



Where Exceptional Products And Discriminating Advisors Connect



The Patriot's Picks

TERM	Carrier	Rate	Commission	Band
3 Years	Revol One	5.85%	0.85%	\$25K
5 Years	Revol One	6.05%	1.50%	\$25K
7 Years	Revol One	6.00%	1.75%	\$25K
10 Years	EquiTrust	5.50%	3.00%	\$10K

Product	Interest Rates		Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
<div>Certainty Select SPDA</div> <div>EquiTrust Life Insurance Company</div>	TERM	Rate	10 Years 10,10,9,9,8,8, 7,7,6,5% Note: Surrender Schedule Reflects Guarantee Term	Interest Only No Penalty For RMD	Applies To: Nursing Home Issued To A80 Effective Yr. 2 Minimum Confinement: 90 Days	0-90	\$10,000	All Except: NY	3 Year 2.00%, 0-80 1.50%, 81-90 All Others 3.00%, 0-80 2.25%, 81-90
	3 Years	5.00%							
	5 Years	5.25%							
	6 Years	5.30%							
	8 Years	5.35%							
	10 Years	5.50%							
<div>Direct Growth SPDA</div> <div>Revol One Insurance Company</div>	TERM	Rate	7 Years 9,8,7,6,5,4,3,2,1% Note: Surrender Schedule Reflects Guarantee Term	Liquidly Buy Ups ~ Full Account Value At Death With Terminal Illness and Nursing Rider ~ Free Partial Surrenders - Interest Earnings Or RMD Add One Rider for .10bps Add Both Riders for .20bps		0-85 Qualified 0-90 Non- Qualified	\$25,000	All Except: CA,FL,NY	3 Year 0.85%, 0-80 0.40%, 81-85Q/90NQ 5 Year 1.50%, 0-80 .65%, 81-85Q/90NQ 7 Year 1.75%, 0-80 .80%, 81-85Q/90NQ 10 Yr. 2.25%/1.10%
	3 Years	5.85%							
	5 Years	6.05%							
	7 Years	6.00%							
	10 Years	5.90%							
<div>Platinum SPDA</div> <div>Fidelity & Guaranty Life Insurance Company</div>	TERM	Rate	7 Years 9,8,7,6,5,4,3% Note: Surrender Schedule Reflects Guarantee Term	Interest Only No Penalty For RMD	Applies To: Nursing Home Effective Yr. 2 Minimum Confinement: 60 Days	0-90	\$20,000	All Except: AL, MS, MT,NY	3 Year 1.50%, 0-80 0.75%, 81-90 5 Year 2.00%, 0-80 1.00%, 81-90 7 Year 2.25%, 0-80
	3 Years	4.90%							
	5 Years	5.20%							
	7 Years	5.20%							

**Multi-Year Guarantees
April 2025**



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Product	Interest Rates			Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
North American Guarantee Plus SPDA North American Company for Life & Health	TERM	<\$100,000	\$100,000+	7 Years	Interest Only	Applies To:	0-90	Non-Qual. \$10,000	All Except: NY, MT	3 Year 1.50%, 0-80 1.12%, 81-85 0.75%, 86-90
	3 Years	4.15%	4.55%	9,8,7,6,5,4,3	No Penalty For RMD	Nursing Home Issued To A75 Effective Yr. 2		Qual. \$2,000	CA and FL	5 Year 2.00%, 0-80 1.50%, 81-85 1.00%, 86-90
	5 Years	4.60%	4.85%	Note: Surrender Schedule Reflects Guarantee Term		Minimum Confinement 90 Days			7-Year Not Approved	7 Year 2.50%, 0-80 1.88%, 81-85 1.25%, 86-90
	7 Years	4.65%	4.95%							
SecureFore SPDA Global Atlantic Insurance Company	TERM	<\$100,000	\$100,000+	8,8,7,6,5%	10% of Account Value Yrs 2+	Applies To:	0-85	\$10,000	All Except: NY	3 Year 1.80%, 0-80 .90%, 81-85
	3 Years	3.95%	4.15%	Note: Surrender Schedule Reflects Guarantee Term	No Penalty For RMD	Nursing Home Effective Yr. 2				5 Year 2.50%, 0-80 1.25%, 81-85
	5 Years	4.70%	4.90%			Minimum Confinement 60 Days				
	7 Years	5.00%	5.20%			Terminal Illness Effective Year 2				
Asset Guard SPDA GBU Life Insurance Company	TERM	<\$100,000	\$100,000+	2 Years – 8,7%	10% Of Account Value Per Year Beginning Year 1	Applies to:	0-95	\$25,000	All Except AK, CA, HI, MT, ND, NV, NY, OR, SD, TX, UT	2 Year 1.20%, 0-80 .50%, 81-90 .25%, 91-95-90
	2 Years	4.75%	4.95%	3 Years – 8,7,6%		ADL Deficiency				3 & 4 Year 1.80%, 0-80 .85%, 81-90 .45%, 91-95-90
	3 Years	4.75%	4.95%	4-Years, 8,8,7,6%	Cumulative Withdrawals to 20%	Nursing Home				5 Year 2.50%, 0-80 1.10%, 81-90 .45%, 91-95-90
	4 Years	4.75%	4.95%	5-Years. 8,8,7,6,5%	No Penalty For RMD	Home Health Care				
	5 Years	5.00%	5.20%			Critical Illness (i.e. heart attack, stroke, cancer)				
						Terminal Illness Effective Yr. 2				



