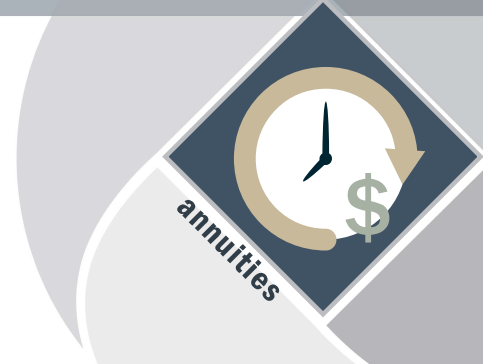


Annuities: The Hot List

Too busy to sift through hundreds of annuity products?

Let us do the work for you! We've done the research and, in our opinion, the following annuities are 'Hot List' annuities.



FEATURED FIXED INDEXED ANNUITIES

INCOME

Allianz Benefit Control (ABC)

- Income rider built-in at no additional fee
- Income value growth
 - 20% premium bonus
 - 250% interest bonus (accelerated version)
- Income value available as death benefit over five years
- 6.5% commission age 0-75

Athene Ascent Pro 10 Bonus 2.0

- 25% benefit base bonus
- 10% simple roll up
- 1% income rider fee
- Participation rates as high as 160%

Nationwide New Heights Select

- Optional income rider: 1.10% annual fee
- Income value growth
 - 20% premium bonus
 - 8% compounded rollup for up to 10 years
- Strong payout percentages

ACCUMULATION

Lincoln Optiblend 5

- Cap rates as high as 8.75%
- Participation rates as high as 225%
- Multiple indices include dividend reinvestment
- 3.75% fixed account rate

Symetra Edge Elite 5

- Cap rates as high as 18%
- Participation rates as high as 265%
- Fixed account rate of 4.2% for \$100k+
- 10% withdrawal available immediately

MULTI-YEAR PRODUCTS

Sagicor Milestone MYGA

- (not available in AK, CT, ME, MT, NY, VT)
- 4.25% for seven years (\$100,000 and up)
 - 4.25% for five years (\$100,000 and up)
 - 3.90% for three years (\$100,000 and up)
 - Issue ages 0-90
 - 10% free withdrawal after first year

North American Guarantee Plus

- (not available in NY)
- 3.80% for three years (\$100,000 and up)
 - 4.40% for seven years (\$100,000 and up) (not available in CA, FL)
 - Issues ages 0-90

American National Palladium 3-Year

- 3.90% for three years (\$250K+)
- 3.75% for three years (\$100K+)
- 3.65% for three years (<\$100K)
- Client can walk away after 3 years (30-day window)
- 10% free withdrawal after first year

NEW YORK

FEATURED INDEX ANNUITY

US Life Power Index Premier NY

- ONLY indexed annuity in NY—Optional income rider
 - Up to 5.9% lifetime withdrawals at contract issue
 - 0.25% guaranteed annual increases up to 15 years or at activation
 - No rider fee
- Indexing strategies based on S&P 500/Russell 2000/MSCI EAFE
- 10% withdrawal after first year
- 4.25% commission

FEATURED MULTI-YEAR PRODUCTS

US Life American Pathway Solutions Multi Year Growth (MYG)

- 3.40% for five years (\$100,000 and up)
- 3.45% for six years (\$100,000 and up)
- 3.50% for seven years (\$100,000 and up)

Contact Tom Kaye @ 413-537-7905 or Jeff Ellis @ 917-294-1238

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