



Company	Surr. period	Product	Issue age	Guarantee	Current Rate	Comp	Premium limitations
GCU Option A*	liquid	spda	No max	1.25%	1.70%	.25%	5k minimum 250k max
Sokol Vantage	1 year	myga	0-90	1 year	2.00%	1.00%	5k minimum 250k max
GCU 1+4 Window annuity	1 year	fpda	No max	1 year	2.00%	.50%	\$300.00 to 200k max
Sokol Vantage 2	2 years	myga	0-90	2 years	2.25%	1.00%	5k minimum 250k max
Equitable Life 2 yr, Elite	2 years	myga	0-85	2 years	2.30%*	See page 2	10k minimum 500k max
Equitable Life 2yr, myga	2 years	myga	0-90	2 years	1.90%	See page 2	10k minimum 500k max
ISDA Life Silver 2yr.fpda	2 years	fpda	0-95	1 year	2.75%	See page 2	5k minimum 400k max
FCSU Life 2 year myga	2 years	spda	0-85	2 year	2.35%	.50%	1k minimum, 100k max
PRCUA Life	3 years	fpda	0-90	1 year	2.50% minumum 2.00%	See page 2	2.5k minimum 200k max
Sokol Vantage 3 step up	3 years	myga	0-90	3 years	2.40%,2.50%,2.60%	1.00%	5k minimum, 250k max
KSKJ Choice Annuity	5 years	myga	0-90	5 years	2.75%	2.70% *	See page 2
Sentinel Security Life	5 years	myga	0-90	5 years	3.10%*	2.25%*	See page 2
Atlantic Coast Life	5 years	myga	0-85	5 years	3.10%	See page 2	5k minimum, 1 mill max
GBU Preferred 5	5 years	fpda	0-90	1 year	2.75%,3.25%*	See page 2	\$500.00 minimum, 200k max
American Life, Classic	5 years	myga	18-90	5 years	3.20%,3.32%*	See page 2	1k minimum, 1 mill max
ISDA life Gold 5	5 years	fpda	0-95	2.50%	3.40%	2.50%	5k minimum to 1 million max
Heritage Builder 5 myga	5 years	fpda	0-90	5 years	2.85%	see page 2	\$25k minimum to 1 mill max
NSS Life Preferred 5	5 years	fpda	No max	2% minimum	3.00%	See page 2	1k minimum to 200k max
Equitable Life 5 yr, Elite	5 years	myga	0-85	5 years	3.10%*	See page 2	10k minimum, 500k max
Equitable Life 5 yr, Secure	5 years	myga	0-90	5 years	2.85%	See page 2	10k minimum, 500k max
FCSU 6 year myga	6 years	myga	0-85	6 years	3.35%	2.50%	5k minimum to 100k max
Atlantic Coast S. Haven 6	6 years	myga	0-90	6 years	3.17%*	See page 2	5k minimum to 500k max
FCSLA Gold Elite FPDA	7 years	fpda	0-85	2% minimum	3.00%	2.50%	\$250 minimum to 500k max
Slovak Vantage 7 FPDA	7 years	fpda	0-90	2 years*	3.25%	See page 2	1k minimum, 250k max
Sentnel Security Life	7 years	myga	0-90	7 years	3.20%	See page 2	5k minimum, 500k max
Heritage Builder 7 myga	7 years	myga	0-90	7 years	3.00%	See page 2	25k minimum, 1 mill max
GBU Preferred 8	8 years	fpda	0-85	1 year	3.25%,3.65%*	2.50%	10k minimum, 500k max
ISDA Platinum 8	8 years	fpda	0-95	2.50%	4.00%	See page 2	5k minimum to 1 million max
PRCUA 8 year FPDA	8 years	fpda	0-90	3 years*	3.75%*	See page 2	2.5K minimum, 300k max
NSS Life Preferred 8	8 years	fpda	No max	2% minimum	3.50%	See page 2	1k minimum 100k max

GCU Option A: NO SURRENDER CHARGES, NON QUALIFIED FUNDS ONLY.

GCU 1 + 4 Annuity: Qualified and Non Qualified funds, 30 day window at each anniversary, to renew for another one year term, or cash out penalty free.

ISDA Life, Silver 2 year annuity: 2.00% minimum guarantee after the 1st year, current renewal rate 2.50%. comp .75%.

Equitable Life: Secure Savings and Elite Series 2 year myga: Comp 0-80, 1.25%, 81-90, 1.00%. FL rates, 2 year Elite, 2.15%, 5 year Elite, 3.10%.

