

Last Updated  
10/22/19

# Brokerage OAKTREE TRADITIONAL FIXED

October 2019

## Annuity Product Reference Guide

**OPEN HERE! >>>**  
Your potential annuity  
sales await!

### Watch your annuity sales climb with these Multi-year **GUARANTEE** Rates! GUGGENHEIM LIFE AND ANNUITY



**3-YEAR**  
**2.60%**  
(\$250,000+)  
**2.50%**  
(Under \$250,000)

**5-YEAR**  
**3.10%**  
(\$250,000+)  
**3.00%**  
(Under \$250,000)

**8-YEAR**  
**3.25%**  
(\$250,000+)  
**3.15%**  
(Under \$250,000)

Check out these  
features from

### Preserve MYG

- Rate Guarantee Matches Surrender Period
- Death Benefit Equals Accumulation Value
- Accumulated Interest Withdrawals Available
- Issue ages 0-90
- RMD is available during the first contract year with no penalty
- Free 10% After Year 1


Call us for more  
details!


Interest rate shown is as of 10/01/2019, is subject to change and may vary in accord with state regulations. Preserve Annuities are issued by and are obligations of Guggenheim Life and Annuity Company, home office at 401 Pennsylvania Pkwy., Suite 300, Indianapolis, Indiana 46280. Annuity products are not insured by the FDIC. Annuity contracts contain charges and limitations. Preserve annuities have varying surrender charge periods with substantial penalties for early withdrawal, and may be subject to a market value adjustment. Preserve annuities and/or certain optional features of such annuities may not be available in all states. Guggenheim Life and Annuity Company is not licensed in New Jersey and New York. The contract is issued on form numbers GLA-MYGA-01 or variations of such. 041301A



### Contact us Today!

 [www.oaktreeus.com](http://www.oaktreeus.com)

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 **(toll-free) 888-591-1341**  
**(local) 276-591-1341**  
**(fax) 276-591-1344**

(For Agent Use Only)  
Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change.  
Check for current state approvals.



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## 3 MULTI-YEAR GUARANTEES

### 5 AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

A.M. Best Rating = A- (excellent) (888) 221-1234

### 5 AMERICAN GENERAL LIFE COMPANIES\*

Policies issued by American General Life and United States Life (NY only)

A.M. Best Rating\* = A (excellent) (888) 438-6933

### 6 AMERICAN NATIONAL INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 835-5320

### 7 ATHENE ANNUITY & LIFE ASSURANCE COMPANY

A.M. Best Rating = A (excellent) (855) 428-4363, option 1

### 9 THE CAPITOL LIFE INSURANCE COMPANY

A.M. Best Rating = B++ (good) (800) 274-4825

### 10 EQUITRUST LIFE INSURANCE COMPANY

A.M. Best Rating = B++ (good) (866) 598-3694

### 10 GLOBAL ATLANTIC FINANCIAL GROUP

A.M. Best Rating = A (excellent) (866) 645-2449

### 11 GREAT AMERICAN LIFE INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 438-3398 x17197

### 13 GUGGENHEIM LIFE & ANNUITY COMPANY

A.M. Best Rating = B++ (good) (800) 767-7749

### 14 LIBERTY BANKERS LIFE INSURANCE COMPANY

A.M. Best Rating = B++ (good) (800) 274-4829

### 15 LINCOLN FINANCIAL GROUP

A.M. Best Rating = A+ (superior) (800) 238-6252

### 15 MUTUAL OF OMAHA

A.M. Best Rating = A+ (superior) (800) 775-7898 x4168

### 16 NASSAU RE COMPANY

A.M. Best Rating = B+ (good) 888-794-4447

### 16 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH

A.M. Best Rating = A+ (superior) (877) 586-0242 x35676

### 17 OXFORD LIFE INSURANCE COMPANY

A.M. Best Rating = A- (excellent) (800) 308-2318

### 18 SAGICOR LIFE INSURANCE COMPANY

A.M. Best Rating = A- (excellent) (888) 724-4267 x6180



**American General**  
Life Companies

NASSAU RE



EquiTrust®

Life Insurance Company



GUGGENHEIM LIFE AND ANNUITY<sup>SM</sup>



**Global Atlantic**  
FINANCIAL GROUP



North American Company  
for Life and Health Insurance  
Since 1888



MUTUAL of OMAHA  
Begin today.



LIFE INSURANCE COMPANY



(For Agent Use Only)  
Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change.  
Check for current state approvals.

\*The most prominent independent ratings agencies continue to recognize American General Life Insurance Company in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, [www.americangeneral.com/ratings](http://www.americangeneral.com/ratings). See Advertising Disclosures for additional information.

# Multi-Year Guarantees

(Low Band Rates Shown)

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield	Commission (less at Older Ages)
				1st Year Rate	Rate Thereafter		
Liberty Bankers Life	B++	3 years	Bankers Elite - 3	2.65%	2.65% yrs. 2-3	2.65%	2.00%
Athene Annuity	A	3 years	MaxRate - 3	1.15%	1.15% yrs 2-3	1.15%	1.50%
Equi-Trust Life	B++	3 years	Certainty Select - 3	2.00%	2.00% yrs 2-3	2.25%	2.00%
<b>Guggenheim</b>	<b>B++</b>	<b>3 years</b>	<b>Preserve MYG - 3</b>	<b>2.50%</b>	<b>2.50% yrs 2-3</b>	<b>2.50%</b>	<b>1.00%</b>
Oxford Life	A-	3 years	Multi-Select MYG - 3	2.35%	2.35% yrs 2-3	2.35%	1.00%
<b>Guggenheim</b>	<b>B++</b>	<b>5 years</b>	<b>Preserve MYG - 5</b>	<b>3.00%</b>	<b>3.00% yrs. 2-5</b>	<b>3.00%</b>	<b>2.50%</b>
Oxford Life	A-	5 years	Multi-Select MYG - 5	2.70%	2.70% yrs 2-5	2.70%	2.50%
North American	A+	5 years	Guarantee Choice - 5	2.00%	2.00% yrs. 2-5	2.00%	2.00%
<b>American National</b>	<b>A</b>	<b>5 years</b>	<b>Palladium MYG - 5</b>	<b>2.75%</b>	<b>1.75% yrs. 2-5</b>	<b>1.95%</b>	<b>GREAT 2.50%</b>
Nassau RE	B+	5 years	MYAnnuity5X	3.35%	3.35% yrs. 2-5	3.35%	2.00% (Paper App)
Nassau RE	B+	5 years	MYAnnuity5X (10% Free Withdrawal)	3.15%	3.15% yrs. 2-5	3.15%	2.00% (Paper App)
<b>Sagicor (100k+)</b>	<b>A-</b>	<b>5 years</b>	<b>Milestone MYG - 5</b>	<b>2.80%</b>	<b>2.80% yrs. 2-7</b>	<b>2.80%</b>	<b>2.00%</b>
Liberty Bankers Life	B++	5 years	Premier Plus - 5	3.95%	3.95% yrs. 2-5	3.95%	<b>HOT 2.00%</b>
<b>Liberty Bankers Life</b>	<b>B++</b>	<b>5 years</b>	<b>Bankers Elite - 5</b>	<b>3.30%</b>	<b>3.30% yrs. 2-5</b>	<b>3.30%</b>	<b>2.25%</b>
American National	A	6 years	Palladium MYG - 6	2.05%	2.05% yrs. 2-6	2.05%	2.50%
<b>Guggenheim</b>	<b>B++</b>	<b>6 years</b>	<b>Preserve MYG - 6</b>	<b>3.05%</b>	<b>3.05% yrs. 2-6</b>	<b>3.05%</b>	<b>2.50%</b>
<b>EquiTrust Life</b>	<b>B++</b>	<b>6 years</b>	<b>Choice Four: MVA &amp; Liquidity Option</b>	<b>3.90%</b>	<b>Min. 2.00% yrs 2-6</b>	<b>Varies</b>	<b>GREAT 5.50%</b>
American Equity	A-	6 years	Guarantee - 6	2.45%	2.45% yrs. 2-5	2.45%	2.75%
Oxford Life	A-	6 years	Multi-Select MYG - 6	3.05%	3.05% yrs. 2-6	3.05%	<b>HOT 1.50%</b>
Sagicor (\$100k+)	A-	7 years	Milestone - 7	2.75%	2.75% yrs 2-7	2.75%	2.25%
Liberty Bankers Life	B++	7 years	Bankers Premier - 7	3.30%	3.30% yrs. 2-7	3.30%	2.15%
American National	A	7 years	Palladium MYG - 7	3.15%	2.15% yrs. 2-7	2.29%	2.50%
<b>Nassau RE</b>	<b>B+</b>	<b>7 years</b>	<b>MYAnnuity7X</b>	<b>3.45%</b>	<b>3.45% yrs. 2-7</b>	<b>3.45%</b>	<b>2.50% (Paper App)</b>
<b>Nassau RE</b>	<b>B+</b>	<b>7 years</b>	<b>MYAnnuity7X (10% Free Withdrawal)</b>	<b>3.25%</b>	<b>3.25% yrs. 2-7</b>	<b>3.25%</b>	<b>2.50% (Paper App)</b>
Liberty Bankers Life	B++	7 years	Bankers - 7	3.00%	3.00% yrs 2-7	3.00%	4.00%
Oxford Life	A+	8 years	Multi Select MYG - 8	3.20%	3.20% yrs. 2-8	3.20%	1.2975%
Guggenheim	B++	8 years	Preserve MYG - 8	3.15%	3.15% yrs. 2-8	3.15%	2.50%
<b>Equi-Trust Life</b>	<b>B++</b>	<b>8 years</b>	<b>Certainty Select - 8</b>	<b>2.95%</b>	<b>2.95% yrs. 2-8</b>	<b>2.95%</b>	<b>GREAT 3.00%</b>
American National	A	9 years	Palladium MYG - 9	4.05%	2.05% yrs. 2-9	2.27%	2.50%
<b>Guggenheim</b>	<b>B++</b>	<b>9 years</b>	<b>Preserve MYG - 9</b>	<b>3.20%</b>	<b>3.20% yrs. 2-9</b>	<b>3.20%</b>	<b>2.50%</b>
Oxford Life	A-	10 years	Multi-Select MYG - 10	3.10%	3.10% yrs. 2-10	3.10%	3.00%
<b>Guggenheim</b>	<b>B++</b>	<b>10 years</b>	<b>Preserve MYG - 10</b>	<b>3.25%</b>	<b>3.25% yrs. 2-10</b>	<b>3.25%</b>	<b>GREAT 3.00%</b>
EquiTrust Life	B++	10 years	Certainty Select - 10	2.75%	2.75% yrs. 2-10	3.00%	3.00%
North American	A+	10 years	Guarantee Choice - 10	2.00%	2.00% yrs. 2-10	2.00%	3.00%



