

**Liberty Bankers Enhanced MYGA RATES**

9 Years	7 Years	5 Years	3 Years
<b>3.00%</b>	<b>2.90%</b>	<b>2.80%</b>	<b>2.15%</b>
30.48% After 9 Years	22.15% After 7 Years	14.81% After 5 Years	6.59% After 3 Years
2.75% Commission	2.50% Commission	2.50% Commission	2.00% Commission

**Guggenheim rates drop! - Preserve Multi-Year Guaranteed Annuity**

Guarantee Period	3-Year	4-Year	10-Year
Low Band \$10K–\$250K	2.00%	2.30%	3.00%
High Band \$250K+	2.10%	2.40%	3.10%
Commission (0-80)	1.00%	2.00%	3.25%

**10% Free Withdrawals**  
**Full Death Benefit**

**3.00%**

**Guaranteed For 5 Years**

**3.10%**

**Guaranteed For 7 Years**

**3.20%**

**Guaranteed For 10 Years**



**California & Florida**  
Rates are 0.10% lower &  
include a full death benefit.

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.

## **Bankers Elite 9**

*A Single Premium Deferred Annuity*  
*Arizona policy form BankersElite-0112-AZ*

**A Fixed Annuity Demonstration Prepared for**

**Sample Client**

**Prepared by**

**Agent FSD Insurance Services, Inc**

**This is a demonstration only. This demonstration is not intended to predict actual performance. Interest rates or values that are set forth in this demonstration are not guaranteed except for those items clearly labeled as guaranteed.**

Please review the entire Disclosure Document provided with this demonstration and the Buyer's Guide provided with your Annuity for more detailed information. This demonstration is for illustrative purposes and is not part of the annuity contract. **This demonstration must be accompanied by the Product Disclosure.**

**Liberty Bankers Life Insurance Company**  
**1605 LBJ Freeway**  
**Suite 700**  
**Dallas, Texas 75234**

**Bankers Elite 9**  
Single Premium Deferred Annuity

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Annuitant: Sample Client	Initial Guaranteed Interest Rate:	3.00%
Age: 60, M	Guaranteed for:	9 Years
Anticipated Premium: \$100,000.00	Minimum Guaranteed Interest Rate:	1.00%
State of Residence: Arizona		

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**IMPORTANT TERMS USED IN THIS DEMONSTRATION**

**DEMONSTRATION:** This demonstration is neither the actual annuity contract nor a part of the contract. It is intended to illustrate how the annuity might perform based on the interest rate and premium assumptions used. The actual contract, when issued, may differ from what is illustrated. In that event, the terms of the actual contract will prevail.

**INTEREST RATE:** The Company credits interest to the annuity value at a rate, when compounded daily, arrives at the effective annual yield. All interest rates used in this demonstration are stated as an effective annual yield.

**MINIMUM GUARANTEED INTEREST RATE:** Each year after the Initial Guarantee Period, the minimum guaranteed interest rate can vary from year to year. The minimum guaranteed interest rate is calculated each Contract Year after the Initial Guarantee Period by using the average of the five-year Constant Treasury Rate for each business day starting with October 15th of the preceding calendar year and ending with December 15th of the preceding calendar year, less one hundred twenty-five basis points, then rounded to the nearest 120th of 1%. This rate will not exceed 3% nor fall below 1%.

**ACCUMULATED VALUES:**

- **Projected Accumulated Value:** The values illustrated are projections only and are not guaranteed beyond the initial rate guarantee period shown above. The values are based on the anticipated premium, accumulated at the initial rate shown above. The projected values assume that the non-guaranteed elements will not change. It is likely that they WILL change and actual values will be higher or lower than those in this demonstration, but they will not be less than the contractually guaranteed minimums.
- **Guaranteed Accumulated Value:** These values are based on the anticipated premium accumulated at the initial guaranteed rate and initial guarantee period shown above and the minimum guaranteed interest rate shown above thereafter.

**CASH SURRENDER VALUES:** The Cash Surrender Value is the amount available should the annuity contract be surrendered. It is equal to the Accumulated Value, less any applicable surrender charges, any applicable Market Value Adjustment and any applicable premium tax. In no instance will the Cash Surrender Value be less than the minimum values required by the Standard Nonforfeiture Law for Deferred Annuities as defined by applicable state insurance law.

**MARKET VALUE ADJUSTMENT:** Upon a full surrender or a partial withdrawal in excess of any penalty-free amount, the Company will apply a Market Value Adjustment to the Accumulated Value. The Accumulated Value is adjusted either up or down based on (1) the difference between an external index when the premium was received and the index at the time of the withdrawal and (2) the time remaining to the end of the initial guarantee period shown above. The external index used is the Treasury Constant Maturity Series published by the Federal Reserve for the same duration as the length of time that Surrender Charges apply (see below). A Market Value Adjustment will not apply after the initial guarantee period nor will it ever cause the Cash Surrender Value to be less than the minimum values required by the Standard Nonforfeiture Law for Deferred Annuities as defined by applicable state insurance law.

This demonstration is not valid unless all pages are present.

Date prepared: 06/14/2021

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**Bankers Elite 9**  
 Single Premium Deferred Annuity

Annuitant: Sample Client	Initial Guaranteed Interest Rate:	3.00%
Age: 60, M	Guaranteed for:	9 Years
Anticipated Premium: \$100,000.00	Minimum Guaranteed Interest Rate:	1.00%
State of Residence: Arizona		

**MINIMUM GUARANTEED CASH SURRENDER VALUE:** The minimum value determined by the Standard Nonforfeiture Law for Deferred Annuities as determined by applicable state insurance law. It is the minimum amount available at the end of each year if you surrender your contract. The minimum is set by law. The amount you receive may be higher or lower than the Accumulated Value due to the application of any applicable surrender charges and/or Market Value Adjustment, but never lower than this minimum.

**SURRENDER CHARGE:** A Surrender Charge is imposed on any partial withdrawal in excess of any penalty-free amount or a full surrender. The Surrender Charge is a percentage of the amount subject to the charge. They are shown in the Product Disclosure and on the Table of Illustrated Values.

**DEATH BENEFIT:** The Death Benefit is equal to the Cash Surrender Value.

**PARTIAL WITHDRAWAL:** When permitted by law and after the contract has been in force for thirty (30) days, you may withdraw a portion of your policy value by making a partial surrender. ALL partial surrenders, including required minimum distributions from qualified retirement accounts, will be reduced by any applicable surrender charges and MVA. The amount of a partial surrender must be at least \$100. The remaining Accumulated Value after any partial surrender must be at least \$1,000. A 10% IRS penalty may apply to all amounts withdrawn before the owner reaches age 59-1/2.

**ANNUITY PAYOUT OPTIONS:** You may elect to have the proceeds of the annuity contract paid under a Payout Option. Once a Payout Option is chosen, you may not surrender your contract, nor will you have access to any values in your annuity other than any future income payments. You may select from the options listed in the annuity contract. Sample income payments are illustrated in the following table:

Year	Attained Age	Life Only	10 Years and Life thereafter
10	70	\$878.99	\$821.00

**Bankers Elite 9**  
**Single Premium Deferred Annuity**

Annuitant: Sample Client	Initial Guaranteed Interest Rate: 3.00%
Age: 60, M	Guaranteed for: 9 Years
Anticipated Premium: \$100,000.00	Minimum Guaranteed Interest Rate: 1.00%
State of Residence: Arizona	

**TABLE OF ILLUSTRATED VALUES**

Year	End of Year Age	Beginning of Year Premium	End of Year Guaranteed Values Excluding MVA		End of Year Projected Values Excluding MVA		Minimum Guaranteed Cash Surrender Value
			Accumulated Value	Cash Surrender Value	Accumulated Value	Cash Surrender Value	
1	61	100,000.00	103,000.00	94,863.00	103,000.00	94,863.00	94,403.84
2	62	0	106,090.00	98,663.70	106,090.00	98,663.70	98,179.98
3	63	0	109,272.70	102,497.79	109,272.70	102,497.79	102,107.19
4	64	0	112,550.88	106,585.68	112,550.88	106,585.68	106,191.46
5	65	0	115,927.41	110,826.60	115,927.41	110,826.60	110,439.13
6	66	0	119,405.23	115,226.05	119,405.23	115,226.05	114,856.68
7	67	0	122,987.39	119,666.73	122,987.39	119,666.73	119,450.95
8	68	0	126,677.01	124,396.82	126,677.01	124,396.82	124,228.98
9	69	0	130,477.32	129,303.02	130,477.32	129,303.02	129,198.13
10	70	0	131,782.09	131,782.09	134,391.64	134,391.64	131,782.09

Surrender Charges: Year 1: 7.90%, Year 2: 7.00%, Year 3: 6.20%, Year 4: 5.30%, Year 5: 4.40%, Year 6: 3.50%, Year 7: 2.70%, Year 8: 1.80%, Year 9: 0.90%, Year 10+: 0.00%

**Bankers Elite 9**  
**Single Premium Deferred Annuity**

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**HYPOTHETICAL MARKET VALUE ADJUSTMENT DEMONSTRATION**

A Market Value Adjustment (MVA) may apply to amounts withdrawn or surrendered during the first 9 contract years. The MVA may result in either an increase or decrease in the amount withdrawn or surrendered. Generally, the MVA decreases the amount received when interest rates rise and increases it when interest rates fall.

The table below shows a hypothetical example of an increasing rate scenario. It assumes that the initial Treasury Constant Maturity Series rate is 2.25% and increases to 3.65% at the end of year 9.

End of Year	Guaranteed Accumulated Value	Guaranteed Cash Surrender Value Prior to MVA	Guaranteed Cash Surrender Value After MVA
1	103,000.00	94,863.00	94,713.48
2	106,090.00	98,663.70	98,336.00
3	109,272.70	102,497.79	102,107.19
4	112,550.88	106,585.68	106,191.46
5	115,927.41	110,826.60	110,439.13
6	119,405.23	115,226.05	114,856.68
7	122,987.39	119,666.73	119,450.95
8	126,677.01	124,396.82	124,228.98
9	130,477.32	129,303.02	129,303.02

The table below shows a hypothetical example of a decreasing rate scenario. It assumes that the initial Treasury Constant Maturity Series rate is 2.25% and decreases to 0.85% at the end of year 9.

End of Year	Guaranteed Accumulated Value	Guaranteed Cash Surrender Value Prior to MVA	Guaranteed Cash Surrender Value After MVA
1	103,000.00	94,863.00	94,783.38
2	106,090.00	98,663.70	98,585.50
3	109,272.70	102,497.79	102,479.71
4	112,550.88	106,585.68	106,660.99
5	115,927.41	110,826.60	111,000.85
6	119,405.23	115,226.05	115,474.83
7	122,987.39	119,666.73	119,933.84
8	126,677.01	124,396.82	124,592.36
9	130,477.32	129,303.02	129,303.02

It is important to note that these are hypothetical examples to illustrate how the MVA could affect the cash surrender value under increasing and decreasing rate scenarios. It is not intended to illustrate actual performance. Actual MVA adjustments will be based on actual future movements of the applicable Treasury Constant Maturity Series rate and cannot be predicted.

