



**Most States** Please call for state approvals and product variations

Innovative products for the senior market

Guarantee Period	Company	Product(see notes)	\$100k+ Effective Yield	Under\$100k Effective Yield	Liquidity Year1/ Yr2+	Max Age	Commision (lowerforolder ages)
1 Year	GCULIFE	1 + 4 One Yearwindow annuity	4.15%	4.15%	0%/100%	120	050% (0-120)
2 Years	Oceanview	Harbourview 2 (high band 80k up)	4.95%	4.60% under 80k	0%/10%	89	085% (0-79) 425% 8089
	GBUFinancial Life	Asset Guard MYGA(100k high band, 25k low)	4.95%	4.75%	10%/10%	95	080,140%, 81-90, .70%
	Axonix Insurance	Waypoint 2 MYGA mva	5.00%	4.70%	0%/10%	89	1.00% (089)
	SNFLife	Optimum 2 plus (minimum 25K)	4.25%	4.25%	0%/10%	None	1.00% (095)
3 Years	Ibexis (simple interest)	MYGAPlus	5.50%	5.20%	0%/10%	85	150% (080) 100% 8185
	CLLlife	Sundance3 (10k min qualified, 20k min non Q)	5.35%	5.35%	Int/Int	90	1.75% (080), 1.25% 8190
	Aspida	Synergy Choice 3(highband100k)(lowband25k)	5.15%	5.00%	Addrider(s)	90	150% (1880), .75% 8190
	Athene	MaxRate (100k high band) (10k low band)	4.65%	4.40%	Int/Int	85	130% (0-75)
	Revol One Financial	Direct Growth 3 year MVA 25k min	5.65%	5.65%	0%/0%	85q, 90 nq	1.00% (080), 81-90, .50%
	GBUFinancial Life	Asset Guard MYGA(100k high band, 25k low)	4.95%	4.75%	10%/10%	95	080,200%, 81-90, 1.05%
	F&GLife	Guarantee Platinum (eapp only)	4.90%	4.90%	Int/Int	90	150% (0-79) .75% 8090
	Oceanview	Harbourview 3 (\$80k+) lower in CA	4.85%	4.50%	0%/10%	89	150% (0-79) .75% 8089
	Global Atlantic	SecureFore 3	4.15%	3.95%	10%/10%	85	180% (080), .90% 8185
	Axonix Insurance	Waypoint 2 MYGA mva	5.45%	5.15%	0%/10%	89	150% (089)
	Famas Life	Safeguard Plus	5.05%	5.05%	Int/Int	95	1.75% (0-75) 125% 7695
	American National	Palladium MYGAnnuity 3 MVA (250k high band)	4.95%(250 K)	4.70%	10%/10%	90	080,150%,81-85, .75%
	Baltimore Life	ICumulate 3 MVA	5.40%	5.40%	0%/0%	90	0-75,185%,76-90, 1.35%
	Sagikor	Milestone MYGA (lower in CA)	5.00%	4.75%	0%/10%	90	180% (080)*
	North American	Guarantee Plus	4.65%	4.25%	0%/Int	90	150% (080)
	GILICO	Guaranty Rate Lock 3 MVA	3.70%	3.60%	Int/5%	100	185% (0-74) .93% 75-100
	SILAC	Secure Savings Elite (nonFL)	4.50%	4.50%	0%/0% Addrider(s)	85	1.75% (0-75) 150% (7680)
	SNFLife	Optimum 3 Plus (25k minimum)	5.00%(25k up)	4.75% (min 1k)	0%/10%	95	150% (0-79) 1.00% (80-up)
	Ohio State Life	Nex3 MYGA	5.75%	5.75%	0%/0% Addrider(s)	85	200% (080) 100% (8185)
	EquiTrust	Certainty Select	5.00%	5.00%	Int/Int	90	200% (080) 150% (8190)
