



ANNUITY GIANTS

TRACY LOWNSBERRY

FOUNDER, ANNUITY GIANTS
FOUNDER, UP NORTH RETIREMENT

Petoskey, Michigan
U.S. Army Veteran | Former Police Officer



40,000+

ADVISORS & AGENTS TRAINED

TOP 1%

ANNUITY PRODUCER

3 COMPANIES

ONE FAMILY

90 / 10

VIRTUAL / IN PERSON

THE JOURNEY

- **2017** Licensed. Broke rookie sales records eight months in a row at a captive Medicare and life agency.
- **2018** Moved under an RIA, studied for the Series 65, and discovered annuities and retirement income planning.
- **2019** Launched my own firm in December, weeks before COVID. Went virtual and grew income tenfold in a year.
- **2021** Committed to annuities full time. Learned hard lessons fast and became obsessed with mastering the product.
- **Today** Running three companies, training advisors nationwide, and still meeting with clients every week.



Elizabeth, Tracy, and the boys

GOD FIRST. FAMILY SECOND. BUSINESS THIRD.

The order has not changed since day one.



NATIONALLY RECOGNIZED TRAINER

- Speaks on stages across the country on retirement income and annuity strategy.
- Has educated and trained more than 40,000 licensed advisors and agents.
- Top 1% producer. Still on the front lines with clients every week, so nothing taught is theory.
- Expert commentary featured in Forbes, U.S. News and World Report, InsuranceNewsNet, and Aspire Magazine.
- Two-part planning philosophy: **Buy Income, Invest the Rest** and **Dynamic Buffered Accumulation**.

THREE BUSINESSES. ONE FAMILY.



- Up North Retirement serves the families who trust me with their retirement. Annuity Giants serves the advisors who serve theirs.
- 90% virtual, 10% in person by design: a brick and mortar office in Petoskey, no territory to chase, and a schedule I control.
- Many mornings I stay home with Elizabeth and the boys, then make up the hours after bedtime. Systems and process keep both companies moving while I am at the dinner table.
- A practice that costs you your family is not a success. I teach that to every advisor I train.

"My mission: educate agents, advisors, and consumers on the realities of these products, the benefits and the drawbacks, so they can make informed decisions without bias. That is what God has called me to do."

ANNUITY GIANTS

The best independent, non-recruiting training platform for agents and advisors.

- Ethical education first. No overpromising, no compromising morals for a sale.
- Annuity Giants Academy: proven sales process, elite training, and a mobile app.
- AG Simulator: shows a client's real numbers with and without an annuity across 28 years of market cycles.
- A community of top producers and new agents learning the same playbook.



TheAnnuityGiants.com
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