

# “Top 10”

**Subject to Change Without Notice!**

Insurance Company	Investors Heritage Life	Liberty Bankers & Capitol Life	Guaranty Income Life	New Era & Phil Amer & NewEra MW	Atlantic Coast Life	Equitable Life and Casualty	Equitable Life and Casualty	Sentinel Security Life	Guaranty Income Life	Atlantic Coast Life
Name of Annuity	HeritageBldr3	BankersElite3	Guaranty 4	SecureChoice5	Safe Haven 5	SecureSavings	SecSavElite5	PersonalChoice5	Guaranty 6	Safe Haven 7
Policy Form Number	ICC18-SPDA1	BankersElite112	1SP4-MVA-M	A-0045	ACLANHAVEN-TX	ICC17 MYGA	ICC17 MYGA	SSLANPOL11-TX	1SP6-MVA-M	ACLANHAVEN-TX
Average Annual Yield	<b>2.90%</b>	<b>3.10%</b>	<b>3.00%↑</b>	<b>3.95%</b>	<b>4.00%</b>	<b>4.00%</b>	<b>4.10%</b>	<b>4.00%</b>	<b>4.10%↓</b>	<b>4.19%</b>
Rate Guarantee Period	<b>3 Years</b>	<b>3 Years</b>	<b>4 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>6 Years</b>	<b>7 Years</b>
Minimum Non-Qualified Amount	\$50,000	\$10,000	\$5,000	\$10,000	\$5,000	\$10,000	\$10,000	\$2,500	\$5,000	\$5,000
Initial Period Rate	<b>2.90%</b>	<b>3.10%</b>	<b>3.00%</b>	<b>3.95%</b>	<b>4.80%</b>	<b>4.00%</b>	<b>4.10%</b>	<b>4.00%</b>	<b>4.10%</b>	<b>5.05%</b>
Other Rate Information				<b>4.00%</b> Rate For Internal Exchanges Only	<b>3.80%</b> Years 2-5 Opt. Liquidity Riders available With Lower Rate			<b>Optional Liquidity Riders</b> available with Lower Rate		<b>4.05%</b> Years 2-7 Opt. Liquidity Riders available With Lower Rate
❖ New Rate Effective Date			<b>3/01/19</b>						<b>3/01/19</b>	
New Average Annual Yield			<b>3.15%</b>						<b>3.85%</b>	
Minimum Rate After InitPer	1.65%	1.65%	1.25%	2.00%	1.65%	1.65%	1.65%	1.65%	1.25%	1.65%
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 Ann Value	NONE	100% Interest	100% Interest	<b>Option Rider</b>	5% of Ann Value	NONE	<b>Option Rider</b>	100% Interest	<b>Option Rider</b>
Free Withdrawals Per Year	12	0	2	12	<b>Option</b>	12	0	<b>Option</b>	2	<b>Option</b>
Monthly Income Checks	Yes (\$100 min)	N/A	Yes (\$100 min)	Yes (\$125 min)	<b>Option (\$100 min)</b>	Yes (\$100 min)	N/A	<b>Option (\$100 min)</b>	Yes (\$100 min)	<b>Option (\$100 min)</b>
Type of Funds Accepted:	Non-Qualified IRA-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-Roth	Non-Qualified IRA-SEP	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-Roth	Non-Qualified IRA-SEP-Roth
Issue Ages:	0 – 90	0 – 90	0 – 100	0 – 90	0-59 60-90	18 – 90	18 – 85	0-59 60-90	0 – 90	0-59 60-90
Surrender Penalty Charges		MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +
Year 1	9%	7.9%	8%	5%	9% 8%	9%	9%	9% 8%	8%	9% 8%
Year 2	8%	7.0%	7%	5%	8% 7%	8%	8%	8% 7%	7%	8% 7%
Year 3	7%	6.2%	6%	5%	7% 6%	7%	7%	7% 6%	7%	7% 6%
Year 4			5%	5%	6% 5%	6%	6%	6% 5%	6%	6% 5%
Year 5				5%	5% 4%	5%	5%	5% 4%	5%	5% 4%
Year 6									4%	5% 3%
Year 7										5% 2%
Year 8										
Year 9										
Year 10										
Penalty Applied from Date of Action Req'd End of Period	Contract NONE	Contract NONE	Contract NONE	Contract NONE	Cont/Renew RRR	Cont/Renew RRR	Cont/Renew RRR	Cont/Renew RRR	Contract NONE	Cont/Renew RRR
PenaltyWaivedw/PayOutOver	10 Years	NO	5 Years	5 Years	NO	NO	NO	NO	5 Years	NO
PenaltyWaived @ Death of	Owner	NO	Owner	Owner	<b>Option</b>	Owner	NO	<b>Option</b>	Owner	<b>Option</b>
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	App+45days	HO Rec+45	Chg+45days	HO Rec+60	Chg+45days	HO Rec+45	HO Rec+45	Chg+45days	Chg+45days	Chg+45days
Free Look Period	30 Days	30 Days	30 Days	20 Days	21 Days	30 Days	30 Days	21 Days	30 Days	21 Days
A.M. Best Rating	B+	B++	B++	B++	B++	B	B	B++	B++	B++
Company Assets (in Millions)	\$454	\$1,712	\$665	\$538	\$445	\$352	\$352	\$797	\$665	\$445
Year Company Founded	1961	1957	1926	1924	1925	1935	1935	1948	1926	1925
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	Frankfort KY	OK City OK	BatonRouge LA	Houston TX	Charleston SC	Salt Lake City UT	Salt Lake City UT	Salt Lake City UT	BatonRouge LA	Charleston SC
Ultimate Parent Company	Aquarian Investors Heritage	Liberty Life Group Trust	Kuvare US Holdings, Inc	New Era Enterprises	Advantage Capital	SILAC, LLC	SILAC, LLC	Advantage Capital Partners	Kuvare US Holdings, Inc	Advantage Capital
INTEREST	03/18	2.50%	2.75%	3.35%	4.35%	3.30%		3.50%	3.40%	4.61%
RATE	04/18	2.50%	2.75%	3.50%	4.35%	3.30%		3.50%	3.40%	4.61%
HISTORY	05/18	2.75%	2.75%	3.50%	4.50%	3.65%		3.65%	3.40%	4.75%
ON	06/18	2.75%	2.75%	3.60%	4.50%	3.65%		3.65%	3.40%	4.75%
NEW	07/18	2.75%	2.75%	3.65%	4.50%	3.65%		3.65%	3.40%	4.75%
PREMIUM	08/18	2.75%	2.80%	3.75%	4.80%	4.00%		4.00%	3.60%	5.05%
	09/18	NewAnnuity	2.75%	2.80%	3.75%	4.80%		4.00%	3.60%	5.05%
	10/18	3.10%	3.25%	3.00%	3.80%	4.80%	NewAnnuity	4.00%	3.70%	5.05%
	11/18	3.10%	3.25%	3.00%	3.95%	4.80%	4.10%	4.00%	4.10%	5.05%
	12/18	3.10%	3.25%	3.00%	3.95%	4.80%	4.10%	4.00%	4.10%	5.05%
	01/19	3.10%	3.25%	3.00%	3.95%	4.80%	4.10%	4.00%	4.10%	5.05%
	02/19	2.90%	3.25%	3.00%	3.95%	4.80%	4.10%	4.00%	4.10%	5.05%

