

May 2012 HOT PRODUCTS!!!

Memorial Day!
Remember those who served!

Liberty Banker's Elite - 7

3.35% Guaranteed for 7 years. 2.50% Commission to age 80. 7 year surrender charge period.

Check this out!

Best Multi-Year Guarantees

Liberty Bankers - 1

1.10% for yr. 1. 0.50% Commission. 1-yr surrender charge period.

Liberty Bankers Elite- 3

2.10% for 3 yrs, 2.00% Comm. 3 yr. surr charge period. ★

Bankers Life's SPDA - 5

3.00% Yield for 5 yrs, 3.00% Comm. 5 yr. surr charge period.

EquiTrust Life's Certainty Select - 6

3.00% for 6 years. 3.00% Comm (0-80) Reduced Comm (81-90)

Liberty Bankers Elite - 7

3.35% Guaranteed for 7 years. 2.50% Commission to age 80. ★

EquiTrust Life's Certainty Select - 8

3.12% yield for 8 years. 3.00% Comm (0-80) Reduced Comm (81-90)

Liberty Bankers USA 100

3.11% yield for 9 years. 6.25% Comm (0-70) Reduced Comm (71-79)

EquiTrust Life's Certainty Select - 10

3.50% guaranteed for 10 yrs. 3.00% Comm (0-80). 2.25% comm (81-90).



Best Bonus Plans

North American's Performance Choice 12 Plus - EIA

8.00% Prem Bonus on all deposits for 5 yrs. 4.60% Trigger Point. 12 year surrender charge period. 6.50% commission ages 0-75. 1.75% fixed account. 1.80% monthly point-to-point cap.

American General's Horizon Plus

7.05% year 1. 1.05% years 2-6. 6.00% Commission ages 0-75. Reduced commission ages 76-85. 9-yr. surrender charge period. ★

American National's Palladium Century - 7

8.55% for yr 1. 10 yr surrender charge period. 5.00% Commission ages 0-74. Reduced Commission ages 75-80. ★

Liberty Banker's USA 500

8.00% year 1. 9 yr surrender charge. 3.50% commission to age 70. Reduced commission ages 71 & 79. 3.00% lifetime minimum interest rate.

North American Charter - 14 year term

Multi strategy opt & 10.00% bonus on all deposits for 7 yrs, 7.50% comm ages 0-75. 14-yr surr charge period. 1.35% Monthly Cap & Fixed Option 1.25%. 100% part rate.

EquiTrust Life's Market - 10 Bonus EIA

6.00% premium bonus. Fixed option 1.15%. 2 year monthly avg - 7.00%. 6.00% commission ages 0-80.

Best Flex Annuity

American General's Horizon Flex

3.40% First Year Interest Rate. 5.00% Commission, 8-yr. surrender charge period.

North American Boomer Annuity

1.40% First Year Interest Rate. 7.00% commission 10-yr. surrender charge period. (\$2,000-Q & additional payments of \$250 or more. \$10,000-NQ). 5.00% premium bonus for the first 5 years.

Mutual of Omaha's Bonus Flex Annuity

2.15% 1st yr. Issue ages 0-85. 5.00% Commission yr 1 ages 0-80. 2.50% commission yr 1 ages 81-85. ★

AGLA's Freedom Planner

1.00% year 1. 3.21% commission ages 0-75. Reduced comm ages 76-85.



Best For Older Ages

American National's Diamond Citadel - 7

3.25% year 1. 7 year surrender charge period. 4.50% Commission ages 0-80. Reduced Comm for older ages. (owner can be any age)

Liberty Banker's Choice

3.50% year 1. 4.00% commission ages 0-80. 2.00% commission ages 81-90.

EquiTrust Life's Certainty Select - 5

2.75% yield for 5 years. 3.00% commission ages 0-80. Reduced commission ages 81-90.

Best Equity Indexed Annuities

North American Precision Series EIA

7.50% commission ages 0-75. Fixed account 1.50%. Daily average 30% participation rate. 14 year term.

Athene Annuity's Enhanced Choice - 8

2.00% Premium Bonus. 0-80 issue ages. 3.00% - year 1 & 2.00% years 2-8 - Fixed Option. 5.75% Annual Point to Point Design.

Athene Annuity's Enhanced Choice - 12

5.00% Premium Bonus. 0-80 issue ages. 2.75% - year 1 & 1.75% years 2-8 - Fixed Option. 5.25% Annual Point to Point Design. ★

Great American's Safe Return EIA -10

Return of Premium Guarantee at ANY TIME. Bail-out option on caps. Plus 10% income rider. 10% free withdrawal even in year 1. 6.50% commission to age 75. Reduced commission ages 76-85. Full account value at death. Fixed account 1.10%.

Best Commission Annuity

North American's Charter - 10

7.50% Commission to ages 79. 1.00% fixed account. 100% participation rate. 1.00% monthly cap/annual reset design.

American General's Horizon MYG

5.15% year 1 and 1.15% years 2-6. 7.50% commission to age 75. Reduced commission ages 76-85. ★

EquiTrust Life's Market Twelve Bonus

12% Premium Bonus paid over 3 years. 9.00% commission. 14 year term. Issue ages 0-75. 2-yr monthly ave cap at 7.00%. Fixed account 1.15%.

EquiTrust Life's Market Power Bonus

14 year term. 10% Premium Bonus. Issue ages 0-75. 8.00% 2 yr monthly average. Fixed account 1.50%. 8.50% Commission to age 75.

