

Weekly Team Training - August 04

[Introductions and agenda overview @ 0:00](#)

Andrew Cardi welcomed the group and provided an overview of the agenda, including an introduction to Lyman from GP Agency who would be discussing annuities, as well as an upcoming podcast episode on leadership mindsets.

[Lyman's overview of annuity products @ 1:57](#)

Lyman from GP Agency provided an overview of the annuity products they offer, including fixed annuities with current rates around 5%, indexed annuities with caps around 10%, and immediate annuities that provide lifetime income. He discussed the benefits and tradeoffs of each product type, and offered to provide personalized recommendations based on client needs and risk profiles.

[Debate on indexed annuity performance @ 11:03](#)

The group had a lively discussion about the performance of indexed annuity products, with some participants expressing concerns about the complexity and underperformance of certain index-linked features. They emphasized the importance of understanding the details and limitations of these products when recommending them to clients.

[Annuity product features and suitability @ 23:26](#)

The conversation continued with a deeper dive into specific annuity features, such as income riders, long-term care benefits, and systematic withdrawal options. The group discussed how to evaluate the suitability of different annuity solutions based on the client's goals, risk tolerance, and overall financial situation.

[Opportunities with Capstone and other products @ 43:54](#)

Towards the end, the group discussed how the Capstone program and other insurance/financial products like annuities and life insurance can be leveraged together to provide comprehensive solutions for business owners. They emphasized the importance of identifying the right decision-makers and presenting common-sense solutions to drive successful outcomes.