

November 2022

HAPPY
Thanksgiving
DAY



Products



Best Multi-Year Guarantees

Ohio State Life Nex5 - 5 Year

5.65% Guaranteed for 5 Years. Ages 0-85.



GCU One Plus Four - 1 Year

3.30% Guaranteed for 1 Year (walk away after 1 yr or it renews for 4). Ages 0-95.

GILCO Guaranty Rate Lock - 3 Year

5.30% Guaranteed for 3 Years (\$100K+). Ages 0-100.

GILCO Guaranty Rate Lock - 4 Year

5.40% Guaranteed for 4 Years (\$100K+). Ages 0-100.

GILCO Guaranty Rate Lock - 5 Year

5.60% Guaranteed for 5 Years (\$100K+). Ages 0-100.

Ohio State Life Nex7 - 7 Year

5.65% Guaranteed for 7 Years. Ages 0-85.



Ohio State Life Nex10 - 10 Year

5.50% Guaranteed for 10 Years. Ages 0-85.

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

5.00% year 1. 3.50% base rate plus 1.50% 1st Year Bonus.

Liberty Bankers Liberty Choice

4.50% year 1 rate. 3.50% base rate plus 1.00% 1st Year Bonus.



Bonus FIA's

SILAC Life Denali Bonus 14

10% 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.

Oxford Royal Select FIA

Premium bonus available at 8.00% on a 10 year surrender.

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

10.00% 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



Oxford Life

Up 2.00% bonus commission available! Click [HERE](#) for more details

North American

Earn 0.50%, 1.00%, or 1.50% additional commission on your first-year FIA premium in 2022! Click [HERE](#) for more details

Clear Spring

Earn 1% commission bonus on all Fixed Indexed Annuity premium above \$300,000 in 2022. Click [HERE](#) for more details

Nassau

Earn 75 bps commission bonus on all Fixed Indexed Annuity premium. For every \$100K in premium, an additional \$750 in commissions. Call us for more information! Click [HERE](#) for more details



For agent use only. Rates current as of 11/22/22 and subject to change. All products not available in all states - Call for state approvals.