

Last Updated
07/01/16

July

2016

TRADITIONAL FIXED Annuity Product Reference Guide

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

BLAST OFF your annuity sales with this **GREAT NEW MYG!**

from  **ATHENE**
Driven to do more.™

1-Year Fixed Strategy - Additional Premium

	MVA	Non-MVA
3-year	2.00%	1.95%
5-year	2.90%	2.75%
7-year	3.00%	2.80%

Multi-Year Fixed Strategy - Initial Premium

	MVA (Not Available in AK, CA, HI, MD, MN, MO, NJ, NY, PA, VA & WA)	Non-MVA (Not Available in NY)
3-year	2.00%	1.95%
5-year	2.90%	2.75%
7-year	3.00%	2.80%

Check out these features!

- Athene is rated A- by A.M. Best!¹
- \$5,000 Initial Premium Minimum
- Flexible Premium MYG product!
- 10% penalty-free withdrawals
- Built-in Terminal Illness Waiver and Confinement Waiver²

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.

For Agent Use Only. Not to be used with the offer or sale of annuities. All rates current as of 04/13/16 and are subject to change at any time. State variations may apply. Not available in all states.
1476852-1211016

Want more details about this product? **7**
Give us a call!!!



Contact us Today!

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Rates and Commissions subject to change.
Check for current state approvals.



Table of Contents - Company Overviews

- 3 MULTI-YEAR GUARANTEES**
- 4 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
- 8 EQUITRUST LIFE INSURANCE COMPANY**
A.M. Best Rating = B++ (good) (866) 598-3694
- 9 GREAT AMERICAN LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 10 GUGGENHEIM LIFE & ANNUITY COMPANY**
A.M. Best Rating = B++ (good) (800) 767-7749
- 11 LINCOLN FINANCIAL GROUP**
A.M. Best Rating = A+ (superior) (800) 238-6252
- 11 MUTUAL OF OMAHA**
A.M. Best Rating = A+ (superior) (800) 775-7898 x4168
- 12 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 6 SAGICOR LIFE INSURANCE COMPANY**
A.M. Best Rating = A- (excellent) (888) 724-4267 x6180



American General
Life Companies



GUGGENHEIM LIFE AND ANNUITYSM






MUTUAL of OMAHA
Begin today.






