

HOT PRODUCTS

January 2019

HAPPY WINTER



HAPPY NEW YEAR!



Best Multi-Year Guarantees

Guggenheim - 3

3.10% Guaranteed for 5 yrs. Low band, under \$250,000). 1.00% Comm. ages 0-80. Reduced Comm. ages 81-90.

Oxford Multi Select Series - 5

3.50% Guaranteed for 5 yrs. 2.50% comm (18-75) Reduced Comm ages 76-80.

North American Guarantee Choice - 5

3.30% Guaranteed for 5 yrs. 2.00% Comm 0-80. Reduced Comm 81-90.

Sagicor Milestone - 5

3.75% Guaranteed for 5 yrs (\$100k+). 2.00% comm (0-80) Reduced Comm ages 81-90.

Best Flex Annuity

Liberty Banker's Select

3.85% year 1, 5.50% Comm (0-80). Reduced Comm (81-90). \$5,000 - Q & NQ - Then \$100 month w/EFT.

Liberty Bankers Liberty Choice

3.25% year 1. 4.00% commission to age 80. Reduced commission ages 81-90. \$5,000 - Q&NQ then \$100 minimum additions.

Best Equity Indexed Annuities

EquiTrust Life's Market Value EIA

10 year surrender charge period, 1-Year Monthly Average with 85% participation rate, 2 year monthly average with 20% cap, 1 year point-to-point with 5.50% cap, All based on S&P 500 Index. 6.50% comm ages 0-80.

North American VersaChoice

1 Year Annual Point-to-Point Risk Control 45% Participation Rate (\$75k+). 6.00% S&P Annual Point-to-Point Cap (\$75k+). 10 Year Surrender Charge Period. 7.00% Commission on ages 0-79.

Sage Secure FIA - 5

2.35% Declared Rate. 6.00% S&P 500 Index 1 year Point-to-Point. 5 Year surrender. 3.25% commission ages 0-80. Reduced commission ages 81-90.

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. 100% S&P MARC 5 Year Point-to-Point with Participation. 7.00% Commission ages 0-70.

Athene Performance Elite - 7

7 year surrender period. 5.00% Cap on S&P 500 1-year point-to-point. 5.00% comm ages 0-75. Reduced comm 76+.

Best Bonus Plans

North American's Performance Choice 12 Plus - EIA

5.00% Prem Bonus on all deposits for 5 yrs. 5.75% Trigger Point. 12 year surrender charge period. 6.00% commission ages 0-75. 2.25% fixed account. 1.70% monthly point-to-point cap.

North American Charter Plus - 14 year term

Multi strategy opt & Up to 11.00% bonus on all deposits for 7 yrs, 7.00% comm ages 0-75. 14-yr surr charge period. 4.15% S&P 500 APP Cap Rate.

Oxford Royal Select FIA

Premium bonus available at 8.00% on a 10 year surrender. 2.45% Fixed rate. 4.20% Annual Point-to-Point Cap. 4.00% Monthly Average Cap. Optional GLWB income account rate at 6.75%. 6.50% commission ages 18-75.

Best For Older Ages

Sagicor Life's Sage Choice

3.00% Year 1 Interest Rate. 2.00% Minimum Interest Rate Years 2-10. 3.00% commission ages 0-80. Reduced commission ages 81-90.

EquiTrust Life's Certainty Select - 8

3.20% Guaranteed for 8 years. 3.00% commission ages 0-80. **2.25% commission ages 81-90.**

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%. 4.50% comm (0-75). Reduced comm ages 75-85. Higher comm available when you use the E-App!

Great American's Safe Return

S&P Annual Pt-to-Pt Cap 5.00%. 3.00% Bailout Cap Rate. Built in Return of Premium, 10 Year surrender, and 5.50% Commission 0-75.

Best Commission Annuity

EquiTrust Life's DynaMARC Index

7.00% Commission on 10 year surrender period. 1-year point-to-point Dynamo Strategy with 80% participation and NO CAP, 2-year monthly average Dynamo Strategy with 100% participation and NO CAP. Fixed account 2.60% Ages 0-80.

American Equity Bonus Gold - 16

7.00% commission ages 18-75. Bond yield with Cap of 5.15%. S&P 500 Annual Pt to Pt with Cap of 2.25%. 10% Bonus on all 1st year premium.

EquiTrust Life's ChoiceFour

4.50% year 1 rate. (3.00% Year 1 rate + 1.50% Bonus) **5.50% Commission ages 0-80.** Reduced Commission ages 81-85.

EquiTrust Life's Market Twelve Bonus

12% Premium Bonus paid over 3 years. **8.50% commission.** 14 year term. Issue ages 0-75. 2-yr monthly ave cap at 6.00%. Annual Daily Average Cap 2.75%.

EquiTrust Life's Market Power Bonus EIA

1.50% Fixed Account. 12% Premium Bonus. **8.50% Commission to age 75.** 2-year Monthly Average at 8.00%. Annual Daily Average Cap 3.50%.



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