# GUGGENHEIM LIFE AND ANNUITY

**Prepared For**  
Sample Client

**Prepared On**  
June 14, 2021

**Prepared By**  
FSD Agent  
Arizona

## Preserve MYGA 10 Annuity Illustration

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### Customer / Plan Information

Sample Client	Male, Age 60
Purchase Payment	\$100,000.00
Plan Type	Non-Qualified
Issue State	Arizona

Guggenheim Life and Annuity (DBA Guggenheim Life and Annuity Insurance Company in California) (Guggenheim Life), whose office is located at 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana, issues the Preserve Multi-Year Guarantee Annuity on form number GLA-MYGA-01(2011) or a variation of such. The Preserve Multi-Year Guarantee Annuity and/or certain features may not be available in all states. Guggenheim Life is not licensed in New York. Annuity contracts contain limitations. Please consult the contract for more details regarding these limitations such as, if applicable, varying surrender periods, surrender charges associated with early withdrawals and market value adjustments. Annuity contracts involve investment risk including possible loss of value. Guarantees are based on the claims-paying ability of Guggenheim Life. © 2016 Guggenheim Life and Annuity Company. All rights reserved. PMYGA-ILL-022017



## About Your Illustration

Guggenheim Life and Annuity Company, or “Guggenheim Life” has prepared this illustration along with your financial professional, to help you decide whether the Preserve MYGA 10 Annuity is right for you.

### Thank you for considering Preserve MYGA 10 Annuity

The Preserve MYGA 10 Annuity is a single premium deferred fixed annuity. An annuity is an insurance contract between a contract owner and a life insurance company. Product availability and features may vary, and some features may not be available in all states. Guggenheim Life is not licensed in New York.

Guarantees are backed by the financial strength and claims paying ability of Guggenheim Life. The purchase of an annuity is an important financial decision. You should have a full discussion with your Guggenheim Life agent before making any decisions.

### Legal Notices

The contract illustrated is designed for accumulation of funds for future needs or retirement. Only holding this contract for a short period of time may not be in the buyer's best interest.

This illustration is not intended as a complete discussion of this annuity contract. In order to obtain a complete understanding, please read your annuity contract carefully. This illustration is not intended to be a substitute for the annuity contract. The terms of the annuity contract are controlling in all cases.

This contract contains annuity options which include Life and Joint Life contingent options. The income available under these options vary on your age and the date of your request.

**This material is for informational or educational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or needs of any specific person. You should work with your agent to discuss your specific situation. In providing this information, Guggenheim Life is not acting as your fiduciary as defined by the Department of Labor.**

Neither Guggenheim Life nor its representatives provide legal or tax advice. For legal or tax advice concerning your specific situation, please consult an attorney or tax professional.

## Definitions and Key Terms

**Guaranteed Rate** The Guaranteed Minimum Rate is shown on the Declarations Page of your contract.

**Account Value** The account value equals the premium you pay into your annuity and any interest we credit. Withdrawals, surrender charges, and any other fees or charges, will decrease your account value dollar-for-dollar.

**Market Value Adjustment** When you make a withdrawal greater than the free withdrawal amount, the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA will decrease the amount you receive. If interest rates go down, the MVA will increase the amount you receive. The MVA is not applied to free withdrawals or death benefits.

**Surrender Charge** A surrender charge is applied to withdrawals in excess of the free withdrawal amount and full surrenders within the first 10 contract years, and is calculated according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10
	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%

At the end of each 10 year term you may withdraw any or all of your funds without an MVA or Surrender Charge or you may renew for another term. The MVA and Surrender Charge will apply for that subsequent term.

**Free Withdrawals of Interest** Additional free withdrawals are not allowed while taking Free Withdrawals of interest.

**Surrender Value** The surrender value equals the account value, plus / minus the market value adjustment that would apply on a surrender, and minus the surrender charge that would apply on a surrender. Your cash surrender value will never be less than the Minimum Guaranteed Contract Value.

PMYGA-ILL-022017





## Contract Values

Here's how the Preserve MYGA 10 Annuity might look over the initial term.

Prepared By:	FSD Agent	Type of Funds:	Non-Qualified
Prepared For:	Sample Client Male, Age 60	Purchase Payment:	\$100,000.00

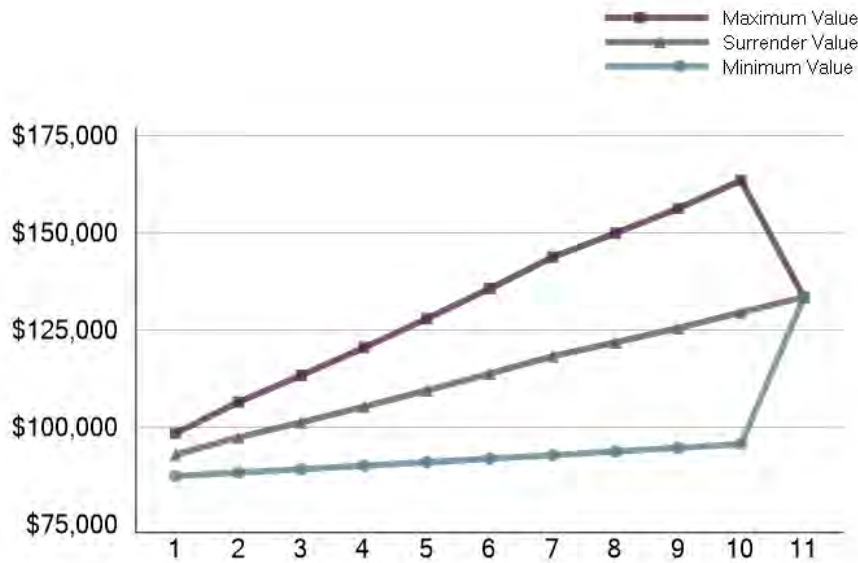
End of Contract Year	Age	Guaranteed Interest Rate	Interest Credited to Your Account	Withdrawals	Account Value	Surrender Value
1	61	3.00%	3,000	0	103,000	95,790
2	62	3.00%	3,090	0	106,090	100,343
3	63	3.00%	3,183	0	109,273	104,340
4	64	3.00%	3,278	0	112,551	108,486
5	65	3.00%	3,377	0	115,927	112,787
6	66	3.00%	3,478	0	119,405	117,249
7	67	3.00%	3,582	0	122,987	121,877
8	68	3.00%	3,690	0	126,677	125,533
9	69	3.00%	3,800	0	130,477	129,299
10	70	3.00%	3,914	0	134,392	133,482

At the end of each 10 year term you may withdraw any or all of your funds without an MVA or Surrender Charge or you may renew for another term. The MVA and Surrender Charge will apply for that subsequent term. The new term will be for the same period as the prior term, unless you choose a different term offered by Us.

The Surrender Values shown above do not include a Market Value Adjustment (MVA) which could increase or decrease the amount payable. Please see the MVA definition for further details.

## Maximum MVA Impact on Surrender Value Projected on a Current Basis (Non-Guaranteed)

When you make a withdrawal greater than the free withdrawal amount, the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA will decrease the amount you receive. If interest rates go down, the MVA will increase the amount you receive. The MVA is not applied to free withdrawals or death benefits. Since we cannot predict what the interest rate environment will be in the next 10 years, the graph shows you the highest and lowest amounts that are possible for a full surrender.





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## A Single Premium Deferred Annuity Illustration

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**Personal Choice Multi Year Guarantee Annuity  
5-Year Guarantee Period**

*Designed for*  
Sample Client

*Presented by*  
**Sentinel Security Life Insurance Company**  
**Administrative Office**  
**P.O. Box 27248**  
**Salt Lake City, UT 84127-0248**  
**[www.sslco.com](http://www.sslco.com)**

June 14, 2021



# Sentinel Security Life Insurance Company

Policy Illustration Explanation  
Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

**Designed for: Sample Client, Male, Age 60**

### Initial & Renewal Guarantee Periods

This illustration assumes that the initial guarantee period is 5 years. During the last 30 days before the end of a guarantee period, you can choose to continue your contract for another guarantee period that can be different from the preceding one. This illustration assumes that each renewal period is for the same period as the initial. The new guarantee period cannot extend beyond the maturity date.

### Contract Value

The contract value equals the single premium plus interest credited less any withdrawals or surrender charges. The current cash values illustrated are accumulated at 3.00% in all years. During the 5-year guarantee period, the current rate is guaranteed. Thereafter, the guaranteed contract values illustrated are accumulated at 1.00%. During renewal guarantee periods, a new guaranteed interest rate will be in effect. The interest rate is guaranteed never to go below 1.00%.

### Cash Surrender Values

A surrender charge is taken on partial withdrawals or full surrenders during any surrender charge period. The surrender charge is the partial withdrawal amount or the contract value (for full surrenders) multiplied by the market value adjustment, multiplied by the surrender charge percentages shown below. Surrender charge calculations may be affected by the addition of riders.

#### Surrender Schedule:

Year 1 8%	Year 4 6%	Year 7 5%	Year 10 5%
Year 2 8%	Year 5 5% *	Year 8 5%	
Year 3 7%	Year 6 5%	Year 9 5%	

Surrender charges during renewal periods: 5% \* all years

\* During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges.



## Sentinel Security Life Insurance Company

Policy Illustration Explanation  
Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

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**Designed for: Sample Client, Male, Age 60**

### Market Value Adjustment

Selling an investment security before its due date can result in an unanticipated gain or loss in value. That gain or loss affects the value of the annuity. Accordingly, the market value adjustment (MVA) is a factor by which the contract value and/or partial withdrawal amounts are adjusted during any surrender charge period to reflect such gain or loss. The MVA is based on the constant maturity treasury (CMT) rate appropriate for the guarantee period. The values in this illustration do not reflect the MVA.

### Riders

This illustration contains no riders.



# Sentinel Security Life Insurance Company

Policy Illustration Explanation

Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

**Designed for: Sample Client, Male, Age 60**

Single Premium: \$100,000

Year	Age	Guaranteed - 1.00%			Current - 3.00%			Surrender Charge Percentage
		Interest Rate	Contract Value	Cash Surrender Value ±	Interest Rate	Contract Value	Cash Surrender Value ±	
1	61	3.00%	103,000.00	94,760.00	3.00%	103,000.00	94,760.00	8%
2	62	3.00%	106,090.00	97,602.80	3.00%	106,090.00	97,602.80	8%
3	63	3.00%	109,272.70	101,623.61	3.00%	109,272.70	101,623.61	7%
4	64	3.00%	112,550.88	105,797.83	3.00%	112,550.88	105,797.83	6%
5 *	65	3.00%	115,927.41	115,927.41	3.00%	115,927.41	115,927.41	0%
6	66	1.00%	117,086.68	111,232.35	3.00%	119,405.23	113,434.97	5%
7	67	1.00%	118,257.55	112,344.67	3.00%	122,987.39	116,838.02	5%
8	68	1.00%	119,440.13	113,468.12	3.00%	126,677.01	120,343.16	5%
9	69	1.00%	120,634.53	114,602.80	3.00%	130,477.32	123,953.45	5%
10 *	70	1.00%	121,840.88	121,840.88	3.00%	134,391.64	134,391.64	0%
11	71	1.00%	123,059.29	116,906.33	3.00%	138,423.39	131,502.22	5%
12	72	1.00%	124,289.88	118,075.39	3.00%	142,576.09	135,447.29	5%
13	73	1.00%	125,532.78	119,256.14	3.00%	146,853.37	139,510.70	5%
14	74	1.00%	126,788.11	120,448.70	3.00%	151,258.97	143,696.02	5%
15 *	75	1.00%	128,055.99	128,055.99	3.00%	155,796.74	155,796.74	0%
16	76	1.00%	129,336.55	122,869.72	3.00%	160,470.64	152,447.11	5%
17	77	1.00%	130,629.92	124,098.42	3.00%	165,284.76	157,020.52	5%
18	78	1.00%	131,936.22	125,339.41	3.00%	170,243.30	161,731.13	5%
19	79	1.00%	133,255.58	126,592.80	3.00%	175,350.60	166,583.07	5%
20 *	80	1.00%	134,588.14	134,588.14	3.00%	180,611.12	180,611.12	0%

Contract values are as of the end of the policy year.

