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MYGA Quotes SP

SPIA Quotes

FIA Quotes

Split Quotes

Life Quotes

Watch:



I haven't seen Multi-Year Guarantee Annuities (MYGA) with **rates at 5%** in a very long time.

Let's look at the accumulation amount a \$500,000 investment must meet to equal a MYG Annuity today!



Annuity Rates Now vs Then

2022 vs 2008 | How the 10 yr Treasury rates and MYG Annuity rates vary over time.

I look back at my September & October 2008 marketing pieces & how rates today compare to the last time Treasury's were at this level.

Walk-Away MYGA 's | No repeating surrender

3 Year Interest Rate Guarantees

- 4.20% Interest Rate "A+" Rated | (\$100,000+) Withdrawal & Full DB Included
- 4.15% Interest Rate "A-" Rated | (\$10,000+) -
- <u>4.00% Interest Rate</u> "A-" Rated | (\$10,000+) Withdrawal & Full DB Included
- <u>4.20% Interest Rate</u> NR Rated | (\$2,000+)

- 4.10% Interest Rate NR Rated | (\$2,000+) Withdrawal & Full DB Included
- 4.05% Interest Rate "A+" Rated | (\$10,000+) Withdrawal & Full DB Included

5 Year Interest Rate Guarantees

- 4.90% Interest Rate "A+" Rated | (\$100,000+) Withdrawal & Full DB Included
- <u>4.75% Interest Rate</u> "A+" Rated | (\$10,000+) Withdrawal & Full DB Included
- <u>4.35% Interest Rate</u> "A-" Rated | (\$10,000+) -
- 4.95% Interest Rate NR Rated | Withdrawal & Full DB Included
- 4.85% Interest Rate NR Rated | Withdrawal & Full DB Included
- 4.25% Interest Rate A- Rated | Withdrawal & Full DB Included

7 Year Interest Rate Guarantees

- 4.99% Interest Rate "A+" Rated | (\$100,000+) Withdrawal & Full DB Included
- <u>4.79% Interest Rate</u> "A+" Rated | (\$10,000+) Withdrawal & Full DB Included
- <u>5.00% Interest Rate</u> NR Rated | Full DB Included
- 4.90% Interest Rate NR Rated | Withdrawal & Full DB Included
- 4.40% Interest Rate "A-" Rated | (\$10,000+)
- 4.00% Interest Rate A- Rated | Withdrawal & Full DB | 4% Commission

9 Year Interest Rate Guarantees

• 4.45% Interest Rate - "A-" Rated | (\$10,000+)

10 Year Interest Rate Guarantees

- 5.05% Interest Rate NR Rated | Full DB Included
- 4.95% Interest Rate NR Rated | Withdrawal & Full DB Included

MYGA rate increases!

