

Last Updated

10/15/18

October 2018

TRADITIONAL FIXED Annuity Product Reference Guide

OPEN HERE! >>>
Your potential annuity sales await!

Check out this **NEW** product from Sagikor Life!

Milestone MYGA

Multi-Year Guaranteed Annuity

Develop milestones for your business!

NOW AVAILABLE!

Guarantee Period	100K+	50K+	15K+
7 Year	3.70%	3.40%	2.90%
5 Year	3.60%	3.00%	2.50%
3 Year	3.00%	2.35%	1.75%

CHECK OUT THESE FEATURES!

- Sagikor Life is rated A- by AM Best!
- eApplication and Paper options available
- Issue ages 15 days to 90 years
- Minimum Premium \$15,000 (Q & NQ)
- 3, 5, and 7 Year Surrender Charge periods
- 10% penalty free withdrawals* beginning in year 2

Call us Today!

Interest rates, participation rates and caps are current as of August 1, 2018. Current rates and caps are subject to change at any time and at the discretion of the company. Insurance and annuities issued by Sagikor Life Insurance Company. Home office: Scottsdale, AZ. Products have limitations and restrictions including surrender charges and market value adjustments and are not available in all states. Guarantees are based on the claims-paying ability of Sagikor. Sagikor does not provide tax or estate planning advice. Consult tax professional(s). Contract form: ICC173007.

Sagikor Life Insurance Company is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). This rating is based on Sagikor Life's financial strength and ability to meet its ongoing obligations.

INSURANCE PROFESSIONALS ONLY. NO PUBLIC DISTRIBUTION.



Contact us Today!

(For Agent Use Only)
Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

Table of Contents - Company Overviews

3 MULTI-YEAR GUARANTEES

4 AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

A.M. Best Rating = A- (excellent) (888) 221-1234

5 AMERICAN GENERAL LIFE COMPANIES*

Policies issued by American General Life and United States Life (NY only)

A.M. Best Rating* = A (excellent) (888) 438-6933

6 AMERICAN NATIONAL INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 835-5320

7 ATHENE ANNUITY & LIFE ASSURANCE COMPANY

A.M. Best Rating = A (excellent) (855) 428-4363, option 1

8 THE CAPITOL LIFE INSURANCE COMPANY

A.M. Best Rating = B++ (good) (800) 274-4825

9 EQUITRUST LIFE INSURANCE COMPANY

A.M. Best Rating = B++ (good) (866) 598-3694

10 GLOBAL ATLANTIC FINANCIAL GROUP

A.M. Best Rating = A (excellent) (866) 645-2449

9 GREAT AMERICAN LIFE INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 438-3398 x17197

11 GUGGENHEIM LIFE & ANNUITY COMPANY

A.M. Best Rating = B++ (good) (800) 767-7749

12 LIBERTY BANKERS LIFE INSURANCE COMPANY

A.M. Best Rating = B++ (good) (800) 274-4829

13 LINCOLN FINANCIAL GROUP

A.M. Best Rating = A+ (superior) (800) 238-6252

13 MUTUAL OF OMAHA

A.M. Best Rating = A+ (superior) (800) 775-7898 x4168

14 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH

A.M. Best Rating = A+ (superior) (877) 586-0242 x35676

15 OXFORD LIFE INSURANCE COMPANY

A.M. Best Rating = A- (excellent) (800) 308-2318

16 SAGICOR LIFE INSURANCE COMPANY

A.M. Best Rating = A- (excellent) (888) 724-4267 x6180



American General
Life Companies



GUGGENHEIM LIFE AND ANNUITYSM



LIFE INSURANCE COMPANY

(For Agent Use Only)
Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.




*The most prominent independent ratings agencies continue to recognize American General Life Insurance Company in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, www.americangeneral.com/ratings. See Advertising Disclosures for additional information.

Multi-Year Guarantees

(Low Band Rates Shown)




Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield
				1st Year Rate	Rate Thereafter	
Liberty Bankers Life	B++	3 years	Bankers Elite - 3	3.25%	3.25% yrs. 2-3	3.25%
Athene Annuity	A	3 years	MaxRate - 3	2.05%	2.05% yrs 2-3	2.05%
Equi-Trust Life	B++	3 years	Certainty Select - 3	2.25%	2.25% yrs 2-3	2.25%
Guggenheim	B++	3 years	Preserve MYG - 3	3.00%	3.00% yrs 2-3	3.00%
Oxford Life	A-	3 years	Multi-Select MYG - 3	2.95%	2.95% yrs 2-3	2.95%
Guggenheim	B++	5 years	Preserve MYG - 5	3.25%	3.25% yrs. 2-5	3.25%
Oxford Life	A-	5 years	Multi-Select MYG - 5	3.40%	3.40% yrs 2-5	3.40%
North American	A+	5 years	Guarantee Choice - 5	2.95%	2.95% yrs. 2-5	2.95%
Liberty Bankers Life	B++	5 years	Bankers Premier - 5	3.45%	3.45% yrs. 2-5	3.45% GREAT
American Equity	A-	5 years	Guarantee - 5	2.30%	2.30% yrs. 2-5	2.30%
Sagicor (\$100k+)	A-	5 years	Milestone - 5	3.60%	3.60% yrs. 2-5	3.60%
Liberty Bankers Life	B++	5 years	Premier Plus - 5	4.15%	3.15% yrs. 2-5	3.15%
Liberty Bankers Life	B++	5 years	Bankers Elite - 5	3.80%	3.80% yrs. 2-5	3.80% HOT
American National	A	6 years	Palladium MYG - 6	3.25%	3.25% yrs. 2-6	3.25%
Guggenheim	B++	6 years	Preserve MYG - 6	3.35%	3.35% yrs. 2-6	3.35%
EquiTrust Life	B++	6 years	Choice Four: MVA & Liquidity Option	2.50%	Min. 2.00% yrs 2-6	Varies GREAT
American Equity	A-	6 years	Guarantee - 6	2.45%	2.45% yrs. 2-5	2.45%
North American	A+	6 years	Guarantee Choice - 6	2.80%	2.80% yrs. 2-6	2.80%
Liberty Bankers	B++	7 years	Bankers Elite - 7	3.80%	3.80% yrs. 2-7	3.80% HOT
Oxford Life	A-	7 years	Multi-Select MYG - 7	3.60%	3.60% yrs 2-7	3.60%
Sagicor (\$100k+)	A-	7 years	Milestone - 7	3.70%	3.70% yrs 2-7	3.70%
Liberty Bankers Life	B++	7 years	Bankers Premier - 7	3.50%	3.50% yrs. 2-7	3.50%
North American	A+	7 years	Guarantee Choice - 7	2.85%	2.85% yrs. 2-7	2.85%
American National	A	7 years	Palladium MYG - 7	4.20%	3.20% yrs. 2-7	3.34%
American Equity	A-	7 years	Guarantee - 7	2.60%	2.60% yrs. 2-7	2.60%
Guggenheim	B++	7 years	Preserve MYG - 7	3.50%	3.50% yrs. 2-7	3.50%
Liberty Bankers Life	B++	7 years	Bankers - 7	3.25%	3.25% yrs 2-7	3.25%
North American	A+	8 years	Guarantee Choice - 8	2.95%	2.95% yrs. 2-8	2.95%
Guggenheim	B++	8 years	Preserve MYG - 8	3.55%	3.55% yrs. 2-8	3.55%
Equi-Trust Life	B++	8 years	Certainty Select - 8	2.85%	2.85% yrs. 2-8	2.85% GREAT
North American	A+	9 years	Guarantee Choice - 9	3.00%	3.00% yrs. 2-9	3.00%
American National	A	9 years	Palladium MYG - 9	5.25%	3.25% yrs. 2-9	3.47%
Guggenheim	B++	9 years	Preserve MYG - 9	3.60%	3.60% yrs. 2-9	3.60%
Oxford Life	A-	10 years	Multi-Select MYG - 10	3.75%	3.75% yrs. 2-10	3.75%
Guggenheim	B++	10 years	Preserve MYG - 10	3.65%	3.65% yrs. 2-10	3.65% GREAT
EquiTrust Life	B++	10 years	Certainty Select - 10	3.00%	3.00% yrs. 2-10	3.00%
North American	A+	10 years	Guarantee Choice - 10	3.10%	3.10% yrs. 2-10	3.10%

