

HOT PRODUCTS

October 2018

HAPPY HALLOWEEN

Best Multi-Year Guarantees

Guggenheim - 3

3.00% Guaranteed for 5 yrs. Low band, under \$250,000).

Oxford Multi Select Series - 5

3.40% Guaranteed for 5 yrs.

North American Guarantee Choice - 5

3.30% Guaranteed for 5 yrs.

Oxford Multi Select Series - 7

3.60% Guaranteed for 7 yrs.

Best Flex Annuity

Liberty Banker's Select

3.85% year 1, \$5,000 - Q & NQ - Then \$100 month w/EFT.

Liberty Bankers Liberty Choice

3.25% 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 60% Participation Rate. 5.60% S&P Annual Point-to-Point Cap. 7 Year Surrender Charge Period.

Sage Secure FIA - 5

2.35% Declared Rate. 6.00% S&P 500 Index 1 year Point-to-Point. 5 Year surrender.

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.

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

5.00% Prem Bonus on all deposits for 5 yrs. 5.75% Trigger Point. 12 year surrender charge period. 2.25% fixed account. 1.70% 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. 4.15% S&P 500 APP Cap Rate.

Oxford Royal Select FIA

Premium bonus available at 8.00% on a 10 year surrender. 2.30% Fixed rate. 3.90% Annual Point-to-Point Cap. 3.90% Monthly Average Cap. Optional GLWB income account rate at 6.75%.

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

3.20% 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.

Candy

TRICK-OR-TREAT

