

# “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   |
| Minimum Qualified Amount                                | \$50,000                    | \$10,000                       | \$2,000                 | \$10,000   | \$5,000   | \$5,500                     | \$5,500                     | \$2,500  | \$2,000                 | \$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><br>Rate For Internal Exchanges Only | <b>3.80%</b><br>Years 2-5<br><b>Opt. Liquidity Riders available With Lower Rate</b> |                             |                             | <b>Optional Liquidity Riders available with Lower Rate</b> |                         | <b>4.05%</b><br>Years 2-7<br><b>Opt. Liquidity Riders available With Lower Rate</b> |
| ❖ New Rate Effective Date                               |                             |                                |                         |  |   |                             |                             |  |                         |   |
| New Average Annual Yield                                |                             |                                |                         |  |   |                             |                             |  |                         |   |
| Minimum Rate After InitPer                              | 1.65%                       | 1.65%                          | 1.00%                   | 2.00%  | 1.65%   | 1.65%                       | 1.65%                       | 1.65%  | 1.00%                   | 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%                       |                             | 4.00%  | 3.70%                   | 5.05%   |
|   | 11/18                       | 3.10%                          | 3.25%                   | 3.00%  | 3.95%   | 4.80%                       | NewAnnuity                  | 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            | 28           | 11           | 53           | 19           | 40           | 11           | 12           | 20           |
| # of Annuities      | 1            | 4            | 65           | 38           | 124          | 57           | 113          | 26           | 22           | 36           |
| <b>CURRENT AVG</b>  | <b>2.00%</b> | <b>2.51%</b> | <b>2.68%</b> | <b>2.71%</b> | <b>2.93%</b> | <b>2.81%</b> | <b>3.01%</b> | <b>2.91%</b> | <b>3.01%</b> | <b>3.24%</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>2.82%</b> | <b>3.02%</b> | <b>2.91%</b> | <b>3.01%</b> | <b>3.25%</b> |
| <b>4 Weeks Ago</b>  | <b>2.00%</b> | <b>2.45%</b> | <b>2.73%</b> | <b>2.78%</b> | <b>2.97%</b> | <b>2.88%</b> | <b>3.06%</b> | <b>2.97%</b> | <b>3.01%</b> | <b>3.25%</b> |
| <b>12 Weeks Ago</b> | <b>2.00%</b> | <b>2.45%</b> | <b>2.67%</b> | <b>2.80%</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>1.99%</b> | <b>2.18%</b> | <b>2.36%</b> | <b>2.42%</b> | <b>2.47%</b> | <b>2.53%</b> | <b>2.62%</b> | <b>2.71%</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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