

# “Top 10”

**Subject to Change Without Notice!**

Insurance Company	American Life & Security	Farmers Life Insurance	National Security Insurance	New Era & Phil Amer & NewEra MW	Atlantic Coast Life	Farmers Life Insurance	National Security Insurance	New Era & Phil Amer & NewEra MW	Americo Financial Life	Farmers Life Insurance
Name of Annuity	AmericanClassic3	Safeguard+3	MYGA3	Top Choice 3	Safe Haven 5	Safeguard+5	MYGA5	Top Choice 5	PlatinumAssure7	Safeguard+10
Policy Form Number	ICC18-MYGA	ICC21 FLIC-CON	ICC22 N1-100	A-0063	ACLANHAVEN-TX	ICC21 FLIC-CON	ICC22 N1-100	A-0065	320	ICC21 FLIC-CON
<b>Average Annual Yield</b>	<b>5.40%</b>	<b>5.50%</b>	<b>5.75%</b>	<b>5.30%↑</b>	<b>5.60%</b>	<b>5.65%</b>	<b>5.70%</b>	<b>5.50%↑</b>	<b>5.60%</b>	<b>5.35%</b>
<b>Rate Guarantee Period</b>	<b>3 Years</b>	<b>3 Years</b>	<b>3 Years</b>	<b>3 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>7 Years</b>	<b>10 Years</b>
Minimum Non-Qualified Amount	\$1,000	\$10,000	\$25,000	\$10,000	\$10,000	\$10,000	\$25,000	\$10,000	\$25,000	\$10,000
Minimum Qualified Amount	\$1,000	\$10,000	NQ Only	\$10,000	\$10,000	\$10,000	NQ Only	\$10,000	\$25,000	\$10,000
Initial Period Rate	<b>5.40%</b>	<b>5.50%</b>	<b>5.75%</b>	<b>5.30%</b>	<b>6.40%</b>	<b>5.65%</b>	<b>5.70%</b>	<b>5.50%</b>	<b>5.60%</b>	<b>5.35%</b>
Other Rate Information	<b>5.56%</b> Effective Rate w/ 0.45% Loyalty Bonus No W/D exc RMD			<b>5.35%</b> Rate For Internal Exchanges Only	<b>5.40%</b> Years 2-5 <b>Opt. Liquidity Riders available With Lower Rate</b>			<b>5.60%</b> Rate For Internal Exchanges Only		
❖ <b>New Rate Effective Date</b>				<b>10/01/23</b>				<b>10/01/23</b>		
<b>New Average Annual Yield</b>				<b>5.40%</b>				<b>5.60%</b>		
Minimum Rate After InitPer	1.00%	1.00%	2.80%	1.00%	2.75%	1.00%	2.80%	1.00%	2.35%	1.00%
After IP – Rate Subject To	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
AnnuityFund InvestmentType	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA
FREE Annual Withdrawal	10% of Prev Yr Ann Value	100% Interest Annual Reset	10% of Acct Value	100% Interest	<b>Option Rider</b>	100% Interest Annual Reset	10% of Acct Value	100% Interest	5% of Acct Value	100% Interest Annual Reset
Free Withdrawals Per Year	1 (Yr2+)	12	1 (Yr2+)	12	<b>Option</b>	12	1 (Yr2+)	12	1	12
Monthly Income Checks	Yes (Yr2+)	Yes (\$100 min)	N/A	Yes (\$125 min)	<b>Option (\$100 min)</b>	Yes (\$100 min)	N/A	Yes (\$125 min)	Yes	Yes (\$100 min)
Type of Funds Accepted:	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified Only	Non-Qualified IRA-SEP	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified Only	Non-Qualified IRA-SEP	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth
Issue Ages:	0 – 90	0 – 95	0 – 85	0 – 100	0-59 60-90	0 – 95	0 – 85	0 – 90	0 – 85	0 – 90
