

# HOT PRODUCTS

## Annuity Product and Rate Update

### Multi Year Guaranteed Annuities

|                            |    |  |                   |
|----------------------------|----|--|-------------------|
| 4YR. North American (A+)   | OH | Guar Choice II 1.30% \$200k+                             | 2.00%* commission |
| 5YR. North American (A+)   | OH | Guar Choice II 1.80% \$200k+                             | 2.50%* commission |
| 6YR. North American (A+)   | OH | Guar Choice II 2.20% \$200k+                             | 2.50%* commission |
| 7YR. North American (A+)   | OH | Guar Choice II 2.50% \$200k+                             | 2.50%* commission |
| 8YR. North American (A+)   | OH | Guar Choice II 2.75% \$200k+                             | 2.50%* commission |
| 9YR. North American (A+)   | OH | Guar Choice II 3.00% \$200k+                             | 2.50%* commission |
| 10YR. North American (A+)  | OH | Guar Choice II 3.15% \$200k+                             | 2.50%* commission |
|                            |    |  |                   |
| 3YR. EquiTrust (B++)       |    | Certainty Select 2.00%                                   | 1.80%* commission |
| 5YR. EquiTrust (B++)       |    | Certainty Select 2.70%                                   | 2.80%* commission |
| 6YR. EquiTrust (B++)       |    | Certainty Select 3.00%                                   | 2.80%* commission |
| 8YR. EquiTrust (B++)       |    | Certainty Select 3.15%                                   | 2.80%* commission |
| 10YR. EquiTrust (B++)      |    | Certainty Select 3.25%                                   | 2.80%* commission |
|                            |    |  |                   |
| 5YR. Reliance Standard (A) |    | ELEOS MVA 3.05 1 <sup>st</sup> yr. / 2.05 Projected 2+   | 3.25%* commission |
| 10YR. American General (A) |    | Horizon MYG 4.85 1 <sup>st</sup> yr./ 1.85% Projected 2+ | 3.00%* commission |

### Equity Index Annuities

|                             |  |   |
|-----------------------------|--|---|
| 5 YR Genworth (A)           | Secure Living 5 – 3.05% cap 2.55 bailout \$100+  | 3.00%* Commission                         |
| 5 YR Reliance Standard (A)  | Keystone 5 – 3.80% Ann P to P  | 4.00%* Commission                         |
| 6 YR Great American (A)     | Safe Outlook 5.25% cap, 4.75 Bailout P to P  | 3.50%* Commission                         |
| 7 YR Genworth (A)           | SecureLiving Index 7, 5.00% Cap 100k+<br>4.50% Bailout   | 4.50%* commission                         |
| 8 YR North American (A+)    | Performance Choice 8 Plus 4.00% Bonus for<br>5 years 2.55% Cap   | 5.00%* commission                         |
| 10 YR EquiTrust (B+)        | MarketPowerBonus-10.00% Bonus +10% Cap<br>on 2 yr. avg. OH   | 6.50%* commission-OH<br>8.00%* commission |
| 10 YR Reliance Standard (A) | Keystone 10 – 4.30% Ann P to P   | 6.00%* commission                         |
| 10 YR Great American (A)    | Safe Return 4.25% cap monthly 3.75% bailout,<br><b>ROP built in</b> , ages 0-85, \$25K min.,<br>1% on 100% Min guarantee | 5.50%* commission                         |
| 10 YR North American (A+)   | Charter-10 5.00% Bonus, choice of participation<br>and cap up to 2.45%   | 3.50%* commission                         |
| 10 YR American General (A)  | AG Choice Index 10 4.00% Cap 4.00% Bonus!<br>2.00% fixed - \$100k+   | 6.50%* commission                         |
| 14 YR North American (A+)   | Charter-14 10.00% Bonus, choice of<br>participation and cap up to 2.9%   | 4.00%* commission                         |

### Guaranteed Income Riders

|  |
|--|
| <b>American General</b> – AG Lifetime Income Plus guarantees that your income base will double in 10 years     |
| <b>Great American</b> – Income Secure provides 10% simple for 7 years, Sustainer Plus provides 8% for 12 years |
| <b>Genworth</b> – Income Protection Rider provides a 8% simple roll up for 10 years                            |

#### Rates effective 4/1/2014

Contact Jeff Mohr for case design and product questions. Rates and information are subject to change. For broker use only.

\* Commissions may vary by age of applicant.

## DIVERSIFIED BROKERAGE SPECIALISTS

(513) 621-9650

(800) 621-6161

[info@dbs50.com](mailto:info@dbs50.com)

[www.dbs50.com](http://www.dbs50.com)