

Fixed Annuities – March 1, 2021

| Company | Rating | Product Name | Minimum Premium | Years | Interest Rate | Issue Age | Initial Surr Charge % |
|---------------------|--------|----------------------------|----------------------|-------|---------------|-----------|-----------------------|
| United Life | A- | Performance SPDA | \$25k T1 / \$100k T2 | 3 | 1.90%/2.20% | To 100 | 8% |
| Fidelity & Guaranty | A- | Platinum 3 | \$20k | 3 | 2.00% | To 90 | 9% |
| American Equity | A- | GuaranteeShield | \$10k | 3 | 1.75% | To 85 | 9% |
| Guggenheim Life | B++ | Preserve MYGA | \$5k Q / \$10k NQ | 3 | 1.70% | To 90 | 7% |
| Delaware Life | A- | Pinnacle MYGA | \$5k Q / \$10k NQ | 3 | 1.60% | To 85 | 7% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 3 | 1.60% | To 85 | 10% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 4 | 2.15% | To 85 | 10% |
| Guggenheim Life | B++ | Preserve MYGA | \$5k Q / \$10k NQ | 4 | 1.80% | To 90 | 7% |
| United Life | A- | Access SPDA | \$5k T1 / \$10k T2 | 4 | 1.60% | To 100 | 4% |
| Fidelity & Guaranty | A- | Platinum 5 | \$20k | 5 | 2.65% | To 90 | 9% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 5 | 2.35% | To 85 | 10% |
| American Equity | A- | GuaranteeShield | \$10k | 5 | 2.25% | To 85 | 9% |
| Reliance Standard | A+ | Eleos MVA | \$10k | 5 | 2.10% | To 85 | 8% |
| United Life | A- | Performance SPDA | \$25k T1 / \$100k T2 | 5 | 1.95%/2.10% | To 89 | 8% |
| Delaware Life | A- | Pinnacle MYGA | \$5k Q / \$10k NQ | 5 | 2.05% | To 85 | 7% |
| EquiTrust Life | B++ | ChoiceFour (Liquidity+MVA) | \$10k Q / NQ | 6 | 3.50%** | To 85 | 12% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 6 | 2.65% | To 85 | 10% |
| United Life | A- | Access SPDA | \$5k T1 / \$10k T2 | 6 | 2.15% | To 89 | 6% |
| Guggenheim Life | B++ | Preserve MYGA | \$5k Q / \$10k NQ | 6 | 2.10% | To 90 | 7% |
| Fidelity & Guaranty | A- | Platinum 7 | \$20k | 7 | 2.80% | To 90 | 9% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 7 | 2.50% | To 80 | 10% |
| Delaware Life | A- | Pinnacle MYGA | \$5k Q / 10k NQ | 7 | 2.45% | To 85 | 7% |
| Guggenheim Life | B++ | Preserve MYGA | \$5k Q / \$10k NQ | 7 | 2.30% | To 90 | 7% |
| United Life | A- | Performance SPDA | \$25k T1 / \$100k T2 | 7 | 2.10%/2.25% | To 89 | 8% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 8 | 2.70% | To 85 | 10% |
| Guggenheim Life | B++ | Preserve MYGA | \$5k Q / \$10k NQ | 8 | 2.40% | To 90 | 7% |
| EquiTrust Life | B++ | ChoiceFour w/MVA | \$10k Q / NQ | 9 | 3.90% | To 85 | 12% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 9 | 2.55% | To 85 | 10% |
| Guggenheim Life | B++ | Preserve MYGA | \$5k Q / \$10k NQ | 9 | 2.50% | To 90 | 7% |
| Guggenheim Life | B++ | Preserve MYGA | \$5k Q / \$10k NQ | 10 | 2.60% | To 90 | 7% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 10 | 2.60% | To 85 | 10% |
| Delaware Life | A- | Pinnacle MYGA | \$5k Q / \$10k NQ | 10 | 2.50% | To 85 | 7% |
| United Life | A- | Flexible | \$240/yr \$20/mo | 8 | 2.05% | To 80 | 7% |
| Cincinnati Life | A | Flexible | \$1,000 | 9 | 2.00% | To 80 | 9% |

*Commissions may vary based on age and premium. Contact Don Easter or Michelle Smith for additional information.

Includes 1.50% first year premium bonus | *For amounts of \$100,000 and above

Rates are subject to change without notice. Annuities are not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank (or savings association), and may go down in value.

**FOR AGENT USE ONLY – NOT TO BE
USED FOR CUSTOMER SOLICITATION**