



December 2025



Call us!
804-897-5446

Best Multi-Year Guarantees

Upstream Secure Legacy - 2 Year

5.40% Guaranteed for 2 Years. Ages 0-80.

Upstream Secure Legacy - 3 Year

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

Sentinel Personal Choice - 3 Year

5.80% Guaranteed for 3 Years. Ages 0-85.

Upstream Secure Legacy - 5 Year

6.00% Guaranteed for 5 Years. Ages 0-80.

Revol One DirectGrowth - 5 Year

5.85% Guaranteed for 5 Years. Ages 18-90.

Sentinel Personal Choice - 7 Year

5.90% Guaranteed for 7 Years. Ages 0-85.

Revol One DirectGrowth - 10 Year

5.85% Guaranteed for 10 Years. Ages 18-90.

Best Traditional Annuities

EquiTrust Life's ChoiceFour

6.10% year 1 rate. 4.60% current rate, #2 in the industry. 3.00% minimum guarantee. 6 year surrender. Great commission!

Liberty Banker's Liberty Select

5.90% year 1. 4.40% base rate plus 1.50% 1st Year Bonus! 5 Year Surrender.

Liberty Bankers Liberty Choice

5.30% year 1 rate. 4.30% 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

15% 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

16.00% 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

F&G

Writing agents can receive a commission boost of +50bps on fixed indexed annuities through December 31.

Athene

Writing agents can earn 50bps additional commission on FIA business through Dec. 31.

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!

Nassau

Agents at Nassau can earn additional commission through a credit system for all 2025 sales. \$1 of FIA placed premium OR \$3 on non-NY MYGA placed premium equal 1 Credit. \$1 of Medicare Supplement annualized, placed premium equals 14 Credits.

- 2M Credits = +50bps for FIA sales; +15 bps for non-NY MYGA sales
- 5M = +75 bps for FIA sales; +25 bps for non-NY MYGA sales