# BLAST OFF

*your annuity sales with this*

## MaxRate MYG!

from  **ATHENE**  
Driven to do more.™

### Multi-Year Fixed Strategy - Initial Premium

	Less than \$100,000	\$100,000+
3-year	1.15%	1.30%
5-year	1.90%	2.05%
7-year	2.00%	2.15%

### 1-Year Fixed Strategy - Additional Premium

	Less than \$100,000	\$100,000+
3-year	1.15%	1.30%
5-year	1.90%	2.05%
7-year	2.00%	2.15%

\*High Band Rates for \$100,000+

*Check out these features!*

- Athene is rated A by A.M. Best!<sup>1</sup>
- \$5,000 Initial Premium Minimum
- Flexible Premium MYG product!
- 10% penalty-free withdrawals
- Built-in Terminal Illness Waiver and Confinement Waiver<sup>2</sup>

*Want more details about this product?  
Give us a call!!!*

Brokerage  
**OAKTREE**  
888-591-1341  
www.oaktreeus.com

1. Financial strength ratings for Athene Annuity & Life Assurance Company, Athene Annuity and Life Company, Athene Annuity & Life Assurance Company of New York and Athene Life Re Ltd. S&P, A.M. Best and Fitch's credit ratings reflect their assessment of the relative ability of an insurer to meet its ongoing insurance policy and contract obligations.

2. Waivers may not be available in all states. Additional limitations, variations and exclusions may apply.

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1476852-1211016

# A GUARANTEE WIN

with American Equity's

**Guarantee MYG** fixed annuity product



**Guarantee 5**

**2.30%\***

**Guarantee 6**

**2.45%\***

**Guarantee 7**

**2.60%\***

*Rev-Up your annuity sales!*

*Check out these features!*

- \$10,000 minimum for Qualified and Non-Qualified
- Issue ages 18-85 Qualified & Non-Qualified
- Penalty Free Withdrawals<sup>1</sup>: Interest Only. Systematic W/D & RMD Immediately.
- American Equity is rated A- by A.M. Best!



Brokerage  
**OAKTREE** Call us Today!  
888-591-1341

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\*MIGR is set at issue, guaranteed for life of contract. Applies to MGSV only.

1. Market Value adjustment (MVA) applies to partial withdrawals that exceed the penalty-free amount and surrenders occurring during the surrender charge period  
15-AE-1986




# AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

Rates effective as of 10-10-2019

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Guarantee 5</b>	Guarantee 5 1.80%		Minimum: \$10,000		5 years (9, 8, 7, 6, 5, 0%)			3.00% Ages 18-75	
<b>Guarantee 6</b>	Guarantee 6 1.85%	MGIR: Currently 1.75%	Maximum: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	Annually, Penalty-free withdrawal of interest credited that contract year. Systematic Withdrawal & RMD immediately	6 years (9, 8, 7, 6, 5, 4, 0%)	18-85 Q and NQ	Y	2.10% Ages 76-80	NY
<b>Guarantee 7</b>	Guarantee 7 1.90%				7 years (9, 8, 7, 6, 5, 4, 3, 0%)			1.50% Ages 81-85	


# AMERICAN GENERAL LIFE COMPANIES (AGLC)

Rates effective as of 10-14-2019

FIXED PRODUCTS	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<div><div>American Pathway<sup>SM</sup></div><div>Fixed 5 Annuity</div><div></div></div>	<div><u>With Guarantee ROP:</u></div> <div>&gt;\$100,000</div> <div>Year 5   1.95%   (MVA) 2.00%</div> <div>&lt;\$100,000</div> <div>Year 5   1.75%   (MVA) 1.80%</div> <div><u>Without Guarantee ROP:</u></div> <div>&gt;\$100,000</div> <div>Year 5   1.95%   (MVA) 2.00%</div> <div>&lt;\$100,000</div> <div>Year 5   1.75%   (MVA) 1.80%</div>			1.50%	\$5,000 NQ \$2,000 Q	<div>Penalty-Free Withdrawal Privilege: After 30 days from contract date</div> <div>Extended Care Waiver: After 1st contract year, early withdrawal charge fees will be waived if the owner is confined to a qualifying insitution or extended care facility for 90 consecutive days or longer.</div> <div>Terminal Illness Waiver: Early withdrawal charge fees will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a contract owner within one year. Written documentation from a qualified physician is required.</div> <div>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distttribution</div> <div>Optional Return of Premium Guarantee: The annuity may be returned at anytime for an amount equal to the single premium paid, less prior withdrawals, or the withdrawal value, whichever is greater. Adding this feature will result in a slightly lower initial interest rate than a contract without the feature would receive.</div>	5 years (9,8,7,6,5)	0-90 (0-85 in NY) Q&NQ	Y	Ages 0-85: 2.00% 86-90: 1.00%	Available in all states, some variations  (MVA is not available in NY)
<div><div>American Pathway<sup>SM</sup></div><div>Fixed 7 Annuity</div><div></div></div>	<div><u>With Guarantee ROP:</u></div> <div>&gt;\$100,000</div> <div>Year 7   1.90%   (MVA) 2.05%</div> <div>&lt;\$100,000</div> <div>Year 7   1.70%   (MVA) 1.85%</div> <div><u>Without Guarantee ROP:</u></div> <div>&gt;\$100,000</div> <div>Year 7   1.90%   (MVA) 2.05%</div> <div>&lt;\$100,000</div> <div>Year 7   1.70%   (MVA) 1.85%</div>			1.50%	\$5,000 NQ \$2,000 Q	<div>Penalty-Free Withdrawal Privilege: After 30 days from contract date</div> <div>Extended Care Waiver: After 1st contract year, early withdrawal charge fees will be waived if the owner is confined to a qualifying insitution or extended care facility for 90 consecutive days or longer.</div> <div>Terminal Illness Waiver: Early withdrawal charge fees will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a contract owner within one year. Written documentation from a qualified physician is required.</div> <div>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distttribution</div> <div>Optional Return of Premium Guarantee: The annuity may be returned at anytime for an amount equal to the single premium paid, less prior withdrawals, or the withdrawal value, whichever is greater. Adding this feature will result in a slightly lower initial interest rate than a contract without the feature would receive.</div>	7 years (9,8,7,6,5,4,2)	0-90 (0-85 in NY) Q&NQ	Y	Ages 0-85: 2.50% 86-90: 1.25%	Available in all states, some variations  (MVA is not available in NY)
<div><div>American Pathway<sup>SM</sup></div><div>VisionMYG</div><div></div></div>		Low Band	High Band	1.50%	\$10,000 Q&NQ	<div>Penalty-Free Withdrawal Privilege: After Year 1, 15% free withdrawals. After 30 days from contract date</div> <div>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distttribution</div> <div>Early Withdrawal Charge Waiver: After the first contract year, withdrawal charge fees will be waived if the owner cannot perform two or more of the six defined activities of daily living (bathing, continenence, dressing, eating, toileting, and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required.</div>	10 years (8,8,8,7,6,5,4,3,2,1)  In New York 7 Years (7,6,5,4,3,2,1)	0-85 Q&NQ	Y	4 year - 1.50% 5 year - 1.50% 6 year - 2.00% 7 year - 2.00% 10 year - 2.00%	Available in all states, some variations.
4 Year	1.80%	2.10%									
5 Year	2.05%	2.35%									
6 Year	2.05%	2.35%									
7 Year	2.05%	2.35%									
10 Year	2.05%	2.35%									





