

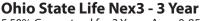


Best Multi-Year Guarantees

Upstream Secure Legacy - 2 Year 5.25% Guaranteed for 2 Years. Ages 0-80.



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



5.50% Guaranteed for 3 Years. Ages 0-85.



5.95% Guaranteed for 5 Years. Ages 0-80...

Axonic Waypoint - 5 Year

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



5.55% Guaranteed for 7 Years. Ages 0-85.

Oceanview Harbourview- 10 Year

5.55% Guaranteed for 10 Years (\$70K+). Ages 0-89.

Best Traditional Annuities

EquiTrust Life's ChoiceFour

5.50% year 1 rate, 4.00% current rate, 1.00% minimum guarantee, 6 year surrender. Great commission!

Liberty Banker's Liberty Select

6.00% year 1. 4.50% base rate plus 1.50% 1st Year Bonus.

Liberty Bankers Liberty Choice

5.40% year 1 rate. 4.40% base rate plus 1.00% 1st Year Bonus.

Bonus FIA's

SILAC Life Denali Bonus 14

13% premium bonus. Outstanding rates!

EquiTrust Life's Market Power Bonus FIA

10% 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

12.00% premium bonus (most states). Great indexes with Nasdag 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

EquiTrust Life

- Up to \$4,500 Bridge Bucks Cash Bonus on your next 3 Bridge Sales
- Earn an extra 1.00% on FIA sales on applications received through
- EquiTrust is taking their top 40 producers to magnificent Turks & Caicos! The qualification period for this incentive trip is November 1, 2023, through October 31, 2024.
- Qualifiers and one adult guest will enjoy luxury and first-class accommodations at The Ritz-Carlton, Turks & Caicos

American Equity

- Additional 0.25% for just \$1,000,000 of FIA Premium!
- Additional 0.50% for just \$2,000,000 of FIA Premium!
- Trip to Madrid, Spain!
- Top 200 producers who have a minimum of \$4 million in qualifying American Equity premium during the qualifying period running from July 1, 2023 to June 30, 2024

North American

- 0.50% Additional compensation with \$2mm of FIA Premium!
- 1.00% Additional compensation with \$4mm of FIA Premium!
- Up to 1.50% Available!
- New Ambassador Level

Nassau

- Additional commissions for 2024 sales totals:
- 1-2M = 25bps FIA, 8bps MYGA
- 2-5M = 50bps FIA, 15bps MYGA
- 5M = 75bps FIA, 25bps MYGA

- Ibexis 2025 Incentive Trip:
- **Top 25 Producers**
- Qualification Period: Jan 1st Dec 31st, 2024







