ is unique since you are taxed on your interest earnings each year unlike typical annuities that defer taxes until withdrawal. Due to this taxable nature, withdrawals are *allowed* prior to the age of 59 ½ with *no* IRS early withdrawal penalty[1]. Gainbridge® created FastBreak™ to provide the benefits of a MYGA to younger investors that plan to withdraw funds prior to retirement.

Can FastBreak™ be used for retirement planning if it's not tax-deferred?
Answer:
Yes, while it doesn't offer tax deferral, it offers a predictable interest rate, which can be helpful for clients looking to grow their savings with lower risk. It can also provide tax diversification for people that own mostly qualified assets.

Isn't the whole point of an annuity the tax-deferral?
Answer:
While tax-deferral is a powerful tool, there are other attributes of annuities that make them attractive.The benefit of FastBreak™ over tax-deferred annuities is that you can take withdrawals prior to age 59 ½ without the IRS early withdrawal tax penalty[1]. FastBreak™ offers full principal protection, a guaranteed interest rate[2], free 10% annual withdrawals[1], potentially better interest rates than CD's, and potentially less risk than bonds. Competitive yields can generate interest income during the accumulation phase, and there are numerous settlement options at term end to include a full withdrawal or guaranteed income through annuitization.

Are there any hidden or additional fees with FastBreak™?
Answer:
No, there are no hidden sales charges or administrative fees. There are surrender charges and a potential market value adjustment (positive or negative) if you surrender the policy prior to the end of the term.

Is the interest taxed?
Answer:
Yes, the interest earned is taxable at ordinary income tax rates. Each year, Gainbridge® will provide a 1099-OID to the contract owner that can be filed with their annual tax return.

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Do taxes come directly from FastBreak™?
Answer: No, taxes are not automatically withdrawn from the contract and withdrawals are not required to pay taxes. The contract owner will receive a 1099-OID for interest earned, and they will file that as part of their tax return. Funds can remain in the annuity and interest will compound throughout the term.

Will a client incur any penalties if they access their funds before age 59 ½?
Answer:
No. Paying taxes on annual earned interest gives your client access to their money *without* the IRS early withdrawal penalty, even if they're under 59 ½ years old.

Can a client deposit Qualified Funds in FastBreak™?
Answer:
No. Due to its taxable nature, FastBreak™ is only available for non-qualified funds. Consider SteadyPace™ for qualified funds and 1035 exchanges to maintain tax-deferral.

Is there a Free Withdrawal Amount?
Answer:
Yes. During the accumulation phase, a client can withdraw up to 10% of their premium in the first year and 10% of the contract value each year thereafter without paying a withdrawal charge or incurring a market value adjustment.

Can a client transfer their FastBreak™ to another annuity or investment vehicle?
Answer:
FastBreak™ cannot be directly transferred to another annuity or investment vehicle without incurring surrender charges and a potential market value adjustment. However, you do have the option to withdraw and transfer funds at term end without penalties or charges.

Can a client 1035 exchange into FastBreak™?
Answer:
No, due to its taxable nature you cannot exchange a tax-deferred annuity or life insurance for a FastBreak™ contract.

Does FastBreak™ offer guaranteed income payouts?
Answer:
Yes, there are several annuitization/settlement options at term end. You may also utilize free annual withdrawals to create income during the accumulation phase free of penalties or charges or annuitize the contract to create guaranteed income.

Does FastBreak™ offer systematic withdrawals?
Answer:
Yes, FastBreak™ offers systematic withdrawals on an annual, semi-annual, quarterly, or monthly basis. The minimum withdrawal amount is $100 and the minimum annuity value is $1,000.

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Company & Product Questions

What is Gainbridge Life Insurance Company's credit rating?
Answer:
Annuities on the Gainbridge® platform are issued by Gainbridge Life Insurance Company. Gainbridge Life Insurance Company is rated A- (Excellent) by AM Best. Learn more here.

Who is Group 1001?
Answer:
Group 1001 is a collective that empowers companies to create positive growth. Our brands help people thrive through accessible insurance and annuities, an online investment platform, and strategic partnerships in sports and education. Group 1001 has $67.8 billion in assets under management and over 500,000 policies issued as of December 31, 2024.Two commonly known Group 1001 brands are Delaware Life and ClearSpring Life.

What is the minimum premium payment for a Gainbridge® annuity?
Answer:
The minimum premium amount is only $1,000 and goes up to $1,000,000. In certain scenarios, Gainbridge® will approve contracts over $1,000,000. Please reach out to a Gainbridge® licensed agent if you come across a premium amount over $1,000,000.

Can a client cancel their annuity?
Answer:
Yes, our annuities come with a Right to Examine period, which allows the contract owner to cancel within a set period from the issue date. A cancellation after this period would constitute a surrender of the policy and would include surrender charges and a potential market value adjustment.

What is a Market Value Adjustment (MVA)?
Answer:
The MVA is an increase or decrease in the amount distributed to you upon early withdrawal or surrender of your contract based on changes in market interest rates since the beginning of the guaranteed interest rate period. This adjustment is in addition to any withdrawal or surrender charges that may otherwise be assessed in accordance with your contract.

How does Gainbridge® ensure the security of their products?
Answer:
Gainbridge® is a subsidiary of Group1001, an insurance holding company with $67.8B in Assets Under Management (as of December 31, 2024), offering clients reassurance in the safety of their investments. Gainbridge Life Insurance Company is rated A- (Excellent) by AM Best.[3]

Is this MYGA fee billable?
Answer:
Gainbridge® annuities are not billed directly from the contract. Typically, advisors pull fees from another part of the portfolio (e.g. cash or money market) as they would for similar savings vehicles like a CD or bond.