Multi-Year Guarantees

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield
				1st Year Rate	Rate Thereafter	
Athene Annuity	A-	3 years	MYG - 3	2.00%	2.00% yrs 2-3	2.00%
Equi-Trust Life	B++	3 years	Certainty Select - 3	1.80%	1.80% yrs 2-3	1.80%
Guggenheim	B++	3 years	Preserve MYG - 3	1.80%	1.80% yrs 2-3	1.90%
Guggenheim	B++	4 years	Preserve MYG - 4	1.90%	1.90% yrs 2-4	2.00%
American National	A	5 years	Palladium MYG - 5	2.70%	1.70% yrs. 2-5	1.90%
Athene Annuity	A-	5 years	MYG - 5	2.90%	2.90% yrs 2-5	2.90%
North American	A+	5 years	Guarantee Choice - 5	2.30%	2.30% yrs. 2-5	2.30%
American Equity	A-	5 years	Guarantee - 5	2.25%	2.25% yrs. 2-5	2.25%
American National	A	6 years	Palladium MYG - 6	2.25%	2.25% yrs. 2-6	2.25%
Guggenheim	B++	6 years	Preserve MYG - 6	2.50%	2.50% yrs. 2-6	2.50%
EquiTrust Life	B++	6 years	Choice - 4	3.60%	2.00% yrs 2-6	2.25%
American Equity	A-	6 years	Guarantee - 6	2.45%	2.45% yrs. 2-5	2.45%
North American	A+	6 years	Guarantee Choice - 6	2.05%	2.05% yrs. 2-6	2.05%
Athene Annuity	A-	7 years	MYG - 7	3.00%	3.00% yrs 2-7	3.00%
Liberty Bankers Life	B+	7 years	Bankers Premier - 7	3.05%	3.05% yrs. 2-7	3.05%
North American	A+	7 years	Guarantee Choice - 7	2.30%	2.30% yrs. 2-7	2.30%
American National	A	7 years	Palladium MYG - 7	3.25%	2.25% yrs. 2-7	2.39%
American Equity	A-	7 years	Guarantee - 7	2.70%	2.70% yrs. 2-7	2.70%
American General	A	7 years	Solutions MYG - 7	2.10%	2.10% yrs. 2-7	2.10%
North American	A+	8 years	Guarantee Choice - 8	2.55%	2.55% yrs. 2-8	2.55%
Guggenheim	B++	8 years	Preserve MYG - 8	2.70%	2.70% yrs. 2-8	2.70%
Equi-Trust Life	B++	8 years	Certainty Select - 8	2.85%	2.85% yrs. 2-8	2.85%
North American	A+	9 years	Guarantee Choice - 9	2.65%	2.65% yrs. 2-9	2.65%
American National	A	9 years	Palladium MYG - 9	4.15%	2.15% yrs. 2-9	2.37%
Guggenheim	B++	9 years	Preserve MYG - 9	2.80%	2.80% yrs. 2-9	2.80%
American General	A	10 years	Solutions MYG - 10	2.15%	2.15% yrs. 2-10	2.15%
Guggenheim	B++	10 years	Preserve MYG - 10	2.90%	2.90% yrs. 2-10	2.90%
EquiTrust Life	B++	10 years	Certainty Select - 10	3.00%	3.00% yrs. 2-10	3.00%
North American	A+	10 years	Guarantee Choice - 10	2.75%	2.75% yrs. 2-10	2.75%

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Premier Eagle 10  10% Premium Bonus on premiums added in years 1-5 (5% bonus issue ages 76-80) (5% bonus yrs 1-5 ages 18-80 in AK, DE, SC, UT)	Current Fixed Value Rate – 2.00%	MGIR-CV: Currently 2.00%	\$10,000 Q & NQ	10% of contract value annually starting in year 2. Systematic W/D & RMD immediately.	15 years (18-75) 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0%) 10 years for ages 76-80 (15, 14, 13, 12, 11, 9.5, 8, 6.5, 5, 2.5, 0%)	18-80 Q and NQ	N	CT, FL, IN, MN, NJ, NV, NY, OH, OK, OR, PA, TX, WA
Premier Eagle 12  8% Premium Bonus on all first year premiums	Current fixed value rate – 1.00%	MGIR-CV: currently 1.00%	\$10,000 Q & NQ	10% of contract value annually starting in year 2. Systematic W/D & RMD immediately Ask about the 14 year bonus vesting schedule	10 years (12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0%)	18-78 Q and NQ	N	AK, CT, DE, IN, MN, NJ, NV, NY, OH, OK, OR, PA, TX, UT, WA
Guarantee 5 Guarantee 6 Guarantee 7 	Guarantee 5 2.25% Guarantee 6 2.45% Guarantee 7 2.70%	MGIR: Currently 1.00%	\$10,000	Annually, Penalty-free withdrawal of interest credited that contract year	5 years (9, 8, 7, 6, 5, 0%) 6 years (9, 8, 7, 6, 5, 4, 0%) 7 years (9, 8, 7, 6, 5, 4, 3, 0%)	18-85 Q and NQ	Y	NY

