



# HOT Products

June 2026



Call us!  
804-897-5446

## Best Multi-Year Guarantees

**Upstream Secure Legacy - 2 Year**  
5.30% Guaranteed for 2 Years. Ages 0-80.

**Upstream Secure Legacy - 3 Year**  
5.90% Guaranteed for 3 Years. Ages 0-80.

**Sentinel Personal Choice - 3 Year**  
6.00% Guaranteed for 3 Years. Ages 0-85.

**Sentinel Personal Choice - 5 Year**  
6.25% Guaranteed for 5 Years. Ages 0-85.

**Revol One DirectGrowth - 5 Year**  
6.00% Guaranteed for 5 Years. Ages 18-85 (Q), 18-90 (NQ)

**Sentinel Personal Choice - 7 Year**  
6.25% Guaranteed for 7 Years. Ages 0-85.

**Sentinel Personal Choice - 10 Year**  
6.25% Guaranteed for 10 Years. Ages 0-85.

## Best Traditional Annuities

**EquiTrust Life's ChoiceFour**  
6.00% year 1 rate. 4.60% current rate, #2 " . bdw [g\_ Ta` gd  
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**  
5.25% 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

### Ibexis

Agents can earn up to additional bps with the Producer Commission Bonus Program:

- Level 1 (\$2M-\$4,999,999): 25 bps for 5 year, 50 bps for 7&10 year
- 2 (\$5M-\$9,999,999): 50 bps for 5 Year, 100 bps for 7&10 Year
- Level 3 (\$10,000,000+): 75 bps for 5 year, 150 bps for 7&10 year

### American Equity

- Writing agents can earn an extra 55 bps commission on all fixed index annuities.