❖ 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	3	29	11	53	19	40	11	12	20
# of Annuities	1	4	67	38	126	57	118	26	24	36
<b>CURRENT AVG</b>	<b>2.00%</b>	<b>2.51%</b>	<b>2.68%</b>	<b>2.71%</b>	<b>2.94%</b>	<b>2.81%</b>	<b>3.00%</b>	<b>2.88%</b>	<b>3.02%</b>	<b>3.21%</b>
<b>1 Week Ago</b>	<b>2.00%</b>	<b>2.51%</b>	<b>2.69%</b>	<b>2.71%</b>	<b>2.94%</b>	<b>2.81%</b>	<b>3.00%</b>	<b>2.88%</b>	<b>3.02%</b>	<b>3.21%</b>
<b>4 Weeks Ago</b>	<b>2.00%</b>	<b>2.45%</b>	<b>2.72%</b>	<b>2.75%</b>	<b>2.96%</b>	<b>2.86%</b>	<b>3.04%</b>	<b>2.95%</b>	<b>3.01%</b>	<b>3.25%</b>
<b>12 Weeks Ago</b>	<b>2.00%</b>	<b>2.45%</b>	<b>2.68%</b>	<b>2.81%</b>	<b>3.00%</b>	<b>2.95%</b>	<b>3.10%</b>	<b>2.99%</b>	<b>3.02%</b>	<b>3.29%</b>
<b>52 Weeks Ago</b>	<b>1.50%</b>	<b>1.40%</b>	<b>2.05%</b>	<b>2.27%</b>	<b>2.40%</b>	<b>2.45%</b>	<b>2.51%</b>	<b>2.56%</b>	<b>2.64%</b>	<b>2.72%</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>
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>
The Capitol Life Insurance Company	5750 CR 225	Brownwood	TX	76801	800-745-4927	<a href="http://www.LibertyBankersLife.com">www.LibertyBankersLife.com</a>
Equitable Life & Casualty Insurance Co.	3 Triad Center Suite 200	Salt Lake City	UT	84180	800-352-5150	<a href="http://www.Equillife.com">www.Equillife.com</a>
Guaranty Income Life Insurance Company	2638 S Sherwood Blvd #200	Baton Rouge	LA	70816-3404	800-535-8110	<a href="http://www.GILICO.com">www.GILICO.com</a>
Investors Heritage Life Insurance Company	PO Box 717	Frankfort	KY	40602-0717	800-422-2011	<a href="http://www.InvestorsHeritage.com">www.InvestorsHeritage.com</a>
Liberty Bankers Life Insurance Company	5750 CR 225	Brownwood	TX	76801	800-745-4927	<a href="http://www.LibertyBankersLife.com">www.LibertyBankersLife.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>
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>
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>
Sentinel Security Life Insurance Company	1405 West 2200 South	Salt Lake City	UT	84119	800-247-1423	<a href="http://www.sslco.com">www.sslco.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 1 or 2 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 (aka "CD" Type) 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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