

As of 01/04/19



Fixed Annuity Products

Period	3	4	5	6	7	8	9	10	Ages	Free Withdrawals?	Min Amt.
American Equity A- Guarantee Annuity											
			2.30%	2.45%	2.60%				18-85	interest only	\$10,000.00
Athene MaxRate: A											
Rate ≥ \$100k	2.40%		3.25%		3.35%				3yr to 85	interest only	\$10,000.00
Rate < \$100k	2.25%		3.10%		3.20%				5 yr to 83		
									7 yr to 83		
Global Atlantic A SecureFore Annuity											
	3.00%		3.45%						0-85	10%	\$10,000.00
Mutual of Omaha: A+											
Ultra-Secure Plus			2.75%		3.00%	0.15% bonus interest on \$50,001+			0-89	10%	\$5,000.00
Bonus Flexible	Annually Declared Rate		1.00%	1st yr bonus rate	2.30%	1st yr base	min guar after 1st yr	1.00%	0-89	10%	\$5,000.00
National Western Life: A+ - Annually Declared Rate											
Protector One	1% First Year Bonus							3.65%	0-75 Q	10%, cumulative	\$5,000.00
Accumulator 5	5% First Year Bonus							3.65%	0-85 NQ	to 50%	\$5,000.00
Prevail Seven	7% First Year Bonus							3.65%	0-75 Q	10%, cumulative	\$5,000.00
									0-85 NQ	to 30%	
									0-85NQ	10%	\$5,000.00
North American Guarantee Choice: A+											
Rate ≥ \$100k	3.00%	2.75%	3.40%	3.10%	3.15%	3.20%	3.25%	3.35%	0-90	interest only	\$10,000 NQ
Rate < \$100k	2.65%	2.40%	3.05%	2.80%	2.85%	2.95%	3.00%	3.10%			\$2,000 Q
Oxford Multi-Select Series A-											
	2.85%	3.25%	3.30%	3.65%	3.50%	3.75%	3.60%	3.65%	18-75	during 1st yr	\$20,000.00
									3-7 yr through 80	10% after first yr	
Reliance Standard Life Eleos: A+											
MVA			3.35%						0-85	10% after 1st	\$10,000.00 approval needed
SP			3.20%							contract anniv.	for \$500,000 +
Reliance Standard Life Apollo: A+ - Annually Declared Rate											
MVA	2% First Year Bonus			1st yr rate	4.95%	base rate	2.95%		0-85	10% after 1st	\$5,000.00 approval needed
SP	2% First Year Bonus			1st yr rate	2.90%	base rate	2.80%			contract anniv.	for \$500,000 +

*Terms Subject to Change

*Producer Use Only

BEST PRODUCT BY SURRENDER PERIOD (3, 5, 7, 10)	
3 yr	North American, Guarantee Choice - High band
5 yr	Global Atlantic, SecureFore
7 yr	Oxford Multi-Select
10 yr	Oxford Multi-Select