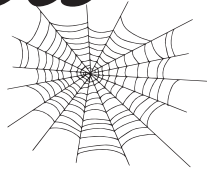




October 2024



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.

Ohio State Life Nex3 - 3 Year 
5.25% Guaranteed for 3 Years. Ages 0-85.

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

Axonic Waypoint- 5 Year
5.20% Guaranteed for 5 Years (\$100K+). Ages 0-89.

Upstream Secure Legacy - 7 Year
5.40% Guaranteed for 7 Years. Ages 0-80.

Oceanview Harbourview- 10 Year
5.20% Guaranteed for 10 Years (\$80K+). 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
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
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