± The cash surrender values do not reflect a market value adjustment. In no event will your cash surrender value be less than the minimum described in the contract.

\* During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges. However, surrender of the contract at any time prior to the final 30 days of the guarantee period will result in a market value adjustment and surrender charge.

During the initial 5-year guarantee period, the current rate of 3.00% is guaranteed. Thereafter, the guaranteed contract values illustrated are accumulated at minimum guaranteed interest rate of 1.00%.

The values in the current columns assume that the current scale for interest credited will remain unchanged for all years shown. This is not likely to occur, and results may be more or less favorable. A new guaranteed interest rate will be in effect during renewal guarantee periods.

This illustration does not reflect any applicable state premium taxes.

Guaranty Rate Lock™ Multi-Year Guaranteed Annuity		Premium Bands <small>Guaranty Rate Lock current minimum interest rate guarantee is 0.50%</small>		
MVA Plans*	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	<b>1.90%</b>	<b>1.90%</b>	<b>2.00%</b>
4-Year	100	<b>1.95%</b>	<b>1.95%</b>	<b>2.05%</b>
5-Year	100	<b>2.30%</b>	<b>2.40%</b>	<b>2.50%</b>
6-Year	90	<b>2.35%</b>	<b>2.35%</b>	<b>2.45%</b>
7-Year	90	<b>2.55%</b>	<b>2.55%</b>	<b>2.65%</b>
8-Year	90	<b>2.65%</b>	<b>2.65%</b>	<b>2.75%</b>
9-Year	90	<b>2.90%</b>	<b>2.90%</b>	<b>3.00%</b>
10-Year	90	<b>2.90%</b>	<b>2.90%</b>	<b>3.00%</b>
Non-MVA Plans	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	<b>1.65%</b>	<b>1.65%</b>	<b>1.75%</b>
4-Year	100	<b>1.70%</b>	<b>1.70%</b>	<b>1.80%</b>
5-Year	100	<b>2.05%</b>	<b>2.15%</b>	<b>2.25%</b>
6-Year	90	<b>2.10%</b>	<b>2.10%</b>	<b>2.20%</b>
7-Year	90	<b>2.30%</b>	<b>2.30%</b>	<b>2.40%</b>
8-Year	90	<b>2.40%</b>	<b>2.40%</b>	<b>2.50%</b>
9-Year	90	<b>2.65%</b>	<b>2.65%</b>	<b>2.75%</b>
10-Year	90	<b>2.65%</b>	<b>2.65%</b>	<b>2.75%</b>
Flexible Premium Plans	Maximum Age	Rate		Notes
FlexPlus 5	79	<b>2.15%</b>		Guaranty, AnnuCare & FlexPlus floor <b>rate:</b> <b>1.00%</b>
FlexPlus 7	79	<b>2.30%</b>		
FlexPlus 10	79	<b>2.45%</b>		
Annuity / LTC Combo Plans	Maximum Age	Rate		* Multi-year rates guaranteed through the stated period for the following plans: <b>Guaranty 4, 6 and 8.</b>
AnnuCare®5	85	<b>2.15%</b>		
AnnuCare®7	85	<b>2.30%</b>		
AnnuCare®10	79	<b>2.45%</b>		
Single Premium Plans	Maximum Age	Rate		<b>Effective 10/1/2020: AnnuCare 4, 6 and 8 are no longer available.</b>
Guaranty 4 (CA only)	100	<b>1.75%</b>		
Guaranty 6 (CA only)	90	<b>2.10%</b>		
Guaranty 8 (CA only)	79	<b>2.20%</b>		

WealthChoice Fixed Indexed Annuity		New Money Rate*
Index	Crediting Method	
Horizon Ascend 5%® Index S&P 500® Price Return Options <b>5 YEAR</b>	Annual Point-to-Point Par Rate	<b>70.00%</b>
	Annual Point-to-Point Par Rate	<b>20.00%</b>
	Annual Point-to-Point Cap	<b>4.50%</b>
	Monthly Sum Cap	<b>1.00%</b>
Horizon Ascend 5%® Index S&P 500® Price Return Options <b>7 YEAR</b>	Annual Point-to-Point Par Rate	<b>80.00%</b>
	Annual Point-to-Point Par Rate	<b>22.00%</b>
	Annual Point-to-Point Cap	<b>5.00%</b>
	Monthly Sum Cap	<b>1.00%</b>
Horizon Ascend 5%® Index S&P 500® Price Return Options <b>10 YEAR (no bonus)</b>	Annual Point-to-Point Par Rate	<b>100.00%</b>
	Annual Point-to-Point Par Rate	<b>25.00%</b>
	Annual Point-to-Point Cap	<b>4.00%</b>
	Monthly Sum Cap	<b>1.25%</b>
Horizon Ascend 5%® Index S&P 500® Price Return Options <b>10 YEAR (with Premium Bonus)</b>	Annual Point-to-Point Par Rate	<b>60.00%</b>
	Annual Point-to-Point Par Rate	<b>15.00%</b>
	Annual Point-to-Point Cap	<b>3.00%</b>
	Monthly Sum Cap	<b>1.00%</b>
<b>Fixed Rate</b>		<b>1.50%</b>

\*Rates may not be applicable to existing policy renewals.

**WealthChoice available in all states excluding: AK, DE, HI, ME, MN, NY, SD**

The Horizon Ascend 5%™ Index is a trademark of Horizon Investments®, LLC ("Horizon") and has been licensed for use for certain purposes by or on behalf of the annuity. The Index is the exclusive property of Horizon and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of Guaranty Income Life Insurance Company, the annuity, or the annuity contract owners. The annuity is not sold, sponsored, endorsed or promoted by Horizon or any other party involved in, or related to, making or compiling the Index.

The S&P 500® Price Return Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and has been licensed for use by Guaranty Income Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Guaranty Income Life Insurance Company's insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Price Return Index.

Annuities may lose value due to fees and charges and are not insured by the FDIC or any federal government agency. Not a deposit of or guaranteed by any bank, bank affiliate or credit union.

A fixed index annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

A 45-Day Rate Lock is based on the date the application is date-stamped as received by Guaranty Income Life Insurance Company. Applications received by 3:00pm CST will be credited with the rates on that day. Applications received after 3:00 pm CST will be credited as of the next day.



## New enhanced Milestone MYGA rates from an A- rated carrier, effective April 8, 2021

Help your clients increase their retirement savings with Sagicor’s Milestone MYGA single premium deferred fixed annuity, offering:

- **Guaranteed rates for 3, 4, 5, 6 or 7 years<sup>1</sup>**
- 10% penalty-free withdrawals beginning contract-year two
- Issue up to age 90

### Check out Sagicor’s new 5-Year guaranteed rates

#### National Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	1.95%	2.00%	<b>2.55%</b>	2.40%	2.50%
\$50,000+	1.40%	1.50%	<b>2.15%</b>	2.25%	2.30%
\$15,000+	1.00%	1.00%	<b>1.70%</b>	1.80%	1.85%

#### California Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	1.90%	1.95%	<b>2.50%</b>	2.35%	2.45%
\$50,000+	1.35%	1.45%	<b>2.10%</b>	2.20%	2.25%
\$15,000+	0.95%	0.95%	<b>1.65%</b>	1.75%	1.80%

#### Florida Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	1.90%	1.95%	<b>2.55%</b>	N/A	2.50%
\$50,000+	1.40%	1.45%	<b>2.15%</b>	N/A	2.30%
\$15,000+	1.00%	0.95%	<b>1.70%</b>	N/A	1.85%

<sup>1</sup>6-Year guaranteed rates not available in FL, DC, DE, ND & SD.

\*Years referenced are contract-year terms. Interest rates current as of April 8, 2021. Rates subject to change.

### Questions?

For more information about planning with Sagicor’s Milestone MYGA, please call the Producer Resource Center at **888-724-4267, ext. 4680**, or email [PRC@SagicorLifeUSA.com](mailto:PRC@SagicorLifeUSA.com).

Visit us online at [SagicorProducer.com](http://SagicorProducer.com).

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Products may have limitations and restrictions including surrender charges. Current rates are subject to change at any time and at the discretion of the company. Contract Forms: ICC173008, 3008, 3008CA, 3008FL, 3008ND.

Sagicor is rated “A-” (Excellent) by A.M. Best Company (4<sup>th</sup> best out of 16 possible ratings), affirmed as of September 11, 2020. Rating based on the claims-paying ability of issuing insurer.

**Insurance Professional Only. No Public Distribution.**

MM-FLY0452 | April 6, 2021

June 1, 2021

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# BANKERS ELITE SERIES

ENHANCED RATE / MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers Elite 3	Bankers Elite 5	Bankers Elite 7	Bankers Elite 9
<b>1st Year Rate:</b> <small>(All interest rates are Annual Effective Yields)</small>	<b>2.15%</b>	<b>2.80%</b>	<b>2.90%</b>	<b>3.00%</b>
<b>Current Rate Guarantee:</b>	<b>3 Yrs</b>	<b>5 Yrs</b>	<b>7 Yrs</b>	<b>9 Yrs</b>
<b>Renewal Rate Strategy:</b>	<b>Guaranteed 3 Yrs</b>	<b>Guaranteed 5 Yrs</b>	<b>Guaranteed 7 Yrs</b>	<b>Guaranteed 9 Yrs</b>
<b>Minimum Guaranteed Rate<sup>■</sup>:</b>	<b>The minimum rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.</b>			
<b>Maximum Issue Age:</b> <small>(Annuitant &amp; Owner ALB)</small>	<b>90</b> <small>(75 in CA &amp; FL)</small>	<b>90</b> <small>(75 in CA &amp; FL)</small>	<b>85</b> <small>(70 in CA &amp; FL)</small>	<b>80</b> <small>(65 in CA &amp; FL)</small>
<b>Minimum Premium<sup>**</sup>:</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>
<b>Use:</b>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>
<b>Maximum Withdrawal Charges:</b>	<b>3 Yrs</b> <small>7.9, 7.0, 6.2, 0% +/- MVA 1st 3 Yrs (No MVA in PA &amp; MO)</small>	<b>5 Yrs</b> <small>7.9, 7.0, 6.2, 5.3, 4.4, 0% +/- MVA 1st 5 Yrs (No MVA in PA &amp; MO)</small>	<b>7 Yrs</b> <small>7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 0% +/- MVA 1st 7 Yrs (No MVA in PA &amp; MO)</small>	<b>9 Yrs</b> <small>7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 1.8, 0.9, 0% +/- MVA 1st 9 Yrs (No MVA in PA &amp; MO)</small>
<b>Penalty Free Withdrawals:</b>	<b>NO PENALTY FREE WITHDRAWALS FOR ANY REASON (INCLUDING RMDs) DURING SURRENDER CHARGE PERIOD; THEREAFTER, 100% LIQUID</b>			
<b>N Home &amp; Disability Waiver:</b>	<b>No</b>			
<b>Death Benefit (Annuitant/Owner):</b>	<b>SURRENDER VALUE. Surviving spouses may elect to continue the policy as their own and avoid surrender charges. Non-spousal beneficiaries may reduce or avoid charges by deferring payment or taking a periodic income. CA Only: Death Benefit equals Accumulation Value for policies issued ages 65 and above. FL Only: Death Benefit equals Accumulation Value for policies issued at all ages.</b>			
<b>Suitability Comments:</b>	<b>Most suitable for those seeking higher rates; not needing liquidity, including RMDs, during initial rate guarantee period and desiring full liquidity and control after surrender charges expire. No automatic renewal of surrender charges! CA &amp; FL Only: For issue ages 65 or greater, 100% commission charge back in the event of death during the first policy year.</b>			
<b>Available through Liberty Bankers Life:</b>	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY			
<b>Available through Capitol Life:</b>	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT			
<b>Products NOT Available in:</b>	DE, NY			
<b>1st Yr Gross Commission (level 8)<sup>***</sup>:</b>	<b>2.00% at all ages</b>	<b>2.25% at all ages</b>	<b>2.50% at all ages</b>	<b>2.75% at all ages</b>

<sup>♦♦</sup>The maximum premium without prior approval is \$500,000.