Liberty Bankers: Bankers 3: Comp: 0-80, **2.00%**, 81-90, 1.00%.

Fidelity and Guaranty Life: Comp, 0-79, 1.50%, 80-90, .75%.

Sokol Vantage 3, step up rate : Rate increases, .10% each year for 3 years.

Investor's Heritage Builder 3 year myga: comp, 0-80, 1.75%, 81-90, .875%, 5 year myga: comp, 0-80, 2.25%, 81-90, 1.125%, 7 year myga: comp, 0-80, 2.75%, 81-90, 1.375%.

Sentinel Security Life: liquidity riders can be added at a reduced interest rate, as well as the death benefit rider, call for details. Comp 81-90, reduced to 1.50%..

Atlantic Coast Life 5 year myga: Call for liquidity and death benefit riders which reduce the guaranteed rate. Comp 2.40%, 0-80. 81-85, 1.30%.

GBU Preferred 5: comp 0-75, 2.50%, 76-90, 1.25%. GBU Preferred 8, comp: 0-75 3.50%, 76-90, 1.75%.

American Life Classic myga: Comp 0-80, 2.00%, 81-90, 1.00%.

ISDA Gold 5: Comp 2.50% all ages.

NSS Life: 5 and 8 year fpda. Comp 2.75%, 0-79, 80 and up, comp paid yrs 1 through 5: 1.00%, .50%, .50%, .50%, .25%

NCSF Life: Comp 0-80, 3.00%, 81-85, 1.00%.

Slovak Vantage 7: 3.50% guaranteed 1st two years, minimum 2.00% guaranteed for the life of the contract, current renewal rate 3.50%. Comp; 0-79, 3.00%, 80-90, 1.00%.

Atlantic Coast Life 6 year myga: comp 0-80, 2.40%, 81-85, 1.30%.

Equitable Life: Secure and Elite Series 5 year myga: comp 0-75, 2.00%, 76-80, 1.75%, 81-90, .75%.

ISDA Platinum 8: comp: 0-80, 2.00%, 81-85, 1.00%, 86-90, .50%

PRCUA YEAR FPDA: 3.75% current rate guaranteed for 3 years, minimum guarantee after 3rd year is 2.00%. Commission's, 0-80, 3.00%, 81-85, 2.75%, 86-90, 2.50%.

American Security Life: comp: 0-80, 2.00%, 81-90, 1.00%.

Oceanview Life Harbourview: three year myga: comp 0-79, 2.05%, 80 +, 1.025%. Available in the following states.

AK,AZ,AL,AR,CO,DC,FL,GA,IA,ID,IN,MI,NV,OK,OR,PA,SD,TN,TX,UT,WA,WI,and WV.

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Disclaimer: All interest rates, product availability, and commissions are subject to change. Call for latest information before selling.

State Availability:

Sokol: CT,IL,IN,MA,MI,NJ,NY,OH,PA, and WI.

GCU: AZ,CA,CT,DC,FL,GA,IL,IN,KY,MD,MI,MN,MO,NV,NJ,NC,OH,PA,SC,TX,VA,WV,and WI.

FCSU:AZ,CO,CT,FL,GA,IL,IN,IA,KY,MD,MA,MI,MN,MO,NE,NV,NJ,NY,NC,OH,PA,SC,TN,TX,VA,WV,WI,and,WY.

Equitable: All states except: CA,ND,SD,MN,NY, and NJ.

KSKJ:AZ,CA,CO,CT,DC,IL,IN,IA,KS,KY,MI,MN,MS,OH,PA,TN, and WI.

Phoenix Life: Available in all states except: CA,DE,ME,NJ,NY,PR, and VI.

GBU: FL,IL,IN,MD,MI,MN,MO,NJ,OH,PA,WV and WI.

American Security Life: AZ, CO, IN, IL, IA, MO, NE, NM, OK, TX, UT, OH,LA.

Investors Heritage Life: (All licensed states except AR, CA, DE, FL, KS, MA, MN, ND, OH, PA, SD, WA and WY)

ISDA: AZ,CO,IN,MI,PA,RI,TX, and WV.

NSS: AZ,CA,CO,CT,FL,GA,IL,IN,MI,NJ,NC,OH,PA,SC,TX,WV, and WI.

Liberty Bankers: All states except: AK,AL,DC,MN,MO,NH, and NY.

Fidelity and Guaranty Life: All states, except, MT, VI, PR, NY.

PRCUA: AK,CA,CT,FL,IL,IN,KS,MD,MA,MI,MN,MO,NE,NH,NJ,NY,OH,PA,RI,TX,VT,WV,WI