

## Multi-Year Guarantees

3-Year MYG	2.00%
4-Year MYG	2.50%
5-year MYG	3.15%
6-Year MYG	3.00%
7-Year MYG	3.30%
8-Year MYG	3.15%
9-Year MYG	3.00%
10-Yr MYG	3.40%

**A+ Carrier**  
**Annual cap 6.25%**  
**No-Cap option w/ 1.50 spread**  
**Competitive Income Rider**  
**with increasing income**

**On your next FIA case**  
**4% Account Value Bonus**  
**10% Benefit Base Bonus**  
**4% + index gain stacking**  
**Base Rollup for 20 years,**  
**even after income starts**  
**S&P 500 with no cap**  
**7.00% comp most states**

## 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 6.25%
- No-cap option with 1.50 spread
- Increasing income option

### Benefit Solutions

- 20% Bonuse on income base
- Three 20% step-ups on base
- Enhanced death benefit
- Nursing home doubler
- 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

## Customized Quote Spreadsheets for...

## Lifetime Income Riders - SPIAs - DIAs - QLACs

## We offer LTC-Linked Products