

# HOT PRODUCTS

April 2019

# HAPPY SPRING



## Best Multi-Year Guarantees

### Guggenheim - 3

2.90% Guaranteed for 5 yrs. (Low band, under \$250,000).

### Oxford Multi Select Series - 5

3.25% Guaranteed for 5 yrs.

### Nassau RE - MYAnnuity 5X

3.75% (3.55% with 10% Free Withdrawals) guaranteed for 5 years.

### Sagicor Milestone - 5

3.55% Guaranteed for 5 yrs (\$100k+).

## Best Flex Annuity

### Liberty Banker's Select

3.90% year 1, \$5,000 - Q & NQ - Then \$100 month w/EFT.

### Liberty Bankers Liberty Choice

3.35% year 1, \$5,000 - Q&NQ then \$100 minimum additions.

## Best Equity Indexed Annuities

### EquiTrust Life's Market Value EIA (Non-IBR)

10 year surrender charge period, 1-Year point-to-point with 50% participation rate, 2 year average with 20% cap, 1 year point-to-point with 6.00% cap, All based on S&P 500 Index.

### North American VersaChoice

S&P MARC 5% (No Cap) with 0.20% margin. 5.50% S&P Annual Point-to-Point Cap (\$75k+). 10 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 4.00%. Income rider available with 20 year roll up. 85% S&P MARC 5 Year Point-to-Point with Participation.

### Athene Performance Elite - 10

6.00% premium bonus. 10 year surrender period. Great indexes with Janus SG & BNP Paribas!



## Best Bonus Plans

### North American's Performance Choice 12 Plus - EIA

5.00% Prem Bonus on all deposits for 5 years. 12 year surrender charge period. 1.75% fixed account. 3.75% S&P Annual point-to-point cap. NEW! 2.35% Margin with S&P MARC 5% ER.

### North American Charter Plus - 14 year term

Up to 10.00% bonus on all deposits for 7 yrs, 14-yr surrender charge period. 3.15% S&P 500 APP Cap Rate.

### Oxford Royal Select FIA

Premium bonus available at 8.00% on a 10 year surrender. 2.25% Fixed rate. 5.00% Annual Point-to-Point Cap. 5.00% Monthly Average Cap. Optional GLWB income account rate at 6.75%.

## Best For Older Ages

### Sagicor Life's Sage Choice

3.50% Year 1 Interest Rate. 2.00% Minimum Interest Rate Years 2-10.

### EquiTrust Life's Certainty Select - 5

3.00% Guaranteed for 5 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, 10 Year surrender.