AMERICAN GENERAL LIFE COMPANIES (AGLC)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																					
American PathwaySM Fixed 5 Annuity 	One Year with Premium Bonus and with Guarantee ROP: <\$100,000 1.00% Year 1 >\$100,000 2.00% Year 1	1.00%	\$5,000 NQ \$2,000 Q	Penalty-Free Withdrawal Privilege: After 30 days from contract date 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. 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. 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 distibution 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.	5 years (9,8,7,6,5)	0-90 (0-85 in NY) Q&NQ	Y	IA, MN, MO, SC																					
American PathwaySM Fixed 7 Annuity 	One Year with Premium Bonus and with Guarantee ROP: <\$100,000 2.15% Year 1 >\$100,000 3.15% Year 1	1.00%	\$5,000 NQ \$2,000 Q	Penalty-Free Withdrawal Privilege: After 30 days from contract date 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. 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. 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 distibution 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.	7 years (9,8,7,6,5,4,2)	0-90 (0-85 in NY) Q&NQ	Y	IA, MN, MO, SC																					
American PathwaySM Solutions MYG 	<table border="1"> <thead> <tr> <th></th> <th>Low Band</th> <th>High Band</th> </tr> </thead> <tbody> <tr> <td>5 Year</td> <td>1.80%</td> <td>2.00%</td> </tr> <tr> <td>6 Year</td> <td>1.95%</td> <td>2.10%</td> </tr> <tr> <td>7 Year</td> <td>2.10%</td> <td>2.25%</td> </tr> <tr> <td>8 Year</td> <td>2.00%</td> <td>2.15%</td> </tr> <tr> <td>9 Year</td> <td>2.05%</td> <td>2.20%</td> </tr> <tr> <td>10 Year</td> <td>2.15%</td> <td>2.30%</td> </tr> </tbody> </table>		Low Band	High Band	5 Year	1.80%	2.00%	6 Year	1.95%	2.10%	7 Year	2.10%	2.25%	8 Year	2.00%	2.15%	9 Year	2.05%	2.20%	10 Year	2.15%	2.30%	1.00%	\$10,000 NQ \$2,000 Q	Penalty-Free Withdrawal Privilege: After Year 1, 15% free withdrawals. After 30 days from contract date 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 distibution 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, continence, dressing, eating, toileting, and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required.	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	IA, MN, MO, SC
	Low Band	High Band																											
5 Year	1.80%	2.00%																											
6 Year	1.95%	2.10%																											
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AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Palladium MYG	5-yr 2.80% yr.1 1.80% yrs 2-5 6-yr 2.35% yrs. 1-6 7-yr 3.35% yr.1 2.35% yrs. 2-7 8-yr 2.50% yrs. 1-8 9-yr 4.25% yr.1 2.25% yrs. 2-9 10-yr 3.30% yr.1 2.30% yr. 2-10	1.00%	\$5,000 Q&NQ (Initial deposits under \$100,000 subtract .10 basis points)	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 (8,8,8,7,6,5,4) 7-yr (8,8,8,7,6,5,4,3) 8-yr(8,8,8,7,6,5,4,3,2) 9yr 8,8,8,7,6,5,4,3,2,1 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-85	Y	NY, UT
Palladium Century - 1²	2.30% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000 Q&NQ	Confin. waiver, Disabil. wavier Available thru issue ages. (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (10,9,8,7,6,5,4,3,2,1)	0-90 Q&NQ	Y	AL, CT, FL, IL, MA, MN, NJ, NY, OH, OK, OR, PA, TX, UT, WA
Palladium Century - 3²	4.30% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Available thru issue ages. (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (11,10,9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	AL, CT, FL, IL, MA, MN, NJ, NY, OH, OK, OR, PA, TX, UT, WA
Palladium Century - 5²	6.30% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Available thru issue ages. (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (12,12,11,10,9,8,6,4,3,2)	0-80 Q&NQ	Y	AL, CT, FL, IL, MA, MN, NJ, NY, OH, OK, OR, PA, TX, UT, WA
Palladium Century - 7² GREAT	8.30% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Available thru issue ages. (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (12,12,11,11,10,9,8,6,4,2)	0-80 Q&NQ (Utah 0-55-Q & NQ)	Y	AL, CT, FL, IL, MA, MN, NJ, NY, OH, OK, OR, PA, TX, WA
Diamond Citadel - 5 (2 year rate)	2.20% Yr-1 1.20% Yr-2	1.00%	\$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	NY, OR
Diamond Citadel - 7 (2 year rate)	3.35% Yr-1 1.35% Yr-2	1.00%	\$2,000Q \$5,000NQ (Initial dep. over \$100K receive .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	NY, OR