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Rate Shield 10+  5% Premium Bonus	Current Fixed Value Rate: -1.45% Non-MVA -1.65% MVA	<u>MGIR</u> 1.00%	Min Premium \$5,000 <u>Max Premium:</u> 18-69 - \$1,500,000 70-74 - \$1,000,000 75-80 - \$750,000	10% of contract value annually starting in year 2. Systematic W/D & RMD immediately. Optional Income Shield Rider: ICC16 R-LIBR-FS	9.10, 9.10, 8.50, 7.50, 6.50, 5.50, 4.50, 3.40, 2.30, 1.10, 0% (10 Years)	18-80	Y	CA, NY
Rate Shield 10 	Current Fixed Value Rate: -1.95% Non-MVA -2.15% MVA	<u>MGIR</u> 1.00%	Min Premium \$5,000 <u>Max Premium:</u> 18-69 - \$1,500,000 70-74 - \$1,000,000 75-80 - \$750,000	10% of contract value annually starting in year 2. Systematic W/D & RMD immediately. Optional Income Shield Rider: ICC16 R-LIBR-FS	9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.10, 3.10, 2.10, 1.00, 0% (10 Years)	18-80	Y	CA, NY
Rate Shield 7 	Current Fixed Value Rate: -1.80% Non-MVA -1.95% MVA	<u>MGIR</u> 1.00%	Min Premium \$5,000 <u>Max Premium:</u> 18-69 - \$1,500,000 70-74 - \$1,000,000 75-80 - \$750,000	10% of contract value annually starting in year 2. Systematic W/D & RMD immediately. Optional Income Shield Rider: ICC16 R-LIBR-FS	9.29, 9.20, 8.20, 7.20, 6.20, 5.20, 4.10, 0% (7 Years)	18-80	Y	CA, NY
Guarantee 5 Guarantee 6 Guarantee 7	Guarantee 5 2.30% Guarantee 6 2.45% Guarantee 7 2.60%	<u>MGIR:</u> Currently 1.00%	Minimum: \$10,000 Maximum: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000	Annually, Penalty-free withdrawal of interest credited that contract year. Systematic Withdrawal & RMD immediately	5 years (9, 8, 7, 6, 5, 0%) 6 years (9, 8, 7, 6, 5, 4, 0%) 7 years (9, 8, 7, 6, 5, 4, 3, 0%)	18-85 Q and NQ	Y	NY

AMERICAN GENERAL LIFE COMPANIES (AGLC)


Rates effective as of 4-2-2018

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available															
American PathwaySM Fixed 5 Annuity 	<p>With Guarantee ROP:</p> <p>>\$100,000 Year 5 2.40% (MVA) 2.60%</p> <p><\$100,000 Year 5 2.20% (MVA) 3.40%</p> <p>Without Guarantee ROP:</p> <p>>\$100,000 Year 5 2.60% (MVA) 2.85%</p> <p><\$100,000 Year 5 2.40% (MVA) 3.65%</p>	1.00%	\$5,000 NQ \$2,000 Q	<p>Penalty-Free Withdrawal Privilege: After 30 days from contract date Extended Care Waiver: After 1st contract year, early withdrawal charge fees will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer.</p> <p>Terminal Illness Waiver: Early withdrawal charge fees will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a contract owner within one year. Written documentation from a qualified physician is required.</p> <p>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution</p> <p>Optional Return of Premium Guarantee: The annuity may be returned at anytime for an amount equal to the single premium paid, less prior withdrawals, or the withdrawal value, whichever is greater. Adding this feature will result in a slightly lower initial interest rate than a contract without the feature would receive.</p>	5 years (9,8,7,6,5)	0-90 (0-85 in NY) Q&NQ	Y	Available in all states, some variations (MVA is not available in NY)															
American PathwaySM Fixed 7 Annuity 	<p>With Guarantee ROP:</p> <p>>\$100,000 Year 7 2.50% (MVA) 2.80%</p> <p><\$100,000 Year 7 2.30% (MVA) 3.60%</p> <p>Without Guarantee ROP:</p> <p>>\$100,000 Year 7 2.70% (MVA) 3.05%</p> <p><\$100,000 Year 7 2.50% (MVA) 2.85%</p>	1.00%	\$5,000 NQ \$2,000 Q	<p>Penalty-Free Withdrawal Privilege: After 30 days from contract date Extended Care Waiver: After 1st contract year, early withdrawal charge fees will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer.</p> <p>Terminal Illness Waiver: Early withdrawal charge fees will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a contract owner within one year. Written documentation from a qualified physician is required.</p> <p>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution</p> <p>Optional Return of Premium Guarantee: The annuity may be returned at anytime for an amount equal to the single premium paid, less prior withdrawals, or the withdrawal value, whichever is greater. Adding this feature will result in a slightly lower initial interest rate than a contract without the feature would receive.</p>	7 years (9,8,7,6,5,4,2)	0-90 (0-85 in NY) Q&NQ	Y	Available in all states, some variations (MVA is not available in NY)															
American PathwaySM Solutions MYG 	<table border="1"> <thead> <tr> <th></th> <th>Low Band</th> <th>High Band</th> </tr> </thead> <tbody> <tr> <td>5 Year</td> <td>3.65%</td> <td>3.35%</td> </tr> <tr> <td>6 Year</td> <td>3.65%</td> <td>3.35%</td> </tr> <tr> <td>7 Year</td> <td>3.70%</td> <td>3.40%</td> </tr> <tr> <td>10 Year</td> <td>3.70%</td> <td>3.40%</td> </tr> </tbody> </table>		Low Band	High Band	5 Year	3.65%	3.35%	6 Year	3.65%	3.35%	7 Year	3.70%	3.40%	10 Year	3.70%	3.40%	1.50%	\$10,000 NQ \$2,000 Q	<p>Penalty-Free Withdrawal Privilege: After Year 1, 15% free withdrawals. After 30 days from contract date</p> <p>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution</p> <p>Early Withdrawal Charge Waiver: After the first contract year, withdrawal charge fees will be waived if the owner cannot perform two or more of the six defined activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required.</p>	10 years (8,8,8,7,6,5,4,3,2,1) In New York 7 Years (7,6,5,4,3,2,1)	0-85 Q&NQ	Y	Available in all states, some variations.
	Low Band	High Band																					
5 Year	3.65%	3.35%																					
6 Year	3.65%	3.35%																					
7 Year	3.70%	3.40%																					
10 Year	3.70%	3.40%																					





