

January 2025



# Products



## Best Multi-Year Guarantees

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

**Upstream Secure Legacy - 3 Year**  
6.00% Guaranteed for 3 Years. Ages 0-80.

**Ohio State Life Nex3 - 3 Year**  
5.50% Guaranteed for 3 Years. Ages 0-85.

**Upstream Secure Legacy - 5 Year**  
5.95% Guaranteed for 5 Years. Ages 0-80..

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

**Nassau MyAnnuity - 7 Year**  
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 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

### 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 1/31/2024
- 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

- Ibexis 2025 Incentive Trip:
- Top 25 Producers
- Qualification Period: Jan 1st – Dec 31st, 2024
- Qualifying Products: Ibexis FIA Plus 5,7 & 10
- Production: Minimum of \$4m issued FIA premium



For agent use only. Rates current as of 01/15/25 and subject to change. All products not available in all states - Call for state approval