

# Diversified Ins Brokers

## Featured National Products - July 1, 2019 Fixed & MYGA

Rates

<b>F&amp;G - Guarantee Platinum 5 &amp; 7</b>
<b>3.30% for 7 Years</b>
\$10,000 Min Premium - \$600,000 Max Premium
<b>3.20% for 5 Years</b>
<b>Full Commission to age 79 - Issue to age 90</b>

<b>Sentinel Security Life - Personal Choice</b>
4.20% for 10 Years Guaranteed
<b>4.10% for 7 Years / 4.00% for 5 Years</b>
Full Commission to age 80 / Issue to Age 90

<small>Bonus Rates</small>	<b>National Western Life</b>	<small>Liquidity Options</small>
<b>NWL Prevail Seven - 10.00% 1st Year Rate</b>		
A Rated 3.00% Base Rate - 4% Commission*		
<b>NWL Accumulator Five - 8.00% 1st Year Rate</b>		
3.00% Base Rate - 5.00% Commission* - 30% Cumulative Withdrawals		
<b>NWL Protector One - 4.00% 1st Year Rate</b>		
3.00% Base Rate - <b>8.65% Commission*</b> - <b>50% Cumulative Withdrawals</b>		
<b>A Rated Carrier</b>	10% Annual Free Withdrawal	Issue to age 85

<small>Rated A+</small>	<b>North American - Guaranteed Choice 5</b>	<small>Rated A+</small>
\$3,000,000 Max Premium		
<b>2.90% for 5 Years for premiums 200K+</b>		
Full Commission to age 80 - Issue to age 90		

<b>Equitrust - Choice 4 (6 Year Fixed)</b>
<b>4.00% 1st Year - 2.50% Base Rate</b>
Issue to age 85 - 6 Year Surrender - Flexible Premium in 1st Year
<b>5.50% Commission to age 80</b>

<small>Rated A+</small>	<b>Lincoln - MYGuarantee Plus 5</b>	<small>Rated A+</small>
A+ Rated Carrier \$2,000,000 Max Premium		
<b>2.85% for 5 Years for premiums 100K+</b>		
<b>A+ Rated Carrier</b>		
Full Commission to age 75 - Issue to age 85		

<b>Global Atlantic Financial Group - ForeCare</b>
<b>Fixed Annuity with LTC Rider</b>
3.00% for 200K+ / 2.75% for 35K-199K
<b>7.00% Commission Ages 50-75 / 3.50% Ages 76-80</b>
10% Free Annual Withdrawals

### Top SPIA Payouts

Male, Age 65, \$250,000 Premium, Life w/20 Year Period Certain

<b>Lincoln National Life</b>	<b>AIG</b>	<b>Principal</b>
Insured Income	Aamerican Pathway	Income Annuity
<b>\$1266.83/Monthly 3.00% Commission</b>	<b>\$1241.88/Monthly 3.00% Commission</b>	<b>\$1231.90/Monthly 3.00% Commission</b>

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## Featured National Products - July 1, 2019 Fixed Index Rates

### American General - Power 10 Protector

#### Multiple Uncapped Options Available

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\*\*\*

### Lincoln - OptiBlend 10

Optional Income Rider / "Plus" available with 6% Bonus

**5.00% Annual S&P 500 Pt-to-Pt**

**Uncapped S&P 500 Annual Pt-to-PT** (40% Participation)

**A+ Rated Carrier**

7.00% Commission to age 74/ Issue to age 80

### Equitrust - MarketValue Index

5.00% Annual S&P 500 Pt-to-Pt

**Uncapped S&P 500 Annual Pt-to-PT** (45% Participation)

\$10,000 Minimum - \$1,000,000 Max Premium

**7.00% Commission ages 0-80**

Exceptional Uncapped Option with S&P 500!

### F & G Life - AccumulatorPlus 10

**7.25% Annual S&P 500 Pt-to-Pt**

**Uncapped S&P 500 Annual Pt-to-Pt** (50% Participation)

**2.50% Monthly S&P 500 Pt-to-Pt**

A- Rated Carrier / 10% Annual Free Withdrawal

**6.50% Commission to age 70 - Issue to age 85**

**Enhanced Index Option for Growth with Fee**

## CD and Annuity Alternative/Simplified Issue Life Insurance

### 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 Rider

**8.00% Commission through age 80**

### National Western Life

#### Lifetime Returns Select

Point of Sale Underwriting Decision Process

**Guaranteed Return of Premium Included**

Multiple Index Options

A Rates Ages: 45-85 No Medical Exam

**11% Commission up to age 75**