Surrender Penalty Charges	MVA +	MVA +		MVA +	MVA +	MVA +		MVA +	MVA +	MVA +
Year 1	9%	9%	9%	5%	9% 8%	9%	9%	5%	9%	9.0%
2	8%	8%	8%	5%	8% 7%	8%	8%	5%	8%	8.0%
3	7%	7%	7%	5%	7% 6%	7%	7%	5%	7%	7.0%
4					6% 5%	6%	6%	5%	6%	6.0%
5					5% 4%	5%	5%	5%	5%	5.0%
6									4%	4.0%
7									3%	3.0%
8										2.5%
9										1.5%
10										0.9%
Penalty Applied from Date of Action Req'd End of Period	Cont/Renew RRR	Cont/Renew RRR	Cont/Renew RRR	Contract NONE	Cont/Renew RRR	Cont/Renew RRR	Cont/Renew RRR	Contract NONE	Contract NONE	Cont/Renew RRR
PenaltyWaivedw/PayOutOver	5Years w/MVA	NO	NO	5 Years	NO	NO	NO	5 Years	NO	NO
PenaltyWaived @ Death of	Owner	Owner	Owner	Owner	<b>Option</b>	Owner	Owner	Owner	Owner	Owner
UpFront Charges/Annual Fees	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
Additional Premium Allowed	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Days Rate Held on Transfers	Chg+30days	AppDate+60	AppDate+60	HO Rec+60	Chg+45days	AppDate+60	AppDate+60	HO Rec+60	HO Rec+45	AppDate+60
Free Look Period	30 Days	30 Days	20 Days	20 Days	21 Days	30 Days	20 Days	20 Days	20 Days	30 Days
A.M. Best Rating	B++	B++	B++	A-	B++	B++	B++	A-	A	B++
Company Assets (in Millions)	\$1,212	\$25	\$25	\$651	\$1,031	\$25	\$25	\$651	\$6,172	\$25
Year Company Founded	1960	1997	1947	1924	1925	1997	1947	1924	1946	1997
Insurance Company Type	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve
Home Office	Lincoln NE	Knoxville TN	Elba AL	Houston TX	Charleston SC	Knoxville TN	Elba AL	Houston TX	Kansas City MO	Knoxville TN
Ultimate Parent Company	Midwest Holdings, Inc	American Capital Group	Nat'l Security Group	New Era Enterprises	Advantage Capital	American Capital Group	Nat'l Security Group	New Era Enterprises	Americo Life, Inc.	American Capital Group
INTEREST RATE HISTORY ON NEW PREMIUM	10/22 4.10%			NewAnnuity	5.45%			NewAnnuity	4.60%	
	11/22 4.80%			NewAnnuity	5.45%			NewAnnuity	5.10%	
	12/22 5.20%			NewAnnuity	5.10%			NewAnnuity	5.50%	
	01/23 5.00%		NewAnnuity	NewAnnuity	5.00%		NewAnnuity	NewAnnuity	5.30%	5.50%
	02/23 5.00%		NewAnnuity	NewAnnuity	5.00%		NewAnnuity	NewAnnuity	5.30%	5.25%
	03/23 5.35%		NewAnnuity	NewAnnuity	5.00%		NewAnnuity	NewAnnuity	5.30%	5.30%
	04/23 5.35%		NewAnnuity	NewAnnuity	5.60%		NewAnnuity	NewAnnuity	5.40%	5.30%
	05/23 5.25%	NewAnnuity	NewAnnuity	NewAnnuity	5.20%	NewAnnuity	NewAnnuity	NewAnnuity	5.25%	NewAnnuity
	06/23 5.25%	5.25%	NewAnnuity	NewAnnuity	5.20%	5.50%	NewAnnuity	NewAnnuity	5.30%	5.15%
	07/23 5.25%	5.25%	NewAnnuity	NewAnnuity	5.20%	5.50%	NewAnnuity	NewAnnuity	5.30%	5.15%
	08/23 5.25%	5.25%	NewAnnuity	NewAnnuity	5.20%	5.50%	NewAnnuity	NewAnnuity	5.30%	5.15%
	09/23 5.25%	5.50%	NewAnnuity	NewAnnuity	5.30%	6.40%	NewAnnuity	NewAnnuity	5.40%	5.15%

