

# The BEST of the BEST Annuities

As of February 7, 2012 these annuity products rank the best among the hundreds of products we offer.

## 3-YR RATE GUAR.

### ◆ Fidelity & Guaranty – Guarantee-Platinum

1.60% yrs. 1-3  
1.50% commission

## 5-YR RATE GUAR.

### ◆ Sentinal Life – Personal Choice Annuity

3.60% for 5yrs. (optional riders)

### ◆ American Equity – Guarantee 5

2.60% avg. over 5 yrs.,  
3.00% commission

### ◆ Great American Secure Gain 5

1.70% avg. over 5yrs,  
2.75% commission

### ◆ Oxford Life Ins. – 3.00% for 5 yrs.,

\*8% GWBR offered at NO COST

3.00% commission

### ◆ Fidelity & Guaranty F&G Guarantee-Platinum

2.25% avg. over 5 yrs.,  
2.50% commission

## 7-YR RATE GUAR.

### ◆ Liberty Life -7MYG

4.10% yr 1, 3.10% yrs 2-7  
Yield 3.24%

### ◆ Fidelity & Guaranty FG Guarantee-Platinum

2.50% avg. over 7 yrs.,  
3.25% commission

### ◆ Sentinal Life – Personal Choice Annuity

3.70% for 7yrs. (optional riders)

### ◆ American Equity Guarantee 7

3.00% avg. over 7 yrs.,  
3.00% commission

## 8-YR RATE GUAR.

### ◆ North American Guarantee Choice

3.10% over 8yrs.  
High band; 2.5% comp.

## 9-YR RATE GUAR.

### ◆ North American – Guarantee Choice

3.30% over 9 yrs., 2.5% comp.

## 10-YR RATE GUARANTEE

### ◆ American General- Horizon Select

2.35% avg. over 10 yrs.  
4% commission

### ◆ Sentinal Life – Personal Choice Annuity 4.00% for 10yrs. (optional riders)

### ◆ American National Palladium MYG

2.55% avg. over 10 yrs.,  
4% commission

### ◆ North American Guarantee Choice

3.40% avg. over 10 yrs.  
2.5% commission; A+ carrier

## TRAD. SHORT SURRENDER

### ◆ Genworth – SecureLiving® Liberty

2.85% 1st year  
1.25% Bailout rate  
3.00% commission

### ◆ American National - Citadel 5 Diamond

2.10% 1st year  
3.00% commission

## TRAD. BEST BONUS

### ◆ Aviva

### Income Spirit Bonus

4% premium bonus on 1<sup>st</sup> & 2<sup>nd</sup> yr  
premiums

INCOME account paid out to bene.  
over 5yrs with rider! 5% rollup rate.

### ◆ North American - Flex III

12.03% year 1  
10% premium bonus; 4.5% comp.

### ◆ American Equity's – Premier Eagle 10

12.00% year 1  
10% premium bonus,

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### ◆ Fidelity Guaranty –

FG Guarantee-  
Platinum & PLUS

### ◆ North American Guarantee Choice 2.5%

### ◆ Mutual of Omaha - Ultra-Secure

(avail. to age 89) 4% comp.

## INDEX ANNUITIES BEST BONUS

### ◆ Aviva – Income Pref. Bonus 6% premium bonus

Inc. Rider–20YR Roll up at 6.7%  
Income Doubler LTC feature!

7% commission

### ◆ Allianz - MasterDex X

6% Vested Bonus  
7% commission

### ◆ American Equity - Bonus Gold

Includes 10% premium bonus

### ◆ North American - Charter Series

5% bonus: 10 yr. walk  
away, 10% bonus: 14 yr.  
walk away

### ◆ American Equity - Retirement Gold

8% vested bonus,  
Comp: 6.00% 1st yr., 1.00%  
2nd yr., 1.00% 3rd yr.

## INDEX ANNUITIES SHORT SURRENDER

### ◆ Lincoln Financial – OptiChoice 5

5 yr. walk away

### ◆ ING - Secure Index 5 5 yr. walk away

ROP OPTION!

3.25% commission



# Fidelity Financial Group

NATIONAL WHOLESALER

INDUSTRY LEADING COMPENSATION, SALES, & SERVICE

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\*All information provided is subject to change by the carrier without notice