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Preserve MYG SPDA Clear Spring Life Insurance Company	TERM	<\$100,000	\$100,000+	10 Years	Interest Only Available in year 1	Applies To: Nursing Home	0-90	Non-Qual. \$10,000	All Except: NY	3 & 4 Year 1.00%, 0-80 .75%, 81-85 .50%, 86-90
	3 Years	4.70%	5.00%	7,6,5,4,3,2, 1,1,1,0.75% Note: Surrender Schedule Reflects Guarantee Term	10% of Account Value Yrs 2+ No Penalty For RMD	Issued To A75 Effective Yr. 1 Minimum Confinement: 90 Days		Qual. \$5,000		5 - 9 Years 2.50%, 0-80 1.88%, 81-85 1.25%, 86-90 10 Year 3.00%, 0-80 2.25%, 81-85 1.50%, 86-90
	4 Years	4.90%	5.20%							
	5 Years	5.15%	5.45%							
	6 Years	5.15%	5.45%							
	7 Years	5.10%	5.40%							
	8 Years	5.10%	5.40%							
	9 Years	5.10%	5.40%							
	10 Years	5.05%	5.35%							
Guaranty Rate Lock SPDA Guaranty Income Life Insurance Company	TERM	<\$100,000	\$100,000+	10 Years	5% of Account Value Yrs 2+	Applies To: Nursing Home	3-5 Years 0-100	Non-Qual. \$10,000	All Except: AK, HI, ME, NY	3 Year 1.85%, 0-74 0.93%, 75-100
	3 Years	3.60%	3.70%	9,8,7,6,5,4,3,2,1,0.5% Note: Surrender Schedule Reflects Guarantee Term	No Penalty For RMD	Issued To A75 Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	6-10 Years 0-90	Qual. \$10,000 Max Premium \$200K Ages 90-100		4 Year 2.25%, 0-74 1.13%, 75-100 5 Year 2.75%, 0-74 1.50%, 75-100 6 Year 2.75%, 0-74 1.38%, 75-100 7 & 8 Year 3.00%, 0-74 1.50%, 75-90 9 & 10 Year 3.25%, 0-74 1.63%, 75-90
	4 Years	3.80%	3.90%							
	5 Years	5.20%	5.30%							
	6 Years	4.00%	4.10%							
	7 Years	5.25%	5.35%							
	8 Years	4.00%	4.10%							
	9 Years	4.00%	4.10%							
	10 Years	4.00%	4.10%							