# AMERICAN NATIONAL INSURANCE COMPANY (ANL)

Rates effective as of 10-1-2019

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Palladium MYG</b> High Band Shown. Under \$100,000, subtract 10 basis points	1st Year    Base Rate    Yield 5 Year    2.85%    1.85%    2.05% 6 Year    2.15%    2.15%    2.15% 7 Year    3.25%    2.25%    2.39% 8 Year    2.30%    2.30%    2.30% 9 Year    4.15%    2.15%    2.37% 10 Year    3.30%    2.30%    2.40%	1.00%  NAIC States 1.75%	\$5,000 Q&NQ	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver. Available thru issue ages. Full account value paid at death.	5-yr 8,8,8,7,6 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr(8,8,8,7,6,5,4,3) 9yr 8,8,8,7,6,5,4,3,2 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-85	Y	5-yr 2.50%-0-79 .50%-80-85 6-yr 2.50%-0-79 .50%-80-85 7-yr 2.50%-0-79 .50%-80-85 8-yr 2.50%-0-79 .50%-80-85 9-yr 2.50%-0-79 .50%-80-85 10-yr 2.50%-0-79 .50%-80-85	UT
<b>Century Plus</b> 	>\$100,000 Yr. 1 - 6.55%, Base Rate - 1.55%  <\$100,000 Yr. 1 - 6.45%, Base Rate - 1.45%  <b>Lifetime Income Rider</b>  Fixed Rate - 7.20% Accumulated Period - 10 Years Rider Premium Enhancement - N/A Rider Premium Charge - 0.90%	1.00%  NAIC States 1.75%	\$5,000 Q&NQ  Max - \$1,000,000	Starting in the first contract year, you can withdraw up to 10% of your annuity value as of the beginning of your annuity's contract year, without any surrender charges.  You can request an amount to be withdrawn from Century Plus on a regular basis. They systematic withdrawal can be for either the earned interest only or for a specific fixed amount. Please keep in mind that when the sum of any systematic withdrawal payments and partial surrenders exceeds 10% of the contract's beginning year annuity value, a surrender charge and market value adjustment or excess interest deduction, if applicable, will be charged.	10 years (10,9,8,7,6,5,4,3,2,1)  CA (9,8,7,6,5,4,3,2,1,0)	0-80	Y	5.00%-ages 0-75 3.00%-ages 76-80	Available in all states
<b>Diamond Citadel - 5</b> (2 year rate)	1st Year    Base Rate >\$100,000    2.30%    1.30% <\$100,000    2.20%    1.20%	1.00%  NAIC States 1.75%	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	10% Penalty Free beginning year 1. Mo. interest option. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. The policy will now be owner driven. The death benefit will be paid only upon death of owner, not the annuitant. Please note this will affect chargebacks. In the event of a death or full surrender in the first year, and owner is over 80, there will be a 100% chargeback. Now being marketed as only Confinement and Disability. The definition of Confinement is changing from 60 days to 30 days. If the contract owner is confined for will be imposed on any surrender or withdrawal. Please note Terminal Illness is included in the disability waiver.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	3.00%-Ages 0-80 2.00%-Ages 81-85	Available in all states
<b>Diamond Citadel - 7</b> (2 year rate)	1st Year    Base Rate >\$100,000    3.40%    1.40% <\$100,000    3.30%    1.30%	1.00%  NAIC States 1.75%	\$2,000Q \$5,000NQ (Initial dep. over \$100K re- ceive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. The policy will now be owner driven. The death benefit will be paid only upon death of owner, not the annuitant. Please note this will affect chargebacks. In the event of a death or full surrender in the first year, and owner is over 80, there will be a 100% chargeback. Now being marketed as only Confinement and Disability. The definition of Confinement is changing from 60 days to 30 days. If the contract owner is confined for will be imposed on any surrender or withdrawal. Please note Terminal Illness is included in the disability waiver.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	3.50%-Ages 0-80 2.50%-Ages 81-85 (for 1st 3 years)	Available in all states

# ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

Rates Effective as of 8-31-2019

FIXED PRODUCTS	Current Interest				Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission				States ONLY Available in
<div></div> <div><b>MaxRate:</b> Multi-Year Fixed Strategy</div>					1.00%	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.  Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.  Flexible Premium!  Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10)	0-85 (3 year)	Y					AL, AZ, AR, CO, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MT, NE, NH, NC, ND, RI, SD, TN, VT, VA, WV, WI & WY
		3 year	5 year	7 year											
	High Band \$100,000	1.30%	2.05%	2.15%											
	Low Band Up to \$100,00	1.15%	1.90%	2.00%											
<div></div> <div><b>MaxRate:</b> 1-Year Fixed (additional premium)</div>					1.00%	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.  Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.  Flexible Premium!  Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10)	0-85 (3 year)	N	<u>Age</u>	<u>3 Year</u>	<u>5 Year</u>	<u>7 Year</u>	AL, AZ, AR, CO, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MT, NE, NH, NC, ND, RI, SD, TN, VT, VA, WV, WI & WY
		3 year	5 year	7 year											
	High Band \$100,000	1.30%	2.05%	2.15%											
	Low Band Up to \$100,00	1.15%	1.90%	2.00%											
<div></div> <div><b>MaxRate:</b> Multi-Year Fixed Strategy</div>					1.00%	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.  Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.  Flexible Premium!  Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10)	0-85 (3 year)	Y	<u>Age</u>	<u>3 Year</u>	<u>5 Year</u>	<u>7 Year</u>	AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA
		3 year	5 year	7 year											
	High Band \$100,000	1.30%	2.00%	2.10%											
	Low Band Up to \$100,00	1.15%	1.85%	1.95%											
<div></div> <div><b>MaxRate:</b> 1-Year Fixed (additional premium)</div>					1.00%	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.  Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.  Flexible Premium!  Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10)	0-85 (3 year)	Y	<u>Age</u>	<u>3 Year</u>	<u>5 Year</u>	<u>7 Year</u>	AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA
		3 year	5 year	7 year											
	High Band \$100,000	1.30%	2.00%	2.10%											
	Low Band Up to \$100,00	1.15%	1.85%	1.95%											



# Go with a **WINNER** and Choose These 2 Fixed Annuities from Liberty Bankers Life



## Bankers 5 Premier

# 3.15%

**Guaranteed for 5 years**  
issue ages 0-90 (85 in OK)  
monthly interest option  
nursing home waiver  
disability waiver on NQ money after  
year 1

## Bankers 7 Premier

# 3.30%

**Guaranteed for 7 years**  
issue ages 0-85  
monthly interest option  
nursing home waiver  
disability waiver on NQ money after  
year 1

Brokerage  
**OAKTREE** Call us today!  
**888-591-1341**  
www.oaktreeus.com

**For Agent Use Only.** Rates subject to change. All products not available in all states - Call for state approvals.  
No charge back on death or after free look period.

