

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, 2.75%, 5 year Elite, 3.75%. FL Elite rate 2.65%.

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%

FCSU 8 YEAR FPDA: 3.85% current rate, and current renewal rate, minimum guarantee 2.00%. Commission's on additional deposits for the life of the contract are paid at 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.

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.

NCSF Life: Available states: CA,CO,IL,IN,IA,KS,MI,MN,MO,MT,ND,NE,OH,OR,SD,WA,WI.