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<div>Milestone Max SPDA</div> <div>Sagcor Life Insurance Company</div>	<table><tr><td>TERM</td><td>\$25K+</td><td>\$75K+</td></tr><tr><td>3 Yrs</td><td>4.75%</td><td>5.00%</td></tr><tr><td>4 Yrs</td><td>4.75%</td><td>5.00%</td></tr><tr><td>5 Yrs</td><td>5.05%</td><td>5.30%</td></tr><tr><td>6 Yrs</td><td>5.05%</td><td>5.25%</td></tr><tr><td>7 Yrs</td><td>5.10%</td><td>5.25%</td></tr></table>			TERM	\$25K+	\$75K+	3 Yrs	4.75%	5.00%	4 Yrs	4.75%	5.00%	5 Yrs	5.05%	5.30%	6 Yrs	5.05%	5.25%	7 Yrs	5.10%	5.25%	<div>7 Years</div> <div>9,8,7,6,5,4,3%</div> <div>Note: Surrender Schedule Reflects Guarantee Term</div>	<div>Interest Only Available in year 1</div> <div>10% of Account Value Yrs 2+</div> <div>No Penalty For RMD</div>	None	0-90	<div>Non-Qual. \$15,000</div> <div>Qual. \$15,000</div>	All Except: AK,CT,ME, MT,NY,VT	<div>3 Year</div> <div>1.50%, 0-80 1.00%, 81-85</div> <div>4 Year</div> <div>1.65%, 0-80 1.00%, 81-85</div> <div>5 Year</div> <div>2.15%, 0-80 1.40%, 81-85</div> <div>6 Year</div> <div>2.150%, 0-80 1.50%, 81-85</div> <div>7 Year</div> <div>2.25%, 0-80 1.75%, 81-85</div>
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<div>Secure Term Choice SPDA</div> <div>New York Life A++ Rated</div>	<table><tr><td>Deposit</td><td>3 Years</td><td>4 Years</td></tr><tr><td>\$100,000+</td><td>4.50%</td><td>4.55%</td></tr><tr><td>\$50K-\$99.9K</td><td>4.25%</td><td>4.35%</td></tr><tr><td>\$25K-\$49.9K</td><td>4.05%</td><td>4.15%</td></tr><tr><td>\$5K-\$24.9K</td><td>3.85%</td><td>3.95%</td></tr></table>			Deposit	3 Years	4 Years	\$100,000+	4.50%	4.55%	\$50K-\$99.9K	4.25%	4.35%	\$25K-\$49.9K	4.05%	4.15%	\$5K-\$24.9K	3.85%	3.95%	<div>7,7,7,6%</div> <div>Note: Surrender Schedule Reflects Guarantee Term</div>	<div>10% Of Premium Paid Year 1</div> <div>10% of Account Value Yrs 2+</div> <div>No Penalty For RMD</div>	<div>Applies To: Health Care Facility Effective Yr. 1 Minimum Confinement: 60 Days Terminal Illness Effective Year 1</div>	0-85	\$5,000	All States	<div>3 Year</div> <div>1.00%, 0-80 .0.75%, 81-85</div> <div>4 Year</div> <div>1.50%, 0-80 1.00%, 81-85</div>			
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<div>Secure Term MVA SPDA</div> <div>New York Life A++ Rated</div>	<table><tr><td>Deposit</td><td>3 Years</td><td>4 Years</td></tr><tr><td>\$100,000+</td><td>4.55%</td><td>4.60%</td></tr><tr><td>\$50K-\$99.9K</td><td>4.30%</td><td>4.45%</td></tr><tr><td>\$25K-\$49.9K</td><td>4.10%</td><td>4.20%</td></tr><tr><td>\$5K-\$24.9K</td><td>3.90%</td><td>4.00%</td></tr></table>			Deposit	3 Years	4 Years	\$100,000+	4.55%	4.60%	\$50K-\$99.9K	4.30%	4.45%	\$25K-\$49.9K	4.10%	4.20%	\$5K-\$24.9K	3.90%	4.00%	<div>7,7,7,6%</div> <div>Note: Surrender Schedule Reflects Guarantee Term</div>	<div>10% Of Premium Paid Year 1</div> <div>10% of Account Value Yrs 2+</div> <div>No Penalty For RMD</div>	<div>Applies To: Health Care Facility Effective Yr. 1 Minimum Confinement: 60 Days Terminal Illness Effective Year 1</div>	0-85	\$5,000	All States	<div>3 Year</div> <div>1.00%, 0-80 .0.75%, 81-85</div> <div>4 Year</div> <div>1.50%, 0-80 1.00%, 81-85</div>			
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Harborview SPDA Oceanview Life Insurance Company	TERM	<\$80,000	\$80,000+	2 Through 7 Years 9,8,7,6,5,4,3% Note: Surrender Schedule Reflects Guarantee Term 10 Years 9,9,8,7,6,5,4,3,2,1%	No Penalty For RMD 10% of Account Value Years 2+	None	0-89	Non-Qual. \$20,000 Qual. \$20,000	All Except: CT, NY, VT Lower Rates In CA 5bps Lower	2 Year 0.75%, 0-79 0.37%, 80+ 3 Year 1.50%, 0-79 0.75%, 80+ 4 Year 1.00%, 0-79 0.50%, 80+ 5 Year 2.25%, 0-79 1.12%, 80+ 6 Year 1.00%, 0-79 0.50%, 80+ 7 & 10 Year 2.75%, 0-79 1.37%, 80+
	2 Years	4.55%	4.90%							
	3 Years	4.40%	4.75%							
	4 Years	4.80%	5.15%							
	5 Years	4.50%	4.85%							
	6 Years	5.00%	5.35%							
	7 Years	4.60%	4.95%							
	10 Years	4.85%	5.20%							
Synergy Choice SPDA Aspida Life Insurance Company	TERM	<\$100,000	\$100,000+	2 Years – 9,8% 3 Years – 9,8,7% 5-Years, 9,8,7,6,5% 7-Years. 9,8,7,6,5,4,3%	Liquidly Buy Ups For 3,5, and 7 10% Free Withdrawals .20bps Interest Only Withdrawals .10bps	Liquidly Buy Ups For 2 Year 10% Free Withdrawals .10bps Interest Only Withdrawals .05bps	0-90	\$25,000	All Except CT,, NY	2 Year 1.00%, 0-80 .50%, 81-90 3 Year 1.50%, 0-80 .75%, 81-90 5 Year 2.25%, 0-80 1.12%, 81-90 7 Year 2.75%, 0-80 1.37%, 81-90
	2 Years	4.55%	4.70%							
	3 Years	4.80%	4.95%							
	5 Years	5.10%	5.25%							
	7 Years	5.15%	5.30%							