	American Life	American Classic3 year MYGA	5.36%	5.36%	RMDto acquire Bonus	90	080, 1.25%, 81-90, .75%
4 Years	Sagikor Life	Milestone MYGAmva 4 year	5.00%	4.75%	0%/10%	90	080, 1.70%, 81-85, 1.05%
	Oceanview	Harbourview 4 (80k high band, 20k low band)	5.10% (80k plus)	4.75%	0%/10%	89	1.15% (0-79) 575% 8089
	Nassau Life	Nassau Simple Annuity 4 MVA	5.50%	5.50%	5%/5%	85	080, 2.10%, 81-1.10%
	Ibexis (simple interest)	MYGAPlus 100k high band, 10k low band	6.00%	5.70%	0%/10%	85	250% (080) 125% (8185)
5 Years	Athene	MaxRate (most states)	5.30%	5.05%	Int/Int	83	200% (0-75)
	Revol One Financial	Direct Growth 5 year MVA 25k min	5.85%	5.85%	0%/0%	85equal 90 non	1.75% (080) 81-90, .75%
	Aspida	Synergy Choice 5	5.50%	5.35%	0%/0% Addrider(s)	90	225% (1880) 81-90, 1.125
	Axonix Insurance	Waypoint 5 MYGAmva	5.65%	5.25%	0%/10%	89	225% (089)
	Nassau Life	MYAnnuity 5X 0%	5.75%	5.75%	0%/0%	85	2.10% (0-75) 1.10% (8185)
	F&GLife	Guarantee Platinum (eapp only)	5.20%	5.20%	Int/Int	90	200% (0-79) 100% (8090)
	Global Atlantic	SecurFore 5	4.90%	4.70%	10%/10%	85	250% (080) 125% (8185)
	Famas Life	Safeguard Plus	5.60%	5.60%	Int/Int	95	250% (0-75)
	Sagikor	Milestone MYGA (lower in CA)	5.40%	5.15%	0%/10%	90	250% (080)*
	American Life	American Classic 5	5.68%	5.68%	0%/0%	90	080,225%,81-90, 1.25%
	Baltimore Life	ICumulate 5 MVA	5.75%	5.75%	0%/0%	90	0-75,260%,76-90, 1.85%
	Delaware Life	Pinnacle Plus MYGA5 MVA	5.25%	4.95%	0%/10%	85	080,250%,81-85, 1.25%
	Pacific Guardian Life	Diamond Head 5	5.00%	5.00%	10%/10%	85	2.25% (18-85)
	GILICO	Guaranty Rate Lock 5 (250k high/mid 100k)	5.25%	5.15%	0%/5%	100	2.75% 0-74,75-100, 1.50%
	Oceanview	Harbourview 5 (\$80k+) lower in CA	4.85%	4.50%	0%/10%	89	225% (0-79) 1.125% (8089)
	Ohio State Life	Nex5 MVA	5.75%	5.75%	0%/0%, add rider(s)	85	250% (080), 125% (8185)
	American National Life	Palladium MYGA5 MVA 250K HIGH BAND	5.25%	5.15%	10%/10%	90	250% (080) 125% (8185)
	North American	Guarantee Plus	5.05%	4.80%	0%/Int	90	200% (080)
	SILAC	Secure Savings Elite 5 MVA	4.75%	4.75%	0%/0%	85	0-75, 200%,76-80, 1.75%
	Liberty Bankers Life	Heritage Elite 5 MVA	5.25%	5.25%	0%/0%	90	1880,225%,81-90, 1.25%
	GBUFinancial Life	Asset Guard 5 mva	5.20%	5.00%	10%/10%	95	2.75% (080), 81-89, 1.30%
	EquiTrust	Certainty Select	5.25%	5.25%	Int/Int	90	3.00% (080), 225% 8190
6 Years	Nassau Life	Simple Annuity 6 MVA	5.75%	5.75%	5%/5%	85	260%, 080,81-85, 1.35%
