

## Annuco, LLC Featured National Products - December 1, 2017

### Fixed & MYGA Rates

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

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

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

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

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

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

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

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

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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