Can I sell Gainbridge® annuities on the broker dealer side of my business?
Answer:
No, Gainbridge® annuities are not available via commission and cannot be held at a broker dealer.

Does Gainbridge® have monthly or quarterly statements?
Answer:
Gainbridge® generates annual statements on contract anniversary dates. We do not generate monthly, quarterly, or custom statements. Gainbridge® can provide custom date range policy values and transaction history by request.

Does Gainbridge® mail statements?
Answer:
Gainbridge® mails statements by request only and in limited quantities per year. There is not currently an automated mailing system. Agents and advisors are encouraged to print, mail, or email statements as part of their client servicing model. Clients, agents, and advisors can access statements and other contract documents via the Gainbridge® portal.

Technology & Integrations

Does Gainbridge® have Agent Portal access?
Answer:
Yes, Gainbridge® has a portal that allows agents to view their entire Gainbridge® book of business. The login URL is https://admin.gainbridge.io/

Does Gainbridge® have Advisor Portal access?
Answer:
Yes, Gainbridge® has an advisor portal that allows advisors to view their entire Gainbridge® book of business. Gainbridge® does require some additional information from the advisor to establish their account, and that is collected via the Gainbridge® Portal Access Request form. Advisors must have an active advisor authorization form on file for each contract that they wish to view within their portal. The login URL is https://admin.gainbridge.io/

Does Gainbridge® have Client Portal access?
Answer:
Yes, Gainbridge® has a client portal, and the portal is created for the client at contract issue. The client can view all of their contracts within the portal to include values, statements, contract documents, transactions, etc.The login URL is https://admin.gainbridge.io/

Does Gainbridge® provide feeds to advisors' wealth management platforms (Orion, Black Diamond, Morningstar, etc.)?
Answer:
Yes, Gainbridge® sends feeds via the DTCC for billing and reporting purposes. Advisors may also utilize their portal to obtain values, documents, and other contract specific information.

Support

Where can I find marketing materials and forms?
Answer:
The Agent Resource Page has all of our product materials and useful forms and information for agents and advisors.

Who do I contact for support?
Answer:
- General Support: customer.support@gainbridge.io , phone: (866) 252-9439
- Appointment & Contracting: contracting@gainbridge.io
- Technical Support: technicalsupport@gainbridge.io

Who does the contract owner contact for support?
Answer:
- Customer Support: team@gainbridge.io , phone: (866) 252-9439

How do I get appointed with Gainbridge®?
Answer:
Please contact us at contracting@gainbridge.io to begin the appointment process. Someone from our team will respond with specific instructions and provide any required forms.

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Saving Strategies

When speaking with advisors on how to position FastBreak, consider these strategies:

1 FastBreak™ Ladder (similar to a CD or bond ladder)

When this makes sense:

- A client has multiple goals
- A client wants to reduce redeposit risk
- A client wants to keep his/her principal safe
- A client does not want to lock up all of their funds for the long-term
- Consider combining with short-term CD's (1-2 years)

Strategy:

Split funds into equal amounts and use a ladder strategy with varying terms (ex: 1,2,3,4,5 year terms). Each time a term matures, your client can use the funds or redeposit to maintain the ladder. By redepositing in the longest rung, the client achieves the highest yield while ensuring some liquidity from the maturation of one rung each year.

2 FastBreak™ Barbell

When this makes sense:

- When a client is looking to maximize returns, but wants to keep some funds accessible in the near term (just in case).

Strategy:

Use this strategy to split investments across two terms; one long-term, one short-term. Since FastBreak yields increase with duration, the long-term contract will increase the overall yield while the short-term contract will provide a decision point (liquidity) along the way.

3 FastBreak™ Target

When this makes sense:

- A client has a savings goal for a particular date in the future but lacks all of the funds necessary on day one.

Strategy:

Use this strategy to consistently work towards a specific goal/target date.

- Step 1: Make a deposit for a term that matures at your target date
- Step 2: The next time funds are available, make a deposit in a new (shorter) term that matures at the same target date
- Step 3: Continue the process until you arrive at your target date
- Step 4: All funds mature at the target date and provide the liquidity needed for the goal

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4 FastBreak™ Systematic Withdrawals

When this makes sense:

- When a client is looking to generate interest income *now* while preserving all or most of their principal. This is an effective method for combatting inflation.

Strategy:

The key to this strategy is to utilize free annual withdrawals. FastBreak™ allows for these withdrawals prior to age 59 ½ without the typical IRS early withdrawal penalty. The 10% annual free withdrawals are based on the premium amount in year one and the contract value at anniversary date for subsequent years.

- Establish systematic withdrawals (ex: monthly, quarterly, annually) for an amount that does not exceed the 10% free withdrawal amount.
- FastBreak™ will continue to earn interest throughout the term which can preserve all or most of the original premium depending on the withdrawal amounts.

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Case Studies

Use stories to explain how FastBreak™ and SteadyPace™ can be leveraged for individual goals or as part of a portfolio.

1. **Laddering**
2. **Systematic Withdrawals**
3. **Target Strategy**
4. **Barbell Strategy**
5. **MYGAs as part of Asset Allocation**

[1] Withdrawals above 10% free withdrawal amount are subject to a withdrawal charge and market value adjustment.
[2] Annual Percentage Yield ("APY") rates are subject to change at any time, and the rate shown may no longer be current. FastBreak™ is issued by Gainbridge Life Insurance Company ("Gainbridge Life"), Zionsville, Indiana. All guarantees based on the financial strength and claims paying ability of the issuing insurance company.
[3] A.M. Best Company assigns ratings from A++ to S based on a company's financial strength and ability to meet obligations to contract holders. A- (Excellent) is the 4th highest of 16 ratings. Visit www.ambest.com.