

Fixed Annuities – January 1, 2024

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%/4.15%	To 90	7%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	2	5.30%/5.65%	To 90	9%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	2	4.25%/4.35%	To 90	7%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	3	5.35%/5.70%	To 90	9%
EquiTrust Life	B++	Certainty Select	\$10k	3	5.50%	To 90	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	3	5.05%/5.35%	To 90	7%
Delaware Life	A-	Pinnacle Plus MYGA	\$5k Q / \$10k NQ	3	5.05%/5.35%	To 85	7%
Fidelity & Guaranty	A-	Platinum 3	\$20k	3	4.80%	To 90	9%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	3	4.80%	To 85	10%
Athene	A-	Athene MaxRate	\$5k T1 / \$100k T2	3	4.40%/4.65%	To 85	10%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	4	5.35%/5.70%	To 90	9%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	4	5.20%/5.50%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	4	4.90%	To 85	10%
EquiTrust	B++	Certainty Select	\$10K	5	5.75%	To 90	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	5	5.25%/5.55%	To 90	7%
Standard	A	Focused Growth	\$15K / \$100K	5	5.40%/5.50%	To 90	8%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	5	5.30%/5.65%	To 90	9%
Delaware Life	A-	Pinnacle Plus MYGA	\$5k Q / \$10k NQ	5	5.15%/5.45%	To 85	7%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	5	4.95%/5.15%	To 89	8%
Fidelity & Guaranty	A-	Platinum 5	\$20k	5	4.95%	To 90	9%
Athene	A-	Athene MaxRate	\$5k T1 / \$100k T2	5	4.65%/4.90%	To 83	10%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	5	4.85%	To 85	10%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	6	5.55%/5.90%	To 90	9%
EquiTrust	B++	Certainty Select	\$10k	6	5.80%	To 90	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	6	5.25%/5.55%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	6	4.90%	To 85	10%
Standard	A	Focused Growth	\$15K / \$100K	7	5.35%/5.45%	To 90	8%
Delaware Life	A-	Pinnacle Plus MYGA	\$5k Q / \$10k NQ	7	5.15%/5.45%	To 85	7%
Fidelity & Guaranty	A-	Platinum 7	\$20k	7	5.00%	To 90	9%
Athene	A-	Athene MaxRate	\$5k T1 / \$100k T2	7	4.65%/4.90%	To 83	10%
EquiTrust	B++	Certainty Select	\$10k	8	5.90%	To 90	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	8	5.20%/5.50%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	9	4.85%	To 85	10%
EquiTrust	B++	Certainty Select	\$10k	10	6.00%	To 90	10%
Cincinnati Life	A	Portfolio Edge Flexible	\$10,000	9	5.35%	To 80	9%

*Interest Rates tiered based on initial deposit amount. Contact Don Easter or Michelle Smith for details.

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

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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