

# HOT PRODUCTS

## January 2018

Happy  
New  
Year!



### Best Multi-Year Guarantees

#### EquiTrust Certainty Select - 3

2.00% Guaranteed for 3 yrs. Interest only withdrawals.

#### Liberty Bankers 5 Premier - 5

3.00% Guaranteed for 5 yrs.

#### Bankers Life SPDA - 5

3.00% guaranteed years 1-5. 10% free withdrawals after year 1.

#### Bankers Life SPDA - 7

3.10% Guaranteed years 1-7.

#### 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 65% Participation Rate. 5.40% 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 115% participation (BNP MAD5 Index). S&P 500 1-year point-to-point at 4.00% cap. 7% premium bonus. Premium bonus available at 12% with PLUS rider!

#### 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. 3.50% 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

3.00% 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 4.75%. 3.00% Bailout Cap Rate. Built in Return of Premium, 10Year surrender.

