

Featured Products

CARRIER/ PRODUCT NAME AND SPECIAL FEATURES

National Western Life NWL® Pro Dynamic

- FIA with 5 crediting options - Uncapped Indexing available
- Dynamic Withdrawal Benefit Rider - No charge until activated
- 10 year term - issues to age 90
- 10% free withdrawal annually after year one, cumulative to a maximum of 50%

North American Elite Strategic Annuity X

- New Product:
- GLWB value roll-up of 200% of interest credited
- Penalty-free withdrawal feature that offers up to 32% of the initial premium annually
- First to market Inverse Edge Trigger strategy available; interest credits when index loses value
- Level or increasing lifetime payout option available at election

Deleware Life Target Income 10

- A 10% Base Bonus... on *all* 1st year premiums
- 9% Benefit Base Roll-up...for up to 10 years
- Three attractive index options
- 6.5% Commission

North American Elite SafeguardEliteSM 10

- New Product:
- FIA with 9 crediting options - Uncapped indexing available
- Embedded benefit rider
- 7% commission

Athene Agility 10

- New Product:
- 25% Benefit Base Bonus
- 10% free withdrawal of initial premium or current account value
- Free Income Rider
- Uncapped indexing available

Protective Life Guaranteed Income

- New Product:
- Level or rising payout schedules, chosen at income election
- Income base bonuses of 10% after 5 years deferral and 30% after 10 years deferral
- Minimum cash value 100% of premium accumulated at 1.25% (less surrender charges)

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AG Select Power Plus w/Multiplier

- ML Strategic Balanced Index - a dynamic allocation between three key components for strong accumulation opportunities; equity, fixed income and cash
- New: PIMCO Global Optima Index™
- Income Credit Multiplier
 - 200% Interest credited rate before withdrawal(s) are taken
 - 100% Interest credited rate after withdrawal(s) are taken

AG Select Power Select Builder

- ML Strategic Balanced Index - a dynamic allocation between three key components for strong accumulation opportunities; equity, fixed income and cash
- PIMCO Global Optima Index™
- 10% free withdrawal starting in yr 2 (RMD friendly starting immediately)
- 7% Commission

Lincoln Financial Retirement Safeguard

- New Product:
- 3 S&P Index Strategies
- Blackrock indexing strategy available
- Level or Rising Payout schedules
- 15% Income Base Bonus

Colorado Bankers Life 5 MYGA

- 3.20% guaranteed for 5 years
- 10% free withdrawal starting in year 2
- Nursing Home wavier
- Full AV at death

ANX BCA Elevate 12

- 12% bonus
- 5% + Stacked Growth Income Base or 7% guaranteed for 6 years
- 150% participation strategy with fee
- Inflation adjust Income Option
- 7% Comp

Athene Ascent Pro 10 Bonus 2.0

- 10 Year Chassis
- 15% Income Base Bonus
- 4 Uncapped Strategy Choices
- Stacking income rider
- 6.5% Commission

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Featured Products

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Delaware Life Retirement Stages 7

- FIA with 7 crediting options - uncapped indexing available
- 7 year chassis
- Stacking income rider
- Compound growth calculation
- 10% penalty free withdrawal available after 1st contract year

FGL Performance Pro

- 10 year chassis
- 10% vesting bonus
- Uncapped Strategy
- Stacking Income Rider
- 8% Commission

GRT American Legend 7

- Income option selected when income payment begins
- High/low banding strategies
- Issues to age 85
- Income rider and Enhanced Death Benefit Rider available
- 7 year surrender charge periods

North American Elite PrimePath Series

- Flexible Benefit Base features include an ADL-based lifetime payment amount multiplier or an enhanced death benefit with a five-year payout
- Benefit base roll-up: 200% of weighed average of interest credited
- 9 & 12 year surrender charge periods available

NWL Lifetime Returns Select Single Pay

- Issues to age 85
- Simplified Underwriting
- Return of Premium
- 11% Comp

NATW New Heights Annuity 9 & 12

- 1% simple income roll-up or the highest Balanced Allocation Value, along with high payout factors.
- JP Morgan Mozaic II volatility smoothing strategy
- New Strategy- NYSE Zebra Edge Index
- Payout percentages up to 16%
- 7.5% Comp (12 year) - 6.5% comp (9 year)

