



May 2025



Call us!  
804-897-5446

## Best Multi-Year Guarantees

### Upstream Secure Legacy - 2 Year

5.25% Guaranteed for 2 Years. Ages 0-80.

### Upstream Secure Legacy - 3 Year

6.00% Guaranteed for 3 Years. Ages 0-80.

### Revol One DirectGrowth - 3 Year

5.85% Guaranteed for 3 Years. Ages 0-90.

### Revol One DirectGrowth- 5 Year

6.05% Guaranteed for 5 Years. Ages 0-90.

### Axonic Waypoint - 5 Year

5.55% Guaranteed for 5 Years (\$100K). Ages 0-89.

### Revol One DirectGrowth- 7 Year

6.00% Guaranteed for 5 Years. Ages 0-90.

### EquiTrust Certainty Select - 10 Year

5.50% Guaranteed for 10 Years. Ages 0-90.

## Best Traditional Annuities

### EquiTrust Life's ChoiceFour

5.50% year 1 rate. 4.00% current rate, 3.00% minimum guarantee. 6 year surrender. Great commission!

### Liberty Banker's Liberty Select

6.20% year 1. 4.70% base rate plus 1.50% 1st Year Bonus! 5 Year Surrender.

### Liberty Bankers Liberty Choice

5.60% year 1 rate. 4.60% base rate plus 1.00% 1st Year Bonus! 7 Year Surrender.

## Bonus FIA's

### Revol One's Enduris 10 Bonus

16% premium bonus. Outstanding rates!

### EquiTrust Life's Market Power Bonus FIA

12% Premium Bonus vested day one! 14 year surrender. 10 year surrender in select states.

## Accumulation FIA

### North American VersaChoice

Excellent accumulation product with A+ Rated North American! ELB Rider adds liquidity and ROP! 10 Year Surrender Charge Period.

### Athene Performance Elite - 10

14.00% premium bonus (most states). Great indexes with Nasdaq FC & BNP Paribas! 7, 10, and 15 year surrender periods available.

### EquiTrust MarketValue

10 Year Surrender with Barclays Focus 50 and S&P MARC 5% ER Indexes! Excellent renewal rate history!

## Annuity Incentives

### EquiTrust Life

Agents can earn an extra 1.00% commission on FIA products and the Bridge product through June 30, 2025!

- The 2025 EquiTrust Rewards tiered compensation plan includes two tiers. Writing agents qualify by submitting EquiTrust fixed index annuity (FIA) or life insurance business at the PGA level or below in calendar year 2025. Qualifications and additional percentage commission for each tier are:  
**Tier 1** — \$5 million in qualifying production to receive an additional 1.0% commission on eligible premium.  
**Tier 2** — \$10 million in qualifying production to receive another 0.5% for a total of 1.5% additional commission on eligible premium.

### The Standard

- Agents can earn up to an additional 1.50% in bonus commission for Fixed Index Annuity sales this year.
- \$1M-\$1,999,999 = 0.75% Bonus
- \$2M-\$2,999,999 = 1.00% Bonus
- \$3M-\$3,999,999 = 1.25% Bonus
- \$4M+ = 1.50% Bonus

### North American

- 0.50% Additional compensation with \$2.5 mm of FIA Premium!
- 1.00% Additional compensation with \$5mm of FIA Premium!
- Up to 1.50% Available!

### American Equity

- Agents can receive 55 bps additional commission on all FIA sales!