<sup>■</sup>The Minimum Guaranteed Rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.

<sup>\*\*\*</sup>CA & FL Only: For issue ages 65 or greater, 100% commission charge back in the event of death during the first policy year.

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# BANKERS SERIES

## MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers 3	Bankers 5	Bankers 5 Premier	Bankers 5 Premier Plus	Bankers 7	Bankers 7 Premier
<b>1st Year Rate:</b> <small>(All interest rates are Annual Effective Yields)</small>	<b>2.00%</b>	<b>2.30%</b>	<b>2.60%</b>	<b>3.40%</b> <small>2.40% Yrs 2-5</small>	<b>2.45%</b>	<b>2.75%</b>
<b>Current Rate Guarantee:</b>	<b>3 Yrs</b>	<b>5 Yrs</b>	<b>5 Yrs</b>	<b>5 Yrs</b>	<b>7 Yrs</b>	<b>7 Yrs</b>
<b>Renewal Rate Strategy:</b>	<b>Guaranteed 3 Yrs</b>	<b>Guaranteed 5 Yrs</b>	<b>Guaranteed 5 Yrs</b>	<b>Guaranteed 5 Yrs</b>	<b>Guaranteed 7 Yrs</b>	<b>Guaranteed 7 Yrs</b>
<b>Minimum Guaranteed Rate**:</b>	<b>1.00%*</b>	<b>1.00%*</b>	<b>1.00%*</b>	<b>1.00%*</b>	<b>1.00%*</b>	<b>1.00%*</b>
<b>Maximum Issue Age:</b> <small>(Annuitant &amp; Owner ALB)</small>	<b>90</b>	<b>90</b> <small>(85 in OK)</small>	<b>90</b> <small>(85 in OK)</small>	<b>90</b> <small>(85 in OK)</small>	<b>85</b>	<b>85</b>
<b>Minimum Premium**:</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>
<b>Use:</b>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>
<b>Maximum Withdrawal Charges:</b>	<b>3 Yrs</b> 8, 7, 6% +/- MVA 1st 3 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>5 Yrs</b> 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>5 Yrs</b> 8, 7, 6, 5.5, 4.5% +/- MVA 1st 5 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>5 Yrs</b> 8.1, 7.3, 6.4, 5.5, 4.5% +/- MVA 1st 5 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>7 Yrs</b> Ages 0-55: 12, 11, 10, 8, 6, 5, 4% Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5% +/- MVA 1st 7 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>7 Yrs</b> Ages 0-55: 12.4, 11.5, 10.5, 8.5, 6.5, 5.5, 4.5% Ages 56+: 8.1, 7.1, 6.1, 5.1, 4.5, 3.5, 2.5% +/- MVA 1st 7 Yrs <small>(No MVA in PA &amp; MO)</small>
<b>Penalty Free Withdrawals:</b>	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100
<b>N Home &amp; Disability Waiver***:</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Death Benefit (Annuitant/Owner):</b>	<b>Accumulation Value</b>	<b>Accumulation Value</b>	<b>Accumulation Value</b>	<b>Accumulation Value</b>	<b>Accumulation Value</b>	<b>Accumulation Value</b>
<b>Suitability Comments:</b>	<b>3 Yr MYG;</b> <b>MVA for 3 Yrs Only</b>  <b>Liquid After 3 Yrs</b>	<b>5 Yr MYG;</b> <b>MVA for 5 Yrs Only</b>  <b>Liquid After 5 Yrs</b>	<b>5 Yr MYG;</b> <b>MVA for 5 Yrs Only</b>  <b>Liquid After 5 Yrs</b>	<b>5 Yr MYG;</b> <b>MVA for 5 Yrs Only</b>  <b>Liquid After 5 Yrs</b>	<b>7 Yr MYG;</b> <b>MVA for 7 Yrs Only</b>  <b>Liquid After 7 Yrs</b>	<b>7 Yr MYG;</b> <b>MVA for 7 Yrs Only</b>  <b>Liquid After 7 Yrs</b>
<b>Available through Liberty Bankers Life:</b>	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
<b>Available through Capitol Life:</b>	AL, DC, HI, MA, ME, MI, MO, TX, VT	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT	AK, AL, DC, HI, ME, MI, MO, TX, VT	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT	AK, AL, DC, HI, ME, MI, MO, TX, VT	AK, DC, HI, MA, ME, MI, MO, TX, VT
<b>Products Not Available In:</b>	NY	NY	DE, NY	DE, NY	DE, NY	AL, DE, IA, NM, NY
<b>1st Yr Gross Commission (level 8):</b>	<b>0-80: 2.00%</b> <b>81-90: 1.00%</b>	<b>0-80: 3.25%</b> <b>81-90: 1.50%</b>	<b>0-80: 2.00%</b> <b>81-90: 0.40%</b>	<b>0-80: 2.00%</b> <b>81-90: 0.40%</b>	<b>0-80: 4.00%</b> <b>81-85: 2.00%</b>	<b>0-80: 2.15%</b> <b>81-85: .45%</b>

\*The Minimum Guaranteed Rate for policies issued in 2021 will be 1.00%. \*\*The maximum premium without prior approval is \$500,000. \*\*\*Available on nonqualified policies only.

■The Minimum Guaranteed Rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.  
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# TRADITIONAL

LIBERTY SERIES  
FLEXIBLE / SINGLE PREMIUM ANNUITIES

# SPIA

IMMEDIATE  
ANNUITY

Features	Liberty Choice	Liberty Select
<b>1st Year Rate:</b> <small>(All interest rates are Annual Effective Yields)</small>	<b>2.65%</b> <small>(1.65% Base Rate Plus 1.00% 1st Year Bonus)</small>	<b>3.30%</b> <small>(1.80% Base Rate Plus 1.50% 1st Year Bonus)</small>
<b>Current Rate Guarantee:</b>	<b>1 Yr</b>	<b>1 Yr</b>
<b>Renewal Rate Strategy:</b>	<b>Rate Determined Annually</b>	<b>Rate Determined Annually</b>
<b>Minimum Guaranteed Rate**:</b>	<b>1.00%</b>	<b>1.00%</b>
<b>Maximum Issue Age:</b> <small>(Annuitant &amp; Owner ALB)</small>	<b>90</b> <small>(85 in OK)</small>	<b>85</b>
<b>Minimum Premium**:</b>	<b>\$5,000 Single; \$100 Monthly Additions</b>	<b>\$5,000 Single; \$100 Monthly Additions</b>
<b>Use:</b>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>
<b>Maximum Withdrawal Charges:</b>	<b>5 Yrs</b> <small>8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs</small>	<b>7 Yrs</b> <small>Ages 0-55: 12, 11, 10, 8, 6, 4, 2% Ages 56+: 8, 7, 6, 5, 4, 3, 2% +/- MVA 1st 7 Yrs</small>
<b>Penalty Free Withdrawals:</b>	<b>Accum Interest Twice Yearly; OR Monthly Int if &gt; \$100</b>	<b>Accum Interest Twice Yearly; OR Monthly Int if &gt; \$100</b>
<b>N Home &amp; Disability Waiver***:</b>	<b>Yes</b>	<b>Yes</b>
<b>Death Benefit (Annuitant/Owner):</b>	<b>Accumulation Value</b>	<b>Accumulation Value</b>
<b>Suitability Comments:</b>	<b>Accepts Additional Premiums</b>	
<b>Available through Liberty Bankers Life:</b>	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NV, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY	
<b>Available through Capitol Life:</b>	Not Available	
<b>Products NOT Available in:</b>	AL, HI, NY	
<b>1st Yr Gross Commission (level 8):</b>	<b>0-80: 4.00%</b> <b>81-90: 2.00%</b> <b>Eligible for 25 BP Annual Trail</b>	<b>0-80: 5.50%</b> <b>81-85: 2.50%</b> <b>Eligible for 25 BP Annual Trail</b>

Income Annuity	
<b>Illustration</b>	
<b>Term of Contract</b>	
<b>N/A</b>	
<b>N/A</b>	
<b>100 Period Certain; 80 Life Contingent and/or Joint</b>	
<b>\$25,000</b>	
<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	
<b>N/A</b>	
<b>Period Certain: 5-30 Yrs Life Only or Life with Term Certain Joint &amp; Survivor</b>	
<b>No</b>	
<b>None</b>	
<b>Current payouts based on \$100,000 premium:</b>	<b>5 yr Term Certain: \$1,731 10 yr Term Certain: \$ 915 Life Only Male 65: \$ 526</b>
AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NE, NH, NJ, NV, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY	
AK, AL, DC, HI, ME, MI, MO, TX, VT	
NY	
<b>2.50% Life Only 2.00% Term Certain (5-9 Yrs) 2.50% Term Certain (10+ Yrs)</b>	

\*The Minimum Guaranteed Rate for policies issued in 2021 will be 1.00%. \*\*The maximum premium without prior approval is \$500,000. \*\*\*Available on nonqualified policies only.

