



**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	3.90%	3.90%	0%/100%	120	050% (0-120)
	Oceanview	Harbourview 2 (high band 80k up)	4.60%	4.25% under 80k	0%/10%	89	0.85% (0-79) 4.25% 8089
2 Years	GBUFinancial Life	Asset Guard MYGA(100k high band, 25k low)	4.75%	4.75%	10%/10%	95	0.80,1.40%, 81-90 .70%
	Axonix Insurance	Waypoint 2 MYGA mva	5.00%	4.70%	0%/10%	89	1.00% (0.89)
	SNFLife	Optimum 2 (minimum 1K)	3.50%	3.50%	0%/10%	None	1.00% (0.95)
	Ibexis (simple interest)	MYGAPlus	5.20%	4.90%	0%/10%	85	1.50% (0.80) 1.00% 81-85
3 Years	CLLife	Sundance3 (10k min qualified, 20k min non Q)	5.35%	5.35%	Int/Int	90	1.75% (0.80), 1.25% 81-90
	Aspida	Synergy Choice 3(highband100k)(lowband25k)	4.45%	4.30%	Add rider(s)	90	1.50% (18-80), .75% 81-90
	Athene	MaxRate (100k high band) (10k low band)	4.50%	4.25%	Int/Int	85	1.30% (0.75)
	Revdl One Financial	Direct Growth 3 year MVA 25k min	5.45%	5.45%	0%/0%	85 equal 90 nq	1.00% (0.80), 81-90 .50%
	GBUFinancial Life	Asset Guard MYGA(100k high band, 25k low)	4.75%	4.75%	10%/10%	95	0.80,2.00%, 81-90, 1.05%
	Knighthead Life	Staysal 3(simple interest)MVA	5.60%	5.35%	0%/0%	85	0.80,1.50%, 81 UP .75%
	Oceanview	Harbourview 3 (\$80k+) lower in CA	4.80%	4.45%	0%/10%	89	1.50% (0-79) .75% 80-89
	Global Atlantic	SecureFore 3	4.10%	3.90%	10%/10%	85	1.80% (0.80), .90%, 81-85
	Axonix Insurance	Waypoint 2 MYGA mva	5.40%	5.10%	0%/10%	89	1.50% (0.89)
	Farnes Life	Safeguard Plus	5.10%	5.30%	Int/Int	95	1.75% (0-75) 1.25% 76-95
	American National	Palladium MYGAnnuity 3 MVA (250k high band)	4.75%(250 K)	4.50%	10%/10%	90	0.80,1.50%,81-85, .75%
	Baltimore Life	IQumulate 3 MVA	5.35%	5.35%	0%/0%	90	0.75,1.85%,76-90, 1.35%
	Sagicor	Milestone MYGA (lower in CA)	4.80%	4.55%	0%/10%	90	1.80% (0.80)*
	North American	Guarantee Plus	4.40%	4.00%	0%/Int	90	1.50% (0.80)
	GILICO	Guaranty Rate Lock 3 MVA	4.30%	4.20%	Int/5%	100	1.85% (0-74) .93% 75-100
	SILAC	Secure Savings Elite (nonFL)	4.50%	4.50%	0%/0% Add rider(s)	85	1.75% (0-75) 1.50% (76-80)
	SNFLife	Optimum 3 Plus (50k minimum)	4.50%(25k up)	4.50% (min 50k)	0%/10%	95	1.50% (0-79) 1.00% (80-up)
	Ohio State Life	Nex3 MYGA	5.25%	5.25%	0%/0% Add rider(s)	85	2.00% (0.80) 1.00% (81-85)
	EquiTrust	Certainty Select	4.80%	4.80%	Int/Int	90	2.00% (0.80) 1.50% (81-90)
	American Life	American Classic 3 year MYGA	5.36%	5.36%	RMD Do acquire Bonus	90	0.80, 1.25%, 81-90, .75%
4 Years	Sagicor Life	Milestone MYGAmva 4 year	4.80%	4.55%	0%/10%	90	0.80, 1.70%, 81-85, 1.05%