❖ **New Rate Effective Date – Applications received in the Ins. Co. Home Office On or After that date will receive the new rate.**

**AVERAGE RATES FOR MULTI-YEAR GUARANTEE ANNUITIES (MYGA)**

Averages and Number of Annuities count each band/tier as a separate annuity for this summary.

<b>Years</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
# of Companies	1	7	48	13	60	17	47	7	8	22
# of Annuities	2	13	104	35	144	40	125	17	14	38
<b>CURRENT AVG</b>	<b>4.20%</b>	<b>4.37%</b>	<b>4.67%</b>	<b>4.68%</b>	<b>4.75%</b>	<b>4.77%</b>	<b>4.63%</b>	<b>4.79%</b>	<b>4.91%</b>	<b>4.81%</b>
<b>1 Week Ago</b>	<b>4.20%</b>	<b>4.37%</b>	<b>4.64%</b>	<b>4.67%</b>	<b>4.75%</b>	<b>4.77%</b>	<b>4.62%</b>	<b>4.79%</b>	<b>4.91%</b>	<b>4.81%</b>
<b>4 Weeks Ago</b>	<b>4.20%</b>	<b>4.16%</b>	<b>4.53%</b>	<b>4.60%</b>	<b>4.64%</b>	<b>4.71%</b>	<b>4.52%</b>	<b>4.75%</b>	<b>4.82%</b>	<b>4.71%</b>
<b>12 Weeks Ago</b>	<b>4.20%</b>	<b>4.05%</b>	<b>4.31%</b>	<b>4.24%</b>	<b>4.43%</b>	<b>4.44%</b>	<b>4.32%</b>	<b>4.45%</b>	<b>4.75%</b>	<b>4.53%</b>
<b>52 Weeks Ago</b>	<b>1.80%</b>	<b>3.25%</b>	<b>3.54%</b>	<b>3.63%</b>	<b>3.79%</b>	<b>3.84%</b>	<b>3.75%</b>	<b>3.75%</b>	<b>3.97%</b>	<b>3.88%</b>

**INSURANCE COMPANIES ON THE TOP 10**

<b>Company</b>	<b>Mail Address</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>	<b>Phone</b>	<b>Web Site</b>
Americo Financial Life & Annuity Ins. Co.	300 West 11th Street	Kansas City	MO	64105	800-231-0801	<a href="http://www.Americo.com/">www.Americo.com/</a>
American Life & Security Corp.	2900 S. 70th St., Suite 400	Lincoln	NE	68506	800-715-1458	<a href="http://www.american-life.com">www.american-life.com</a>
Atlantic Coast Life Insurance Company	1405 West 2200 South	Salt Lake City	UT	84119	844-442-3847	<a href="http://www.ACLICO.com">www.ACLICO.com</a>
Farmers Life Insurance Company	243 North Peters Road	Knoxville	TN	37923-4910	865-444-0613	<a href="http://www.FarmersLifeIns.com/">www.FarmersLifeIns.com/</a>
National Security Insurance Company	661 East Davis Street	Elba	AL	36323	888-234-1935	<a href="http://www.NationalSecurityGroup.com">www.NationalSecurityGroup.com</a>
New Era Life Insurance Company	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	<a href="http://www.NewEraLife.com">www.NewEraLife.com</a>
New Era Life Insurance Co. of the Midwest	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	<a href="http://www.NewEraLife.com">www.NewEraLife.com</a>
Philadelphia American Life Insurance Co.	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	<a href="http://www.NewEraLife.com">www.NewEraLife.com</a>

The description of all contracts shown as the "Top 10 Annuities" was furnished by the insurance companies to The Fisher Agency. If you have questions regarding any contract, please contact a representative of that insurance company or The Fisher Agency, who has been appointed as a representative of all insurance companies shown.

