

Fixed Annuities – June 1, 2021

Company	Rating	Product Name	Minimum Premium	Years	Interest Rate	Issue Age	Initial Surr Charge %	Agent Commission*
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	3	2.00%	To 90	7%	1.20%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	3	1.80%/2.00%	To 100	8%	1.15%
Delaware Life	A-	Pinnacle MYGA	\$5k Q / \$10k NQ	3	1.90%	To 85	7%	2.00%
Fidelity & Guaranty	A-	Platinum 3	\$20k	3	1.95%	To 90	9%	1.50%
American Equity	A-	GuaranteeShield	\$10k	3	1.75%	To 85	9%	1.50%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	3	1.60%	To 85	10%	1.10%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	4	2.30%	To 90	7%	1.80%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	4	2.25%	To 85	10%	1.28%
United Life	A-	Access SPDA	\$5k T1 / \$10k T2	4	1.60%	To 100	4%	1.80%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	5	2.60%	To 90	7%	1.80%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	5	2.30%/2.60%	To 89	8%	1.90%
Fidelity & Guaranty	A-	Platinum 5	\$20k	5	2.55%	To 90	9%	2.00%
Delaware Life	A-	Pinnacle MYGA	\$5k Q / \$10k NQ	5	2.50%	To 85	7%	2.00%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	5	2.45%	To 85	10%	2.55%
American Equity	A-	GuaranteeShield	\$10k	5	2.25%	To 85	9%	1.50%
Reliance Standard	A+	Eleos MVA	\$10k	5	2.10%	To 85	8%	2.50%
EquiTrust Life	B++	ChoiceFour (Liquidity+MVA)	\$10k Q / NQ	6	3.50%**	To 85	12%	5.50%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	6	2.75%	To 85	10%	1.25%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	6	2.65%	To 90	7%	2.50%
United Life	A-	Access SPDA	\$5k T1 / \$10k T2	6	2.15%	To 89	6%	2.40%
Fidelity & Guaranty	A-	Platinum 7	\$20k	7	2.80%	To 90	9%	2.25%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	7	2.70%	To 90	7%	2.50%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	7	2.60%	To 80	10%	2.55%
Delaware Life	A-	Pinnacle MYGA	\$5k Q / 10k NQ	7	2.55%	To 85	7%	2.00%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	7	2.10%/2.25%	To 89	8%	2.85%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	8	2.80%	To 85	10%	1.325%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	8	2.75%	To 90	7%	2.50%
EquiTrust Life	B++	ChoiceFour w/MVA	\$10k Q / NQ	9	4.10%	To 85	12%	5.50%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	9	2.80%	To 90	7%	2.50%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	9	2.65%	To 85	10%	2.75%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	10	3.00%	To 90	7%	3.00%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	10	2.70%	To 85	10%	3.00%
Delaware Life	A-	Pinnacle MYGA	\$5k Q / \$10k NQ	10	2.55%	To 85	7%	2.00%
United Life	A-	Flexible	\$240/yr \$20/mo	8	2.05%	To 80	7%	3.00%
Cincinnati Life	A	Flexible	\$1,000	9	2.00%	To 80	9%	4.00%

*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.

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USED FOR CUSTOMER SOLICITATION**