■The Minimum Guaranteed Rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.  
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# FIXED INDEXED ANNUITIES

## MODIFIED AND LIMITED SINGLE PREMIUM DEFERRED ANNUITIES

Features:	Summit Prime 5 Modified Single Premium	Summit Prime 7 Modified Single Premium	Summit Prime 10 Limited Flexible Premium	Summit Prime 10 Limited Flexible + Premium Bonus
Term:	5 Yrs	7 Yrs	10 Yrs	10 Yrs
Maximum Issue Age:	89 <small>(75 in FL)</small>	85 <small>(70 in FL)</small>	80 <small>(65 in FL)</small>	80 <small>(65 in FL)</small>
Premium Limits:	\$10,000 (NQ) or \$5,000(Q) - \$500,000*	\$10,000 (NQ) or \$5,000 (Q) - \$500,000*	\$10,000 (NQ) or \$5,000(Q) - \$500,000	\$10,000 (NQ) or \$5,000(Q) - \$500,000
Additional Premiums:	1st Year Only	1st Year Only	Allowed 1st 3 Years	Allowed 1st 3 Years
<b>Interest Rate Crediting Strategies:</b>				
Fixed Rate	2.00%	2.00%	2.00%	1.50%
S&P 500 <sup>®</sup>				
Annual Point to Point with Cap	4.40%	4.50%	4.50%	3.50%
Annual Point to Point with Participation Rate	20.00%	28.00%	30.00%	25.00%
Annual Monthly Average with Cap	4.60%	4.80%	5.15%	3.75%
Nasdaq-100 <sup>®</sup>				
Annual Point to Point with Cap	4.40%	4.50%	4.50%	3.50%
Annual Point to Point with Participation Rate	20.00%	28.00%	30.00%	25.00%
Annual Monthly Average with Cap	4.60%	4.80%	5.15%	3.75%
Guaranteed Minimum Interest on Fixed Account	The minimum rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.			
Guaranteed Minimum Surrender Value:	87.5% of premiums accumulated at 1%			
Reallocations:	Annually on anniversary			
Surrender Charges:	9,9,8,7,6,0%	9,9,8,7,6,5,4,0%	9,9,8,7,6,5,4,3,2,1,0%	9,9,8,7,6,5,4,3,2,1,0%
Death Benefit (Annuitant/Owner)	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
Market Value Adjustment:	5 Years	7 Years	10 Years	10 Years
Penalty Free Withdrawals:	10% of Accumulated Value after Yr 1			
Health Care Benefits**:	Nursing Home Confinement • Terminal Illness Diagnosis • Total Disability • Home Health Care 1st Year 10% of Accumulated Value, thereafter 50%			
5 x 5 Annuitization:	N/A	N/A	Available after 5 Years	
Premium Bonus Rider:	N/A	N/A	6% on 1st Year Premiums Only Vests over 10 years Recovery will apply to any withdrawals made during the 1st policy year Does not apply after the Surrender Charge period or upon death of Owner	
Product Availability:	<b>ONLY THROUGH CAPITOL LIFE:</b> All states, EXCEPT CA, DE, NY, RI			
1st Yr Gross Commission (level 8)	0-75: 3.75% 76-89: 2.00%	0-75: 5.50% 76-85: 4.50%	0-75: 7.00% 76-80: 5.00%	0-75: 7.00% 76-80: 5.00%

\*Premium over \$500,00 requires prior approval of Jumbo Questionnaire. \*\*Available on qualified and non-qualified policies.

Policy Forms May Vary by State • Please Refer To Specific Policies For Complete Product Information • Rates Are Subject To Change Without Notice • For Agent Use Only • Not For Use With The Public

# Interest Rates (Continued)

Rates as of May 19, 2021

## SILAC SECURE SAVINGS™ Multi-Year Guaranteed Annuity with Built-in Flexibility

Product Feature	Secure Savings 2	Secure Savings 5
Rate Guarantee Period	2	5
Fixed Rate	1.75%	2.70%
5% Penalty Free Withdrawals	Included	Included
Accumulated Interest Withdrawals	Included	Included
Required Minimum Distributions	Included	Included
Death Benefit	Account Value	Account Value

## SECURE SAVINGS™ *Elite* Multi-Year Guaranteed Annuity with Optional Flexibility

Product Feature	Secure Savings Elite 2	Secure Savings Elite 2-FL	Secure Savings Elite 5	Secure Savings Elite 5-FL
Rate Guarantee Period	2	2	5	5
Fixed Rate	2.15%	1.85%	2.95%	2.80%
<b>Rate Reduction for Optional Riders:</b>				
5% Penalty Free Withdrawals	0.06%	0.06%	0.06%	0.06%
Accumulated Interest Withdrawals	0.06%	0.06%	0.06%	0.06%
Required Minimum Distributions	0.10%	0.10%	0.10%	0.10%
Death Benefit	Cash Value	Account Value	Cash Value	Account Value

**FOR AGENT USE ONLY.** Product availability may vary by state. Interest Rates are subject to change without notice. The interest rate applicable to the annuity contract will be the rate we have declared on the date the annuity contract is issued unless rate lock procedures are in effect. SILAC Secure Savings™ and FIA Series are products of the insurance industry and not guaranteed by any bank nor issued by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a Federal Government agency. Restrictions apply. May only be offered by a licensed insurance agent. SILAC Insurance Company is operating as SILAC Life Insurance Company in the state of California

## ViStar Fixed Indexed Annuity

## Strategies

Fixed Rate	1-Year Fixed Rate	2.75%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	5.25%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	40%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	100%
S&P Economic Cycle Factor Rotator Index	1-Year Pt-to-Pt w/ Participation	100%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	110%

## Highlander 7™ Fixed Indexed Annuity

## Strategies

Fixed Rate	1-Year Fixed Rate	2.75%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	40%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	5.00%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	105%

## Highlander™ Fixed Indexed Annuity

## Strategies

Fixed Rate	1-Year Fixed Rate	2.30%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	35%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	4.25%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	95%

## Preserve Multi-Year Guaranteed Annuity

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band Q-\$5,000 NQ- \$10,000-\$249,999	2.00%	2.30%	2.60%	2.65%	2.70%	2.75%	2.80%	3.00%
High Band \$250,000+	2.10%	2.40%	2.70%	2.75%	2.80%	2.85%	2.90%	3.10%

## ProOption Multi-Year Guaranteed Annuity with Return of Premium

Guaranteed Period Option	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
5-Year	2.05%	2.15%	2.25%	2.35%	2.45%					
7-Year	2.05%	2.15%	2.25%	2.35%	2.45%	2.55%	2.65%			
10-Year	2.20%	2.30%	2.40%	2.50%	2.60%	2.70%	2.80%	2.90%	3.00%	3.10%

The rates shown above will apply to applications received in the Home Office on or after the date in which a rate change becomes effective. We will hold previous rates if the signed application is received into the Home Office on the last business day prior to the rate change, by 5:00 pm EST. The previous rates will be held for up to 45 calendar days from the date the application is received. If the policy is not issued within 45 calendar days of the date received, current rates will be used.

Rates as stated are effective as of 06/01/2021 and guaranteed for the initial term.

Future rates are subject to change at the discretion of Guggenheim Life and Annuity Company, subject to the minimum guarantees.

### IMPORTANT INFORMATION

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# SENTINEL SECURITY LIFE

## INSURANCE COMPANY

MYGA & INDEX RATE SHEET  
EFFECTIVE 06/01/2021

AGENT USE ONLY	Personal Choice	Personal Choice Plus+
<b>Interest Rate Guarantees</b>		
5 Years Fixed	All Other - 3.00% CA, FL - 2.90%* MN - 2.70%**	All Other - 2.70% CA, FL - 2.60%*
7 Years Fixed	All Other - 3.10% CA, FL - 3.00%* MN - 2.80%**	NA
10 Years Fixed	All Other - 3.20% CA, FL - 3.10%* MN - 2.70%**	NA
<b>Indexing Strategy Caps</b>		
Annual Point-to-Point	NA	4.10%
Monthly Averaging	NA	4.20%
Monthly Sum	NA	1.75%
<b>Riders</b>		
Optional Riders and Cost	Required Minimum Distribution - 0.16% interest reduction Preferred 10% Free Withdrawal - 0.08% interest reduction Terminal Illness/Nursing Home Care - 0.15% interest reduction 72(t) Free Withdrawal - 0.05% interest reduction Death Benefit Feature - 0.35% interest reduction* Accumulated Interest Withdrawal - 0.08% interest reduction	Required Minimum Distribution - 0.16% fee Preferred 10% Free Withdrawal - 0.08% fee Death Benefit Feature - 0.35% fee* Accumulated Interest Withdrawal - 0.08% fee

\*Death Benefit Feature is required in California and Florida and is priced into the California and Florida rates.  
All California and Florida contracts are issued with the Death Benefit Feature.

\*\*Minnesota contracts do not include Market Value Adjustments (MVA).

All Owners 86-90 are required to purchase the Death Benefit Rider in all states except California and Florida.  
Nursing Home Rider/Terminal Illness Rider Not Available in California, Florida, and Pennsylvania.

Interest rates as of June 1, 2021 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Not all annuities and optional riders are available in all states.

	Summit Bonus Index	Guaranteed Income Annuity		Accumulation Protector Plus <sup>SM</sup>	
<b>Premium Bonus</b>	Base Contract - 7% With Income Rider - 8%	<b>GLWB Rider:</b>	8%*	Base Contract - 5% With Rate Enhancement Rider - 5%	
		<b>Legacy Rider:</b>	10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85		
		<b>Accum Rider:</b>	10% for issue ages below 71 8% for issue ages 71-80 6% for issue ages 81-85		
<b>Interest Rate Guarantees</b>				<b>No Rider</b>	<b>Rate Enhancement Rider</b>
<b>1st Year Fixed Rate</b>	1.50%	1.00% (with subsequent purchase premium)		2.35%	3.20%
<b>Current Rate Guarantee</b>	1 Yr	2 Yrs		1 Yr	1 Yr
<b>Other Guarantees</b>	NA	NA		***The Participation Rates for the Credit Suisse Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Sentinel Security Life Insurance Company continues to have access to the Credit Suisse Momentum Index.	
<b>Indexing</b>					
<b>Index/Benchmark</b>	S&P 500 <sup>®</sup>	LIBOR		S&P 500 <sup>®</sup> and Credit Suisse Momentum Index	
<b>Trigger Rate</b>	NA	NA		<b>No Rider</b>	<b>Rate Enhancement Rider</b>
<b>Participation Rates</b>	NA	65%	Credit Suisse Momentum Index 1 Year with Trigger Rate	4.00%	5.50%
			Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate***	100%	140%
			Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate***	150%	200%
			Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate	180%	250%
			S&P 500 <sup>®</sup> 1 Year Point-to-Point with Participation Rate	30%	38%
<b>Caps</b>	Annual Point-to-Point Cap: 2.50% Monthly Averaging Cap: 2.50% Daily Averaging Cap: 2.50% Monthly Sum Cap: 1.10%	NA	S&P 500 <sup>®</sup> 2 Year Point-to-Point with Participation Rate	42%	55%
			S&P 500 <sup>®</sup> 1 Year Point-to-Point with Cap Rate	4.80%	6.00%
<b>Riders</b>					
<b>Optional Riders and Cost</b>	Income Rider - 1.05% fee	<b>GLWB Rider:</b>	1.25% fee years 1-5 1.60% fee years 6-10	Rate Enhancement Rider: 0.95% fee	
		<b>Legacy Benefit Rider:</b>	1.25% fee years 1-5 1.60% fee years 6-10		
		<b>Accumulation Rider:</b>	No fee		

\*Credited to Income Account only

Interest rates as of June 1, 2021 and are subject to change without notice.  
Quoted rates may vary due to state regulations and taxes.  
Not all annuities and optional riders are available in all states.

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Life Agent Use Only  
Quick Discussion Guide

June 7, 2021  
Update

[MYGA Rates](#)

[SPIA Quotes](#)

[Life Quotes](#)

[FIA Riders](#)

[Annuity Blog](#)

## More MYGA Rate Increases!

**\$2,500 Minimum for these rates:**

**Interest Rates:**

- 3.00% For All 5 Years (2.90% in CA and FL\*) (2.70% In MN\*\*)
- 3.10% For All 7 Years (3.00% in CA and FL\*) (2.80% In MN\*\*)
- 3.20% For All 10 Years (3.10% in CA and FL\*) (2.70% In MN\*\*)

[Click for more details](#)

## ANNUITY AWARENESS MONTH

MYGA RATES ARE UP!



**3.00%** Guaranteed For 5 Years

**3.10%** Guaranteed For 7 Years

**3.20%** Guaranteed For 10 Years

States NOT approved: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV



**California & Florida**

Rates are 0.10% lower & include a full death benefit.