# What is a "Split Annuity"?

Single Premium Deferred  
Annuity

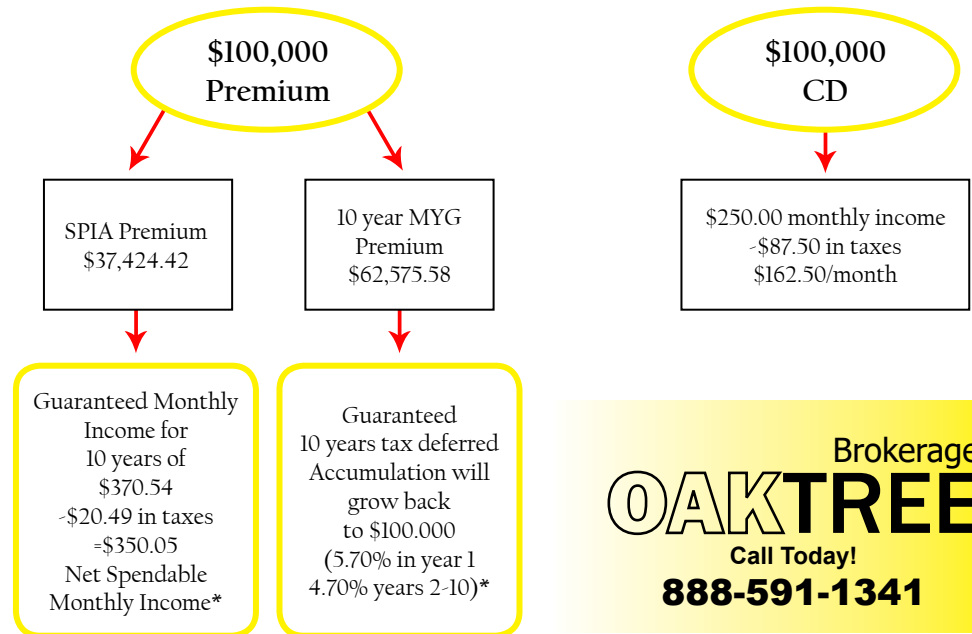
Single Premium Immediate  
Annuity

A Split Annuity is a combination of two annuity products - the SPIA, single premium immediate annuity, and the SPDA, single premium deferred annuity. A split annuity is structured to provide an immediate guaranteed income for a period of time (generally 5 to 10 years) and to guarantee the preservation of the client's original principal at the end of that time period. The amount of the income will depend upon the amount of money paid into each product, the terms of the contracts and the current rates.

## Here's How It Works:

Here's an example how \$100,000 might perform in a split annuity:

Here's an example how \$100,000 might perform in an annual CD with 3% simple interest:



Brokerage  
**OAKTREE**  
Call Today!  
**888-591-1341**

\*Rates are subject to change. Assumes 84.20% exclusion ratio for the immediate annuity. Assumes 35% tax bracket. Exclusion ratio is used to determine the taxable proportion of each payment and is found by dividing the contract's premium by the expected return amount. Neither OAKTREE Brokerage nor its representatives provide legal or tax advice. Please consult your attorney or tax advisor for your specific situation.  
FOR AGENT USE ONLY



# THE CAPITAL LIFE INSURANCE COMPANY (CAP)

Rates Effective as of 10-28-2019

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	In these states ONLY
<b>Bankers - 3</b> (3 Year Rate) 	2.50% for 3 Years	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 1.00% ages 81-95 <b>100% new commission on internal exchanges!!!</b>	AL, MN, MO, NY
<b>Bankers -5</b> (5 year rate) 	2.85% for 5 Years	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ 0-85 in OK	Y	3.25% ages 0-80 1.50% ages 81-90 <b>100% new commission on internal exchanges!!!</b>	AL, AK, MN, MO, NH, NY
<b>Bankers - 5 Premier Plus</b> (5 year rate)	3.95% year 1 2.95% years 2-5	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,1,7,3,6,4,5,5,4,5)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 0.40% ages 81-90 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers - 5 Premier</b> (5 Year Rate)	3.15% For 5 years	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ 0-85 in OK	Y	0-80 - 2.00% 81-90 - .40% <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers - 7</b> (7 Year Rate)	3.00% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-85 - 2.00% <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers - 7 Premier</b> (7 Year Rate)	3.30% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5, 5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	2.15% - 0-80 0.40% - 81-85 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, IA, MN, NM, NY, OR
<b>Bankers Elite - 3</b> (3 Year Rate) 	2.65% for 3 Years	1.00%	\$10,000 Q&NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	3 years (7,9,7,6,2)	0-90 Q & NQ (0-80 in FL)	Y	2.00% ages 0-90 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers Elite - 5</b> (5 Year Rate) 	3.30% for 5 Years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ (0-80 in FL)	Y	2.25% ages 0-90 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers Elite - 7</b> (7 Year Rate)	3.45% for 7 years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-85 Q & NQ (0-75 in FL)	Y	2.50% ages 0-85 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY

\*All Liberty Bankers products may not be annuitized without surrender charge until contract maturity.  
(For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.

# EQUITRUST LIFE INSURANCE COMPANY (ETL)



**MUST  
COMPLETE  
PRODUCT TRAINING  
BEFORE SUBMITTING  
BUSINESS TO EQUITRUST**

Rates Effective as of 9-20-2019

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commis-sion	States Not Available
<b>Certainty Select</b> (with optional rider)	3 yr - 2.00% 5 yr - 2.50% 6 yr - 2.60% yrs 1-6 8 yr - 2.70% yrs 1-8 10 yr - 2.75% yrs 1-10	2.00% on 87.5% of premium	\$10,000 Q&NQ	30-day window: During the 30 days prior to the end of the guarantee period, the following options are available: Renew for the same guarantee period and surrender charge schedule. Take a partial withdrawal without Surrender Charges or MVA. Surrender without Surrender Charges or MVA. Annuitize the contract for at least a 10-year period or life. Annuitization availability may vary by state. Nursing Home Waiver: Available through applicant age 80. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. Not available in MA. Rate Hold: If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate on the date of receipt of the application and the credited rate for new issues on the date the premium is received. Base Contract Free Withdrawals: Cumulative interest earned may be withdrawn at anytime without surrender charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT. Base Contract Death Benefit: Upon death of first Owner, Accumulation Value.*Effective February 5, a re-filled version of Certainty select will be offered in six states: IA, MN, OK, OR, TX, UT, and WA. The new contract is form series ICC-13-ET-MYG-2000(07-13), and has variations from the original Certainty Select product filing. For these six states, the following variations exist: (Surr Charges: 9%, 8%, 7%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5% (surr charge period matches guarantee period) Base Contract only.	<b>Base Contract:</b> (3 Yr) 10, 10.9 (5 Yr) 10, 10.9, 9.8 (6 Yr) 10, 10.9, 9.8, 8.8 (8 Yr) 10, 10.9, 9.8, 8.7, 7 (10 Yr) 10, 10.9, 9.8, 8.7, 6.5  (9 Years) CA Only: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9, 0.9)	0-90 Q&NQ (age last birthday)  No MVA in OK	Y	3 year ONLY!!! 2.00% (ages 0-80) 1.50% (ages 81-90)  3.00% - year 1 (ages 0-80)  2.25% - year 1 (ages 81-90)	NY
<b>Choice Four</b>  <b>GREAT</b>	Base Contract: 9 yr - 2.90% MVA Option: 9 yr - 2.90% (1.50% Bonus) Liquidity Option: 6 yr - 2.40% Liquidity & MVA Option: 6 yr - 2.40% (1.50% Bonus)	2.00% on 100% of premium	\$10,000 Q&NQ  (\$2,000 Additional Deposits in Year 1)	By current company practice, the accum value is available for annuitization after the 5th year if a minimum payout of 5 years of life is elected. Available through issue age 80. There is no charge for this rider. After the first contract year, nursing home confinement of Owner for 90 days. Not available in MA. Base contract surr charge: Based on a % of the accum value. Applied to partial withdrawals in excess of the free withdrawal amt. Base contract free withdrawals: interest earned in previous 12 months may be withdrawn at anytime w/o surr charge or MVA. Liquidity option: a lower interest rate will apply. During 1st contract yr up to 10% of accum value on previous contract anniversary may be withdrawn each contract yr w/o surr charge or MVA. If both MVA & Liquidity options are selected, the contract is issued with a 6-yr surr charge schedule.	<b>Base Contract:</b> (9 Yr) (12, 11, 10, 9.8, 7.6, 4.2) FL ONLY: (10, 10, 10.9, 8.7, 6.4, 2) NV & OH ONLY: (9, 8.7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5) Liquidity Option: (6 Yr) (12, 11, 10, 9.8, 7) FL ONLY: (10, 10, 10.9, 8.7) NV & OH ONLY: (9, 8.7, 6.5, 5.5, 4.5)	0-85 Q&NQ (age last birthday)	Y	5.50% year 1 Ages 0-80  4.125% year 1 Ages 81-85	NY

# GLOBAL ATLANTIC FINANCIAL GROUP (FTA)

Rates Effective as of 10-21-2019



MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commis-sion	States Not Available
<b>SecureFore 3</b> 	2.00% For 3 Years	1.00% on 87.5% of premium	Min: \$10,000  Max: \$1,000,000 (ages 81-85: \$500,000)	<ul style="list-style-type: none"> <li>10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, except in any year where full surrender occurs, 1, 2</li> <li>Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness, 3</li> <li>Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.</li> </ul>	3 Year (8, 8, 7)	0-85	N	Ages: 0-80: 1.80% 81-85: 0.90%	NY
<b>SecureFore 5</b> 	2.40% For 5 Years	1.00% on 87.5% of premium	Min: \$10,000  Max: \$1,000,000 (ages 81-85: \$500,000)	<ul style="list-style-type: none"> <li>10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, except in any year where full surrender occurs, 1, 2</li> <li>Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness, 3</li> <li>Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.</li> </ul>	5 Year (8, 8, 7, 6, 5)	0-85	N	Ages: 0-80: 2.50% 81-85: 1.25%	NY

(For Agent Use Only)  
Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change.  
Check for current state approvals.

