

# HOT PRODUCTS

May 2018

Home of the **Free** Because of the **Brave**  
HAPPY MEMORIAL DAY

## Best Multi-Year Guarantees

### Oxford Multi Select Series - 3

2.65% Guaranteed for 3 yrs. 10% Free Withdrawals.

### Oxford Multi Select Series - 5

3.20% Guaranteed for 5 yrs.

### Bankers Life SPDA - 5

3.60% guaranteed years 1-5, 10% free withdrawals after year 1.

### Bankers Life SPDA - 7

3.85% Guaranteed years 1-7.

### North American Guarantee Choice - 5

3.20% Guaranteed for 5 yrs.

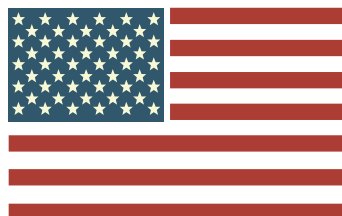
## Best Flex Annuity

### 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, 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.

### Great American's Legend III

1 Year Annual Point-to-Point Risk Control 65% Participation Rate. 6.10% S&P Annual Point-to-Point Cap. 7 Year Surrender Charge Period.

### Oxford Royal Select FIA

Premium Bonus available at 8.00% on a 10 year surrender. 2.20% Fixed rate. 3.65% Annual Point-to-Point Cap. 3.65% Monthly Average Cap. Optional GLWB income account rate at 6.75%!

### 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.

### Athene Performance Elite - 7

7 year surrender period. 4.75% 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. 3.85% 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. 3.85% 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

3.50% Year 1 Interest Rate. 2.00% Minimum Interest Rate Years 2-10.

### 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 5.00%. 3.00% Bailout Cap Rate. Built in Return of Premium, 10 Year surrender.