**Click Here For Agent Licensing**

FSD FINANCIAL

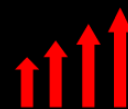


800-373-9697

[Request A MYGA Here](#)



**LIMITED TIME! RATE INCREASE**



We are looking for agents who would like to get set up with us at FSD to sell this outstanding Multi-Year Guarantee Annuity (MYGA).

If you are allowed to be independent, then get set up under us for this MYGA and many other client oriented products. **Have risk averse clients? You will be glad you found us!**

## SPECIAL MYGA RATE

**2.30% for 3 Years**

**3.00% for 5 Years**

**\$100,000+ Premium**

*California rates 0.05% lower | "A-" Rated Carrier*

**Starts: 05/26/2021 Ends: 06/30/2021**

**Company Ratings:**

- A- by A.M. Best

**Free Withdrawal:**

- 10% Free Withdrawal Provision after the first contract year

**Death Benefits:**

- Full Death Benefit

**States NOT approved in:**

- DE, DC, MT, ND, NY, SD

**Minimum Premium For This Rate :**

- \$100,000 (\$750,000 Maximum)

**Issue Age:**

- 15 days - 90 years

**Recurring Surrender Charges With MVA:**

- 3 Years Recurring: 9%, 8%, 7%, (30 day exit window)
- 5 Years Recurring: 9%, 8%, 7%, 6%, 5% (30 day exit window)

**Commission:**

- 3 Year: 1.50% ages 0-80 | 1.00% (81 -85) | 0.75% (86 -90)
- 5 Year: 2.15% ages 0-80 | 1.40% (81 -85) | 0.90% (86 -90)

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## Immediate Annuities For Income

A Single Premium Immediate Annuity (SPIA) is a contract between an owner and an insurance company in which the owner makes a lump-sum payment and, in return, receives regular disbursements (income), beginning immediately to 12 months deferred.

Here are some current monthly income amounts based on a \$500,000 premium for a male, female and joint lives. ([Link](#))

# Single Premium Immediate Annuities

We compare immediate annuity quotes & commissions for life agents.

We work with life licensed agents/agencies to provide single premium immediate annuities.

SPIA's offer a guaranteed income stream. Our agency services are committed to providing the life agent with high-quality and top payments in immediate annuity products.

[CLICK HERE—REQUEST AN IMMEDIATE ANNUITY ILLUSTRATION](#)

\$500,000 Premium   Monthly Income For Life						
Age	Gender	Life Only	Life with 10	Life with 15	Life with 20	100% Joint
67	Male	\$2,810.00	\$2,680.00	\$2,520.00	\$2,310.00	\$2,185.00
	Female	\$2,530.00	\$2,465.00	\$2,370.00	\$2,230.00	
70	Male	\$3,125.00	\$2,920.00	\$2,675.00	\$2,395.00	\$2,380.00
	Female	\$2,800.00	\$2,690.00	\$2,545.00	\$2,335.00	
73	Male	\$3,505.00	\$3,175.00	\$2,825.00	\$2,460.00	\$2,625.00
	Female	\$3,135.00	\$2,955.00	\$2,720.00	\$2,425.00	
75	Male	\$3,805.00	\$3,350.00	\$2,915.00	\$2,495.00	\$2,820.00
	Female	\$3,410.00	\$3,145.00	\$2,830.00	\$2,470.00	
77	Male	\$4,150.00	\$3,530.00	\$2,995.00	\$2,520.00	\$3,040.00
	Female	\$3,730.00	\$3,345.00	\$2,390.00	\$2,505.00	
80	Male	\$4,760.00	\$3,795.00	\$3,095.00	\$2,545.00	\$3,440.00
	Female	\$4,315.00	\$3,650.00	\$3,055.00	\$2,540.00	

Based on \$500,000 non-qualified Arizona premium, monthly income begins 1 month after premium received.  
Not available in all states. Rates as of 05/27/2021 and subject to change.

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[www.SPIAquote.com](http://www.SPIAquote.com)




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## Fixed Indexed Annuity | "A" Rated

**F  
I  
A**

**Annual Point to Point  
Annual Reset/Lock-in**



**5.10% Cap on 10 year FIA's**

- Crediting:**
- 100% participation
  - 5.10% Annual Pt 2 Pt
  - Annual Reset/Annual Lock-In

- 10 Year MVA Surrender:**
- 10%,9%,8%,7%,6%,5%,4%,3%,2%,1%,0%

- Commission:**
- 7.00% ages 0-75
  - 5.50% ages 76-80

- Carrier ratings:**
- "A" A.M. Best Company
  - "A" Standard & Poor's
  - \$21 Billion Total Admitted Assets
  - 20% Surplus

[Get An Agent Kit](#)

[Sample Quote With Income Rider](#)

## Start Saving Young

Which option will have earned more interest at age 60?  
 #1—\$100.00 monthly from age 18—30 (12 years of premiums)  
 #2—\$100.00 monthly from age 30—60 (30 years of premiums)  
 Answer is #1

This examples assumes a level 3.20% compounding interest rate.  
 I cannot stress enough how important it is to start saving ASAP. \$100 per month is a great place for a young person to start a good habit. Using a no fee/charge guaranteed fixed annuity will allow 100% of the new savers money to work and grow. Finding a product with no downside is great for a new savers as they see regular and consistent growth. A product that

can lose value could have a negative effect on the new saver as they may see less value in putting money away. [\(Link\)](#)

**WHICH OPTION WILL EARN MORE INTEREST?**  
 #1—\$100.00 monthly from age 18—30 (12 years of premiums)  
 #2—\$100.00 monthly from age 30—60 (30 years of premiums)

	Year	Age	Total Premium Ages 18—30	Age 18 Start \$100 monthly for 12 years	Total Premium Ages 30—60	Age 30 Start \$100 monthly for 30 years	
Assumes a level 3.20% compounding interest rate.	1	19	\$1,200	\$1,238	\$0.00	\$0.00	
	2	20	\$2,400	\$2,516	\$0.00	\$0.00	
	3	21	\$3,600	\$3,835	\$0.00	\$0.00	
	4	22	\$4,800	\$5,196	\$0.00	\$0.00	
	5	23	\$6,000	\$6,601	\$0.00	\$0.00	
	6	24	\$7,200	\$8,051	\$0.00	\$0.00	
	7	25	\$8,400	\$9,547	\$0.00	\$0.00	
	8	26	\$9,600	\$11,091	\$0.00	\$0.00	
	9	27	\$10,800	\$12,684	\$0.00	\$0.00	
	10	28	\$12,000	\$14,328	\$0.00	\$0.00	
	Displays the power of compounding over time!	11	29	\$13,200	\$16,025	\$0.00	\$0.00
		12	30	\$14,400	\$17,776	\$0.00	\$0.00
13		31	\$14,400	\$18,345	\$1,200	\$1,238	
14		32	\$14,400	\$18,932	\$2,400	\$2,516	
15		33	\$14,400	\$19,538	\$3,600	\$3,835	
16		34	\$14,400	\$20,163	\$4,800	\$5,196	
17		35	\$14,400	\$20,809	\$6,000	\$6,601	
18		36	\$14,400	\$21,474	\$7,200	\$8,051	
19		37	\$14,400	\$22,162	\$8,400	\$9,547	
20		38	\$14,400	\$22,871	\$9,600	\$11,091	
START EARLY Less premium More interest		21	39	\$14,400	\$23,603	\$10,800	\$12,684
		22	40	\$14,400	\$24,358	\$12,000	\$14,328
	23	41	\$14,400	\$25,137	\$13,200	\$16,025	
	24	42	\$14,400	\$25,942	\$14,400	\$17,776	
	25	43	\$14,400	\$26,772	\$15,600	\$19,584	
	26	44	\$14,400	\$27,629	\$16,800	\$21,449	
	27	45	\$14,400	\$28,513	\$18,000	\$23,374	
	28	46	\$14,400	\$29,425	\$19,200	\$25,360	
	29	47	\$14,400	\$30,367	\$20,400	\$27,410	
	30	48	\$14,400	\$31,339	\$21,600	\$29,525	
	ACCOUNT BALANCE IT TAKES TO AGE 50 AND \$9,600 MORE FOR THE LATE STARTER TO CATCH THE EARLY SAVER	31	49	\$14,400	\$32,341	\$22,800	\$31,709
		32	50	\$14,400	\$33,376	\$24,000	\$33,962
33		51	\$14,400	\$34,444	\$25,200	\$36,287	
34		52	\$14,400	\$35,547	\$26,400	\$38,686	
35		53	\$14,400	\$36,684	\$27,600	\$41,163	
36		54	\$14,400	\$37,858	\$28,800	\$43,718	
37		55	\$14,400	\$39,069	\$30,000	\$46,356	
38		56	\$14,400	\$40,320	\$31,200	\$49,077	
39		57	\$14,400	\$41,610	\$32,400	\$51,886	
40		58	\$14,400	\$42,941	\$33,600	\$54,785	
41		59	\$14,400	\$44,316	\$34,800	\$57,777	
42		60	\$14,400	\$45,734	\$36,000	\$60,864	
AT AGE 60			<b>Total gain:</b>	<b>\$31,334.00</b>	<b>Total gain:</b>	<b>\$24,864.00</b>	

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### LIFE INSURANCE COMMISSION

**Top Life Insurance Contracts Available**  
 We have found that a number of our annuity agents do all of their own paperwork, quotes and follow-up on life insurance sales. We have rewarded these agents with top level life insurance contracts. It is simple, the street level plus a bonus! Paid direct from the life insurance company in most cases.

If you do all of your own back office work, why not get paid for it. For a specific life commission schedules and samples call 800-373-9697 or fill out the form [here](#):

## Full Support For Life Licensed Agents.

DEFERRED ANNUITY QUOTES

- Guaranteed fixed rates
- Indexed accumulation
- Flexible premiums
- Lock-in terms 2-15 years

### Accumulation

- [MYGA Quotes](#)
- [Fixed Indexed Annuities \(FIA\)](#)
- [Interest Comparison Calculation](#)
- [IRA Deadline approaching - \\$2K minimums](#)

### Income

- [Immediate Annuities](#)
- [Income rider on deferred annuity](#)
- [Income rider on indexed annuity](#)
- [Split Annuity](#)

**INCOME ANNUITY QUOTES**

Lifetime income now  
 Lifetime income later  
 Joint lifetime options  
 Fixed period certain

**LIFE INSURANCE QUOTES**

Term Life  
 IUL  
 Whole Life  
 Final Expense

**Life Insurance**

- Single premium whole life SPWL
- All other life illustrations
- Life insurance commission

**Webinars****Frequent Social Media Updates****Webinars | Training****Daily updates and industry news!**

On-line webinars/trainings have increased in frequency so I built a dedicated page to list them all.

[Check it out here.](#)



Email is limited to a weekly cycle, we do not want to overload your inbox. Follow on FSD on [LinkedIn](#) or [Twitter](#) for the freshest original content and updates on a more frequent basis. **Let's be social!**



Follow FSD on LinkedIn

**Fixed Annuities With FSD****Life Licensed Agent?****Add Fixed Annuities Today!**

Work with the **Annuity Experts** so you can cut through all the sizzle and get matched quickly to the right product for your risk averse client.