\*Due to significant decreases in market interest rates and as part of our commitment to provide your clients with competitive products we are temporarily reducing commissions by 20% for the five-year certain payment option for the GALIC SPIA.\*

# GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 10-1-2019

FIXED PRODUCTS	Current Interest			Guaran- teed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																								
<b>Secure Gain - 3</b> 	Interest Rate for Initial 3 Year Term	<u>Over \$100K</u> 2.25% 2.10% (No MVA)	<u>Under \$100K</u> 2.00% 1.85% (No MVA)	1.10%	Minimum \$10,000	Six-Year declining early withdrawal charge schedule starting at 9%. Early withdrawal charges will not apply to surrenders during the last 30 days of the initial three-year term.	3 years (9,8,7)	Q: 0-89 NQ: 0-89	Y	<table><tr><td></td><td colspan="2">Issue Ages</td><td colspan="2">Commission Rate by Trail Option</td></tr><tr><td>Yr</td><td>Qual</td><td>Non-Qual</td><td>Heap</td></tr><tr><td rowspan="3">1</td><td>0-80</td><td>0-80</td><td colspan="2">2.50%</td></tr><tr><td>81-85</td><td>81-89</td><td colspan="2">1.50%</td></tr><tr><td>86-89</td><td>81-85</td><td colspan="2">0.50%</td></tr></table>		Issue Ages		Commission Rate by Trail Option		Yr	Qual	Non-Qual	Heap	1	0-80	0-80	2.50%		81-85	81-89	1.50%		86-89	81-85	0.50%		NY		
		Issue Ages			Commission Rate by Trail Option																														
Yr	Qual	Non-Qual	Heap																																
1	0-80	0-80	2.50%																																
	81-85	81-89	1.50%																																
	86-89	81-85	0.50%																																
Guaranteed Minimum Rate	1.40% 1.40% (No MVA)	1.40% 1.40% (No MVA)	Maximum: \$1,000,000 for ages 0-85  \$500,000 for ages 86+ without prior Home Office approval	The following amounts may be withdrawn without deduction of an MVA or early withdrawal charge -First contract year up to 10% of the purchase payment -Subsequent contract years up to 10% of the account value as of the most recent contract anniversary  Early withdrawal charges and MVAs will not apply to surrenders that occur in the last 30 days of the initial three-year term.	Inherited IRA: 0-75  Inherited NQ: 0-75																														
<b>Secure Gain - 5</b> 	Base Rate FY Bonus FY Rate Eff. Yield Yr. 2 Yr. 3 - Yr. 4 - Yr. 5 - Guar. Min.	<u>Over \$100K</u> 2.55% 0.25% 2.80% 2.80% 2.65% 2.75% 2.85% 2.95% 1.40%	<u>Under \$100K</u> 2.40% 0.25% 2.65% 2.65% 2.50% 2.60% 2.70% 2.80% 1.40%	1.10%	Minimum \$10,000  Maximum: \$1,000,000 for ages 0-75  \$750,000 for ages 76-80  \$500,000 for ages 81+ without prior Home Office approval	Extended Care Waiver & LTC rider available thru issue ages. Terminal Illness Waiver available thru issue ages. Annuitization for account value: After the first contract anniversary, the account value may be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year.	5 years (9,8,7,6,5)	Q: 18-85 NQ: 0-85	Y  (Non-MVA in IN,MD, OH,VA)	<table><tr><td></td><td colspan="2">Issue Ages</td><td colspan="4">Commission Rate by Trail Option</td></tr><tr><td>Yr</td><td>Qual</td><td>Non-Qual</td><td>NT</td><td>T1</td><td>T2</td><td>T3</td></tr><tr><td rowspan="3">1</td><td>18-80</td><td>0-80</td><td>2.50%</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td></tr><tr><td>81-89</td><td>81-89</td><td>1.50%</td></tr></table>		Issue Ages		Commission Rate by Trail Option				Yr	Qual	Non-Qual	NT	T1	T2	T3	1	18-80	0-80	2.50%	n/a	n/a	n/a	81-89	81-89	1.50%	NY
		Issue Ages			Commission Rate by Trail Option																														
Yr	Qual	Non-Qual	NT	T1	T2	T3																													
1	18-80	0-80	2.50%	n/a	n/a	n/a																													
	81-89	81-89	1.50%																																
						Inherited IRA: 18-75  Inherited NQ: 0-75																													
<b>Secure Gain - 7</b>	Base Rate FY Bonus FY Rate Eff. Yield Yr. 2 Yr. 3 Yr. 4 Yr. 5 Yr. 6 Yr. 7 Guar. Min.	<u>Over \$100K</u> 1.85% 1.00% 2.85% 2.74% 2.10% 2.35% 2.60% 2.85% 3.10% 3.35% 1.40%	<u>Under \$100K</u> 2.00% 1.00% 3.00% 2.89% 2.25% 2.50% 2.75% 3.00% 3.25% 3.50% 1.40%	1.10%	Minimum \$10,000  Maximum: \$1,000,000 for ages 0-75  \$750,000 for ages 76-80  \$500,000 for ages 81+ without prior Home Office approval	Extended Care Waiver & LTC rider available thru issue ages. Terminal Illness Waiver available thru issue ages. Annuitization for account value: After the first contract anniversary, the account value may be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year.	7 years (9,8,7,6,5,4,3)	Q: 18-85 NQ: 0-85	Y  (Non-MVA in IN,MD, OH,VA)	<table><tr><td></td><td colspan="2">Issue Ages</td><td colspan="4">Commission Rate by Trail Option</td></tr><tr><td>Yr</td><td>Qual</td><td>Non-Qual</td><td>NT</td><td>T1</td><td>T2</td><td>T3</td></tr><tr><td rowspan="3">1</td><td>18-80</td><td>0-80</td><td>3.50%</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td></tr><tr><td>81-89</td><td>81-89</td><td>1.50%</td></tr></table>		Issue Ages		Commission Rate by Trail Option				Yr	Qual	Non-Qual	NT	T1	T2	T3	1	18-80	0-80	3.50%	n/a	n/a	n/a	81-89	81-89	1.50%	NY
		Issue Ages			Commission Rate by Trail Option																														
Yr	Qual	Non-Qual	NT	T1	T2	T3																													
1	18-80	0-80	3.50%	n/a	n/a	n/a																													
	81-89	81-89	1.50%																																
						Inherited IRA: 18-75  Inherited NQ: 0-75																													



# Capture Assets...



with

## Bankers Elite 3

### 2.65%

**GUARANTEED 3 YEARS**

3 year surrender charge  
(7.9,7,6.2)

Issued to age 90

\$10,000 minimum premium

## Bankers Elite 5

### 3.30%

**GUARANTEED 5 YEARS**

5 year surrender charge  
(7.9,7,6.2,5,3,4.4)

Issued to age 90

\$10,000 minimum premium

## Bankers Elite 7

### 3.45%

**GUARANTEED 7 YEARS**

7 year surrender charge  
(7.9,7,6.2,5,3,4.4,3,5,2,7)

Issued to age 90

\$10,000 minimum premium

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888-591-1341  
www.oaktreeus.com



Rates effective 10/28/19 and subject to change. Not available in all states. Please refer to the policy form, sales literature and agent contract for complete details. For agent use only.