	Oceanview	Harbourview 6 (\$80k+) lower in CA	5.30%	4.95%	0%/10%	89	1.25% (0-79) 625% (8090)
	Sagikor	Milestone MYGA (lower in CA)	5.30%	5.15%	0%/10%	90	200% (080)*
	Pacific Guardian Life	Diamond Head 6	5.00%	5.00%	10%/10%	85	2.25%, (18-85)
	EquiTrust	Certainty Select	5.30%	5.30%	Int/Int	90	3.00% (0-79) 225% 8190
	American National Life	Palladium MYGAnnuity 6MVA (bonus 1 <sup>st</sup> yr)	9.70% (250K)	9.45% (5K)	10%/10%	90	080,2.50%,81-
	FCSU	Base Rate guaranteed for surrender period 6 year MYGA(5K minimum)	4.70% base rate	4.45% base rate	After Jan 1 <sup>st</sup> 10% each year	85	85,1.25%,86-90, .65% 250% (085)
7 Years	Ibexis	MYGAPlus (simple interest)	6.20%	5.85%	0%/10%	85	300% (0-75)
	Athene	MaxRate (most states)	5.30%	5.05%	Int/Int	83	250% (0-75)
	Revol One Financial	Direct Growth 7 year MVA	5.85%	5.85%	0%/0%	85equal 90 non	2.00% (080) 81-90, .90%
	Nassau Life	MYAnnuity 7X (less 0.20% w/ 10% free w/d)	5.80%	5.80%	0%/0%	85	260% (0-75)
	Aspida	Synergy Choice 7	5.60%	5.45%	Addrider(s)	90	250% (1880)
	Clear Spring	Preserve MYG (\$250k+)	5.40%	5.10%	Int/10%	90	250% (080)
	F&GLife	Guarantee Platinum (eapp only)	5.20%	5.20%	Int/Int	90	225% (0-79)
	Global Atlantic	SecureFore 7	5.20%	5.00%	10%/10%	85	300% (080)
	Sagikor	Milestone MYGA (lower in CA)	5.35%	5.20%	0%/10%	90	255% (080)*
	GILICO	Guaranty Rate Lock 7 MVA	5.25%	5.15%	0%/5%	90	300%, 0-74,75-90, 1.50%
	Liberty Bankers Life	Heritage Premier 7 MVA	5.20%	5.20%	int/int	85	1880,2.15%,81 up .45%
	Oceanview	Harbourview 7 (\$80k+) lower in CA	4.95%	4.60%	0%/10%	89	2.75% (0-79)
	American National Life	Palladium MYGAnnuity 7 MVA	5.45%	5.30%	10%/10%	90	2.75%, (080),1.4%,(81-85)
	Delaware Life	Pinnacle Plus MYGA7	5.25%	5.00%	0%/10%	85	080,250%,81-85, 1.25%
	Famas Life	Safeguard Plus	5.60%	5.60%	Int/Int	90	2.75% (0-75)
	Axonix Insurance Services	Waypoint 7 MYGAmva	5.55%	5.25%	0%/10%	89	3.25% (089)
10 Years	Ohio State Life	Nex7 MVA	5.00%	5.00%	Addriders	85	080, 2.75%, 88-85, 1.375%
	Clear Spring Life	Preserve MYGA 10 MVA	5.35%	5.05%	0%/10%	90	080,300%,81-85, 2.25%
	EquiTrust	Certainty Select	5.50%	5.50%	Int/Int	90	300% (080)
	Axonix Insurance Services	Waypoint 10 MYGAmva	5.40%	5.10%	0%/10%	89	400% (089)
	Delaware Life	Pinnacle Plus MYGA 10 MVA	5.20%	4.95%	0%/10%	85	080,300%,81-85, 1.50%
	Oceanview	Harbourview 10 (\$80k+) lower in CA	5.60%	5.25%	0%/10%	89	2.75% (0-79)
	Famas Life	Safeguard Plus	5.65%	5.65%	Int/Int	90	300% (0-75)
	Pacific Guardian Life	Diamond Head 10	5.00%	5.00%	10%/10%	85	1885, 2.75%