2 Year Interest Rate Guarantees

3.50% Interest Rate - "A-" Rated

3.15% Interest Rate - "B+" Rated

3 Year Interest Rate Guarantees

4.20% Interest Rate - | "A" Rated

4.20% Interest Rate - | "A+" Rated

4.15% Interest Rate - | "A-" Rated

4.05% Interest Rate - | "A" Rated

4.05% Interest Rate - | "A-" Rated

4.00% Interest Rate - | "A-" Rated

4.00% Interest Rate - | NR Rated

4 Year Interest Rate Guarantees

5.05% Interest Rate - | "A+" Rated

4.50% Interest Rate - | "A" Rated

4.25% Interest Rate - | "A-" Rated

4.10% Interest Rate - | "A-" Rated

4.10% Interest Rate - | "A-" Rated

4.00% Interest Rate - | "A" Rated

5 Year Interest Rate Guarantees

4.90% Interest Rate - | "A+" Rated

4.90% Interest Rate - | "A+" Rated

4.65% Interest Rate - | "B++" Rated

4.55% Interest Rate - | "A-" Rated

4.55% Interest Rate - | "B++" Rated

4.40% Interest Rate - | "A" Rated

4.35% Interest Rate - | "A-" Rated

4.35% Interest Rate - | "A" Rated

6 Year Interest Rate Guarantees

4.80% Interest Rate - | "A-" Rated

4.75% Interest Rate - | "A" Rated

4.40% Interest Rate - | "A" Rated

7 Year Interest Rate Guarantees

4.99% Interest Rate - | "A+" Rated

4.80% Interest Rate - | "A-" Rated

4.74% Interest Rate - | "A+" Rated

4.70% Interest Rate - | "B++" Rated

4.65% Interest Rate - | "B++" Rated



Request An Illustration

4.90% for 5 Years - Walk Away MYGA!

A+ RATED — QUALITY INSURER

5 Year Annuity
MYGA—Multi Year Guarantee Annuity

4.90% guaranteed after 5 years

Escalating Interest Rate Annuity

Year	Interest Rate	Accumulation Value	Average Rate		
1	4.90% 4.65% + 0.25%	\$104,900	4.90%		
2	4.75%	\$109,882	4.82%		
3	4.85%	\$115,212	4.83%		
4	4.95%	\$120,915	4.86%		
5	5.05%	\$127,021	4.90%		

Term Year	1	2	3	4	5	6+
Early Withdrawal Charge	9%	8%	7%	6%	5%	0%

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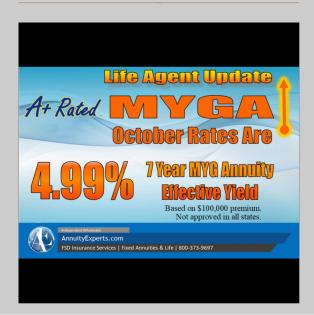
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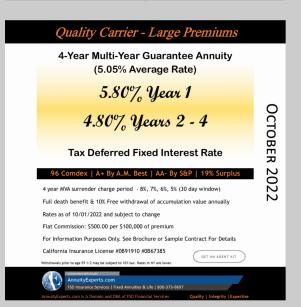
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MYGA Quotes

SPIA Quotes

FIA Quotes

Split Quotes

Life Quotes

5.15% For 5 Years | MYGA rate increases!

WOW & I mean WOW | You are seeing it here first! Full Death Benefit | 10% Free Withdrawals | NO MVA | Walk-Away A+ Rated and an AMAZING Guaranteed interest rate!

October, 14 2022 FIXED ANNUITY INTEREST RATE

5.15% for 5 Years

5 Year Interest Rate Guarantee

10% Free withdrawals
Full Death Benefit

5 Year Walk-Away (NO MVA) Surrender: 7%, 7%, 7%, 6%, 5%, 0% thereafter

Minimum premium \$100,000 | 2.00% Commission (0-80) & 1.55% (81-85)

Not available in AZ, MD, MT, NJ, NC, NY, OK, OR, WA

A+ A.M. Best Company

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Independent Wholesaler

AnnuityExperts.com

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Another MYGA rate increases! Effective 10/17/2022

4.60% 3 Years

1.85% commission 0-74

5.00% 4 Years

2.25% commission 0-74

5.00% 5 Years

2.75% commission 0-74

October 17, 2022

Multi-Year Guarantee Rate

4.60% For All 3 Years 4.50% under \$100,000

Tax Deferred Compound Interest Rate

Rates as of 10/17/2022 and are subject to change

um Premium To Start \$10,000 (rate is 4.50% \$10,000-\$99,999) 3 Year MVA renewing surrender charge period - 9%, 8%, 7%, (30 day exit window) Free withdrawal of 5% annually. Monthly interest income allowed. RMD friendly. Issue to ages 0-100 | Full Death Benefit | Not available in AK, HI, NY, ME Commission: 1.85% (0-74) & 0.93% (75-100) For Information Purposes Only. See Brochure or Sample Contract For Details California Insurance License #0B91910 #0B67385