SAGICOR LIFE INSURANCE COMPANY (Sagicor)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available
Gold Series Sage Choice with Bailout Feature	2.50% year 1	2.00% (yrs 1-10 & 3.00% thereafter)	Single Purchase Payment \$5,000 Q&NQ (no inherited IRA's)	Monthly Interest Option (MIO) available for policies with an account value 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. After the first contract year, the renewal rate is lower than a rate that is 1% below the initial fixed interest rate, the owner may request, within 30 days of notification, to receive the accumulation value without incurring a surrender charge or MVA.	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)	AK, CT, ME, MI, NH, NY, VT
<p>Before sending business to Sagicor: Every agent in all states must have it confirmed that the product training has been successfully completed.</p>					<p>Due to unprecedented volume, Sagicor Life Insurance Company will be limiting the premium amounts for all Sagicor deferred annuities to \$300,000 or less per owner until further notice.</p>			

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Rates and Commissions subject to change.
Check for current state approvals.
2) Two year charge back - 100% year 1 & 50% year 2

ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)



FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
MYG:  Multi-Year Fixed Strategy With MVA	3 year 2.00% 5 year 2.90% 7 year 3.00%	1.00%	\$5,000 Q&NQ	A Multi-Year Fixed Strategy is used to credit interest to the Initial Premium. The interest rate is guaranteed for the full Term Period. At the end of the Term Period the Accumulated Value will be transferred to the 1-Year Fixed Strategy. 10% free withdrawals available year 1. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (8, 8, 7) 5 year (8, 7, 6, 5, 4) 7 year (9, 8, 7, 6, 5, 4, 3)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	Y	AK, CA, HI, MN, MO, NJ, NY, PA, WA
MYG:  Multi-Year Fixed Strategy No MVA	3 year 1.95% 5 year 2.75% 7 year 2.80%	1.00%	\$5,000 Q&NQ	A Multi-Year Fixed Strategy is used to credit interest to the Initial Premium. The interest rate is guaranteed for the full Term Period. At the end of the Term Period the Accumulated Value will be transferred to the 1-Year Fixed Strategy. 10% free withdrawals available year 1. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (8, 8, 7) 5 year (8, 7, 6, 5, 4) 7 year (9, 8, 7, 6, 5, 4, 3)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	N	NY
MYG:  1-Year Fixed Strategy (additional premium) With MVA	3 year 2.00% 5 year 2.90% 7 year 3.00%	1.00%	\$1,000 minimum on additional premiums	Additional Premiums will be allocated to the 1-Year Fixed Strategy. The Initial Interest Rate for this strategy is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate. 10% free withdrawals available year 1. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (8, 8, 7) 5 year (8, 7, 6, 5, 4) 7 year (9, 8, 7, 6, 5, 4, 3)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	Y	AK, CA, HI, MN, MO, NJ, NY, PA, WA
MYG:  1-Year Fixed Strategy (additional premium) No MVA	3 year 1.95% 5 year 2.75% 7 year 2.80%	1.00%	\$1,000 minimum on additional premiums	Additional Premiums will be allocated to the 1-Year Fixed Strategy. The Initial Interest Rate for this strategy is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate. 10% free withdrawals available year 1. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (8, 8, 7) 5 year (8, 7, 6, 5, 4) 7 year (9, 8, 7, 6, 5, 4, 3)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	Y	NY

EQUITRUST LIFE INSURANCE COMPANY (ETL)