(For Agent Use Only)
 Not intended for soliciting annuity sales from the public.
 Rates and Commissions subject to change.
 Check for current state approvals.

Policies issued by American General Life Insurance Company, 2727-A Allen Parkway, Houston, TX 77019. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies (or annuities) and riders not available in all states. These contracts are not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by, any bank or depository institution.

AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																												
Palladium MYG High Band Shown. Under \$100,000, subtract 10 basis points	<table border="1"> <tr> <td></td> <td>1st Year</td> <td>Base Rate</td> <td>Yield</td> </tr> <tr> <td>5 Year</td> <td>3.95%</td> <td>2.95%</td> <td>3.15%</td> </tr> <tr> <td>6 Year</td> <td>3.35%</td> <td>3.35%</td> <td>3.35%</td> </tr> <tr> <td>7 Year</td> <td>4.30%</td> <td>3.30%</td> <td>3.44%</td> </tr> <tr> <td>8 Year</td> <td>3.50%</td> <td>3.50%</td> <td>3.50%</td> </tr> <tr> <td>9 Year</td> <td>5.35%</td> <td>3.35%</td> <td>3.57%</td> </tr> <tr> <td>10 Year</td> <td>4.50%</td> <td>3.40%</td> <td>3.50%</td> </tr> </table>		1st Year	Base Rate	Yield	5 Year	3.95%	2.95%	3.15%	6 Year	3.35%	3.35%	3.35%	7 Year	4.30%	3.30%	3.44%	8 Year	3.50%	3.50%	3.50%	9 Year	5.35%	3.35%	3.57%	10 Year	4.50%	3.40%	3.50%	1.00%	\$5,000 Q&NQ	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver. Available thru issue ages. Full account value paid at death.	5-yr 8,8,8,7,6 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr(8,8,8,7,6,5,4,3) 9yr 8,8,8,7,6,5,4,3,2 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-85	Y	UT
	1st Year	Base Rate	Yield																																	
5 Year	3.95%	2.95%	3.15%																																	
6 Year	3.35%	3.35%	3.35%																																	
7 Year	4.30%	3.30%	3.44%																																	
8 Year	3.50%	3.50%	3.50%																																	
9 Year	5.35%	3.35%	3.57%																																	
10 Year	4.50%	3.40%	3.50%																																	
Century Plus 	>\$100,000 Yr. 1 - 7.60%, Base Rate - 2.50% <\$100,000 Yr. 1 - 7.50%, Base Rate - 2.50% Lifetime Income Rider Fixed Rate - 7.20% Accumulated Period - 10 Years Rider Premium Enhancement - N/A Rider Premium Charge - 0.90%	1.00% NAIC States 1.45%	\$5,000 Q&NQ Max - \$1,000,000	Starting in the first contract year, you can withdraw up to 10% of your annuity value as of the beginning of your annuity's contract year, without any surrender charges. You can request an amount to be withdrawn from Century Plus on a regular basis. They systematic withdrawal can be for either the earned interest only or for a specific fixed amount. Please keep in mind that when the sum of any systematic withdrawal payments and partial surrenders exceeds 10% of the contract's beginning year annuity value, a surrender charge and market value adjustment or excess interest deduction, if applicable, will be charged.	10 years (10,9,8,7,6,5,4,3,2,1) CA (9,8,7,6,5,4,3,2,1,0)	0-80	Y	NY																												
Diamond Citadel - 5 (2 year rate)	3.50% Yr-1 2.50% Yr-2	1.00%	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	10% Penalty Free beginning year 1. Mo. interest option. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. The policy will now be owner driven. The death benefit will be paid only upon death of owner, not the annuitant. Please note this will affect chargebacks. In the event of a death or full surrender in the first year, and owner is over 80, there will be a 100% chargeback. Now being marketed as only Confinement and Disability. The definition of Confinement is changing from 60 days to 30 days. If the contract owner is confined for will be imposed on any surrender or withdrawal. Please note Terminal Illness is included in the disability waiver.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	Available in all states																												
Diamond Citadel - 7 (2 year rate)	4.60% Yr-1 2.60% Yr-2	1.00%	\$2,000Q \$5,000NQ (Initial dep. over \$100K receive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. The policy will now be owner driven. The death benefit will be paid only upon death of owner, not the annuitant. Please note this will affect chargebacks. In the event of a death or full surrender in the first year, and owner is over 80, there will be a 100% chargeback. Now being marketed as only Confinement and Disability. The definition of Confinement is changing from 60 days to 30 days. If the contract owner is confined for will be imposed on any surrender or withdrawal. Please note Terminal Illness is included in the disability waiver.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	Available in all states																												

ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States ONLY Available in												
 MaxRate: Multi-Year Fixed Strategy	<table border="1"> <thead> <tr> <th></th> <th>3 year</th> <th>5 year</th> <th>7 year</th> </tr> </thead> <tbody> <tr> <td>High Band \$100,000</td> <td>2.30%</td> <td>3.15%</td> <td>3.25%</td> </tr> <tr> <td>Low Band Up to \$100,00</td> <td>2.15%</td> <td>3.00%</td> <td>3.10%</td> </tr> </tbody> </table>		3 year	5 year	7 year	High Band \$100,000	2.30%	3.15%	3.25%	Low Band Up to \$100,00	2.15%	3.00%	3.10%	1.00%	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year. Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10) 5 year (10,10,10,10,10) 7 year (10,10,10,10,10,10)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	Y	AL, AZ, AR, CO, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MT, NE, NH, NC, ND, RI, SD, TN, VT, VA, WV, WI & WY
	3 year	5 year	7 year																	
High Band \$100,000	2.30%	3.15%	3.25%																	
Low Band Up to \$100,00	2.15%	3.00%	3.10%																	
 MaxRate: 1-Year Fixed (additional premium)	<table border="1"> <thead> <tr> <th></th> <th>3 year</th> <th>5 year</th> <th>7 year</th> </tr> </thead> <tbody> <tr> <td>High Band \$100,000</td> <td>2.30%</td> <td>3.15%</td> <td>3.25%</td> </tr> <tr> <td>Low Band Up to \$100,00</td> <td>2.15%</td> <td>3.00%</td> <td>3.10%</td> </tr> </tbody> </table>		3 year	5 year	7 year	High Band \$100,000	2.30%	3.15%	3.25%	Low Band Up to \$100,00	2.15%	3.00%	3.10%	1.00%	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year. Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10) 5 year (10,10,10,10,10) 7 year (10,10,10,10,10,10)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	N	AL, AZ, AR, CO, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MT, NE, NH, NC, ND, RI, SD, TN, VT, VA, WV, WI & WY
	3 year	5 year	7 year																	
High Band \$100,000	2.30%	3.15%	3.25%																	
Low Band Up to \$100,00	2.15%	3.00%	3.10%																	
 MaxRate: Multi-Year Fixed Strategy	<table border="1"> <thead> <tr> <th></th> <th>3 year</th> <th>5 year</th> <th>7 year</th> </tr> </thead> <tbody> <tr> <td>High Band \$100,000</td> <td>2.30%</td> <td>3.10%</td> <td>3.20%</td> </tr> <tr> <td>Low Band Up to \$100,00</td> <td>2.15%</td> <td>2.95%</td> <td>3.05%</td> </tr> </tbody> </table>		3 year	5 year	7 year	High Band \$100,000	2.30%	3.10%	3.20%	Low Band Up to \$100,00	2.15%	2.95%	3.05%	1.00%	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year. Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10) 5 year (10,10,10,10,10) 7 year (10,10,10,10,10,10)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	Y	AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA
	3 year	5 year	7 year																	
High Band \$100,000	2.30%	3.10%	3.20%																	
Low Band Up to \$100,00	2.15%	2.95%	3.05%																	
 MaxRate: 1-Year Fixed (additional premium)	<table border="1"> <thead> <tr> <th></th> <th>3 year</th> <th>5 year</th> <th>7 year</th> </tr> </thead> <tbody> <tr> <td>High Band \$100,000</td> <td>2.30%</td> <td>3.10%</td> <td>3.20%</td> </tr> <tr> <td>Low Band Up to \$100,00</td> <td>2.15%</td> <td>2.95%</td> <td>3.05%</td> </tr> </tbody> </table>		3 year	5 year	7 year	High Band \$100,000	2.30%	3.10%	3.20%	Low Band Up to \$100,00	2.15%	2.95%	3.05%	1.00%	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year. Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10) 5 year (10,10,10,10,10) 7 year (10,10,10,10,10,10)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	Y	AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA
	3 year	5 year	7 year																	
High Band \$100,000	2.30%	3.10%	3.20%																	
Low Band Up to \$100,00	2.15%	2.95%	3.05%																	

THE CAPITAL LIFE INSURANCE COMPANY (CAP)

Rates Effective as of 10-1-2018

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	In these states ONLY
Bankers - 3 (3 Year Rate) 	3.00% for 3 Years	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ 0-85 in OK	Y	AL, AK, DC, HI, ME, MA, MI, MO, TX, VT
Bankers - 5 (5 year rate) 	3.25% for 5 Years	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ 0-85 in OK	Y	AL, AK, DC, HI, ME, MA, MI, MO, TX, VT
Bankers - 5 Premier Plus (5 year rate)	4.35% year 1 3.35% years 2-5 (Yield 2.65%)	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,1,7,3,6,4,5,5,4,5)	0-90 Q & NQ 0-85 in OK	Y	AL, AK, DC, HI, ME, MA, MI, MO, TX, VT
Bankers - 5 Premier (5 Year Rate)	3.55% For 5 years	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ 0-85 in OK	Y	AL, AK, DC, HI, ME, MI, MO, TX, VT
Bankers - 7 (7 Year Rate)	3.25% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	AL, AK, DC, HI, ME, MI, MO, TX, VT
Bankers - 7 Premier (7 Year Rate)	3.55% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	AL, AK, DC, HI, ME, MA, MI, MO, TX, VT
Bankers Elite - 3 (3 Year Rate) 	3.25% for 3 Years	1.00%	\$10,000 Q&NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	3 years (7,9,7,6,2)	0-90 Q & NQ (0-80 in FL)	Y	AL, AK, DC, HI, ME, MA, MI, MO, TX, VT
Bankers Elite - 5 (5 Year Rate) 	3.80% for 5 Years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ (0-80 in FL)	Y	AL, AK, DC, HI, ME, MA, MI, MO, TX, VT
Bankers Elite - 7 (7 Year Rate)	3.80% for 7 years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-85 Q & NQ (0-75 in FL)	Y	AL, AK, DC, HI, ME, MA, MI, MO, TX, VT

*All Liberty Bankers products may not be annuitized without surrender charge until contract maturity.
(For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.

EQUITRUST LIFE INSURANCE COMPANY (ETL)



