

# Featured National Products - January 1, 2019

## TopIndexedAnnuities.com

### Fixed & MYGA Rates

Rated A-	<b>F&amp;G - Guarantee Platinum 5 &amp; 7</b>	Rated A-
<b>4.00% for 7 Years</b>		
\$10,000 Min Premium - \$600,000 Max Premium		
<b>3.70% for 5 Years</b>		
Full Commission to age 79 / Issue to age 90 / A- Rated		

Rate Increase	<b>American National - Palladium MYG</b>	Rate Increase
<b>6 Year MYGA: 3.85% Guaranteed for 6 Years</b>		
10% Free Annual Withdrawals / A Rated Carrier		
<b>5 Year MYGA: 4.45% 1st yr, 3.45% yrs 2-5 (3.65% Eff. Yield)</b>		
Commission 2.50% to 79 / Issue to age 85		
<b>7 Year MYGA: 4.80 % 1st yr, 3.80% yrs 2-7 (3.94% Eff. Yield)</b>		

Bonus Rates	<b>National Western Life</b>	Liquidity Options
<b>NWL Prevail Seven - 10.35% 1st Year Rate</b>		
A Rated 3.35% Base Rate - 4% Commission*		
<b>NWL Accumulator Five - 8.35% 1st Year Rate</b>		
3.35% Base Rate - 5.00% Commission* - 30% Cumulative Withdrawals		
<b>NWL Protector One - 4.35% 1st Year Rate</b>		
3.35% Base Rate - 8.50% Commission* - 50% Cumulative Withdrawals		
<b>A Rated Carrier 10% Annual Free Withdrawal Issue to age 86</b>		

<b>Sentinel Security Life - Personal Choice</b>		
4.20% for 10 Years Guaranteed		
<b>4.10% for 7 Years / 4.00% for 5 Years</b>		
Full Commission to age 80 / Issue to Age 90		

Rated A+	<b>North American - Guaranteed Choice 5</b>	Rated A+
A+ Rated / \$3,000,000 Max Premium / Full Commission to 80, Issue to 90		
<b>3.40% for 5 Years for premiums 200K+</b>		

<b>Global Atlantic Financial Group - ForeCare</b>		
<b>Fixed Annuity with LTC Rider</b>		
3.00% for 200K+ / 2.75% for 35K-199K		
<b>6.00% Commission Ages 50-75 / 3.00% Ages 76-80</b>		
10% Free Annual Withdrawals		

<b>Equitrust - Choice 4 (6 Year Fixed)</b>		
<b>4.50% 1st Year - 3.00% Base Rate</b>		
Issue to age 85 - 6 Year Surrender - Flexible Premium in 1st Year		
<b>5.50% Commission to age 80</b>		

### Top SPIA Payouts

Male, Age 65, \$250,000 Premium, Life w/20 Year Period Certain

<b>Lincoln National Life</b>	<b>Principal</b>	<b>American National</b>
Insured Income	Income Annuity	Palladium SPIA
<b>\$1302.01/Monthly 3.00% Commission</b>	<b>\$1285.19/Monthly 3.00% Commission</b>	<b>\$1281.92/Monthly 3.00% Commission</b>

Please call us for all rates and carriers. Call: 630-914-5184 E-mail: info@topindexedannuities.com

Product Availability, Rates and Commissions subject to change. \*Commissions may be less at older ages. Products may not be approved in all states. Please call for information

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#### Fixed Index Rates

#### Equitrust - MarketValue Index

6.00% Annual S&P 500 Pt-to-Pt

**Uncapped S&P 500 Annual Pt-to-PT (55% Participation)**

\$10,000 Minimum - \$1,000,000 Max Premium

**7.50% Commission ages 0-80**

Exceptional Uncapped Option with S&P 500!

#### North American VersaChoice 10

Optional Income Rider .50%

**6.00% Annual S&P 500 Pt-to-Pt**

**Uncapped S&P 500 Annual Pt-to-PT (45% Participation)**

Uncapped S&P Marc 5% ER Annual Pt-to-Pt

**7.00% Commission to age 75 / A+ Rated Carrier**

#### F & G Life - AccumulatorPlus 10

Multiple S&P Uncapped Index Options

**9.25% Annual S&P 500 Pt-to-Pt w/fee**

**3.10% Monthly S&P 500 Pt-to-Pt w/fee**

A- Rated Carrier / 10% Annual Free Withdrawal

7.00% Commission to age 70 - Issue to age 85

**Enhanced Index Options for Long term Growth**

#### American General - Power 10 Protector

**1 or 2 Year Uncapped**

10% Annual Free Withdrawal

Optional Income Rider 7% for 10 Years

Rollup above withdrawals grows benefit base 1st 10 yrs.

**7.00% Commission up to 75 / A Rated**

\*\*\*New Uncapped Strategies\*\*\*

## CD and Annuity Alternative/Simplified Issue Life Insurance

#### Sagicor Life

**Fixed Index Single Premium Whole Life**

**10% Premium Bonus** - 3 Index Options

Underwriting approval in as little as 120 seconds

**Guaranteed Return of Premium, Ages 40-85**

No Medical Exam <> Living Benefit Rider

**8.00% Commission through age 80**

#### National Western Life

**Lifetime Returns Select**

Point of Sale Underwriting Decision Process

**Guaranteed Return of Premium Included**

Multiple Index Options

A Rates Ages: 45-85 No Medical Exam

**11% Commission up to age 75**

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