When that need arises for a guaranteed insurance product **call 800-373-9697 your full service fixed annuity desk.**

**News and Incentives****What's Happening Now 2021**

- MDL-275 Annuity Suitability and Best Interest Standards
- 2021 Tax Reference Guide Lafayette
- Importance of a Beneficiary Review by the Standard Ins.
- Deadlines for IRA Sagjor

**Keep Aware**

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- U.S. Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Oxford Withdrawal procedure changes
- Bankers Life Rehabilitation Update

**Secure Act Info**

- 20/20 Vision on the SECURE ACT
- SECURE Act Text / SECURE Act FAQ

**Trips / Rewards**

- Guggenheim Bonus
- American Equity Rewards

**The Other Annuities**

- QLAC: [Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities
- LTC Annuity

**Integrity Life / W&S Reference Guides**

- Titling of Contracts
- Annuitant Driven Contracts
- 2021 Tax Reference Guide Lafayette
- 2020 Tax Reference Guide WS

[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)

**FSD Financial Services Division**

Fixed Products Only | We are here to help!

*Quality | Integrity | Expertise*

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800-373-9697**Life Agent Use Only**  
**Quick Discussion Guide**June 7, 2021  
Update[MYGA Rates](#)[SPIA Quotes](#)[Life Quotes](#)[FIA Riders](#)[Annuity Blog](#)**More MYGA Rate Increases!****\$2,500 Minimum for these rates:****Interest Rates:**

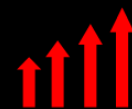
- 3.00% For All 5 Years (2.90% in CA and FL\*) (2.70% In MN\*\*)
- 3.10% For All 7 Years (3.00% in CA and FL\*) (2.80% In MN\*\*)
- 3.20% For All 10 Years (3.10% in CA and FL\*) (2.70% In MN\*\*)

[Click for more details](#)**ANNUITY AWARENESS MONTH****MYGA RATES ARE UP!****3.00%** Guaranteed For 5 Years**3.10%** Guaranteed For 7 Years**3.20%** Guaranteed For 10 Years

States NOT approved: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

**California & Florida**

Rates are 0.10% lower &amp; include a full death benefit.

**Click Here For Agent Licensing****FSD FINANCIAL****800-373-9697**[Request A MYGA Here](#)**LIMITED TIME! RATE INCREASE**

We are looking for agents who would like to get set up with us at FSD to sell this outstanding Multi-Year Guarantee Annuity (MYGA).

If you are allowed to be independent, then get set up under us for this MYGA and many other client oriented products. **Have risk averse clients? You will be glad you found us!**

## SPECIAL MYGA RATE

**2.30% for 3 Years**

**3.00% for 5 Years**

**\$100,000+ Premium**

*California rates 0.05% lower | "A-" Rated Carrier*

**Starts: 05/26/2021 Ends: 06/30/2021**

**Company Ratings:**

- A- by A.M. Best

**Free Withdrawal:**

- 10% Free Withdrawal Provision after the first contract year

**Death Benefits:**

- Full Death Benefit

**States NOT approved in:**

- DE, DC, MT, ND, NY, SD

**Minimum Premium For This Rate :**

- \$100,000 (\$750,000 Maximum)

**Issue Age:**

- 15 days - 90 years

**Recurring Surrender Charges With MVA:**

- 3 Years Recurring: 9%, 8%, 7%, (30 day exit window)
- 5 Years Recurring: 9%, 8%, 7%, 6%, 5% (30 day exit window)

**Commission:**

- 3 Year: 1.50% ages 0-80 | 1.00% (81 -85) | 0.75% (86 -90)
- 5 Year: 2.15% ages 0-80 | 1.40% (81 -85) | 0.90% (86 -90)

[See PDF Here](#)

[Get An Agent Licensing Kit](#)

## Immediate Annuities For Income

A Single Premium Immediate Annuity (SPIA) is a contract between an owner and an insurance company in which the owner makes a lump-sum payment and, in return, receives regular disbursements (income), beginning immediately to 12 months deferred.

Here are some current monthly income amounts based on a \$500,000 premium for a male, female and joint lives. ([Link](#))

# Single Premium Immediate Annuities

We compare immediate annuity quotes & commissions for life agents.

We work with life licensed agents/agencies to provide single premium immediate annuities.

SPIA's offer a guaranteed income stream. Our agency services are committed to providing the life agent with high-quality and top payments in immediate annuity products.

[CLICK HERE—REQUEST AN IMMEDIATE ANNUITY ILLUSTRATION](#)

## \$500,000 Premium | Monthly Income For Life

Age	Gender	Life Only	Life with 10	Life with 15	Life with 20	100% Joint
67	Male	\$2,810.00	\$2,680.00	\$2,520.00	\$2,310.00	\$2,185.00
	Female	\$2,530.00	\$2,465.00	\$2,370.00	\$2,230.00	
70	Male	\$3,125.00	\$2,920.00	\$2,675.00	\$2,395.00	\$2,380.00
	Female	\$2,800.00	\$2,690.00	\$2,545.00	\$2,335.00	
73	Male	\$3,505.00	\$3,175.00	\$2,825.00	\$2,460.00	\$2,625.00
	Female	\$3,135.00	\$2,955.00	\$2,720.00	\$2,425.00	
75	Male	\$3,805.00	\$3,350.00	\$2,915.00	\$2,495.00	\$2,820.00
	Female	\$3,410.00	\$3,145.00	\$2,830.00	\$2,470.00	
77	Male	\$4,150.00	\$3,530.00	\$2,995.00	\$2,520.00	\$3,040.00
	Female	\$3,730.00	\$3,345.00	\$2,390.00	\$2,505.00	
80	Male	\$4,760.00	\$3,795.00	\$3,095.00	\$2,545.00	\$3,440.00
	Female	\$4,315.00	\$3,650.00	\$3,055.00	\$2,540.00	

Based on \$500,000 non-qualified Arizona premium, monthly income begins 1 month after premium received.

Not available in all states. Rates as of 05/27/2021 and subject to change.

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSIONS



[www.SPIAquote.com](http://www.SPIAquote.com)



[GET A SPIA QUOTE](#)

## Fixed Indexed Annuity | "A" Rated

**F**  
**I**  
**A**

**Annual Point to Point  
Annual Reset/Lock-in**



**RATES ARE TOTALLY UP!**

### 5.10% Cap on 10 year FIA's

#### Crediting:

- 100% participation
- 5.10% Annual Pt 2 Pt
- Annual Reset/Annual Lock-In

#### 10 Year MVA Surrender:

- 10%,9%,8%,7%,6%,5%,4%,3%,2%,1%,0%

#### Commission:

- 7.00% ages 0-75
- 5.50% ages 76-80

#### Carrier ratings:

- "A" A.M. Best Company
- "A" Standard & Poor's
- \$21 Billion Total Admitted Assets
- 20% Surplus

[Get An Agent Kit](#)

[Sample Quote With Income Rider](#)

## Start Saving Young

Which option will have earned more interest at age 60?

#1—\$100.00 monthly from age 18—30 (12 years of premiums)

#2—\$100.00 monthly from age 30—60 (30 years of premiums)

Answer is #1

This examples assumes a level 3.20% compounding interest rate.

I cannot stress enough how important it is to start saving ASAP. \$100 per month is a great place for a young person to start a good habit. Using a no fee/charge guaranteed fixed annuity will allow 100% of the new savers money to work and grow. Finding a product with no downside is great for a new savers as they see regular and consistent growth. A product that

can lose value could have a negative effect on the new saver as they may see less value in putting money away. [\(Link\)](#)

**WHICH OPTION WILL EARN MORE INTEREST?**  
 #1—\$100.00 monthly from age 18—30 (12 years of premiums)  
 #2—\$100.00 monthly from age 30—60 (30 years of premiums)

	Year	Age	Total Premium Ages 18—30	Age 18 Start \$100 monthly for 12 years	Total Premium Ages 30—60	Age 30 Start \$100 monthly for 30 years	
Assumes a level 3.20% compounding interest rate.	1	19	\$1,200	\$1,238	\$0.00	\$0.00	
	2	20	\$2,400	\$2,516	\$0.00	\$0.00	
	3	21	\$3,600	\$3,835	\$0.00	\$0.00	
	4	22	\$4,800	\$5,196	\$0.00	\$0.00	
	5	23	\$6,000	\$6,601	\$0.00	\$0.00	
	6	24	\$7,200	\$8,051	\$0.00	\$0.00	
	7	25	\$8,400	\$9,547	\$0.00	\$0.00	
	8	26	\$9,600	\$11,091	\$0.00	\$0.00	
	9	27	\$10,800	\$12,684	\$0.00	\$0.00	
	10	28	\$12,000	\$14,328	\$0.00	\$0.00	
	Displays the power of compounding over time!	11	29	\$13,200	\$16,025	\$0.00	\$0.00
		12	30	\$14,400	\$17,776	\$0.00	\$0.00
13		31	\$14,400	\$18,345	\$1,200	\$1,238	
14		32	\$14,400	\$18,932	\$2,400	\$2,516	
15		33	\$14,400	\$19,538	\$3,600	\$3,835	
16		34	\$14,400	\$20,163	\$4,800	\$5,196	
17		35	\$14,400	\$20,809	\$6,000	\$6,601	
18		36	\$14,400	\$21,474	\$7,200	\$8,051	
19		37	\$14,400	\$22,162	\$8,400	\$9,547	
20		38	\$14,400	\$22,871	\$9,600	\$11,091	
START EARLY Less premium More interest		21	39	\$14,400	\$23,603	\$10,800	\$12,684
		22	40	\$14,400	\$24,358	\$12,000	\$14,328
	23	41	\$14,400	\$25,137	\$13,200	\$16,025	
	24	42	\$14,400	\$25,942	\$14,400	\$17,776	
	25	43	\$14,400	\$26,772	\$15,600	\$19,584	
	26	44	\$14,400	\$27,629	\$16,800	\$21,449	
	27	45	\$14,400	\$28,513	\$18,000	\$23,374	
	28	46	\$14,400	\$29,425	\$19,200	\$25,360	
	29	47	\$14,400	\$30,367	\$20,400	\$27,410	
	30	48	\$14,400	\$31,339	\$21,600	\$29,525	
	ACCOUNT BALANCE IT TAKES TO AGE 50 AND \$9,600 MORE FOR THE LATE STARTER TO CATCH THE EARLY SAVER	31	49	\$14,400	\$32,341	\$22,800	\$31,709
		32	50	\$14,400	\$33,376	\$24,000	\$33,962
33		51	\$14,400	\$34,444	\$25,200	\$36,287	
34		52	\$14,400	\$35,547	\$26,400	\$38,686	
35		53	\$14,400	\$36,684	\$27,600	\$41,163	
36		54	\$14,400	\$37,858	\$28,800	\$43,718	
37		55	\$14,400	\$39,069	\$30,000	\$46,356	
38		56	\$14,400	\$40,320	\$31,200	\$49,077	
39		57	\$14,400	\$41,610	\$32,400	\$51,886	
40		58	\$14,400	\$42,941	\$33,600	\$54,785	
41		59	\$14,400	\$44,316	\$34,800	\$57,777	
42		60	\$14,400	\$45,734	\$36,000	\$60,864	
AT AGE 60			<b>Total gain:</b>	<b>\$31,334.00</b>	<b>Total gain:</b>	<b>\$24,864.00</b>	

AnnuityExperts.com 800-373-9697

[Get a quote](#)

## Life Insurance Commission

**LIFE INSURANCE EXPERT?**

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

BONUS For Your Expertise

Selling LIFE Insurance for a long time? Do all your own work?

Well, we feel you should be compensated for your expertise.

Before you place that next LIFE case call us for your special LIFE commission bonus!