MUST COMPLETE PRODUCT TRAINING BEFORE SUBMITTING BUSINESS TO EQUITRUST

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Certainty Select (with optional rider)	3 yr - 1.80% 5 yr - 2.50% 6 yr - 2.65% yrs 1-6 8 yr - 2.85% yrs 1-8 10 yr - 3.00% 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 ICC13-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.	Base Contract: (3 Yr) 10,10,9 (5 Yr) 10,10,9,9,8 (6 Yr) 10,10,9,9,8,8 (8 Yr) 10,10,9,9,8,8,7,7 (10 Yr) 10,10,9,9,8,8,7,7,6,5	0-90 Q&NQ (age last birthday) No MVA in OK	Y	NY
Choice Four GREAT	Base Contract: 9 yr. - 2.50% MVA Option: 9 yr. - 4.00% (1.50% Bonus) Liquidity Option: 6 yr. - 2.10% Liquidity & MVA Option: 6 yr. - 3.60% (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.	Base Contract: (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	AK, CT, IN, MD, MA, MN, NY, OK, OR, TX, UT, VT, WA

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Secure American <up to 10.00% annualization bonus - vests 1.00% per year>	1.50% = AV - year 1 1.50% = SV - year 1 (2.52% Yield with Bonus)	1.00%	\$10,000 (Additional Purchase Payments accepted in 1st 3 contract yrs: \$2,000 - NQ \$5,000 - Q)	10% after 1st year. Interest income avail. after 30 days. LTC Terminal Illness Rider. Upon death of owner, the death benefit paid to beneficiary will be a lump sum = to cash value or acct value (including any earned annuitization bonus), if the beneficiary elects a settlement option providing payment for a period at least 7 yrs, or for his/her life expectancy, as provide by Option D, if less.	7 years (9,8,7,6,5,4,3)	18-88-Q 0-88-NQ	N	AK, MA, NH, NJ, NV, NY, PA, UT, WA
Secure Gain - 5 	Under \$100,000 1.95% Yr 1 1.80% Yr 2 1.90% Yr 3 2.00% Yr 4 2.10% Yr 5 yield 1.95%	1.00%	\$10,000	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)	18-89-Q 0-89-NQ	Y (Non-MVA in IN, MD, OH, VA)	NY
	Over \$100,000 2.10% Yr 1 1.95% Yr 2 2.05% Yr 3 2.15% Yr 4 2.25% Yr 5 yield 2.10%		\$100,000					
Secure Gain - 7 	Under \$100,000 2.30% Yr 1 1.55% Yr 2 1.80% Yr 3 2.05% Yr 4 2.30% Yr 5 2.55% Yr 6 2.80% Yr 7 yield 2.19%	1.00%	\$10,000	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)	18-85-Q 0-85-NQ	Y (Non-MVA in IN, MD, OH, VA)	NY
	Over \$100,000 2.40% Yr 1 1.65% Yr 2 1.90% Yr 3 2.15% Yr 4 2.40% Yr 5 2.65% Yr 6 2.90% Yr 7 yield 2.29%		\$100,000					

Guggenheim Life & Annuity Company's Multi-year Guarantee Rates are...



	Guaranteed Rate Under \$250,000	Guaranteed Rate \$250,000+
3 Year	1.80%	1.90%
4 Year	1.90%	2.00%
5 Year	2.40%	2.50%
6 Year	2.50%	2.60%
7 Year	2.60%	2.70%
8 Year	2.70%	2.80%
9 Year	2.80%	2.90%
10 Year	2.90%	3.00%

- Rate Guarantee Matches Surrender Period
- Death Benefit Equals Accumulation Value
- Accumulated Interest Withdrawals Available
- Issue ages 0-90
- RMD Friendly After Year 1
- Free 10% After Year 1

Call for details!!



SKY ROCKETING!

Interest rate shown is as of 11/01/2014, 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

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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.

