

October 2024



# 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.

**Axonic Waypoint- 3 Year**  
5.25% Guaranteed for 3 Years (\$100K+). Ages 0-89. 

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

**Wichita Life Security 5 - 5 Year**  
5.45% Guaranteed for 5 Years. Ages 18-79.

**Revol One Excelera - 7 Year**  
5.40% Guaranteed for 7 Years. Ages 0-85 (Q) 0-90 (NQ). 

**EquiTrust Certainty Select - 10 Year**  
5.45% Guaranteed for 10 Years. Ages 0-90.

## Best Traditional Annuities

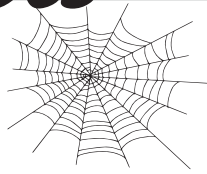
**EquiTrust Life's ChoiceFour**  
5.75% year 1 rate. 4.25% current rate, 1.00% minimum guarantee. 6 year surrender. Great commission!

**Liberty Banker's Liberty Select**  
5.70% year 1. 4.20% base rate plus 1.50% 1st Year Bonus.

**Liberty Bankers Liberty Choice**  
5.00% year 1 rate. 4.00% 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**  
12% 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