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Top Product Snapshot

Carrier/Product Name (Higher Bonus)	Product Type	Bonus	
AEI Bonus Gold	Indexed	10%	Higher Bonus; Additions Allowed; Max Age up to 80; GLWB Rider Available
AEI Retirement Gold	Indexed	8%	Additions Allowed; GLWB Rider Available
ANX BCA Elevate 12	Indexed	12% (Rider)	Uncapped Strategy Product-Higher upside with the current market; Higher Bonus; Rider...12%, Death Benefit Rider (6% Bonus) and GLWB Rider with Confinement Benefit Available
ATH Performance Elite	Indexed	Up to 13% (state variations)	Return of Premium Feature; Cumulative withdrawal 20%
EQT MarketTwelve Bonus Index	Indexed	Up to 12%	6.00% is added immediately to all premiums paid, and 2.00% is added to the accumulation value on each contract anniversary for three years.
FGL Performance Pro	Indexed	10%	Additions Allowed, Max Age 80
FGL Prosperity Elite 14	Indexed	Up to 8%	Higher Bonus (with Protection Pkg)...Up to 8%; Additions Allowed, Max Age 85
NACOLAH Charter Plus 14	Indexed	10% (for premium \$75,000+)	Bonus Applied to any additions Yrs 1-7
NWL Accumulator 5	Fixed	5%	Accidental Death Benefit - Ages 0-74 of the Annuitant. (Maximum Benefit \$250,000); Excellent for Rollover Funds
NWL Ultra Future	Indexed	9%	Additions (Full Bonus Applied Yr 1, Reduced Yrs 2-5); Max Age 80; GLWB Rider Available (Two Options-one has a 5% Bonus & Enhanced Death Benefit)

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Top Product Snapshot

Carrier/Product Name (Older Issue Ages)	Product Type	Bonus	
FGL Index-Choice 10	Indexed	0-85 NQ/ 18-85 Q	Max Age 85; Free W/D GLWB Rider Available
FGL Prosperity Elite 14	Indexed	0-85 NQ/ 18-85 Q	Higher Bonus (with Protection Pkg)... Up to 5%; Additions Allowed; Max Age 85
GRT AM Safe Return	Indexed	81-85 (Up to 500k)	Max Age 85 (up to 500k); GLWB Rider Available
NACOLAH Guaranteed Choice 10	MYG	0-90	Issue to and including age 90; Good Fixed Rate for all 10 Yrs
NWL Accumulator 5	Fixed	0-85 NQ/ 0-75 Q	5% Interest Bonus; Higher Maximum for NQ Age 85; Additions Allowed; Free W/D; Full AV @ Death
NWL Protector One	Fixed	0-85 NQ/ 0-75 Q	1.00% Additional 1st Year Interest

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Carrier/Product Name Commissions (may reduce at older ages)	Product Type	Commissions	
AG Select Power Select Series	Indexed	7%	Additions Allowed in the first 30 days; GLWB Rider Available
ANX BCA Elevate 12	Indexed	7%	Uncapped Strategy Product-Higher upside with the current market; Higher Bonus; Rider..10%
FGL Performance Pro	Indexed	8%	Additions Allowed, Max Age 80
FGL Prosperity Elite 14	Indexed	8.5%	High Bonus (with Protection Pkg)...Up to 8%, Additions Allowed; Max Age 85
NATW New Heights Annuity 12	Indexed	7.5%	Uncapped Crediting Strategy; Ability to Track Values Daily; Highest Payout Factors in the industry, up to 16%
NWL Lifetime Returns Select SP	Indexed SPL	11%	Living Benefit Rider, Return of Premium, Optional Paid up Life Insurance Rider
NWL Ultra Classic	Indexed	10%	Additions Allowed; GLWB Rider Available (Two Options-One has a 5% Bonus & Enhanced Death Benefit)

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Top Product Snapshot

Carrier/Product Name (Short Term)	Product Type	Term	
AEI Guarantee 5	Fixed	5 Yrs	Guarantee Rate; Free W/D; Full AV @ Death for first to die (Owner or Annuitant)
ANX BCA Elevate 8	Indexed	8 Yrs	Uncapped Strategy Product; Bonus Rider; Death Benefit Rider and GLWB Rider with Confinement Benefit Available; Short-term
FGL Guarantee-Platinum 5/7	Fixed	5/7 Yrs	Guarantee Rate; Free W/D; Full AV @ Death
FGL Prosperity Elite 7	Indexed	7 Yrs	NQ-0-85 NQ; Q-18-85; (Protection Package Available through Age 85; Commission 5.00% (Ages 0-75))
GRT AM American Legend III	Indexed	7 Yrs	NQ-0-85 NQ; Q-18-85; GLWB Rider Available
GUGG Preserve MYG 5/7	Fixed	5/7 Yrs	Guarantee Rate; Free W/D; Full AV @ Death