October 17, 2022

Multi-Year Guarantee Rate

5.00% For All 4 Years 4.90% under \$100,000

Tax Deferred Compound Interest Rate

Rates as of 10/17/2022 and are subject to change

Minimum Premium To Start \$10,000 (rate is 4.90% \$10,000-\$99,999) 4 Year MVA renewing surrender charge period - 9%,8%,7%,6% (30 day exit window)

Free withdrawal of 5% annually. Monthly interest income allowed. RMD friendly. Issue to ages 0-100 | Full Death Benefit | Not available in AK, HI, NY, ME Commission: 2.25% (0-74) & 1.13% (75-100)

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October 17, 2022

Multi-Year Guarantee Rate

5.00% For All 5 Years 4.90% under \$100,000

Tax Deferred Compound Interest Rate

Rates as of 10/17/2022 and are subject to change

Insurance Features-See more

Minimum Premium To Start \$10,000 (rate is 4.90% \$10,000-\$99,999) 5 Year MVA renewing surrender charge period - 9%,8%,7%,6%,5% (30 day window) Free withdrawal of 5% annually. Monthly interest income allowed. RMD friendly Issue to ages 0-100 | Full Death Benefit | Not available in AK, HI, NY, ME Commission: 2.75% (0-74) & 1.50% (75-100)

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3 Year Term:

- **4.60%** (Premiums \$250,000+)
- **4.60%** (Premiums \$100,000+)
- **4.50%** (\$10,000 \$99,999)

4 Year Term:

- **5.00%** (Premiums \$250,000+)
- **5.00%** (Premiums \$100,000+)
- **4.90%** (\$10,000 \$99,999)

5 Year Term:

- **5.00%** (Premiums \$250,000+)
- **5.00%** (Premiums \$100,000+)
- **4.90%** (\$10,000 \$99,999)

7 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 \$99,999)

8 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 \$99,999)

9 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 \$99,999)

6 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 \$99,999)

More Details

10 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 \$99,999)

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No Tricks This Year Just Treats

'o Tricks This Year **Just Treats** AnnuityExperts.com

Why the top 5 year MYGA with a non-MVA surrender is such a treat compared to past products with repeating surrender charges and limited client friendly features.

Do you ask these ?'s - MYGA



How do you discuss a MYGA? Do you ask these 4 questions to potential clients with \$500,000?

TOP MYGA RATES

3 Year Interest Rate Guarantees

4.70% Interest Rate - "A-" Rated

4.60% Interest Rate - "A-" Rated

4.60% Interest Rate - "A" Rated

4.50% Interest Rate - "A-" Rated

4.45% Interest Rate - "A" Rated

4 Year Interest Rate Guarantees

6 Year Interest Rate Guarantees

5.30% Interest Rate - "A-" Rated

5.00% Interest Rate - "A-" Rated

5.00% Interest Rate - "A" Rated 4.90% Interest Rate - "A" Rated

4.90% Interest Rate - "A-" Rated

7 Year Interest Rate Guarantees

5.05% Interest Rate - "A+" Rated 5.00% Interest Rate - "A-" Rated 4.85% Interest Rate - "A-" Rated 4.75% Interest Rate - "A-" Rated 4.70% Interest Rate - "A" Rated

5 Year Interest Rate Guarantees

5.25% Interest Rate - "A+" Rated 5.25% Interest Rate - "A" Rated 5.10% Interest Rate - "A-" Rated 5.00% Interest Rate - "A-" Rated 5.00% Interest Rate - "A" Rated

5.35% Interest Rate - "A" Rated 5.30% Interest Rate - "A-" Rated 5.15% Interest Rate - "A" Rated 5.15% Interest Rate - "A+" Rated 5.10% Interest Rate - "A" Rated

8 Year Interest Rate Guarantees

5.00% Interest Rate - "A-" Rated 4.95% Interest Rate - "A" Rated 4.90% Interest Rate - "A-" Rated 4.75% Interest Rate - "B++" Rated 4.40% Interest Rate - "A" Rated

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