

# HOT PRODUCTS

September 2017

Autumn  
*is here!*

## Best Multi-Year Guarantees

### EquiTrust Certainty Select - 3

2.00% Guaranteed for 3 yrs. Interest only withdrawals.

### Liberty Bankers 5 Premier - 5

2.75% Guaranteed for 5 yrs.

### American National Palladium MYG - 6

2.70% year 1. 10% free withdrawals after year 1. (High Band of \$100k+)

### Liberty Bankers 7 Premier - 7

3.00% Guaranteed for 7 yrs.

### EquiTrust Certainty Select- 10

3.00% Guaranteed for 10 yrs.

## Best Flex Annuity

### Liberty Banker's Select

3.60% year 1, \$5,000 - Q & NQ - Then \$100 month w/EFT.

### Liberty Bankers Liberty Choice

3.00% year 1. \$5,000 - Q&NQ then \$100 minimum additions.

## Best Equity Indexed Annuities

### EquiTrust Life's Market Value EIA

10 year surrender charge period, No cap 1 year monthly Average with 75% participation rate, 2 year monthly average with 20% cap, 1 year point-to-point with 5.00% cap, All based on S&P 500 Index.

### Great American's Legend III

1 Year Annual Point-to-Point Risk Control 60% Participation Rate. 5.15% S&P Annual Point-to-Point Cap. 7 Year Surrender Charge Period.

### Athene Performance Elite 15

15 year surrender. 2-year no-cap point-to-point strategy with 110% participation (BNP MAD5 Index). S&P 500 1-year point-to-point at 4.25% cap. 7% premium bonus. Premium bonus available at 12% with PLUS rider!

## NEW Guggenheim Highlander - 10

4.00% Premium Bonus. S&P 500 1-year point-to-point with annual cap of 4.50%. Income rider available with 20 year roll up.

## NEW Athene Performance Elite - 7

7 year surrender period. 4.25% Cap on S&P 500 1-year point-to-point.

## Best Bonus Plans

### North American's Performance Choice 12 Plus - EIA

7.00% Prem Bonus on all deposits for 5 yrs. 3.80% Trigger Point. 12 year surrender charge period. 1.65% fixed account. 1.50% monthly point-to-point cap.

### North American Charter Plus - 14 year term

Multi strategy opt & Up to 10.00% bonus on all deposits for 7 yrs, 14-yr surr charge period. 4.45% S&P 500 APP Cap Rate.

### EquiTrust Life's MarketTen EIA

6.00% premium bonus years 1-5. 2.75% Annual Daily Average Cap. 2 year monthly avg - 6.00%. Return of Premium! 10 Year Surrender Charge.

## Best For Older Ages

### Sagicor Life's Sage Choice

2.50% Year 1 Interest Rate. 2.00% Minimum Interest Rate Years 2-6.

### EquiTrust Life's Certainty Select - 8

2.75% Guaranteed for 8 years.

### Sagicor Sage Select FIA

4% premium bonus up to age 85. 9 Year surrender. Min Premium of \$2,000 Q&NQ. 10% free withdrawals cumulative up to 50%.

### Great American's Safe Return

S&P Annual Pt-to-Pt Cap 4.75%. 3.00% Bailout Cap Rate. Built in Return of Premium, 10Year surrender.



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