GUGGENHEIM LIFE & ANNUITY COMPANY (GLA)

FIXED PRODUCTS	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Preserve MYG (Low Band under \$250,000) (High Band \$250,000+) 	Guaranteed option 3-Year 4-Year Low Band 1.80% 1.90% High Band 1.90% 2.00%			1.00%	\$5,000-Q \$10,000-NQ	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)			
	Guaranteed option 5-Year 6-Year Low Band 2.40% 2.50% High Band 2.50% 2.60%									
	Guaranteed option 7-Year 8-Year Low Band 2.60% 2.70% High Band 2.70% 2.80%									
	Guaranteed option 9-Year 10-Year Low Band 2.80% 2.90% High Band 2.90% 3.00%									
ProOption MYG 	5 Year 1.85% (year 1) 1.95% (year 2) 2.05% (year 3) 2.15% (year 4) 2.25% (year 5) 2.05% (APY)	7 Year 1.95% (year 1) 2.05% (year 2) 2.15% (year 3) 2.25% (year 4) 2.35% (year 5) 2.45% (year 6) 2.55% (year 7) 2.25% (APY)	10 Year 2.10% (year 1) 2.20% (year 2) 2.30% (year 3) 2.40% (year 4) 2.50% (year 5) 2.60% (year 6) 2.70% (year 7) 2.80% (year 8) 2.90% (year 9) 3.00% (year 10) 2.55% (APY)			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. Return of Premium Guarantee: 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	NY

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

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LINCOLN FINANCIAL GROUP (LFA)


FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available														
Lincoln My Guarantee Annuity	<\$100,000 >\$100,000 5 years 1.10% 1.25% 6 years 1.35% 1.50% 7 years 1.50% 1.65% 8 years 1.50% 1.65% 9 years 1.60% 1.75% 10 years 1.65% 1.80%	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	MN, MO														
Lincoln Long-Term Care	<\$100,000 1.10% Guaranteed for 7 Years >\$100,000 1.10% 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 y, 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! <table border="1"> <tr> <td>Triple Leverage Opt</td> <td>2 years</td> <td>4 years</td> <td>\$2,083.33</td> <td>\$50,000</td> <td>\$100,000</td> <td>\$150,000</td> </tr> <tr> <td>Double Leverage Opt</td> <td>3 years</td> <td>3 years</td> <td>\$1,388.89</td> <td>\$50,000</td> <td>\$50,000</td> <td>\$100,000</td> </tr> </table>	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	CA, CO, CT, FL, HI, ID, IL, MA, NV, NH, NJ, NY, OH, PA, TX, UT, VA, VT, WA, WI
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																

MUTUAL OF OMAHA (MOA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Bonus Flexible Annuity	2.25% yr-1 (2.40% for accumulation values over \$50,000)	1.00%	Single Purchase Payment -\$5,000 Q&NQ or Planned purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)	Access to account value with no withdrawal charges 10% of accumulation policy value per year, federal tax penalties may apply Available immediately \$100 minimum/month Systematic Income Option Fixed Dollar amount or interest only Available monthly, quarterly, semiannually, annually \$100 minimum/month Death Benefit - The greater of the accumulation value or gross purchase payments minus any cash withdrawals, withdrawal charges and outstanding loans. Security - 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	NONE
Ultra Secure Plus - 5	<\$50,000 1.30% years 1-5 >\$50,000 1.45% 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 may 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. RETURN OF PREMIUM!!!	5 Years (6,6,6,6,5)	0-89	Y	NY
Ultra Secure Plus - 7	<\$50,000 1.70% years 1-7 >\$50,000 1.85% 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 may 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. RETURN OF PREMIUM!!!	7 Years (6,6,6,6,5,4,3)	0-89	Y	NY