Rates Effective as of 1-17-2018

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Certainty Select (with optional rider)	3 yr - 2.50% 5 yr - 3.00% 6 yr - 3.10% yrs 1-6 8 yr - 3.20% yrs 1-8 10 yr - 3.25% yrs 1-10	2.00% on 87.5% of premium	\$10,000 Q&NQ	30-day window: During the 30 days prior to the end of the guarantee period, the following options are available: Renew for the same guarantee period and surrender charge schedule. Take a partial withdrawal without Surrender Charges or MVA. Surrender without Surrender Charges or MVA. Annuitize the contract for at least a 10-year period or life. Annuitization availability may vary by state. Nursing Home Waiver: Available through applicant age 80. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. Not available in MA. Rate Hold: If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate on the date of receipt of the application and the credited rate for new issues on the date the premium is received. Base Contract Free Withdrawals: Cumulative interest earned may be withdrawn at anytime without surrender charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT. Base Contract Death Benefit: Upon death of first Owner, Accumulation Value.*Effective February 5, a re-filled version of Certainty select will be offered in six states: IA, MN, OK, OR, TX, UT, and WA. The new contract is form series ICC13-ET-MYG-2000(07-13), and has variations from the original Certainty Select product filing. For these six states, the following variations exist: (Surr Charges: 9%, 8%, 7%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5% (surr charge period matches guarantee period) Base Contract only.	Base Contract: (3 Yr) 10, 10, 9 (5 Yr) 10, 10, 9, 9, 8 (6 Yr) 10, 10, 9, 9, 8, 8 (8 Yr) 10, 10, 9, 9, 8, 8, 7, 7 (10 Yr) 10, 10, 9, 9, 8, 8, 7, 7, 6, 5 (9 Years: CA Only: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9, 0.9)	0-90 Q&NQ (age last birthday) No MVA in OK	Y	NY
Choice Four GREAT	Base Contract: 9 yr. - 3.00% MVA Option: 9 yr. - 3.00% (1.50% Bonus) Liquidity Option: 6 yr. - 2.75% Liquidity & MVA Option: 6 yr. - 2.75% (1.50% Bonus)	2.00% on 100% of premium	\$10,000 Q&NQ (\$2,000 Additional Deposits in Year 1)	By current company practice, the accum value is available for annuitization after the 5th year if a minimum payout of 5 years of life is elected. Available through issue age 80. There is no charge for this rider. After the first contract year, nursing home confinement of Owner for 90 days. Not available in MA. Base contract surr charge: Based on a % of the accum value. Applied to partial withdrawals in excess of the free withdrawal amt. Base contract free withdrawals: interest earned in previous 12 months may be withdrawn at anytime w/o surr charge or MVA. Liquidity option: a lower interest rate will apply. During 1st contract yr up to 10% of accum value on previous contract anniversary may be withdrawn each contract yr w/o surr charge or MVA. If both MVA & Liquidity options are selected, the contract is issued with a 6-yr surr charge schedule.	Base Contract: (9 Yr) (12, 11, 10, 9, 8, 7, 6, 4, 2) FL ONLY: (10, 10, 10, 9, 8, 7, 6, 4, 2) NV & OH ONLY: (9, 8, 7, 6, 5, 5, 5, 4, 5, 3, 5, 2, 5, 1, 5) Liquidity Option: (6 Yr) (12, 11, 10, 9, 8, 7) FL ONLY: (10, 10, 10, 9, 8, 7) NV & OH ONLY: (9, 8, 7, 6, 5, 5, 4, 5)	0-85 Q&NQ (age last birthday)	Y	NY

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)



FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Secure American <up to 10.00% annualiza- tion bonus - vests 1.00% per year>	1.55% = AV - year 1 1.55% = SV - year 1 (2.57% Yield with Bonus)	1.00%	\$10,000 (Additional Pur- chase Payments accepted in 1st 3 contract yrs: \$2,000 - NQ \$5,000 - Q)	10% after 1st year. Interest income avail. after 30 days. LTC Terminal Illness Rider. Upon death of owner, the death benefit paid to beneficiary will be a lump sum = to cash value or acct value (including any earned annuitization bonus), if the beneficiary elects a settlement option providing payment for a period at least 7 yrs, or for his/her life expectancy, as provide by Option D, if less.	7 years (9,8,7,6,5,4,3)	18-88-Q 0-88-NQ	N	AK, MA, NH, NJ, NV, NY, PA, UT, WA
Secure Gain - 5 NEW	Under \$100,000 2.90% Yr 1 2.75% Yr 2 2.85% Yr 3 2.95% Yr 4 3.05% Yr 5 yield 2.40% Over \$100,000 2.75% Yr 1 2.60% Yr 2 2.70% Yr 3 2.80% Yr 4 2.90% Yr 5 yield 2.75%	1.00%	\$10,000 \$100,000	Extended Care Waiver & LTC rider available thru issue ages. Terminal Illness Waiver available thru issue ages. Annuitization for account value: After the first contract anniversary, the account valuemay be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year.	5 years (9,8,7,6,5)	18-89-Q 0-89-NQ	Y (Non-MVA in IN,MD, OH,VA)	NY
Secure Gain - 7 NEW	Under \$100,000 3.10% Yr 1 2.35% Yr 2 2.60% Yr 3 2.85% Yr 4 3.10% Yr 5 3.35% Yr 6 3.60% Yr 7 yield 2.99% Over \$100,000 3.00% Yr 1 2.25% Yr 2 2.50% Yr 3 2.75% Yr 4 3.00% Yr 5 3.25% Yr 6 3.50% Yr 7 yield 2.89%	1.00%	\$10,000 \$100,000	Extended Care Waiver & LTC rider available thru issue ages. Terminal Illness Waiver available thru issue ages. Annuitization for account value: After the first contract anniversary, the account valuemay be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year.	7 years (9,8,7,6,5,4,3)	18-85-Q 0-85-NQ	Y (Non-MVA in IN,MD, OH,VA)	NY

(For Agent Use Only)
Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

Due to significant decreases in market interest rates and as part of our commitment to provide your clients with competitive products we are temporarily reducing commissions by 20% for the five-year certain payment option for the GALIC SPIA.

GLOBAL ATLANTIC FINANCIAL GROUP (FTA)



Rates Effective as of 10-1-2018

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
SecureFore 3 	3.00% For 3 Years	1.00% on 87.5% of premium	Min: \$10,000 Max: \$1,000,000 (ages 81-85: \$500,000)	<ul style="list-style-type: none"> • 10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, except in any year where full surrender occurs, 1, 2 • Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness, 3 • Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency. 	3 Year (8, 8, 7)	0-85	N	NY
SecureFore 5 	3.45% For 5 Years	1.00% on 87.5% of premium	Min: \$10,000 Max: \$1,000,000 (ages 81-85: \$500,000)	<ul style="list-style-type: none"> • 10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, except in any year where full surrender occurs, 1, 2 • Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness, 3 • Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency. 	5 Year (8, 8, 7, 6, 5)	0-85	N	NY

(For Agent Use Only)
 Not intended for soliciting annuity sales from the public.
 Rates and Commissions subject to change.
 Check for current state approvals.

GUGGENHEIM LIFE & ANNUITY COMPANY (GLA)

