

Annuco, LLC Featured National Products - December 1, 2017

Fixed & MYGA Rates

Rate Increase	F&G-Guarantee Platinum 5	Rate Increase
3.10% for 5 Years		
\$10,000 Min Premium - \$600,000 Max Premium		
Full Commission to Age 79 - Issue to age 90		
LIMITED TIME RATE INCREASE		

Equitrust - Choice 4 (6 Year Fixed)	
3.85% 1st Year - 2.35% Base Rate	
Issue to age 85 - 6 Year Surrender	
Flexible Premiums in 1st Year / 5.50% Commission to age 80	

Guggenheim - Preserve MYGA		
Preserve MYGA 10	3.20%	3.00% Commission
Preserve MYGA 8	3.00%	2.50% Commission
Preserve MYGA 5	2.60%	2.50% Commission
10K Min / 1MM Max Premium <> Full Commission to 80 / Reduced 81-88		

Global Atlantic Financial Group - ForeCare	
Fixed Annuity with LTC Rider	
2.50% for 200K+ / 2.25% for 35K-199K	
6.00% Commission Ages 50-75 / 3.00% Ages 76-80	

Bonus Rates	National Western Life	Liquidity Options
NWL Prevail Seven - 9.20% 1st Year Rate		
A Rated 2.20% Base Rate - 4% Commission*		
NWL Accumulator Five - 7.20% 1st Year Rate		
2.20% Base Rate - 5.50% Commission* - 30% Cumulative Withdrawals		
NWL Protector One - 3.20% 1st Year Rate		
2.20% Base Rate - 8.50% Commission* - 50% Cumulative Withdrawals		
A Rated Carrier	10% Annual Free Withdrawal	Issue to age 86

Sentinel Security Life - Personal Choice	
3.50% for 10 Years Guaranteed	
3.40% for 7 Years / 3.25% for 5 Years	
Full Commission to age 80 / Issue to age 90 / Not available in all states	

Atlantic Coast Life - Safe Haven	
10 Year - 4.40% 1st year & 3.40% years 2-10 (3.50% Yield to Surrender)	
7 Year - 4.25% 1st year & 3.25% years 2-7 (3.39% Yield to Surrender)	
5 Year - 4.00% 1st year & 3.00% years 2-5 (3.20% Yield to Surrender)	
Full Commission to age 80 / Issue to age 90 / Not available in all states	

Top SPIA Payouts					
Male, Age 65, \$250,000 Premium, Life w/10 Year Period Certain					
American National		American General		Principal	
Palladium		Platinum Income Annuity		Income Annuity	
\$1348.34/Monthly	3.00% Commission	\$1332.88/Monthly	3.00% Commission	\$1329.11/Monthly	3.00% Commission

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Index & Specialty Products

American National - ASIA Plus

A Rated - 10% Free Withdrawal

S&P 500 1 Year Cap Rate: **12.40%** (50% Participation)

1.85% Monthly Pt-to-Pt / 4.00% Performance Trigger

4.35% (100% Participation)

7 & 10 Year Surrender Contacts available

7.00% Commission to age 75 - Issue to age 80

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American General - Power 10 Protector

1 or 2 Year Uncapped - spread as low as 1.00% bps

10% Annual Free Withdrawal

Optional Income Rider 7% for 10 Years

Rollup above withdrawals grows benefit base 1st 10 yrs

7.00% Commission* up to 75 A Rated

*****New Uncapped Strategies*****

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CD and Annuity Alternative/Simplified Issue Life Insurance

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Sagicor Life

Fixed Index Single Premium Whole Life

10% Premium Bonus - 3 Index Options

Underwriting approval in as little as 120 seconds

Guaranteed Return of Premium, Ages: 40-85

No Medical Exam <> Living Benefit Riders

8.00% Commission through age 80

North American - BenefitSolutions 10

60% Guaranteed Death Benefit Rollup

100% Participation Uncapped Strategy

Enhanced 120% Death Benefit after 1 Year

10% Free W/Ds after year 1

7.00% Commission to age 75 - Issue to age 80 - A+ Rated

Death Benefit Rollup for 20 Years

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Top Income ATHENE - Ascent Series Top Income

Multiple Uncapped Index Options Including 100% Participation

2 Innovative Income Rider Options

1) **10% Annual Roll-up** for 1st 10 years and 5% for next 10 years

2) **6% Roll-up PLUS 2X Index Earning** added to benefit base

A- Rated Carrier / 10% Annual Free Withdrawal

Issue Ages: 0-78 **7.00% Commission to age 75**

National Western Life

Lifetime Returns Select

Point of Sale Underwriting Decision Process

Guaranteed Return of Premium Included

Multiple Index Options

A Rated Ages: 45-85 **No Medical Exam**

11% Commission up to age 75