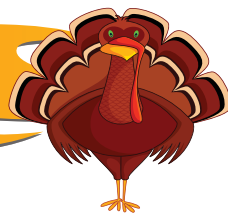


HOT PRODUCTS

November 2017



Happy Thanksgiving



Best Multi-Year Guarantees

EquiTrust Certainty Select - 3

2.00% Guaranteed for 3 yrs. 2.00% comm (0-80) Reduced Comm (81-90). Interest only withdrawals.

Liberty Bankers 5 Premier - 5

3.00% Guaranteed for 5 yrs. 2.00% comm (0-80) Reduced Comm ages 81-90.

Bankers Life SPDA - 5

3.00% guaranteed years 1-5, 2.25% commission (0-80). Reduced comm (81-85). 10% free withdrawals after year 1.

Bankers Life SPDA - 7

3.10% Guaranteed years 1-7. 2.15% Commission (ages 0-80). Reduced comm ages 81-90.

EquiTrust Certainty Select- 10

3.00% Guaranteed for 10 yrs. 3.00% Comm 0-80. Reduced Comm 81-90.

Best Flex Annuity

Liberty Banker's Select

3.60% year 1, 5.50% Comm (0-80). Reduced Comm (81-90). \$5,000 - Q & NQ - Then \$100 month w/EFT.

Liberty Bankers Liberty Choice

3.00% year 1. 4.00% commission to age 80. Reduced commission ages 81-90. \$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. 6.50% comm ages 0-80.

Great American's Legend III

1 Year Annual Point-to-Point Risk Control 60% Participation Rate. 5.15% S&P Annual Point-to-Point Cap. 7 Year Surrender Charge Period. 4.75% Commission on ages 0-75. Reduced commission on ages 76-85.

Athene Performance Elite 15

15 year surrender. 2-year no-cap point-to-point strategy with 110% participation (BNP MAD5 Index). S&P 500 1-year point-to-point at 4.25% cap. 7% premium bonus. Premium bonus available at 12% with PLUS rider! 6.50% comm ages 0-73.

NEW 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. 7.00% Commission ages 0-70.

NEW Athene Performance Elite - 7

7 year surrender period. 4.25% Cap on S&P 500 1-year point-to-point. 5.00% comm ages 0-75. Reduced comm 76+.

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. 6.00% commission ages 0-75. 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, 7.00% comm ages 0-75. 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%. 6.00% commission ages 0-80. 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. 3.00% commission ages 0-80. Reduced commission ages 81-85.

EquiTrust Life's Certainty Select - 8

2.75% Guaranteed for 8 years. 3.00% commission ages 0-80. **2.25% commission ages 81-90.**

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%. 4.50% comm (0-75). Reduced comm ages 75-85. Higher comm available when you use the E-App!

Great American's Safe Return

S&P Annual Pt-to-Pt Cap 4.50%. 3.00% Bailout Cap Rate. Built in Return of Premium, 10Year surrender, and 5.50% Commission 0-75.

Best Commission Annuity

EquiTrust Life's DynaMARC Index

7.00% Commission on 10 year surrender period. 1-year point-to-point Dynamo Strategy with 80% participation and NO CAP, 2-year monthly average Dynamo Strategy with 100% participation and NO CAP. Fixed account 2.60% Ages 0-80.

American Equity Bonus Gold - 16

7.00% commission ages 18-75. Bond yield with Cap of 5.15%. S&P 500 Annual Pt to Pt with Cap of 2.25%. 10% Bonus on all 1st year premium.

EquiTrust Life's ChoiceFour

2.35% Year 1 Interest Rat. 2.00% Minimum Interest Rate Years 2-6. **5.50% Commission ages 0-80.** Reduced Commission ages 81-85.

EquiTrust Life's Market Twelve Bonus

12% Premium Bonus paid over 3 years. **8.50% commission.** 14 year term. Issue ages 0-75. 2-yr monthly ave cap at 6.00%. Annual Daily Average Cap 2.75%.

EquiTrust Life's Market Power Bonus EIA

1.50% Fixed Account. 10% Premium Bonus. **8.50% Commission to age 75.** 2-year Monthly Average at 8.00%. Annual Daily Average Cap 3.50%.

