



August 2010 HOT PRODUCTS!!!

It's Beach Time!



Best Multi-Year Guarantees

Liberty Bankers - 1

1.50% for yr. 1. 0.50% Commission. 1-yr surrender charge period.

Liberty Bankers - 3

2.25% for 3 yrs, 2.00% Comm. 3 yr. surr charge period.

Liberty Bankers Premier - 5

3.60% Yield for 5 yrs, 2.00% Comm. 5 yr. surr charge period.

Sagicor's Investor - 6

4.00% yr-1 w/3.00% Bailout Option. 4.00% Commission to age 80. Reduced commission ages 81-90. 6 yr surrender charge period.

Liberty Bankers - 7

3.50% for 7 years. 4.00% Comm(0-80), 2.00% Comm (81-90)

EquiTrust Life's Certainty Select - 8

3.55% for 8 yrs. 1.25% Comm. yr 1 & 1.75% yr 2. Issue ages 0-90

Lincoln Financial Group's My Guarantee - 9

3.25% Guaranteed for 9 yrs. 2.50% Comm for ages 0-75. Reduced commission ages 76-85.

EquiTrust Life's Certainty Select - 10

3.75% for 10 yrs, 1.25% Commission yr 1 & 1.25% commission yr 2. Issue Ages 0-90.

Best Flex Annuity

American General's Horizon Flex

4.20% First Year Interest Rate. 5.00% Commission, 8-yr. surrender charge period.

North American Boomer Annuity

3.00% 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

3.60% 1st yr. Issue ages 0-85. 5.00% Commission yr 1 ages 0-80. 2.50% commission yr 1 ages 81-85.

Best Equity Indexed Annuities

Great American's Icon II

100% Part. Rate, 1.50% Premium Bonus. 2.20% Fixed Account. Monthly Average Annual Reset Design. 6.25% annual cap. 7.50% commission ages 0-75. Reduced commission ages 76-85.

American General's Horizon EIA - 12 year

No Asset Fees, 2.20% Monthly Cap, Annual Reset Design. 8.00% Comm. ages 0-75. Reduced Comm ages 76-85. 4.00% Prem. Bonus. 100% Part. Rate, 12 yr. term & 2.00% Fixed Option.

American General's Horizon EIA - 9 year

No asset fee. 2.20% monthly cap. Annual reset design. Fixed account 2.00%. 100% participation rate. 3.00% premium bonus. 9 year term. 6.00% commission ages 0-75. Reduced comm ages 76-85.

Great American's Safe Return

Monthly average/annual re-set w/6.50% cap & bail-out feature at 6.00%. 6.50% comm to age 75. Reduced comm ages 76-85. 2.30% Fixed account.

Best Bonus Plans

North American EIA - 10

10.00% Prem Bonus on all deposits for 5 yrs. 1.500% fixed acct, 1.70% monthly cap. 10 yr surr charge period. Multi-strategy options.

American National's Palladium Century - 7

9.00% for yr 1 10 yr surrender charge period. 5.00% Commission ages 0-74. Reduced Commission ages 75-80.

American General's Horizon Plus

8.00% year 1. 2.00% years 2-6. 9 yr surrender charge. 6.00% commission to age 75. Reduced commission ages 76 & 85

North American Charter - 14 year option

Multi strategy opt & 11.00% bonus on all deposits for 7 yrs w/deposits of \$10,000 or more. 8.50% comm ages 0-75. 14-yr surr charge period. 2.40% Monthly Cap & Fixed Option 2.30%. 100% part rate.

Sagicor Life's Platinum EIA - Bonus

5.00% Bonus. Monthly average/annual re-set with 5.50% cap. 5.50% commission to age 75. Reduced commission ages 76-85. Fixed account: 2.75%.

Best For Older Ages

American National's Diamond Citadel - 7

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

Sagicor's Platinum EIA - No Bonus

Fixed rate 3.00%. 9 Yr term. 8.00% commission to age 75. Reduced commission ages 76-90. Monthly average/annual reset cap 6.00%.

American National's Century - 1

3.00% year 1. 10-yr. surrender charge period. 8.00% commission ages 0-74. 5.50% commission ages 75-90.

Great American's Stars & Stripes - 5

2.85% yield for 5 yrs. 5 yr surrender charge period. 3.00% comm ages 0-84. Reduced comm 85-90.

Best Commission Annuity

American General's Horizon MYG

6.00% year 1, 2.00% years 2-6. 7.50% Comm. (ages 0-75) (red. comm. ages 76-85). 10-Yr surr. charge period.

North American Charter EIA - 10

5.00% Premium bonus. 7.50% commission - ages 0-79. 2.25% monthly cap/annual reset design. Fixed Account - 2.10%.

American General's EIA Maximizer

8.00% commission ages 0-80. 10 year term with annual point to point reset design & 3.75% cap. 2.00% fixed account.

American National's Value-Lock EIA

80% Part Rate, No Asset Fee, 10-Yr surr charge period, 10.00% Comm ages 0-75, Pt-to-pt design with no cap.

