HOT Products

November 2026

Call us!
804-897-5446

Best Multi-Year Guarantees

Oceanview Harbourview- 2 Year
5.15% Guaranteed for 2 Years. Ages 0-89.

Revol One Direct Growth- 3Year
6.10% Guaranteed for 3 Years. Ages 18-90.

NexAnnuity NexHaven - 3Year
6.00% Guaranteed for 3Years. Ages 0-85.

Revol One Direct Growth - 5 Year
6.35% Guaranteed for 5 Years. Ages 18-90.

Aspida Synergy Choice - 5 Year
6.30% Guaranteed for 5 Years ($100K+). Ages 18-90.

Aspida Synergy Choice - 7 Year
6.35% Guaranteed for 7 Years ($100K+). Ages 18-90.

Oceanview Harbourview - 10 Year
6.20% Guaranteed for 10 Years ($70K+). Ages 0-84.

Best Traditional Annuities

EquiTrust Life's ChoiceFour
6.50% year 1 rate. 5.00% current rate, /,3. # npc kgs k `m l sq*
3.00% minimum guarantee. 6 year surrender. Great commission!

Liberty Banker's Liberty Select
6.25% year 1. 4.75% base rate plus 1.50% 1st Year Bonus! 5 Year Surrender.

Liberty Bankers Liberty Choice
5.50% year 1 rate. 4.50% 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
20.00% 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.

For agent use only. Rates current as of 11/3/2026 and subject to change. All products not available in all states - Call for state approval