

PLEASE GIVE OUR OFFICE A CALL (1-800-639-2032) BEFORE QUOTING ALL RATES

Term	Carrier	Product	Interest Rate		Age	Commission
2 Year						
2 Year	Americo (A)	Platinum Assure Series 2	4.85%		0-64	0.85%
2 Year	Americo (A)	Platinum Assure Series 2	4.85%		65-79	0.85%
2 Year	Americo (A)	Platinum Assure Series 2	4.85%		80-90	0.85%
2 Year	SILAC (B+)	SecSavings 2	2.60%		0-80	1.25%
2 Year	SILAC (B+)	SecSavings 2	2.60%		81-90	1.00%
2 Year	SILAC (B+)	SecSavings 2 Elite*	3.90%		0-80	1.25%
2 Year	SILAC (B+)	SecSavings 2 Elite*	3.90%		81-85	1.00%
*Rates differ in Florida.						
3 Year						
3 Year	Americo (A)	Platinum Assure Series 3	4.80%		0-64	1.10%
3 Year	Americo (A)	Platinum Assure Series 3	4.80%		65-79	1.10%
3 Year	Americo (A)	Platinum Assure Series 3	4.80%		80-90	0.85%
3 Year	Athene (A)	Athene MaxRate	<\$100K	>\$100K	0-75	1.30%
3 Year	Athene (A)	Athene MaxRate	4.80%	5.05%	76-80	0.90%
3 Year	Athene (A)	Athene MaxRate	4.80%	5.05%	81+	0.40%
3 Year	Clear Spring (A-)	Preserve MYG	<\$100K	>\$100K	0-80	1.00%
3 Year	Clear Spring (A-)	Preserve MYG	4.65%	4.95%	81-85	0.75%
3 Year	Clear Spring (A-)	Preserve MYG	4.65%	4.95%	86-90	0.50%
3 Year	Equitrust (B++)	Certainty Select	5.25%		0-80	2.00%
3 Year	Equitrust (B++)	Certainty Select	5.25%		81-90	1.50%
3 Year	F&G Life (A-)	FG Guarantee-Platinum	5.10%		0-79	1.50%
3 Year	F&G Life (A-)	FG Guarantee-Platinum	5.10%		80-90	0.75%
3 Year	Global Atlantic (A)	SecureFore	<\$100K	>\$100K	0-80	1.80%
3 Year	Global Atlantic (A)	SecureFore	4.55%	4.80%	81-85	0.90%
3 Year	North American (A+)	Guarantee Plus	<\$100K	>\$100K	0-80	1.25%
3 Year	North American (A+)	Guarantee Plus	4.50%	4.95%	81-85	0.94%
3 Year	North American (A+)	Guarantee Plus	4.50%	4.95%	86-90	0.63%
3 Year	Oxford (A)	Multi Select	4.65%		18-75	1.00%
3 Year	Oxford (A)	Multi Select	4.65%		76-80	0.50%
3 Year	SILAC (B+)	SecSavings 3	3.15%		0-75	1.75%
3 Year	SILAC (B+)	SecSavings 3	3.15%		76-80	1.50%
3 Year	SILAC (B+)	SecSavings 3	3.15%		81-90	1.00%
3 Year	SILAC (B+)	SecSavings 3 Elite*	5.40%		0-75	1.75%
3 Year	SILAC (B+)	SecSavings 3 Elite*	5.40%		76-80	1.50%
3 Year	SILAC (B+)	SecSavings 3 Elite*	5.40%		81-85	1.00%
*Rates differ in Florida.						
3 Year	The Standard (A)	MCA 3*	<\$100K	>\$100K	0-80	1.05%
3 Year	The Standard (A)	MCA 3*	4.90%	5.20%	81-93	0.50%
*Liquidity & ROP options available at Lower Rate						

