

Fixed Annuities – October 1, 2023

| Company | Rating | Product Name | Minimum Premium | Years | Interest Rate | Issue Age | Initial Surr Charge % |
|---------------------|--------|--------------------------|----------------------|-------|---------------|-----------|-----------------------|
| Clear Spring Life | A- | Preserve MYGA | \$5k Q / \$10k NQ | 1 | 4.05% | To 90 | 7% |
| Oceanview Life | A- | Harbourview Series | \$20k T1 / \$80k T2 | 2 | 4.80%/5.15% | To 90 | 9% |
| Clear Spring Life | A- | Preserve MYGA | \$5k Q / \$10k NQ | 2 | 4.25% | To 90 | 7% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 3 | 5.40% | To 85 | 10% |
| EquiTrust Life | B++ | Certainty Select | \$10k | 3 | 5.25% | To 90 | 10% |
| Oceanview Life | A- | Harbourview Series | \$20k T1 / \$80k T2 | 3 | 4.90%/5.25% | To 90 | 9% |
| Clear Spring Life | A- | Preserve MYGA | \$5k Q / \$10k NQ | 3 | 5.25% | To 90 | 7% |
| Delaware Life | A- | Pinnacle Plus MYGA | \$5k Q / \$10k NQ | 3 | 4.95%/5.25% | To 85 | 7% |
| Fidelity & Guaranty | A- | Platinum 3 | \$20k | 3 | 5.15% | To 90 | 9% |
| United Life | A- | Performance SPDA | \$25k T1 / \$100k T2 | 3 | 4.05%/4.25% | To 100 | 8% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 4 | 5.60% | To 85 | 10% |
| Oceanview Life | A- | Harbourview Series | \$20k T1 / \$80k T2 | 4 | 4.95%/5.30% | To 90 | 9% |
| Clear Spring Life | A- | Preserve MYGA | \$5k Q / \$10k NQ | 4 | 5.30% | To 90 | 7% |
| Delaware Life | A- | Pinnacle Plus MYGA | \$5k Q / \$10k NQ | 5 | 5.25%/5.55% | To 85 | 7% |
| EquiTrust | B++ | Certainty Select | \$10K | 5 | 5.50% | To 90 | 10% |
| Fidelity & Guaranty | A- | Platinum 5 | \$20k | 5 | 5.50% | To 90 | 9% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 5 | 5.50% | To 85 | 10% |
| Athene | A- | Athene MaxRate | \$5k T1 / \$100k T2 | 5 | 5.00%/5.50% | To 83 | 10% |
| Oceanview Life | A- | Harbourview Series | \$20k T1 / \$80k T2 | 5 | 4.95%/5.30% | To 90 | 9% |
| United Life | A- | Performance SPDA | \$25k T1 / \$100k T2 | 5 | 4.95%/5.15% | To 89 | 8% |
| Standard | A | Focused Growth | \$15K / \$100K | 5 | 5.00%/5.10% | To 90 | 8% |
| EquiTrust | B++ | Certainty Select | \$10k | 6 | 5.65% | To 90 | 10% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 6 | 5.65% | To 85 | 10% |
| Clear Spring Life | A- | Preserve MYGA | \$5k Q / \$10k NQ | 6 | 5.35% | To 90 | 7% |
| Oceanview Life | A- | Harbourview Series | \$20k T1 / \$80k T2 | 6 | 4.80%/5.15% | To 90 | 9% |
| Fidelity & Guaranty | A- | Platinum 7 | \$20k | 7 | 5.55% | To 90 | 9% |
| Delaware Life | A- | Pinnacle Plus MYGA | \$5k Q / \$10k NQ | 7 | 5.20%/5.50% | To 85 | 7% |
| Standard | A | Focused Growth | \$15K / \$100K | 7 | 5.00%/5.10% | To 90 | 8% |
| EquiTrust | B++ | Certainty Select | \$10k | 8 | 5.70% | To 90 | 10% |
| Clear Spring Life | A- | Preserve MYGA | \$5k Q / \$10k NQ | 8 | 5.30% | To 90 | 7% |
| Oxford Life | A- | Multi-Select Series MYGA | \$20k | 9 | 5.60% | To 85 | 10% |
| EquiTrust | B++ | Certainty Select | \$10k | 10 | 6.00% | To 90 | 10% |
| | | | | | | | |
| Cincinnati Life | A | Portfolio Edge Flexible | \$1,000 | 9 | 4.60% | To 80 | 9% |
| United Life | A- | Flexible | \$240/yr \$20/mo | 8 | 2.80% | To 80 | 7% |

*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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