Rates Effective as of 10-1-18

FIXED PRODUCTS	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Preserve MYG (Low Band under \$250,000) (High Band \$250,000+) 	Guaranteed option 3-Year 4-Year Low Band 3.00% 3.05% High Band 3.10% 3.15%			1.00%	\$5,000-Q \$10,000-NQ	Free Withdrawals: One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1) Systematic Withdrawals: Yes, (Allowed in year 1 by company practice) monthly interest as earned or automatic RMD for qualified plans. Death Benefit: Full account value at death. Surrender Charges waived, No MVA applied. Chargebacks: Yes, 100% on any withdrawal or death within 1st contract year. Annuitization: Can annuitize at any time Surrender charges are waived upon Annuitization for a minimum of 10 years or for 5 years after the initial guarantee period.	10 Years (7,6,5,4,3,2,1,1,1,0.75) 9 Years (7,6,5,4,3,2,1,1,1) 8 Years (7,6,5,4,3,2,1,1) 7 Years (7,6,5,4,3,2,1) 6 Years (7,6,5,4,3,2) 5 Years (7,6,5,4,3) 4 Years (7,6,5,4) 3 Years (7,6,5)			
	Guaranteed option 5-Year 6-Year Low Band 3.25% 3.35% High Band 3.35% 3.45%									
	Guaranteed option 7-Year 8-Year Low Band 3.50% 3.55% High Band 3.60% 3.65%									
	Guaranteed option 9-Year 10-Year Low Band 3.60% 3.65% High Band 3.70% 3.75%									
ProOption MYG 	5 Year 2.70% (year 1) 2.80% (year 2) 2.90% (year 3) 3.00% (year 4) 3.10% (year 5) 2.90% (APY)	7 Year 2.85% (year 1) 2.95% (year 2) 3.05% (year 3) 3.15% (year 4) 3.25% (year 5) 3.35% (year 6) 3.45% (year 7) 3.10% (APY)	10 Year 2.85% (year 1) 2.95% (year 2) 3.05% (year 3) 3.15% (year 4) 3.25% (year 5) 3.35% (year 6) 3.45% (year 7) 3.55% (year 8) 3.65% (year 9) 3.75% (year 10) 2.30% (APY)			Interest Rate Step Up: Interest Rates are guaranteed to increase during the first guaranteed period. Renewal periods will have a level rate for the entire period. Return of Premium Guarantee: The contract contains a rider which guarantees the client will receive no less than their premium if surrendered during the deferral period. Any withdrawal, including interest and RMDs, are considered a reduction to premiums paid. Free Withdrawals: One withdrawal per policy year up to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1). Systematic Withdrawals: Monthly interest as earned or automatic RMD for qualified plans. Death Benefit: Full account value at death. (Surrender Charges waived. No MVA applied). Chargebacks: 100% on any withdrawal or death within 1st contract year and 50% on withdrawals (except RMDs) in the 2nd year. Annuitization: Annuitize at any time. Surrender Charges are waived upon Annuitization for a minimum of 10 years, or 5 years after the initial guarantee period. Renewability: At the end of the initial guarantee term there is a 30 day window to withdraw funds before the contract will renew at a new rate for another term. Surrender Charges and MVA will restart. Not applicable in DE, MO, OR, PA, or WA	10 Years (7,6,5,4,3,2,1,1,1,0.75) 7 Years (7,6,5,4,3,2,1) 5 Years (7,6,5,4,3)	0-90 (Issue ages 0-85 in IN & OK only)	Y No MVA in DE, MO, OR, PA, WA	NY

Interest rate shown is as of 4/24/2013, is subject to change and may vary in accord with state regulations. Preserve Annuities are issued by and are obligations of Guggenheim Life and Annuity Company, home office at 401 Pennsylvania Pkwy., Suite 300, Indianapolis, Indiana 46280. Annuity products are not insured by the FDIC. Annuity contracts contain charges and limitations. Preserve annuities have varying surrender charge periods with substantial penalties for early withdrawal, and may be subject to a market value adjustment. Preserve annuities and/or certain optional features of such annuities may not be available in all states. Guggenheim Life and Annuity Company is not licensed in New Jersey and New York. The contract is issued on form numbers GLA-MYGA-01 or variations of such. 041301A

(For Agent Use Only) Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)

Rates Effective as of 10-1-2018

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available
Liberty Choice	3.50% (2.50% Bonus)	1.00%	\$5,000 (\$100 month additions) Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2} . Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ (85-OK)	Y	AL, AK, DC, HI, MN, MO, NH, NY, OR, PA, WY
Liberty Select	4.05% (2.50% Bonus)	1.00%	\$5,000 (\$100 month additions) Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2} . Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years ages 0-55 (12,11,10,8,6,5,4,2) ages 56+ (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	AL, AK, DC, HI, MN, MO, NH, NY, OR, PA, WY
Bankers - 3 (3 Year Rate) GREAT	3.00% for 3 Years	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ 0-85 in OK	Y	MN, NH, NY
Bankers - 5 (5 year rate)	3.25% for 5 Years	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ 0-85 in OK	Y	MN, NH, NY
Bankers - 5 Premier Plus (5 year rate)	4.35% year 1 3.35% years 2-5 (Yield 2.65%)	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8.1,7.3,6.4,5.5,4.5)	0-90 Q & NQ 0-85 in OK	Y	DE, MN, NH, NY
Bankers - 5 Premier (5 Year Rate) HOT	3.55% For 5 years	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ 0-85 in OK	Y	DE, MN, NH, NY
Bankers - 7 (7 Year Rate)	3.25% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	DE, MN, NH, NY
Bankers - 7 Premier (7 Year Rate) HOT	3.55% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5, 5,4,5) (56+) (8.1,7.1,6.1,5.1,4.5,3.5,2,5)	0-85 Q&NQ	Y	AL, DE, ID, IA, MN, MT, NH, NM, NY, OR
Bankers Elite - 3 (3 Year Rate)	3.25% for 3 Years	1.00%	\$10,000 Q&NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver. Not RMD Friendly	3 years (7,9,7,6,2)	0-90 Q & NQ (75 in CA & FL)	Y	DE, MN, NH, NY
Bankers Elite - 5 (5 Year Rate) GREAT	3.80% for 5 Years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver. Not RMD Friendly	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ (75 in CA & FL)	Y	DE, MN, NH, NY
Bankers Elite - 7 (7 Year Rate)	3.80% for 7 years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver. Not RMD Friendly	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-85 Q & NQ (70 in CA & FL)	Y	DE, MN, NH, NY

*All Liberty Bankers products may not be annuitized without surrender charge until contract maturity.
(For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.

LINCOLN FINANCIAL GROUP (LFA)

Rates Effective as of 8-1-18

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Lincoln MYGuaranteeSM Annuity	<\$100,000 >\$100,000 5 years 2.60% 2.80% 7 years 2.75% 2.90% 10 years 2.95% 3.10%	1.00%	\$10,000 NQ & Q	10% Free Partial surrender - 10% of the accum value can be withdrawn per contract year w/o incurring any surr charge or MVA Death Benefit - Should the client die before the contract is annuitized, the accum value may be distributed as a death benefit with no surr charges or MVA. Annitization allowed at the end of term or after 5th year	3 Year (7,7,6) 4 Year (7,7,6,5) 5 Year (7,7,6,5,4) 6 Year (7,7,6,5,4,3) 7 Year (7,7,6,5,4,3,2) 8 Year (7,7,6,5,4,3,2,0) 9 Year (7,7,6,5,4,3,2,0,0) 10 Year (7,7,6,5,4,3,2,0,0,0)	0-85	Y	AK
Lincoln Long-Term Care	<\$100,000 1.85% Guaranteed for 7 Years >\$100,000 1.85% Guaranteed for 7 Years	1.00% guarantee period (Between 1.00% & 3.00% after initial guarantee period)	\$50,000 NQ & Q (Maximum premium \$400K for triple opt. \$600K for double opt.)	Accum value- before annuity payments begin: the single premium plus interest, and less LTC Benefits paid, LTC Benefit charges, partial surrenders, surrender charges and any deductions for taxes if Lincoln is required to pay them. Partial surr - begin in 1st contract y, up to 10% of contract value may be withdrawn each yr w/o incurring surr charges. Death Benefit - upon death of the contractowner or annuitant, beneficiaries receive the contract value. Choice of income pay opt - after 5th contract yr, contract value w/o surr charge may be received under a number of income pay opts, including an income that cannot be outlived. LTC benefits - Monthly LTC benefits are paid when the covered life: has been given and follows a plan of care prescribed by a licensed health care practitioner. Call for details!	7 years (8,8,7,6,5,4,3)	45-74	N	CO, CT, FL, HI, ID, MA, NY, OH, PA, UT, VT, VA, WA

