

Multi-Year Guarantees

3-Year MYG	2.00%
4-Year MYG	2.35%
5-year MYG	3.25%
6-Year MYG	3.10%
7-Year MYG	3.40%
8-Year MYG	3.00%
9-Year MYG	3.10%
10-Yr MYG	3.50%

A+ Carrier
Annual cap 8.50%
No-Cap option w/ 0.50 spread
Competitive Income Rider
with increasing income

Increasing Income
20% Bonus on Ben Base
No-cost income rider
150% Benefit Base credit
150% Increasing Income

Simplified Point of Sale Underwriting - Single Pay Life Wealth Transfer Products

WealthPay Life

- Accepts 1035 exchanges from annuities and IRA funds
- Great for clients with annuities they intend to pass on to heirs
- Withdrawal features and great caps on indexing options
- 11% commission to age 75 - Issues to age 80

WealthMax Bonus

- 12% Bonus
- Return of Premium feature
- Withdrawal options and competitive caps
- 8% commission to age 75 - issues to age 85

Indexed Annuities Built for Accumulation and Rising income

Core Income 7

- Shorter surrender charge term
- Caps up to 8.50%
- No-cap option with 0.50 spread
- Increasing income option

Income Choice 10

- Income rider built-in at no cost
- 5% bonus on income base
- 2% Guaranteed base growth + 150% stacking
- Increasing income option
- No-cap indexing options

Guggenheim TriVysta

- Morgan Stanley 90% Par Rt no cap
- 6 no-cap indexing options
- 10% income account bonus
- 4% + index stacking for 20 years
- Base rollup after income trigger