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Four Options	1st Year Rate	Premium Bonus	Free Withdrawals
Base Contract (9 year surrender)	2.90%	–	Interest Only
Base + MVA Option	2.90%	1.50%	Interest Only
Liquidity Option (6 year surrender)	2.40%	–	10% after year 1
Liquidity Option + MVA Option	2.40%	1.50%	10% after year 1
Rates Effective 01/17/2018			

- 2.00% Minimum Guaranteed Interest Rate
- 1.50% Premium Bonus with Market Value Adjustment (MVA) Option
- 5.5% MGA (Street) Commission



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Rates subject to change. Surrender of the contract may be subject to surrender charge and market value adjustment. Withdrawals before age 59 1/2 may result in a 10% IRS penalty tax. Product features and riders may vary by state. Product not available in all states. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. Contract issued on contract form Series ET-SPA-2000(11-04). Group Certificates issues on Form Series ET-SPA-2000CE(11-04). EquiTrust Life Insurance Company, West Des Moines, IA. **For Producer Use Only.**  
AC14-CH4-1149

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## GUGGENHEIM LIFE & ANNUITY COMPANY (GLA)

### Rates Effective as of 10-1-19

FIXED PRODUCTS	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission				States Not Available		
<b>Preserve MYG</b>  (Low Band under \$250,000)  (High Band \$250,000+)  	<b>Guaranteed option</b>			<b>3-Year</b>	<b>4-Year</b>	Free Withdrawals: One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1) Systematic Withdrawals: Yes, (Allowed in year 1 by company practice)monthly interest as earned or automatic RMD for qualified plans. Death Benefit: Full account value at death. Surrender Charges waived, No MVA applied. Chargebacks: Yes, 100% on any withdrawal or death within 1st contract year. Annuitization: Can annuitize at any time Surrender charges are waived upon Annuitization for a minimum of 10 years or for 5 years after the initial guarantee period.	10 Years (7,6,5,4,3,2,1,1,1,0.75) 9 Years (7,6,5,4,3,2,1,1,1) 8 Years (7,6,5,4,3,2,1,1) 7 Years (7,6,5,4,3,2,1) 6 Years (7,6,5,4,3,2) 5 Years (7,6,5,4,3) 4 Years (7,6,5,4) 3 Years (7,6,5)	0-90  (Issue ages 0-85 in IN & OK only)	Y  No MVA in DE, MO, OR, PA, WA	Product		Ages	Comm	Renewal	NY	
	3 Year		0-80	1.00%	0.50%											
			81-85	0.75%	0.38%											
			86-90	0.50%	0.25%											
	4 Year		0-80	1.75%	0.88%											
			81-85	1.31%	0.66%											
			86-90	0.88%	0.44%											
	5 Year		0-80	2.50%	1.25%											
			81-85	1.88%	0.94%											
			86-90	1.25%	0.63%											
6 Year		0-80	2.50%	1.25%												
		81-85	1.88%	0.94%												
		86-90	1.25%	0.63%												
7 Year		0-80	2.50%	1.25%												
		81-85	1.88%	0.94%												
		86-90	1.25%	0.63%												
8 Year		0-80	2.50%	1.25%												
		81-85	1.88%	0.94%												
		86-90	1.25%	0.63%												
9 Year		0-80	2.50%	1.25%												
		81-85	1.88%	0.94%												
		86-90	1.25%	0.63%												
10 Year		0-80	3.00%	1.50%												
		81-85	2.25%	1.13%												
		86-90	1.50%	0.75%												
<b>ProOption MYG</b>  	<b>5 Year</b>  2.45% (year 1) 2.55% (year 2) 2.55% (year 2) 2.65% (year 3) 2.65% (year 3) 2.75% (year 4) 2.75% (year 4) 2.85% (year 5) 2.85% (year 5) 2.65% (APY)  2.75% (APY)	<b>7 Year</b>  2.45% (year 1) 2.55% (year 2) 2.65% (year 3) 2.75% (year 4) 2.85% (year 5) 2.95% (year 6) 3.05% (year 7) 3.15% (year 8) 3.25% (year 9) 3.35% (year 10)  2.90% (APY)	<b>10 Year</b>  2.45% (year 1) 2.55% (year 2) 2.65% (year 3) 2.75% (year 4) 2.85% (year 5) 2.95% (year 6) 3.05% (year 7) 3.15% (year 8) 3.25% (year 9) 3.35% (year 10)  2.90% (APY)	1.00%	\$5,000-Q \$10,000-NQ	Interest Rate Step Up: Interest Rates are guaranteed to increase during the first guaranteed period. Renewal periods will have a level rate for the entire period.  <b>Return of Premium Guarantee:</b> The contract contains a rider which guarantees the client will receive no less than their premium if surrendered during the deferral period. Any withdrawal, including interest and RMDs, are considered a reduction to premiums paid. Free Withdrawals: One withdrawal per policy year up to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1). Systematic Withdrawals: Monthly interest as earned or automatic RMD for qualified plans. Death Benefit: Full account value at death. (Surrender Charges waived. No MVA applied). Chargebacks: 100% on any withdrawal or death within 1st contract year and 50% on withdrawals (except RMDs) in the 2nd year. Annuitization: Annuitize at any time. Surrender Charges are waived upon Annuitization for a minimum of 10 years, or 5 years after the initial guarantee period. Renewability: At the end of the initial guarantee term there is a 30 day window to withdraw funds before the contract will renew at a new rate for another term. Surrender Charges and MVA will restart. Not applicable in DE, MO, OR, PA, or WA	10 Years (7,6,5,4,3,2,1,1,1,0.75) 7 Years (7,6,5,4,3,2,1) 5 Years (7,6,5,4,3)	0-90  (Issue ages 0-85 in IN & OK only)	Y  No MVA in DE, MO, OR, PA, WA	No MVA States DE, MO, OR, PA & WA						
										Product		Ages	Comm	Product	Ages	Comm
										3 Year		0-80	1.00%	4 Year	0-80	1.50%
												81-85	0.75%		81-85	1.15%
												86-90	0.50%		86-90	0.75%

Interest rate shown is as of 4/24/2013, is subject to change and may vary in accord with state regulations. Preserve Annuities are issued by and are obligations of Guggenheim Life and Annuity Company, home office at 401 Pennsylvania Pkwy., Suite 300, Indianapolis, Indiana 46280. Annuity products are not insured by the FDIC. Annuity contracts contain charges and limitations. Preserve annuities have varying surrender charge periods with substantial penalties for early withdrawal, and may be subject to a market value adjustment. Preserve annuities and/or certain optional features of such annuities may not be available in all states. Guggenheim Life and Annuity Company is not licensed in New Jersey and New York. The contract is issued on form numbers GLA-MYGA-01 or variations of such. 041301A

(For Agent Use Only) Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change. Check for current state approvals.

No MVA States DE, MO, OR, PA & WA					
Product	Ages	Comm	Product	Ages	Comm
3 Year	0-80	1.00%	4 Year	0-80	1.50%
	81-85	0.75%		81-85	1.15%
	86-90	0.50%		86-90	0.75%
5 Year	0-80	2.00%	6 Year	0-80	2.00%
	81-85	1.50%		81-85	1.50%
	86-90	1.00%		86-90	1.00%
7 Year	0-80	2.00%	8 Year	0-80	2.50%
	81-85	1.50%		81-85	1.50%
	86-90	1.00%		86-90	1.00%
9 Year	0-80	2.50%	10 Year	0-80	2.50%
	81-85	1.50%		81-85	1.90%
	86-90	1.00%		86-90	1.25%

# LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)

Rates Effective as of 10-28-2019

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
<b>Liberty Choice</b>	3.10% (2.20% Bonus Plus 1.00% 1st Year Bonus)	1.00%	\$5,000 (\$100 month additions) Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59½ Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ (85-OK)	Y	4.00% ages 0-80 2.00% ages 81-90	AL, AK, DC, HI, MN, MO, NH, NY, OR, PA, WY
<b>Liberty Select</b>	3.70% (2.25% Bonus Plus 1.50% 1st Year Bonus)	1.00%	\$5,000 (\$100 month additions) Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59½ Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years ages 0-55 (12,11,10,8,6,5,4,2) ages 56+ (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	5.50% ages 0-80 2.50% ages 81-90	AL, AK, DC, HI, MN, MO, NH, NY, OR, PA, WY
<b>Bankers - 3</b> (3 Year Rate) <b>GREAT</b>	2.50% for 3 Years	1.65%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 1.00% ages 81-95 <b>100% new commission on internal exchanges!!!</b>	AL, MN, MO, NY
<b>Bankers - 5</b> (5 year rate)	2.85% for 5 Years	1.65%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ 0-85 in OK	Y	3.25% ages 0-80 1.50% ages 81-90 <b>100% new commission on internal exchanges!!!</b>	AL, AK, MN, MO, NH, NY
<b>Bankers - 5 Premier Plus</b> (5 year rate)	3.95% year 1 2.95% years 2-5 (Yield 2.65%)	1.65%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,1,7,3,6,4,5,5,4,5)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 0.40% ages 81-90 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers - 5 Premier</b> (5 Year Rate) <b>HOT</b>	3.15% For 5 years	1.65%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ 0-85 in OK	Y	0-80 - 2.00% 81-90 - .40% <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers - 7</b> (7 Year Rate)	3.00% (7 year rate)	1.65%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-85 - 2.00% <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers - 7 Premier</b> (7 Year Rate) <b>HOT</b>	3.30% (7 year rate)	1.65%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5, 5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	2.15% - 0-80 0.40% - 81-85 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, IA, MN, NM, NY, OR
<b>Bankers Elite - 3</b> (3 Year Rate)	2.65% for 3 Years	1.65%	\$10,000 Q&NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. <b>For at least 5 year.</b> No nursing home & disability waiver. Not RMD Friendly	3 years (7,9,7,6,2)	0-90 Q & NQ (75 in CA & FL)	Y	2.00% ages 0-90 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers Elite - 5</b> (5 Year Rate) <b>GREAT</b>	3.30% for 5 Years	1.65%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. <b>For at least 5 year.</b> No nursing home & disability waiver. Not RMD Friendly	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ (75 in CA & FL)	Y	2.25% ages 0-90 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY
<b>Bankers Elite - 7</b> (7 Year Rate)	3.45% for 7 years	1.55%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. <b>For at least 5 year.</b> No nursing home & disability waiver. Not RMD Friendly	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-85 Q & NQ (70 in CA & FL)	Y	2.50% ages 0-85 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DE, MN, NY

\*All Liberty Bankers products may not be annuitized without surrender charge until contract maturity.  
(For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.



