

## Multi-Year Guarantees

3-Year MYG	2.45%
4-Year MYG	3.00%
5-year MYG	3.35%
6-Year MYG	3.50%
7-Year MYG	3.50%
8-Year MYG	3.60%
9-Year MYG	3.50%
10-Yr MYG	3.60%

**A+ Carrier**  
S&P 500 cap 6.15%  
No-Cap S&P option  
w/ 54% Participation  
10% free  
withdrawals year 1

**Accumulation FIA**  
Short 5-year term  
6.10% S&P cap  
Real Estate cap 7.25%  
Additional indexing  
options with no cap...  
70% & 75% Par Rates

**5-Year FIA**  
5-yr 3.20% fixed  
6.00% S&P cap  
Mo-Avg uncapped  
2.25% mo-sum cap

## Indexed Annuities Built for Accumulation and Rising Income

### Core Income 7

- Shorter surrender charge term
- Caps up to 6.50%
- No-cap option with 1.25 spread
- Increasing income option

### Benefit Solutions

- 20% Bonus on income base
- Three 20% step-ups on income base
- Enhanced death benefit
- Nursing home doubler
- No-cap indexing options

### TriVysta

- Morgan Stanley index
- Deutsche Bank index
- 6 indexing options with no cap
- 10% income account bonus
- 4% + index stacking for 20 years

### Marquis SP

- JP Morgan indexing w/ no cap
- Goldman Sachs indexing w/ no cap
- A+ carrier
- Great comp through age 85

### Highlander

- "True" S&P option with no cap
- 10% income account bonus
- 4% + index stacking for 20 years
- Roll-up continues after income trigger

## Customized Quote Spreadsheets for...

## Lifetime Income Riders - SPIAs - DIAs - QLACs

## We offer LTC-Linked Products