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Top Income Riders

Carrier/Product Name (Competitive Income Riders)	Roll Up %	Simple/ Compound	GTD Roll Up Yrs	Highlights
AEI Lifetime Income Benefit Rider: Bonus Gold, Retirement Gold, Traditions Gold	Up to 6.0% + Rst	Compound	10 Yrs	Payout Factors are Gender-Based in one-year increments.
AIG Lifetime Income Plus	8.00%	Simple	10 Yrs	Guaranteed 8% income credit any year a withdrawal is not taken during the first 10 contract years
AIG Lifetime Income Multiplier	N/A	Simple	N/A	Income Base increased 200% x interest credited rate earned until withdrawal(s) are taken, 100% x interest credited rate earned after withdrawals.
ANX BALIR - BCA Elevate Series	5.0% + Growth + Rst	Compound	10 Yrs	Stacked Growth Option - Income benefit base increases by 5.0% annually + interest earned.
Athene Ascent Pro 10 Bonus 2.0	10.00% Years 1-10 5.00% Years 11-20	Simple	20 Yrs	Up to 10.00% Income Base Bonus available. Market-Leading 200% participation on stacked rollup option.

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Top Income Riders

Carrier/Product Name (Competitive Income Riders)	Roll Up %	Simple/ Compound	GTD Roll Up Yrs	Highlights
Deleware Life Retirement Chapters 10	4.0% + Growth	Compound	15 Yrs	Stacked Growth Option - Income benefit base increases by 4.0% annually + interest earned. Rider Fee calculation based off of accumulated value.
FGL Prosperity Elite (Protection Pkg)	Initial Premium plus 18% Bonus, or Initial Premium growing @ 6.00% for 10 years.	Compound	10 Yrs	Guarantees a higher guarantee income stream while impaired and the account value is more than zero. Single Annuitants = 2 times the standard guaranteed withdrawal payments. Joint Annuitants = 1.5 times the standard guaranteed withdrawal.
GRT AM American Custom 10	7%	Simple	10 Yrs	Payout factor bonus in years 1-5. Additional stacked option increases at 5% + index credits. After activation, benefit base continues to increase by index credits.
NACOLAH Income Pay Plus: RetireChoice 10 & 14	6%	Compound	10 Yrs	Roll Up % Credit for 10 Yrs with option to extend for an additional 10 Yrs, built-in Nursing Home Multiplier.
NATW High Point 365: New Heights Annuity 8, 9, 10, & 12	Call for Details	Compound	10 Yrs	Automatically locks in the highest daily BAV, High Payout Factor
NWL Income Outlook: Ultra Classic, Ultra Future, Impact Series	3% + Rst	Compound	10 Yrs	No Rider Charge if No Interest Credit. Restart on any Policy Anniversary beginning after 5th Policy Yr. There must be five yrs between restarts.
NWL Income Outlook Plus 5: Ultra Classic, Ultra Future, Impact Series	3% + Rst	Compound	10 Yrs	4% guaranteed increase in income base during the Accumulation Period. ADDITIONAL 5% PREMIUM BONUS credited to BOTH Account Value and Income Value.

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Carrier Ratings

Carrier	AM Best	S&P
American Equity	A-	A-
American General	A	A+
American National	A	A
Athene Annuity	A	A-
Colorado Bankers Life	B++	
Delaware Life Insurance Company	A-	BBB+
Equitrust Life Insurance Company	B++	BBB+
Fidelity & Guaranty Life Insurance Company	B++	BBB+
Global Atlantic (formerly Forethought Life)	A	A-
Great American	A	A+
Guggenheim Life & Annuity	B++	
Lafayette Life	A+	AA-
Lincoln Financial Group	A+	AA-
National Western Life	A	A
Nationwide	A+	A+
North American Company for Life and Health Insurance	A+	A+
One American Company	A+	AA-
Protective Life	A+	AA-
Symetra Life Insurance	A	A

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