FSD Financial Service | 5530 Corbin Ave #101 | CA Insurance License #0B67385 | Rates subject to change | FSD062010101

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**Webinars****Frequent Social Media Updates****Webinars | Training****Daily updates and industry news!**

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## Traditional Fixed Annuities & Life with FSD Financial

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Let's Talk Guarantees  
800-373-9697

**Life Agent Use Only**  
**Quick Discussion Guide**

June 18, 2021  
Update

[MYGA Rates](#)
[SPIA Quotes](#)
[Life Quotes](#)
[FIA Riders](#)
[Annuity Blog](#)

## Our Top Picks For MYGA's - End Of June

There is more to the MYGA than just the rate.

Each of these carriers have their own advantages and features. The free withdrawals, end of term options, 30 day widows, carrier ratings and death benefits vary. A variety of products and term to find most clients needs with guarantees. Request a MYGA quote [here](#).



### Liberty Bankers (\$10,000+)

- 2.15% for 3 years - 2.00% commission
- 2.80% for 5 years - 2.25% commission
- 3.00% for 9 years - 2.75% commission
- [Details & Agent Kits](#)
- [Carrier rate sheet](#)



### Sagicor Life (\$100,000+)

- 2.30% for 3 years - 1.50% Commission
- 3.00% for 5 years - 2.15% commission
- [Details](#)
- [Company rate sheet](#)



### American National (A) Rated (\$250,000+)

- 2.10% for 3 years - 1.50% Commission
- [Details](#)
- [Company rate sheet](#)



### SILAC (\$10,000+)

- 2.15% for 2 years - 1.25% commission
- 2.95% for 5 years - 2.00% commission
- [Details](#)
- [Company rate sheet](#)



### Guggenheim (\$10,000+)

- 2.00% for 3 years - 1.00% commission
- 2.30% for 4 years - 2.00% commission
- 3.00% for 10 years - 3.00% commission
- \$250K+ add 0.10% to rates
- [Details](#)
- [Carrier rate sheet](#)



**Sentinel Security (\$2,500+)**

- 3.00% for 5 years - 2.25% Commission
- 3.10% for 7 years - 2.25% commission
- 3.20% for 10 years - 2.75% commission
- [Details](#)
- [Company rate sheet](#)

**ANNUITY AWARENESS MONTH**  
**MYGA RATES ARE UP!** ↑↑↑

**3.00%** Guaranteed For 5 Years

**3.10%** Guaranteed For 7 Years

**3.20%** Guaranteed For 10 Years

States NOT approved: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

**California & Florida**  
 Rates are 0.10% lower & include a full death benefit.

**Click Here For Agent Licensing**

FSD FINANCIAL 800-373-9697

**LIMITED TIME RATE SPECIAL!**  
**MYGA RATE INCREASE**

**Attention! New Interest Rates!**

**2.30% For 3 Years**

**3.00% For 5 Years**

\$100,000 Minimum Premium

Available in CA & FL at **0.05% lower rate.**  
 Not available in DE, DC, MT, ND, NY, SD

10% Free Withdrawals | Full Death Benefit  
 Rates as of 6/01/22 & subject to change.

**Click Here For Agent Licensing**

FSD FINANCIAL 800-373-9697

**Insurance MyGA SPIA P&I**  
**Fixed Annuity Not List**

June 2021 800-373-9697 AGENT USE ONLY

**Liberty Bankers Enhanced MYGA RATES**

9 Years	7 Years	5 Years	3 Years
3.00%	2.90%	2.80%	2.15%
W&P After 9 Years	23.0% After 7 Years	14.8% After 5 Years	6.8% After 3 Years
2.75% Commission	2.50% Commission	2.50% Commission	2.00% Commission

Guaranteed rates drop! - Preserve Multi-Year Guaranteed Annuity

Guarantee Period	3-Year	4-Year	10-Year
Top Band \$100-\$150k	2.00%	2.30%	3.00%
High Band \$150k+	2.10%	2.40%	3.10%
Commission (P&I)	1.00%	2.00%	3.25%

10% Free Withdrawals  
 Full Death Benefit

**3.00%** Guaranteed For 5 Years

**3.10%** Guaranteed For 7 Years

**3.20%** Guaranteed For 10 Years

**California & Florida**  
 Rates are 0.10% lower & include a full death benefit.

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.

FSD Financial Services (California License #007081) | Rate Based To Choose FSD SPIA | Agent Use Only

[Request A MYGA Here](#)

**Superior Immediate Annuity**

**A+ Carrier - \$1,000,000 Premium**

**Guaranteed Lifetime Income NOW! Single and Joint Lives!**  
 TOP QUALITY Immediate Annuity. This superior rated carrier was established in 1880, has \$56 billion in admitted assets and a 13% surplus. Plus check out this pricing, a 75 year old male gets 6.99% P&I annually, 84% tax excluded based on a life with refund. See attached illustrations based on a \$1,000,000 premium for more exclusion ratios, product brochure and carrier information. [\(PDF\)](#)  
 Want to learn about this immediate annuity? Give me a call 800-373-9697.



# THE A+ RATED SUPERIOR SPIA

Single Premium Immediate Annuity lifetime monthly income options.

**\$1,000,000 Premium Non-Qualified Premium | Lifetime Income Options**

**Advanced withdrawal benefits | Joint income options | 3.00% Commission (0-80)**

Gender(s)/Age	Life ONLY	Life With 5 Year Certain	Life With 10 Year Certain	Life With Installment Refund
<b>Male 60</b>	\$4,481.05	\$4,463.41	\$4,407.08	\$4,173.76
<b>Male 65</b>	\$5,053.07	\$5,019.13	\$4,915.64	\$4,582.38
<b>Male 70</b>	\$5,863.58	\$5,796.94	\$5,584.67	\$5,109.56
<b>Male 75</b>	\$7,103.20	\$6,940.49	\$6,446.99	\$5,820.93
<b>Female 60</b>	\$4,238.98	\$4,227.88	\$4,190.22	\$4,002.73
<b>Female 65</b>	\$4,743.02	\$4,719.93	\$4,647.22	\$4,372.94
<b>Female 70</b>	\$5,438.84	\$5,393.06	\$5,247.86	\$4,884.30
<b>Female 75</b>	\$6,481.94	\$6,378.71	\$6,049.24	\$5,470.81
100% J&S M67 F64	\$4,234.93	\$4,234.36	\$4,228.87	N/A
100% J&S M70 F67	\$4,504.06	\$4,502.96	\$4,492.30	N/A
100% J&S M75 F72	\$5,179.50	\$5,175.54	\$5,138.38	N/A

**[CLICK HERE FOR AN ILLUSTRATION](#)**

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION



[www.SPIAquote.com](http://www.SPIAquote.com)

800-373-9697 | California Insurance License #OB67385 | Rates as of 06/14/21

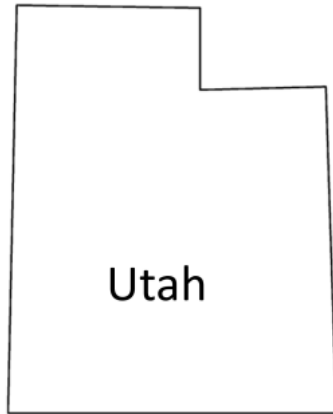
**GET A SPIA QUOTE**

**Arizona and Utah Agents**

# MYGA APPROVED IN 2 STATES ONLY

**2.75% FOR 3 YEARS | 1.00% COMMISSION**

**2.85% FOR 5 YEARS | 1.00% COMMISSION**



**Non-MVA Surrender charge: 6%, 5%, 4%, 0% thereafter**

**10% Withdrawals per policy year | Monthly interest withdrawals OK**

**Premium \$10,000 Minimum — \$100,000 Maximum**

**LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION**



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**800-373-9697 | California Insurance License #OB67385 | Rates as of 04/20/21**

## Life Insurance Commission

**LIFE INSURANCE EXPERT?**

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

**Bonus For Your Expertise**

Selling *LIFE* Insurance for a long time? Do all your own work?

Well, we feel you should be **compensated** for your expertise.

Before you place that next LIFE case call us for your special *LIFE* commission bonus!

FSD Financial Service | 5530 Cobbin Ave #101 | CA Insurance License #OB67385 | Rates subject to change | FSD06200100

**Sign Up Here**

### LIFE INSURANCE COMMISSION

#### Top Life Insurance Contracts Available

We have found that a number of our annuity agents do all of their own paperwork, quotes and follow-up on life insurance sales. We have rewarded these agents with top level life insurance contracts. It is simple, the street level plus a bonus! Paid direct from the life insurance company in most cases.

If you do all of your own back office work, why not get paid for it. For a specific life commission schedules and samples call 800-373-9697 or fill out the form [here](#).

## Full Support For Life Licensed Agents.

### Accumulation

**DEFERRED ANNUITY QUOTES**

Guaranteed fixed rates  
Indexed accumulation  
Flexible premiums  
Lock-in terms 2-15 years

- [MYGA Quotes](#)
- [Fixed Indexed Annuities \(FIA\)](#)
- [Interest Comparison Calculation](#)
- [IRA Deadline approaching - \\$2K minimums](#)

**INCOME ANNUITY QUOTES**

Lifetime income now  
Lifetime income later  
Joint lifetime options  
Fixed period certain

**Income**

- [Immediate Annuities](#)
- [Income rider on deferred annuity](#)
- [Income rider on indexed annuity](#)
- [Split Annuity](#)

**LIFE INSURANCE QUOTES**

Term Life  
IUL  
Whole Life  
Final Expense

**Life Insurance**

- [Single premium whole life SPWL](#)
- [All other life illustrations](#)
- [Life insurance commission](#)

**Webinars****Frequent Social Media Updates****Webinars | Training**

On-line webinars/trainings have increased in frequency so I built a dedicated page to list them all.

[Check it out here.](#)

**Daily updates and industry news!**

Email is limited to a weekly cycle, we do not want to overload your inbox. Follow on FSD on [LinkedIn](#) or [Twitter](#) for the freshest original content and updates on a more frequent basis. **Let's be social!**



Follow FSD on LinkedIn

**Fixed Annuities With FSD****Life Licensed Agent?****Add Fixed Annuities Today!**

Work with the **Annuity Experts** so you can cut through all the sizzle and get matched quickly to the right product for your risk averse client.

When that need arises for a guaranteed insurance product call **800-373-9697** your full service fixed annuity desk.

**News and Incentives**

**What's Happening Now 2021**

- MDL-275 Annuity Suitability and Best Interest Standards
- 2021 Tax Reference Guide Lafayette
- Importance of a Beneficiary Review by the Standard Ins.
- Deadlines for IRA Sagcor

**Keep Aware**

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- U.S. Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Oxford Withdrawal procedure changes
- Bankers Life Rehabilitation Update

**Secure Act Info**

- 20/20 Vision on the SECURE ACT
- SECURE Act Text / SECURE Act FAQ

**Trips / Rewards**

- Guggenheim Bonus
- American Equity Rewards

**The Other Annuities**

- QLAC: [Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities
- LTC Annuity

**Integrity Life / W&S Reference Guides**

- Titling of Contracts
- Annuitant Driven Contracts
- 2021 Tax Reference Guide Lafayette
- 2020 Tax Reference Guide WS

[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)

**FSD Financial Services Division**

Fixed Products Only | We are here to help!

*Quality | Integrity | Expertise*

800-373-9697



28720 Roadside Drive, STE 126, Agoura Hills, CA 91301

California Insurance License 0B67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, GA, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

Enclosed information subject to change and human error.