Triple Leverage Opt	2 years	4 years	\$2,083.33	\$50,000	\$100,000	\$150,000
Double Leverage Opt	3 years	3 years	\$1,388.89	\$50,000	\$50,000	\$100,000

MUTUAL OF OMAHA (MOA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Bonus Flexible Annuity	1st Year Guaranteed Rate 2.55% (2.70% for accumulation values over \$50,000)	1.00%	Single Purchase Payment -\$5,000 Q&NQ or Planned purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)	Access to account value with no withdrawal charges 10% of accumulation policy value per year, federal tax penalties may apply Available immediately \$100 minimum/month Systematic Income Option Fixed Dollar amount or interest only Available monthly, quarterly, semiannually, annually \$100 minimum/month Death Benefit - The greater of the accumulation value or gross purchase payments minus any cash withdrawals, withdrawal charges and outstanding loans. Security - 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. Can annuitize after yr-2 without surrender charges. Early annuitization after 2 years.	8 Years (8,8,7,6,5,4,3,2)	0-89	N	NONE
Ultra Secure Plus - 5	<\$50,000 1.75% years 1-5 >\$50,000 1.90% years 1-5	1.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. RETURN OF PREMIUM!!!	5 Years (6,6,6,6,5)	0-89	Y	NY
Ultra Secure Plus - 7	<\$50,000 2.00% years 1-7 >\$50,000 2.15% years 1-7	1.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. RETURN OF PREMIUM!!!	7 Years (6,6,6,6,5,4,3)	0-89	Y	NY

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

Rates Effective as of 5-15-18

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available	
North American Guarantee ChoiceSM (Low Band under \$100,000) (High Band over \$100,000) (In California, the product name remains North American Guarantee Choice SM II)	Features 3-Year High Band 2.60% Low Band 2.25%	100% of premiums less withdrawals at 0.25% less surrender charges	\$2,000-Q \$10,000-NQ	Current year's interest withdrawals available each year. By current company practice*, withdrawals can begin as early as 30 days after annuity is issued if client is on the systematic withdrawal program. Renewal feature: renewal for the original guarantee period is automatic if no action is taken during the 30 days after the end of the guaranteed period. Within this 30 day window, no surrender charges or interest adjustment applies. This annuity may also be renewed for other guarantee periods available at that time. Death benefit: due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider: confined to a nursing home for more than 90 consecutive days, increase the penalty-free withdrawal amount by 10%. Only available to ages under 75.	3 Year: 9.30%, 8.40%, 7.50% 4 Year: 9.30%, 8.40%, 7.50%, 6.60% 5 Year: 9.30%, 8.40%, 7.50%, 6.60%, 5.70% 6 Year: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75% 7 Year: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80% 8 Year: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85% 9 Year: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85%, 1.90% 10 Year: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85%, 1.90%, 0.95%	0-90 (Issue ages 0-85 in IN & OK only)	Y	DE CA, FL No 6-10 Year CT (North American Guarantee Choice II is temporarily unavailable)	
Features 4-Year High Band 2.75% Low Band 2.40%									
Features 5-Year 6-Year High Band 3.30% 3.10% Low Band 2.95% 2.80%									
Features 7-Year 8-Year High Band 3.15% 3.20% Low Band 2.85% 2.95%									
Features 9-Year 10-Year High Band 3.25% 3.35% Low Band 3.00% 3.10%									
North American Guarantee Choice IISM (Low Band under \$200,000) (High Band over \$200,000)	Rates the same as above. 6- through 10- year rates not available in CA (or in FL)				3 Year: 8.00%, 7.15%, 6.20% 4 Year: 8.00%, 7.15%, 6.20%, 5.25% 5 Year: 8.00%, 7.15%, 6.20%, 5.25%, 4.30%				
NAC FoundationChoice Plus 7	High Band 2.05% Low Band 1.75% Guaranteed Year 1 Only* High Band at \$200k+	0.25% Minimum Guaranteed Renewal Rate	Modified Single Premium - Additional Premiums accepted during the first 12 months of the contract	Penalty Free Withdrawals after the first contract anniversary, a penalty free withdrawal of up to 10% of the accumulation value as of the beginning of the contract year may be taken each year. Nursing Home Confinement Waiver (For Connecticut, known as the Free Withdrawal Benefit for Nursing Home Confinement Rider): You can withdraw up to 100% of your Annuity's accumulation value without surrender charges or market value adjustment, if you are confined to a qualified care facility, for at least 90 consecutive days anytime after the first contract year.	10 Years YR - 1 9% YR - 2 8.5% YR - 3 7.5% YR - 4 6.5% YR - 5 5.5% YR - 6 4.5% YR - 7 3.5% YR - 8 3% YR - 9 2% YR-10 1%	7 Years YR - 1 9% YR - 2 8.5% YR - 3 7.5% YR - 4 6.5% YR - 5 5.5% YR - 6 4.5% YR - 7 3.5%	40-85	Y	NY
NAC FoundationChoice Plus 10	High Band 2.25% Low Band 1.90% Guaranteed Year 1 Only* High Band at \$200k+	0.25% Minimum Guaranteed Renewal Rate	\$20,000 Qualified & Non-Qualified	GLWB Option 1: No Rider Charge GLWB Option 2: Rider charge is 0.50% of GLWB value each contract anniversary. If Option 2 is elected, your annual charge (your GLWB charge is calculated by multiplying a charge percentage by the GLWB value on the contract anniversary.		40-79			



COMPETITIVE NEW HIGHER 5-Year MYGA Rates!

The North American Guarantee Choice II Annuity Currently Offers:

- Guarantee/Surrender Charge Periods from 4 to 10 Years²
- Issue ages up to age 90 (may vary by state)

On North American Guarantee ChoiceSM II Multi-Year Guarantee Annuity

<h1>3.30%</h1> <p>Guaranteed 5 Years² Interest Rate for Initial Premium of \$200,000 or more</p>	<h1>2.95%</h1> <p>Guaranteed 5 Years² Interest Rate for Initial Premium less than \$200,000</p>
---	--


CALL FOR DETAILS!!