# LINCOLN FINANCIAL GROUP (LFA)

Rates Effective as of 9-16-19

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Lincoln MYGuarantee<sup>SM</sup> Plus</b>	<\$100,000 >\$100,000 5 years 2.00% 2.50% 7 years 2.05% 2.20% 10 years 2.10% 2.30%	1.00%	\$10,000 NQ & Q	10% Free Partial surrender - 10% of the accum value can be withdrawn per contract year w/o incurring any surr charge or MVA  Death Benefit - Should the client die before the contract is annuitized, the accum value may be distributed as a death benefit with no surr charges or MVA. Annitization allowed at the end of term or after 5th year	3 Year (7,7,6) 4 Year (7,7,6,5) 5 Year (7,7,6,5,4) 6 Year (7,7,6,5,4,3) 7 Year (7,7,6,5,4,3,2) 8 Year (7,7,6,5,4,3,2,0) 9 Year (7,7,6,5,4,3,2,0,0) 10 Year (7,7,6,5,4,3,2,0,0,0)	0-85	Y	5 Year 1.90% - 0-75 7-10 Year 2.40% - 0-75	AK, MN, MO
<b>Lincoln Long-Term Care</b>	<\$100,000 1.25% Guaranteed for 7 Years  >\$100,000 1.25% Guaranteed for 7 Years	1.00% guarantee period (Between 1.00% & 3.00% after initial guarantee period)	\$50,000 NQ & Q (Maximum premium \$400K for triple opt. \$600K for double opt.)	Accum value- before annuity payments begin: the single premium plus interest, and less LTC Benefits paid, LTC Benefit charges, partial surrenders, surrender charges and any deductions for taxes if Lincoln is required to pay them. Partial surr - begin in 1st contract yr, up to 10% of contract value may be withdrawn each yr w/o incurring surr charges. Death Benefit - upon death of the contractowner or annuitant, beneficiaries receive the contract value. Choice of income pay opt - after 5th contract yr, contract value w/o surr charge may be received under a number of income pay opts, including an income that cannot be outlived. LTC benefits - Monthly LTC benefits are paid when the covered life: has been given and follows a plan of care prescribed by a licensed health care practitioner. Call for details!  Triple Leverage Opt 2 years 4 years \$2,083.33 \$50,000 \$100,000 \$150,000 Double Leverage Opt 3 years 3 years \$1,388.89 \$50,000 \$50,000 \$100,000	7 years (8,8,7,6,5,4,3)	45-74	N	5.50% Ages 45-74	CO, CT, FL, HI, ID, MA, NY, OH, PA, UT, VT, VA, WA



# MUTUAL OF OMAHA (MOA)

Rates Effective as of 7-1-19

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available
<b>Bonus Flexible Annuity</b>	1st Year Guaranteed Rate 2.50%  1.00% Minimum Guaranteed Rate  0.15% added with \$50k+	1.00%	Single Purchase Payment - \$5,000 Q&NQ  or  Planned purchase payments - \$100/ month (\$1,200 annually, \$600 semiannually, \$300 quarterly)	<b>Access to account value with no withdrawal charges</b> 10% of accumulation policy value per year, federal tax penalties my apply Available immediately \$100 minimum/month <b>Systematic Income Option</b> Fixed Dollar amount or interest only Available monthly, quarterly, semiannually, annually \$100 minimum/month <b>Death Benefit</b> - The greater of the accumulation value or gross purchase payments minus any cash withdrawals, withdrawal charges and outstanding loans. <b>Security</b> - 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. Can annuitize after yr-2 without surrender charges. Early annuitization after 2 years.	8 Years (8,8,7,6,5,4,3,2)	0-89	N	5.00% years 1 & 2 (ages 0-80) 1.25% years 3-8 (ages 0-80) 2.50% years 1 & 2 (ages 81-85) 0.75% years 3-8 (ages 81-85) 0.75% years 9+ (all ages)	NY
<b>Ultra Secure Plus - 5</b>	<\$50,000 2.00% years 1-5  \$50,000+ 2.15% years 1-5	1.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties my apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. <b>RETURN OF PREMIUM!!!</b>	5 Years (6,6,6,6,5)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89)  Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	MT, NY
<b>Ultra Secure Plus - 7</b>	<\$50,000 2.20% years 1-7  \$50,000+ 2.35% years 1-7	1.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties my apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. <b>RETURN OF PREMIUM!!!</b>	7 Years (6,6,6,6,5,4,3)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89)  Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	MT, NY

# NASSAU RE COMPANY (PLA)

Rates Effective as of 9-1-19

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available
<b>MYAnnuity 5X</b>  	<b>No Liquidity</b>  5 Years 3.35% NY - 3.05%  With 10% Free Withdrawals 3.15% NY - 2.85%	1.00%	\$15,000 NQ & Q  \$1,000,000 Max	<ul style="list-style-type: none"> <li>Annual free withdrawals up to 10% are available (if elected at issue) without a surrender charge or market value adjustment (MVA) applied</li> <li>Withdrawals in excess of the annual free withdrawal amount may be subject to a surrender charge prior to the end of the guarantee period and an MVA</li> <li>Withdrawals for the Required Minimum Distribution (RMDs) will not incur surrender charges or MVA</li> <li>Withdrawals of income will be subject to tax and, if prior to age 59 1/2, may be subject to a 10% IRS Penalty</li> <li>Withdrawn amounts will not receive the full interest credit</li> <li>Surrender charges and MVA will be waived upon contract owner's death or annuitization after the first contract year</li> <li>During 30-day window period at the end of the guarantee period, you can surrender any amount of the contract without a surrender charge and without the assessment of an MVA</li> <li>Nursing home and terminal illness waivers</li> <li>Surrender charges will also be waived if owner is admitted into a licensed nursing home, or if owner is diagnosed with a terminal illness that is expected to result in death within six months (24 months in MA). Waivers are subject to state approval and certain conditions. See contract for details</li> </ul>	5 Years (9,8,7,6,5,0,0)	0-85	NY	Ages 0-75 - 2.00% 76-80 - 2.00% 81+ - 1.00% (Paper Apps)  0-75 - 2.10% 76-80 - 2.10% 81+ - 1.10% (eApp)	CA, ME
<b>MYAnnuity 7X</b>  	<b>No Liquidity</b>  7 Years 3.45% NY - N/A  (With 10% Free Withdrawals) 3.25% NY - N/A	1.00%	\$15,000 NQ & Q  \$1,000,000 Max	<ul style="list-style-type: none"> <li>Annual free withdrawals up to 10% are available (if elected at issue) without a surrender charge or market value adjustment (MVA) applied</li> <li>Withdrawals in excess of the annual free withdrawal amount may be subject to a surrender charge prior to the end of the guarantee period and an MVA</li> <li>Withdrawals for the Required Minimum Distribution (RMDs) will not incur surrender charges or MVA</li> <li>Withdrawals of income will be subject to tax and, if prior to age 59 1/2, may be subject to a 10% IRS Penalty</li> <li>Withdrawn amounts will not receive the full interest credit</li> <li>Surrender charges and MVA will be waived upon contract owner's death or annuitization after the first contract year</li> <li>During 30-day window period at the end of the guarantee period, you can surrender any amount of the contract without a surrender charge and without the assessment of an MVA</li> <li>Nursing home and terminal illness waivers</li> <li>Surrender charges will also be waived if owner is admitted into a licensed nursing home, or if owner is diagnosed with a terminal illness that is expected to result in death within six months (24 months in MA). Waivers are subject to state approval and certain conditions. See contract for details</li> </ul>	7 Years (9,8,7,6,5,4,3)	0-85	Y	Ages 0-75 - 2.50% 76-80 - 2.50% 81+ - 1.25% (Paper Apps)  0-75 - 2.60% 76-80 - 2.60% 81+ - 1.35% (eApp)	CA, ME


# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

Rates Effective as of 9-10-19

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available
<b>North American Guarantee Choice<sup>SM</sup></b> (Low Band under \$100,000)  (High Band over \$100,000)	Features <b>3-Year</b> <b>5-Year</b> High Band 1.95% 2.30% Low Band 1.60% 2.00%  Features <b>7-Year</b> <b>10-Year</b> High Band 2.05% 2.25% Low Band 1.80% 2.00%	100% of premiums less withdrawals at 0.25% less surrender charges	\$2,000-Q \$10,000-NQ	<b>Penalty Free Withdrawals:</b> Beginning 2nd contract year, equal to the interest earned for the current contract year.  By current company practice, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis, beginning as early as 30 days after the annuity is issued. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each.  <b>Included Rider:</b> <b>Nursing Home Confinement Rider</b>  After first contract anniversary, in the event of a qualifying confinement, increases penalty-free withdrawal amount by 10% of accumulation value each year the annuitant is confined.	<b>3 Year:</b> 9.30%, 8.40%, 7.50%  <b>5 Year:</b> 9.30%, 8.40%, 7.50%, 6.60%, 5.70%  <b>7 Year:</b> 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%  <b>10 Year:</b> 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85%, 1.90%, 0.95%  <b>In California:</b> <b>3 Year:</b> 8.00%, 7.15%, 6.20% <b>5 Year:</b> 8.00%, 7.15%, 6.20%, 5.25%, 4.30%	0-90	Y	1.50% 3-year 2.00% 5-year 2.50% 7-years 3.00% 10-years  (reduced by 25% 81-85) (reduced by 50% 86-90)  Upon re-entry, if no surrender charge applies, no re-entry commission will be paid.	MT, NY  DE, CA, FL No 6-10 Year

# OXFORD LIFE INSURANCE COMPANY (OFXD)

Rates Effective as of 9-24-19

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>			States Not Available		
<div>Multi-Select Series MYGA</div> <div></div>				<b>Free Withdrawals:</b> During the first year. Systematic withdrawal of interest earned beginning in second year. Up to 10% of accumulated value.				Product	Ages	Comm	AL, MS, NY, VT, WV		
	3 Year: 2.35%	You will receive interest on 100% of your accumulation value	\$20,000-\$1,000,000 Qualified and Non-Qualified Ages 18-75	The market value adjustment is applied only during surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	3 Year: 10, 9, 8	18-80 Q & NQ	Y	3 Year	18-75 76-80	1.00% 0.50%			
	4 Year: 2.65%							4 Year	18-75 76-80	1.75% 0.75%			
	5 Year: 2.70%							5 Year	18-75 76-80	2.50% 1.50%			
	6 Year: 3.05%							6 Year	18-75 76-80	2.50% 1.50%			
	7 Year: 2.90%							7 Year	18-75 76-80	2.50% 1.50%			
	8 Year: 3.20%							8 Year	18-75 76-79	2.75% 1.75%			
	9 Year: 3.05%							9 Year	18-75 76-77	2.75% 1.75%			
	10 Year: 3.10%							10 Year	18-75	3.00%			
										<b>Waiver of Surrender/Withdrawal Charges:*</b> Terminal Illness Benefit Home Health Benefit Nursing Home Benefit <i>*See policy for eligibility. Not available in all states.</i>		4 Year: 10, 9, 8, 7, 6, 5 5 Year: 10, 9, 8, 7, 6 6 Year: 10, 9, 8, 7, 6, 5 7 Year: 10, 9, 8, 7, 6, 5, 4 8 Year: 10, 9, 8, 7, 6, 5, 4, 3 9 Year: 10, 9, 8, 7, 6, 5, 4, 3, 2 10 Year: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1	
									<i>*Effective July 1, 2017, until further notice, commissions will be paid at the percent listed below on the following durations. Multi-Select 4 will be paid at 73% of original commission level Multi-Select 6 will be paid at 50% of original commission level Multi-Select 8 will be paid at 53% of original commission level</i>				



## INTEREST RATES Effective

# September 24, 2019

LIFE | ANNUITIES | MEDICARE SUPPLEMENT

## MULTI-SELECT SERIES MULTI-YEAR GUARANTEED ANNUITY™

### Rate Guarantee Period


3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
<b>2.35%</b>	<b>2.65%</b>	<b>2.70%</b>	<b>3.05%</b>	<b>2.90%</b>	<b>3.20%</b>	<b>3.05%</b>	<b>3.10%</b>

\* Effective July 1, 2017, until further notice, commissions will be paid at the percent listed below on the following durations.  
 Multi-Select 4 will be paid at 73% of original commission level Multi-Select 6 will be paid at 50% of original commission level  
 Multi-Select 8 will be paid at 53% of original commission level



# SAGICOR LIFE INSURANCE COMPANY (SAG)

Rates Effective as of 8-19-19

FIXED PRODUCTS	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission				States NOT Available
Sage Choice SPDA with Bailout Feature	3.50% year 1			2.00% (yrs 1-10 & 3.00% there- after)	Single Purchase Payment \$2,000 Q&NQ (no inherited IRA's)	Monthly Interest Option (MIO) available for policies with an account valie of \$25,000 or greater. Death benefit is equal to contract values as of the date we receive due proof of the Owner's death Surrender charges and MVA waived upon death of the Owner. Waiver of Surrender Charge Rider: If the Owner of the contract is confined to a licensed nursing home or hospital for 90 consecutive days or more, the policy accumulation value will be available without a surrender charge or MVA. This rider is provided at no extra cost. Available thru issue ages. Free Partial Withdrawals: Beginning in Year 1 the Owner may make one withdrawal per year up to 10% of the accumulation value without incurring charges. <b>After the first contract year, the renewal rate is lower than a rate that is 1% below the initial fixed interest rate, the owner msy request, within 30 days of notification, to receive the accumu- lation value without incurring a surrender charge or MVA.</b>	6 Years (7,7,7,6,5,3)	15 days to age 90-NQ 15 days to age 75-Q	Y (MVA not available in MO)	3.00% (ages 0-80) 1.75% (ages 81-90)				AK, CT, ME, MI, NE, NH, NY, VT
	Before sending business to Sagicor: Every agent in all states must have it confirmed that the product training has been successfully completed.													
Milestone MYGA  				87.5% of the single premium paid	\$15,000 Q-NQ	PENALTY FREE WITHDRAWALS Beginning in the second contract year, the Owner can withdraw 2 up to 10% of the accumulation value per year without a surrender charge. The minimum withdrawal is \$500.	7 year (9, 8, 7, 6, 5, 4, 3)	15 days to 90 years	Y	Ages 0-80 1.25% 81-85 0.75% 86-90 0.50%	3 Year 2.00% 5 Year 1.25% 7 Year 2.25%	1.75% 1.00%	AK, CA, CT, ME, MT, NY, VT	
		100K+	50K+	15K+		RENEWAL (PENALTY FREE WINDOW) At the end of a 3 or 5 year guarantee period, a 30-day penalty-free window begins. Written notice is provided 45 days in advance of the start of the penalty-free window period. During the "window" a full or partial withdrawal may be taken without surrender charge or market value adjustment. If no withdrawal or a partial withdrawal is taken, the initial 3 or 5 year guarantee period will automatically renew with the then-current guarantee interest rate subject to surrender charge and market value adjustment. A 3 year guaran- tee period may be renewed a second time. After the initial 7 year guarantee period, the second 5 year guarantee period, or the third 3 year guarantee period, renewals are on an annual basis at the then-current guarantee interest rate and withdrawals may be taken at any time without a surrender charge or market value adjustment.	5 year (9, 8, 7, 6, 5)							
	7 Year	2.75%	2.45%	1.95%			3 year (9, 8, 7)							
	5 Year	2.80%	2.20%	1.70%										
	3 Year	2.35%	1.65%	1.05%										

Producer Announcement

Sagicor Life 



## Milestone MYGA

Multi-Year Guaranteed Annuity

GUARANTEE PERIOD	100K+	50K+	15K+
7 YEAR	2.75%	2.45%	1.95%
5 YEAR	2.80%	2.20%	1.70%
3 YEAR	2.35%	1.65%	1.05%

Issue Age to 90 years

10% Penalty Free Withdrawal beginning year two

eApp or Paper Application (same commission)

A.M. Best "A-" Rated Carrier

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12 Appts = Approx. 7 Sales = \$175,000 in Annuity Premium @4.00% Commission = \$7,000

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