Annuity Life
GROUP

AT A GLANCE

Protect your family. Secure your retirement.

Independent life insurance and annuity agents · founded 2024 · licensed in 9 states + DC

Annuity Life Group is a partnership of independent, licensed agents with 17+ years of combined experience. We help families, retirees and business owners compare life insurance and annuities from multiple carriers and explain every option clearly. We meet virtually, by phone or video, so getting help fits around your day.

What we help with

Life Insurance

Term, whole and universal life (including IUL), plus living-benefit riders that can help while you are still here.

Includes: Term life · Whole life · Universal life & IUL · Living benefits

Annuities

Income annuities, multi-year guaranteed annuities (MYGAs) and fixed indexed annuities for retirement savings and income.

Includes: Income annuities · MYGAs · Fixed indexed annuities

Long-Term Care & Disability

Protect your savings and paycheck from extended care costs or an illness or injury that keeps you from working.

Includes: Long-term care insurance · Hybrid life/LTC · Disability income

Business & Group Coverage

Group benefits for your team and insurance-funded exit strategies such as buy-sell and key-person coverage.

Includes: Group coverage · Buy-sell funding · Key-person coverage · Exit strategies

Why work with us

- ✓ **Independent.** Broker contracts with multiple A+ rated carriers, so we compare options instead of selling one company's products.
- ✓ **No fees to you.** We are paid by the insurance company you choose. Consultations, quotes and reviews cost you nothing.
- ✓ **No fine-print surprises.** Surrender periods, caps, riders and exclusions spelled out clearly, in writing, before you sign.
- ✓ **Here for the long run.** We review your coverage as your family, health and goals change, and help with claims.

Meet the partners



Ileana Gonzalez, MBA CAA™
Partner · Financial Solutions Professional
Direct 443-333-1091 · igonzalez@annuitylifegroup.com
English · Español



Matt Grossnickle
Partner · Financial Solutions Professional
Direct 443-333-1090 · mgrossnickle@annuitylifegroup.com

Talk with a licensed agent. It's free, with no obligation.

443-333-9490 · contactus@annuitylifegroup.com · annuitylifegroup.com/book

Ileana Gonzalez, MBA CAA™ · 443-333-1091 | Matt Grossnickle · 443-333-1090

BOOK A CALL

Annuity Life Group is a trade name (DBA) used by independent, individually licensed insurance agents: Ileana Gonzalez, NPN 20632560; Matt Grossnickle, NPN 20423691, CA License #4232951. Our agents are licensed in Maryland, District of Columbia, Virginia, Delaware, West Virginia, Pennsylvania, California, Florida, Texas, Colorado. Not every agent is licensed in every state; you will only work with an agent licensed where you live. Insurance is offered only where an agent is licensed. Annuity Life Group is not an insurance company and does not issue policies or annuities.

Insurance and annuity products are not bank deposits, are not FDIC insured, are not insured by any federal government agency and are not obligations of any bank. Guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company. Carrier financial-strength ratings are assigned by independent rating agencies, can change and do not guarantee a carrier's performance. Product features, availability and rates vary by carrier and state and are subject to change. Annuities may carry surrender charges and market value adjustments, and withdrawals before age 59½ may be subject to a 10% IRS penalty.

We are compensated by the insurance companies whose products we sell; we do not charge clients fees. Information in this guide is educational and is not tax, legal or investment advice. Consult a qualified tax or legal professional about your situation. We do not offer securities or investment advisory services.