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

This product is issued by North American Company for Life and Health Insurance*. Product features and riders may not be available in all states or appropriate for all clients. The North American Guarantee ChoiceSM is issued on forms NC/NA1000A (certificate/contract) AES15A, AE516A, LR427A, LR433A, LR441A and LR441A-1 (endorsements/riders) or appropriate state variation. 1. Current rates effective as of May 8, 2018 and are subject to change at any time. Rate may vary by premium band and guarantee period selected. 2. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structures may vary by state. Surrender charges and Interest Adjustments (also known as Market Value Adjustment) will reset with renewal. 21131Z-MGA-HTML-Agent ID# | REV 1-15

OXFORD LIFE INSURANCE COMPANY (OFXD)

Rates Effective as of 10-1-18

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Multi-Select Series MYGA 	3 Year: 2.95% 4 Year: 3.35% 5 Year: 3.40% 6 Year: 3.75% 7 Year: 3.60% 8 Year: 3.85% 9 Year: 3.70% 10 Year: 3.75%	You will receive interest on 100% of your accumulation value	\$20,000-\$1,000,000 Qualified and Non-Qualified Ages 18-75 \$20,000-\$500,000 Qualified and Non-Qualified Ages 76-80	Free Withdrawals: During the first year. Systematic withdrawal of interest earned beginning in second year. Up to 10% of accumulated value. The market value adjustment is applied only during surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount. Waiver of Surrender/Withdrawal Charges:* Terminal Illness Benefit Home Health Benefit Nursing Home Benefit *See policy for eligibility. Not available in all states.	3 Year: 10, 9, 8 4 Year: 10, 9, 8, 7 5 Year: 10, 9, 8, 7, 6 6 Year: 10, 9, 8, 7, 6, 5 7 Year: 10, 9, 8, 7, 6, 5, 4 8 Year: 10, 9, 8, 7, 6, 5, 4, 3 9 Year: 10, 9, 8, 7, 6, 5, 4, 3, 2 10 Year: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1	18-80 Q & NQ	Y	AL, MS, NY, VT, WV



INTEREST RATES Effective

October 1, 2018

LIFE | ANNUITIES | MEDICARE SUPPLEMENT

MULTI-SELECT SERIES


MULTI-YEAR GUARANTEED ANNUITY™

Rate Guarantee Period							
3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
2.95%	3.35%	3.40%	3.75%	3.60%	3.85%	3.70%	3.75%

* Effective July 1, 2017, until further notice, commissions will be paid at the percent listed below on the following durations.
 Multi-Select 4 will be paid at 73% of original commission level Multi-Select 6 will be paid at 50% of original commission level
 Multi-Select 8 will be paid at 53% of original commission level

SAGICOR LIFE INSURANCE COMPANY (SAG)

Rates Effective as of 5-26-18

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available																
Sage Choice SPDA with Bailout Feature Before sending business to Sagicor: Every agent in all states must have it confirmed that the product training has been successfully completed.	3.00% year 1	2.00% (yrs 1-10 & 3.00% thereafter)	Single Purchase Payment \$5,000 Q&NQ (no inherited IRA's)	Monthly Interest Option (MIO) available for policies with an account value of \$25,000 or greater. Death benefit is equal to contract values as of the date we receive due proof of the Owner's death. Surrender charges and MVA waived upon death of the Owner. Waiver of Surrender Charge Rider: If the Owner of the contract is confined to a licensed nursing home or hospital for 90 consecutive days or more, the policy accumulation value will be available without a surrender charge or MVA. This rider is provided at no extra cost. Available thru issue ages. Free Partial Withdrawals: Beginning in Year 1 the Owner may make one withdrawal per year up to 10% of the accumulation value without incurring charges. After the first contract year, the renewal rate is lower than a rate that is 1% below the initial fixed interest rate, the owner may request, within 30 days of notification, to receive the accumulation value without incurring a surrender charge or MVA.	6 Years (7,7,7,6,5,3)	15 days to age 90-NQ 15 days to age 75-Q	Y (MVA not available in MO)	AK, CT, ME, MI, NE, NH, NY, VT																
Milestone MYGA 	<table border="1"> <thead> <tr> <th></th> <th>100K+</th> <th>50K+</th> <th>15K+</th> </tr> </thead> <tbody> <tr> <td>7 Year</td> <td>3.70%</td> <td>3.40%</td> <td>2.90%</td> </tr> <tr> <td>5 Year</td> <td>3.60%</td> <td>3.00%</td> <td>2.50%</td> </tr> <tr> <td>3 Year</td> <td>3.00%</td> <td>2.35%</td> <td>1.75%</td> </tr> </tbody> </table>		100K+	50K+	15K+	7 Year	3.70%	3.40%	2.90%	5 Year	3.60%	3.00%	2.50%	3 Year	3.00%	2.35%	1.75%	87.5% of the single premium paid	\$15,000 Q-NQ	PENALTY FREE WITHDRAWALS Beginning in the second contract year, the Owner can withdraw 2 up to 10% of the accumulation value per year without a surrender charge. The minimum withdrawal is \$500. RENEWAL (PENALTY FREE WINDOW) At the end of a 3 or 5 year guarantee period, a 30-day penalty-free window begins. Written notice is provided 45 days in advance of the start of the penalty-free window period. During the "window" a full or partial withdrawal may be taken without surrender charge or market value adjustment. If no withdrawal or a partial withdrawal is taken, the initial 3 or 5 year guarantee period will automatically renew with the then-current guarantee interest rate subject to surrender charge and market value adjustment. A 3 year guarantee period may be renewed a second time. After the initial 7 year guarantee period, the second 5 year guarantee period, or the third 3 year guarantee period, renewals are on an annual basis at the then-current guarantee interest rate and withdrawals may be taken at any time without a surrender charge or market value adjustment.	7 year (9, 8, 7, 6, 5, 4, 3) 5 year (9, 8, 7, 6, 5) 3 year (9, 8, 7)	15 days to 90 years	Y	AK, CA, CT, ME, MT, NY, VT
	100K+	50K+	15K+																					
7 Year	3.70%	3.40%	2.90%																					
5 Year	3.60%	3.00%	2.50%																					
3 Year	3.00%	2.35%	1.75%																					





Producer Announcement



Milestone MYGA

Multi-Year Guaranteed Annuity

GUARANTEE PERIOD	100K+	50K+	15K+
7 YEAR	3.70%	3.40%	2.90%
5 YEAR	3.60%	3.00%	2.50%
3 YEAR	3.00%	2.35%	1.75%

-  Issue Age to 90 years
-  10% Penalty Free Withdrawal beginning year two
-  eApp or Paper Application (same commission)
-  A.M. Best "A-" Rated Carrier