

new & HOT

Highest Caps

- **Choice 10**, Athene Annuity B++ has the highest caps for FIA's
 - 6.45% Annual pt to pt
 - 3.10% monthly pt to pt WOW!
 - \$5000 Q & NQ single premium 10 yr surrender
 - 7.0% comp to age 75, 4.0% 76 - 80
 - GLWB Rider currently 6.5% Enhanced Benefit Multiplier 150% unable to perform 2 of 6 ADL's
 - Not Available in AK, CT, DE, HI, MN, NJ, NY,OK ,OR, PA, PR, UT, VI
- **Enhanced Choice 8**, Athene Annuity B++
 - 2% Premium Bonus 8 Year Surrender
 - 6.2% Annual pt to pt, 2.70% monthly pt to pt 1.75% fixed bucket
 - 5.5% comp to age 75, 2.5% 76 - 80
 - GLWB Rider currently 6.5% Enhanced Benefit Multiplier 150% unable to perform 2 of 6 ADL's
 - Cost of GLWB riders is 1.5%
 - Not Available in AK, AL, CT, DE, HI, MN, NJ, NV, NY,OK ,OR, PA, PR, TX, UT, VI,WA
- **Prosperity Elite 14 Protection** by F & G Life B++ has HIGH CAPS for accumulation and 6.25% GIR
 - 8.0% Premium Bonus, 6.00% monthly average, 4.75% Performance Triggered, 3.75% monthly pt to pt, 2.00% fixed bucket
 - \$10K Q & NQ Flexible Premium
 - 5% Death Benefit Rider (40 bps) 6.50% GIR (70 bps)
 - Not Available in AK, CT, MA, MN, MS, NH, NV, NY,OK ,OR, PR, TX, UT, VI,WA
 - 8.0% Comp ages 0-75, 5.5% comp ages 76-85 No Chargebacks at death.
 - Also Available Elite 10 & Elite 7 for shorter surrender periods
- **Market Twelve Bonus** by Equitrust B+ has the BIGGEST Bonus 12% in the industry
 - 8.5% commission ages 0-75
 - \$30K Q & NQ, 10% free withdrawals
 - 6.5% Income For Life; accumulates up to 15 YEARS **Only 50 bps**. Not Available in AK,CT,DE,FL,MN,NV,NY,OR,PR,TX,UT,VI,WA

8 Yr Surrender, High Caps

12% Premium Bonus
8.5% Commission

- **FG Guarantee – Plus 5**, from Fidelity & Guaranty Life B++
 - 5 yr MYGA 1st yr 4.4% , yrs 2-5 3.45% Yield to Surrender 3.6%
 - Comp 0-79 2.50% ages 80-90 comp is 1.25%
 - Minimum Premium \$2000 Q & \$5000 NQ
 - Not available AL, MN, MS, NY, WA

- **American Legend II**, Great American Life A rated
 - Short 7 Year Surrender
 - NO bonus but 7% Cap on Monthly Average, 6% on Pt to Pt.
 - 10% Simple Income Rider, 10 yr rollupe Account Rollup 85 bps charge
 - Payout rate increase 10 bps annually from age 55+
 - Commission 4.75% ages 18-75 Commission is 3.25 ages 76-80, Trailers available
 - Not Available in NY, OR

- **Royal Select**, from Oxford Life B++
 - 10 year Walkaway, **8% Premium Bonus**
 - 6.5% Guaranteed Income Rider for only 75 basis points
 - 6.5% Commission ages 18-75, and 5% comp ages 76-80
 - Not Available in AL, CT, MA, MT, OR, VI, VT, WV

- **Freedom Choice 8**, North American A+ rated AM Best
 - 8 Year Walkaway No Premium Bonus, Flexible Premium
 - 4.45 annual pt to pt index cap
 - 5.5% comp to age 75, 4.12% comp ages 76-80, 2.75% comp ages 81-85
 - Not Available in AK, AL, CT, DE, MN, MT, OR, TX, UT, VA,VT,WA

- **Platinum Series Sage Advantager**, from Sagicor Life A- Rated AM Best
 - 9 year Walkaway, No MVA. 5% Premium Bonus
 - **4% Guaranteed Annuity Point to Point CAP,**
 - 5% Commission to age 75, 2.5% ages 76-85
 - Not Available in AK, CT, ME, NH, VI, VT
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Highest Fixed Rate

7% CAP on Monthly Average

Biggest Bonus & Rider, lowest cost

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- MasterDex X, from Allianz A Rated AM Best
 - 10 year walkaway, 5% Premium Bonus on all deposits for 3 years
 - 3.25% Annuity Point to Point CAP
 - 7.0% Commission ages 0-75, 5.0% ages 76-80
 - Not Available in CT NY PR VI
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- Allianz Endurance Plus, from Allianz A Rated AM Best
 - 20% Backend premium bonus applies to the GLIB or death benefit
 - 4.0% Annuity Point to Point CAP or 6.0% Select S & P 500 for 1% fee
 - 7% Commission up to age 75, 5% comp ages 76-78
 - Not Available in NY, VI, WA
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- Market Power Bonus, from Equitrust B++ Rated AM Best
 - 10% 1st year Premium Bonus
 - 4.0% Annul Point to Point CAP, 10% on 2-year monthly average
 - 8.5% Commission up to age 80
 - 6.5% rollup on income rider, low cost of only 50 bps.
 - Not Available in CT, DE, MN, NV, NY, OR, TX, PR, UT, VI, WA
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- Safe Return, from Great American A Rated AM Best
 - 10 year walkaway, 100% Return of Premium
 - 5.0% Annuity Point to Point CAP
 - 5.5% Commission up to age 75, 4.5% comp 76-80, 1.5% comp 81-85 Trailers available.
 - Not Available in DE NY PR VI

Best Income Riders?
Call US!

Guaranteed Return of Premium

Annuity Ladder Illustrations
sell more annuities! Call for details.