4 Year						
4 Year	Americo (A)	Platinum Assure Series 4	5.20%		0-64	1.60%
4 Year	Americo (A)	Platinum Assure Series 4	5.20%		65-79	1.60%
4 Year	Americo (A)	Platinum Assure Series 4	5.20%		80-90	1.10%
			<\$100K	>\$100K		
4 Year	Clear Spring (A-)	Preserve MYG	4.70%	5.00%	0-80	1.75%
4 Year	Clear Spring (A-)	Preserve MYG	4.70%	5.00%	81-85	1.30%
4 Year	Clear Spring (A-)	Preserve MYG	4.70%	5.00%	86-90	0.88%
4 Year	Oxford (A)	Multi Select	5.25%		18-75	1.75%
4 Year	Oxford (A)	Multi Select	5.25%		76-80	0.75%
5 Year						
5 Year	Americo (A)	Platinum Assure Series 5	5.30%		0-64	1.60%
5 Year	Americo (A)	Platinum Assure Series 5	5.30%		65-79	1.60%
5 Year	Americo (A)	Platinum Assure Series 5	5.30%		80-90	1.10%
			<\$100K	>\$100K		
5 Year	Athene (A)	Athene MaxRate	4.95%	5.20%	0-75	2.00%
5 Year	Athene (A)	Athene MaxRate	4.95%	5.20%	76-80	1.80%
5 Year	Athene (A)	Athene MaxRate	4.95%	5.20%	81+	1.10%
			<\$100K	>\$100K		
5 Year	Clear Spring (A-)	Preserve MYG	4.70%	5.00%	0-80	2.50%
5 Year	Clear Spring (A-)	Preserve MYG	4.70%	5.00%	81-85	1.88%
5 Year	Clear Spring (A-)	Preserve MYG	4.70%	5.00%	86-90	1.25%
5 Year	Equitrust (B++)	Certainty Select	5.35%		0-80	3.00%
5 Year	Equitrust (B++)	Certainty Select	5.35%		81-90	2.25%
5 Year	F&G Life (A-)	FG Guarantee-Platinum	5.30%		0-79	2.00%
5 Year	F&G Life (A-)	FG Guarantee-Platinum	5.30%		80-90	1.00%
			<\$100K	>\$100K		
5Year	Global Atlantic (A)	SecureFore	4.65%	4.90%	0-80	2.5%,
5Year	Global Atlantic (A)	SecureFore	4.65%	4.90%	81-85	1.25%
			<\$100K	>\$100K		
5 Year	Lincoln Financial (A+)	MYG Plus	4.40%	5.15%	0-75	2%
5 Year	Lincoln Financial (A+)	MYG Plus	4.40%	5.15%	76-80	1.30%
5 Year	Lincoln Financial (A+)	MYG Plus	4.40%	5.15%	81-85	0.75%
			10% withdrawal/0% withdrawal			
5 Year	Nassau (B+)	MyAnnuity	5.50%	5.70%	0-80	2.01%
5 Year	Nassau (B+)	MyAnnuity	5.50%	5.70%	81-85	1.01%
			<\$100K	>\$100K		
5 Year	North American (A+)	Guarantee Plus	4.90%	5.15%	0-80	1.75%
5 Year	North American (A+)	Guarantee Plus	4.90%	5.15%	81-85	1.31%
5 Year	North American (A+)	Guarantee Plus	4.90%	5.15%	86-90	0.88%
5 Year	Oxford (A)	Multi Select	5.30%		18-75	2.50%
5 Year	Oxford (A)	Multi Select	5.30%		76-80	1.50%
5 Year	SILAC (B+)	SecSavings 5	3.45%		0-75	2.00%
5Year	SILAC (B+)	SecSavings 5	3.45%		76-80	1.75%
5 Year	SILAC (B+)	SecSavings 5	3.45%		81-90	0.75%
5 Year	SILAC (B+)	SecSavings 5 Elite*	5.00%		0-75	2.00%
5Year	SILAC (B+)	SecSavings 5 Elite*	5.00%		76-80	1.75%
5 Year	SILAC (B+)	SecSavings 5 Elite*	5.00%		81-85	0.75%
			<\$100K	>\$100K		
5Year	The Standard (A)	MCA 5*	5.15%	5.45%	0-80	2.05%
5 Year	The Standard (A)	MCA 5*	5.15%	5.45%	81-85	1.25%
5Year	The Standard (A)	MCA 5*	5.15%	5.45%	86-90	1.00%
5 Year	The Standard (A)	MCA 5*	5.15%	5.45%	91-93	0.90%
			*Liquidity & ROP options available at Lower Rate			
10 Year						
10 Year	Equitrust (B++)	Certainty Select	5.60%		0-80	3.00%
10 Year	Equitrust (B++)	Certainty Select	5.60%		81-90	2.25%