	Oceanview	Harbourview 4 (80k high band, 20k low band)	5.00% (80k plus)	4.65%	0%/10%	89	1.15% (0-79) 575%, 80-89
	Nassau Life	Nassau Simple Annuity 4 MVA	5.00%	5.00%	5%/5%	85	0.80, 2.10%, 81-1.10%
	Ibexis (simple interest)	MYGAPlus 100k high band, 10k low band	5.75%	5.45%	0%/10%	85	2.50% (0.80) 1.25% (81-85)
5 Years	Athene	MaxRate (most states)	4.80%	4.55%	Int/Int	83	2.00% (0.75)
	Revdl One Financial	Direct Growth 5 year MVA 25k min	5.85%	5.85%	0%/0%	85 equal 90 non	1.75% (0.80) 81-90 .75%
	Aspida	Synergy Choice 5	5.25%	5.10%	0%/0% Add rider(s)	90	2.25% (18-80) 81-90, 1.125
	Axonix Insurance	Waypoint 5 MYGAmva	5.65%	5.30%	0%/10%	89	2.25% (0.89)
	Nassau Life	MYAnnuity 5X 0%	5.25%	5.25%	0%/0%	85	2.10% (0-75) 1.10% (81-85)
	F&GLife	Guarantee Platinum (eapp only)	4.70%	4.70%	Int/Int	90	2.00% (0-79) 1.00% (80-90)
	Global Atlantic	SecurFore 5	4.50%	4.30%	10%/10%	85	2.50% (0.80) 1.25% (81-85)
	Farnes Life	Safeguard Plus	5.75%	5.75%	Int/Int	95	2.50% (0.75)
	Sagicor	Milestone MYGA (lower in CA)	5.20%	4.95%	0%/10%	90	2.50% (0.80)*
	American Life	American Classic 5	5.68%	5.68%	0%/0%	90	0.80,2.25%,81-90, 1.25%
	Baltimore Life	IQumulate 5 MVA	5.80%	5.80%	0%/0%	90	0.75,2.60%,76-90, 1.85%
	Delaware Life	Pinnacle Plus MYGA 5 MVA	4.95%	4.65%	0%/10%	85	0.80,2.50%,81-85, 1.25%
	Pacific Guardian Life	Diamond Head 5	4.80%	4.80%	10%/10%	85	2.25% (18-85)
	GILICO	Guaranty Rate Lock 5 (250k high/mid 100k)	4.80%	4.70%	0%/5%	100	2.75% 0-74,75-100, 1.50%
	Oceanview	Harbourview 5 (\$80k+) lower in CA	4.90%	4.55%	0%/10%	89	2.25% (0-79) 1.125% (80-89)
	Ohio State Life	Nex5 MVA	5.25%	5.25%	0%/0%, add rider(s)	85	2.50%(0.80),1.25% (81-85)
	American National Life	Palladium MYGA 5 MVA 250K HIGH BAND	5.15%	4.90%	10%/10%	90	2.50%(0.80),1.25%(81-85)
	North American	Guarantee Plus	4.85%	4.60%	0%/Int	90	2.00% (0.80)
	Knighthead Life	Staysal 5 (simple interest) MVA	6.30%	6.05%	0%/0%	85	0.80,2.50%, 81 up, 1.00%
	Liberty Bankers Life	Heritage Elite 5 MVA	5.40%	5.40%	0%/0%	90	1.80,2.25%,81-90, 1.25%
GBUFinancial Life	Asset Guard 5 mva	5.00%	5.00%	10%/10%	95	2.75%(0.80), 81-89, 1.30%	
EquiTrust	Certainty Select	5.05%	5.05%	Int/Int	90	3.00% (0.80), 2.25% 81-90	
6 Years	Nassau Life	Simple Annuity 6 MVA	5.25%	5.25%	5%/5%	85	2.60%, 0.80,81-85, 1.35%
	Oceanview	Harbourview 6 (\$80k+) lower in CA	5.15%	4.80%	0%/10%	89	1.25% (0-79) 625% (80-90)
	Sagicor	Milestone MYGA (lower in CA)	5.25%	5.05%	0%/10%	90	2.00% (0.80)*