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Guarantee ChoiceSM (Low Band under \$200,00) (High Band over \$200,000)	Features 3-Year High Band 1.70% Low Band 1.40%	100% of premiums less withdrawals at 0.25% less surrender charges	\$2,000-Q \$10,000-NQ	MGCV = 100% of the premium, less any withdrawals accumulated at the MGCV Interest rate, less surr charges. Based on the issue date of contract and is guaranteed for the entire term of the contract. Penalty free withdrawals: current year interest withdrawals available after 30 days without any surrender charges or interest adjustment by current company practice. Renewal feature: renewal for the original guarantee period is automatic if no action is taken during the 30 days after the end of the Guarantee Period. Within this 30 day window, no surrender charges or interest adjustment applies. The annuity may also be renewed for other guarantee periods available at that time. Death benefit: due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider: confined to a nursing home for more than 90 consec days, increase the penalty-free withdrawal amt by 10%. Only available to ages under 75.	10 Years (10,10,10,10,10,9,8,6,4,2) 9 Years (10,10,10,10,10,9,8,6,4) 8 Years (10,10,10,10,10,9,8,6) 7 Years (10,10,10,10,10,9,8) 6 Years (10,10,10,10,10,9) 5 Years (10,10,10,10,10) 4 Years (10,10,10,10) 3 Years (10,10,10)	0-90 (Issue ages 0-85 in IN & OK only)	Y	AK, DE, MN, MO, NV, NY, OH, OK, OR, UT, VA, WA
	Features 4-Year High Band 1.90% Low Band 1.65%							
	Features 5-Year 6-Year High Band 2.55% 2.30% Low Band 2.30% 2.05%							
	Features 7-Year 8-Year High Band 2.55% 2.75% Low Band 2.30% 2.55%							
	Features 9-Year 10-Year High Band 2.85% 2.95% Low Band 2.65% 2.75%							
Guarantee ChoiceSMII (Low Band under \$200,00) (High Band over \$200,000)	Features 3-Year High Band 1.65% Low Band 1.35%	100% of premiums less withdrawals at 0.25% less surrender charges	\$2,000-Q \$10,000-NQ	MGCV = 100% of the premium, less any withdrawals accumulated at the MGCV Interest rate, less surr charges. Based on the issue date of contract and is guaranteed for the entire term of the contract. Penalty free withdrawals: current year interest withdrawals available after 30 days without any surrender charges or interest adjustment by current company practice. Renewal feature: renewal for the original guarantee period is automatic if no action is taken during the 30 days after the end of the Guarantee Period. Within this 30 day window, no surrender charges or interest adjustment applies. The annuity may also be renewed for other guarantee periods available at that time. Death benefit: due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider: confined to a nursing home for more than 90 consec days, increase the penalty-free withdrawal amt by 10%. Only available to ages under 75.	10 Years (10,10,10,10,10,9,8,6,4,2) 9 Years (10,10,10,10,10,9,8,6,4) 8 Years (10,10,10,10,10,9,8,6) 7 Years (10,10,10,10,10,9,8) 6 Years (10,10,10,10,10,9) 5 Years (10,10,10,10,10) 4 Years (10,10,10,10) 3 Years (10,10,10)	0-90 (Issue ages 0-85 in IN & OK only)	Y	ONLY IN THESE STATES! AK, MN, MO, NV, OH, OK, OR, UT, VA, WA
	Features 4-Year High Band 1.85% Low Band 1.60%							
	Features 5-Year 6-Year High Band 2.50% 2.20% Low Band 2.25% 2.00%							
	Features 7-Year 8-Year High Band 2.50% 2.70% Low Band 2.25% 2.50%							
	Features 9-Year 10-Year High Band 2.80% 2.90% Low Band 2.60% 2.70%							
Boomer Annuity 5.00% Premium Bonus on all premium payments received during 1st 5 contract yrs. Plus Annuitization Bonus! 2% yrs 8-10, 5% yrs 11+	1.40% yr-1 Yield 6.47% (YIELD - 6.57% in CA ONLY)	1.00%	\$2,000-Q \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	-Penalty free after year 1 of 5.00% -Can annuitize after year 1 for life or life with period certain or more -Full account value at death -Nursing home confinement rider is available for issue ages 75 and under.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-80	Y	AL, AK, CT, DE, MN, MS, NV, NY, OH, OK, OR, PA, TX, UT, WA



COMPETITIVE NEW HIGHER 5-Year MYGA Rates!

On North American Guarantee ChoiceSM
Multi-Year Guarantee Annuity

2.55%

Guaranteed 5 Years²
Interest Rate for Initial Premium
of \$200,000 or more

2.30%

Guaranteed 5 Years²
Interest Rate for Initial Premium
less than \$200,000

CALL FOR DETAILS!!

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