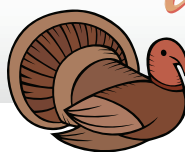




November 2023

HAPPY
Thanksgiving
DAY



Best Multi-Year Guarantees

Clear Spring Life Preserve MYGA - 1 Year

4.15% Guaranteed for 1 Year. (\$250K+) Ages 0-90.



Oceanview Harbourview - 2 Year

5.65% Guaranteed for 2 Year (\$80K+). Ages 0-89.

Athene Max Rate - 3 Year

5.75% Guaranteed for 3 Years (\$100K+). Ages 0-85.

Athene Max Rate - 5 Year

6.15% Guaranteed for 5 Years (\$100K+). Ages 0-85.

Nassau MyAnnuity - 5 Year

6.00% Guaranteed for 5 Years. Ages 0-85.

Athene Max Rate - 7 Year

5.75% Guaranteed for 8 Years. Ages 18-85.



Equitrust Certainty Select - 10 Year

6.15% Guaranteed for 7 Years (\$100K+). Ages 0-85.

Best Traditional Annuities

Equitrust Life's ChoiceFour

6.50% year 1 rate. 5.00% current rate, 1.00% minimum guarantee. 6 year surrender. Great commission!

Liberty Banker's Liberty Select

5.80% year 1. 4.30% base rate plus 1.50% 1st Year Bonus.

Liberty Bankers Liberty Choice

5.25% year 1 rate. 4.25% base rate plus 1.00% 1st Year Bonus.



Bonus FIA's

SILAC Life Denali Bonus 14

10% 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.

Oxford Royal Select FIA

Premium bonus available at 8.00% on a 10 year surrender.

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

10.00% 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!

Annuity Incentives



Oxford Life

Up 2.00% bonus commission available! Click [HERE](#) for more details

North American

arn 0.50%, 1.00%, or 1.50% additional commission on your first-year FIA premium in 2023! Click [HERE](#) for more details

Clear Spring

Earn 1% commission bonus on all Fixed Indexed Annuity premium above \$300,000 in 2023. Click [HERE](#) for more details

Nassau

Earn 75 bps commission bonus on all Fixed Indexed Annuity premium. For every \$100K in premium, an additional \$750 in commissions. Call us for more information! Click [HERE](#) for more details

F&G

Earn up to 150 basis points on total annual paid premium for calendar year production on fixed indexed annuity business. Click [HERE](#) for more details.

SILAC

Earn up to 2% in bonuses on issued premiums, top-priority support and attendance at a SILAC-hosted event by qualifying for the Inner Circle Program. Click [HERE](#) for more information.



For agent use only. Rates current as of 11/14/23 and subject to change. All products not available in all states - Call for state approvals