	Pacific Guardian Life	Diamond Head 6	4.80%	4.80%	10%/10%	85	2.25% (18-85)
	EquiTrust	Certainty Select	5.15%	5.15%	Int/Int	90	3.00% (0-79) 2.25% 81-90
	American National Life	Palladium MYG Annuity 6MVA (bonus 1 <sup>st</sup> yr Base Rate guaranteed for surrender period)	9.00% (250K) 4.70% base rate	9.45% (5K) 4.45% base rate	10%/10%	90	0.80,(2.50%)81-85, 1.25%, 86-90, .65%
	Clear Spring Life	Preserve MYGA 6 MVA	5.10%	4.80%	0%/10%	90	0.80,2.5%,81-85,1.88%
	7 Years	Ibexis	MYGAPlus (simple interest)	5.95%	5.60%	0%/10%	85
Athene		MaxRate (most states)	4.80%	4.55%	Int/Int	83	2.50% (0-75)
Revdl One Financial		Direct Growth 7 year MVA	5.85%	5.85%	0%/0%	85 equal 90 non	2.00% (0.80) 81-90, .90%
Nassau Life		MYAnnuity 7X (less 0.20% w/ 10% free w/d)	5.30%	5.30%	0%/0%	85	2.60% (0-75)
Aspida		Synergy Choice 7	5.40%	5.25%	Add rider(s)	90	2.50% (18-80)
Clear Spring		Preserve MYG (\$250k+)	5.10%	4.80%	Int/10%	90	2.50% (0.80)
F&GLife		Guarantee Platinum (eapp only)	4.75%	4.75%	Int/Int	90	2.25% (0-79)
Knighthead Life		Staysal 7 (simple interest) MVA	6.50%	6.25%	0%/0%	85	0.80, 2.50%, 81up 1.00%
Sagicor		Milestone MYGA (lower in CA)	5.25%	5.10%	0%/10%	90	2.55% (0.80)*
GILICO		Guaranty Rate Lock 7 MVA	4.80%	4.70%	0%/5%	90	3.00%, 0.74,75-90, 1.50%
Liberty Bankers Life		Heritage Premier 7 MVA	5.40%	5.40%	int/int	85	1.80,2.15%,81 up, 4.5%
Oceanview		Harbourview 7 (\$80k+) lower in CA	5.10%	4.75%	0%/10%	89	2.75% (0-79)
American National Life	Palladium MYGAnnuity 7 MVA	5.10%	5.00%	10%/10%	90	2.75%, (0.80),1.4%(81-85)	
Delaware Life	Pinnacle Plus MYGA 7	4.95%	4.70%	0%/10%	85	0.80,2.50%,81-85, 1.25%	
Farnes Life	Safeguard Plus	5.70%	5.70%	Int/Int	90	2.75% (0.75)	
Axonix Insurance Services	Waypoint 7 MYGAmva	5.50%	5.20%	0%/10%	89	3.25% (0.89)	
Ohio State Life	Nex7 MVA	5.00%	5.00%	Add riders	85	0.80, 2.75%, 88-85, 1.375%	
10 Years	Clear Spring Life	Preserve MYGA 10 MVA	5.10%	4.80%	0%/10%	90	0.80,3.00%,81-85, 2.25%
	EquiTrust	Certainty Select	5.30%	5.30%	Int/Int	90	3.00% (0.80)
	Axonix Insurance Services	Waypoint 10 MYGAmva	5.50%	5.20%	0%/10%	89	4.00% (0.89)
	Royal Neighbors Life	MYGA 10 year MVA	5.30%	5.20%	Int/Int	85	1.8-75, 2.25%, 76-85, 2.00%
	Oceanview	Harbourview 10 (\$80k+) lower in CA	5.20%	4.85%	0%/10%	89	2.75% (0-79)
	Farnes Life	Safeguard Plus	5.80%	5.80%	Int/Int	90	3.00% (0-75)
Pacific Guardian Life	Diamond Head 10	4.80%	4.80%	10%/10%	85	1.885, 2.75%	