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## Wink, Inc. releases annuity sales data

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By Editorial Staff      Thu, Nov 28, 2019

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*'Indexed annuity sales set a new record in the second quarter, beating their previous record in 4Q2018 by nearly 3%,' said Sheryl J. Moore, author of Wink's Sales & Market Report.*

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Deferred annuity sales for the second quarter of 2019 were up 6% over the previous quarter, according to the latest Wink's Sales & Market Report.

Indexed annuity sales increased by 11% over the prior quarter and were up nearly 14% over the same period last year. Sales of traditional fixed annuity declined by nearly 10% over the prior quarter but rose more than 21% over the same period last year.

Multi-year guaranteed annuity (MYGA) sales increased by 15% over the prior quarter and were up nearly 20% over the same period last year. Structured annuity sales declined 15% from the prior quarter but were up nearly 20% over the same period last year.

Variable annuity sales increased nearly 17% over the prior quarter. (This is the second quarter that Wink has collected variable annuity sales. Additional comparisons will be available in future quarters.)

Based on Wink's preliminary sales data, aggregated variable annuity sales for the second quarter increased nearly 17% over the prior quarter. Aggregated non-variable annuity sales for the second quarter were down just over 1% from the prior quarter, but up over 16% compared with the same period a year ago.

"Indexed annuity sales set a new record in the second quarter, beating their previous record in 4Q2018 by nearly 3%," said Sheryl J. Moore, author of Wink's Sales & Market Report. "Sales of variable and structured annuities increased nearly 20% each. It is a great time to be offering annuities with growth based on an outside benchmark," she commented.

Indexed annuities have a floor of no less than zero percent and limited excess interest that is determined by the performance of an external index, such as Standard and Poor's 500. Traditional fixed annuities have a fixed rate that is guaranteed for one year only. MYGAs have a fixed rate that is guaranteed for more than one year.

Structured annuities have a limited negative floor and limited excess interest that is determined by the performance of an external index or subaccount. Variable annuities have

no floor, and potential for gains/losses that is determined by the performance of the subaccounts that may be invested in an external index, stocks, bonds, commodities, or other investments.

These preliminary results are based on 94% of participation in Wink's quarterly sales survey representing 97% of the total sales.

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