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Product	Interest Rates			Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions																		
<div>Multi Select SPDA</div> <div>Oxford Life Insurance Company</div>	<table><tr><th>TERM</th><th>RATE</th></tr><tr><td>3 Years</td><td>4.85%</td></tr><tr><td>4 Years</td><td>5.15%</td></tr><tr><td>5 Years</td><td>5.15%</td></tr><tr><td>6 Years</td><td>5.35%</td></tr><tr><td>7 Years</td><td>5.20%</td></tr><tr><td>8 Years</td><td>5.20%</td></tr><tr><td>9 Years</td><td>5.10%</td></tr><tr><td>10 Year</td><td>5.10%</td></tr></table>			TERM	RATE	3 Years	4.85%	4 Years	5.15%	5 Years	5.15%	6 Years	5.35%	7 Years	5.20%	8 Years	5.20%	9 Years	5.10%	10 Year	5.10%	10,9,8,7,6,5, 4,3,2.1%	<div>Interest Only Available in year 1</div> <div>10% of Account Value Yrs 2+</div> <div>No Penalty For RMD</div>	<div>Applies To:</div> <div>Nursing Home</div> <div>Home Health Care</div> <div>Effective Yr. 2</div> <div>Minimum Confinement:</div> <div>90 Days</div> <div>Terminal Illness</div> <div>Effective Year 2</div>	18-85	\$20,000	All Except: AL, MS, MT, NY, VT, WV	18-75 / 76-80 / 81-85 <div>3 Year 1.00%/0.50%/0.38%</div> <div>4 Year 1.30%/ 0.55%/0.45%</div> <div>5 & 7 Year 2.50%/1.50%/1.15%</div> <div>6 Year 1.25%/0.75%/0.55%</div> <div>8 Year 1.45%/0.90%/0.60%</div> <div>9 Year 2.75%/1.75%/1.20%</div> <div>10 Year 3.00% /2.00%/1.50%</div>
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<div>Waypoint SPDA</div> <div>Axonic Life Insurance Company</div>	<table><tr><th>TERM</th><th>\$20K+</th><th>\$100K+</th></tr><tr><td>2 Yrs</td><td>4.90%</td><td>5.20%</td></tr><tr><td>3 Yrs</td><td>5.05%</td><td>5.35%</td></tr><tr><td>5 Yrs</td><td>5.25%</td><td>5.60%</td></tr><tr><td>7 Yrs</td><td>5.25%</td><td>5.55%</td></tr><tr><td>10 Yrs</td><td>5.00%</td><td>5.30%</td></tr></table>			TERM	\$20K+	\$100K+	2 Yrs	4.90%	5.20%	3 Yrs	5.05%	5.35%	5 Yrs	5.25%	5.60%	7 Yrs	5.25%	5.55%	10 Yrs	5.00%	5.30%	<div>Terms 2 to 7 9,8,7,6,5,4,3%</div> <div>10-Year Term 9.²⁰, 8.³⁰, 7.⁴⁰, 6.⁵⁰, 5.⁶⁰, 4.⁷⁰, 3.⁸⁰, 2.⁸⁰, 1.⁹⁰, 0.⁹⁰%</div> <div>Lower Surrender Schedule in CA</div>	<div>10% of Account Value Yrs 2+</div> <div>No Penalty For RMD</div>	<div>Applies To:</div> <div>Nursing Home</div> <div>Effective Yr. 2</div> <div>Minimum Confinement:</div> <div>90 Days</div> <div>Terminal Illness</div> <div>Riders not Available In CA</div>	Up to 89 and 364 days	\$20,000	All Except: MN, NY	<div>2 Year 1.00%,</div> <div>3 Year 1.50%</div> <div>5 Year 2.25%</div> <div>7 Year 3.25%</div> <div>10 Year 4.00%</div>
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