All Annuities Shown Are Approved In Texas, But May Not Be Approved In Other States!

**A.M. Best Rating:** Reflects their current opinion of the relative financial strength and operating performance of an insurance company in comparison to the norms of the life/health insurance industry. The Best's Ratings are neither a warranty of an insurer's current or future ability to meet its contractual obligations nor a recommendation of the company's insurance policies, policy provisions, policy suitability, rates or claims practices.

**DEFINITIONS**

**INTEREST RATES:** All rates shown are the Effective Annual Yields after the Nominal interest rate is credited and compounded daily.

**AVERAGE ANNUAL YIELD:** Average annual yield until surrender charge period expires or until initial guaranteed rate period expires.

**MINIMUM RATE AFTER INITIAL GUARANTEED PERIOD:** The rate of interest guaranteed after the initial rate period. Normally the minimum guaranteed rate for the lifetime of the contract.

**BAIL OUT INTEREST RATE:** Surrender charges will be waived for a period of time (usually 60 days) from each anniversary, during the surrender charge period, if the declared rate is below the Bail Out Rate as specified in the contract.

**FREE ANNUAL WITHDRAWAL:** The Amount available to be withdrawn per contract year without surrender charges. (Examples are shown below)

- 100% Interest – All interest earned and/or accumulated in contract.
- 10% Ann Val – Up to 10% of the previous year end accumulated annuity value after the 1<sup>st</sup> contract year.

**FREE WITHDRAWALS PER YEAR:** The number of times per year money may be withdrawn without surrender charges.

- (Examples) – 1 to 2 Times OR Monthly Checks. Normally for a certain minimum amount. May also be paid quarterly.

**MVA:** Market Value Adjustment may increase or decrease your annuity early surrender value. If interest rates have gone down since the issue date, your surrender value will be higher. If rates have gone up, your surrender value will be lower.

**ANNUITY FUND INVESTMENT TYPE:** Method company uses to set rates during and/or after initial rate period.

- MYGA** – **Multi Year Guarantee Annuity:** 100% of the value is available at the end of the initial guaranteed rate period or end of penalty period, whichever occurs first.
- Portfolio** – Pooled by type of annuity. All annuities of this type will earn the same rate after the initial rate guarantee period.
- Banded** – Pooled by rate and/or time period. Old annuities may earn higher or lower rate than New annuities.

**ACTION REQUIRED @ END OF SURRENDER CHARGE PERIOD:**

- NONE** – No action required by contract owner. Annuity will automatically continue to earn interest. Surrender charge will expire for the lifetime of the contract at the end of the surrender charge period.
- RRR** – Must choose one of the following options:
  - RENEW** – Annuity for a new period.
  - REMOVE** – Surrender for cash value.
  - ROLLOVER** – Transfer to a new annuity.

**DAYS RATE HELD ON TRANSFERS:** (From other Financial Institutions)

- HO Rec + 60** – Current rate will be held on transfers for 60 days from date forms are received in the insurance company home office.
- Chg + 45** – Rate will be held for 45 days from date of rate change.

**PENALTY WAIVED w/PAY OUT OVER:** (Example: Insurer will waive surrender penalties if Owner accepts a 5 year Fixed Period Payout Option.)

Insurance products and Annuities are not deposits of, or guaranteed by any bank and are not insured by the Federal Deposit Insurance Corporation or any other agency of the United States Government. All guarantees are subject to the financial strength of the issuing insurance company.

All terms, definitions, policy benefits, costs, and limitations will vary depending on the insurance company and owner state of residence when contract is issued.

**ANY COMPARISON SHOULD TAKE INTO CONSIDERATION ALL EXCLUSIONS AND LIMITATIONS CONTAINED IN EACH CONTRACT!**

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