




**Where Exceptional Products And Discriminating Advisors Connect**

 <p style="font-size: 24pt; font-weight: bold; margin: 0;">The Patriot's Picks</p>	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												
<p style="font-weight: bold; color: blue;">Certainty Select SPDA</p> <p style="font-size: 8pt;">EquiTrust Life Insurance Company</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">TERM</th> <th style="width: 50%;">Rate</th> </tr> <tr> <td>3 Years</td> <td>5.00%</td> </tr> <tr> <td>5 Years</td> <td>5.25%</td> </tr> <tr> <td>6 Years</td> <td>5.30%</td> </tr> <tr> <td>8 Years</td> <td>5.35%</td> </tr> <tr> <td>10 Years</td> <td>5.50%</td> </tr> </table>	TERM	Rate	3 Years	5.00%	5 Years	5.25%	6 Years	5.30%	8 Years	5.35%	10 Years	5.50%	<p style="text-align: center;">10 Years 10,10,9,9,8,8, 7,7,6,5%</p> <p style="text-align: center; font-size: 8pt;">Note: Surrender Schedule Reflects Guarantee Term</p>	<p style="text-align: center;">Interest Only</p> <p style="text-align: center;">No Penalty For RMD</p>	<p style="text-align: center;">Applies To: Nursing Home Issued To A80 Effective Yr. 2</p> <p style="text-align: center;">Minimum Confinement: 90 Days</p>	0-90	\$10,000	All Except: NY	<p style="text-align: center;"><b>3 Year</b> 2.00%, 0-80 1.50%, 81-90</p> <p style="text-align: center;"><b>All Others</b> 3.00%, 0-80 2.25%, 81-90</p>
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<p style="font-weight: bold; color: blue;">Direct Growth SPDA</p> <p style="font-size: 8pt;">Revol One Insurance Company</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">TERM</th> <th style="width: 50%;">Rate</th> </tr> <tr> <td>3 Years</td> <td>5.85%</td> </tr> <tr> <td>5 Years</td> <td>6.05%</td> </tr> <tr> <td>7 Years</td> <td>6.00%</td> </tr> <tr> <td>10 Years</td> <td>5.90%</td> </tr> </table>	TERM	Rate	3 Years	5.85%	5 Years	6.05%	7 Years	6.00%	10 Years	5.90%	<p style="text-align: center;">7 Years 9,8,7,6,5,4,3,2,1%</p> <p style="text-align: center; font-size: 8pt;">Note: Surrender Schedule Reflects Guarantee Term</p>	<p style="font-weight: bold; color: blue;">Liquidly Buy Ups</p> <p style="font-size: 8pt;">~ Full Account Value At Death With Terminal Illness and Nursing Rider</p> <p style="font-size: 8pt;">~ Free Partial Surrenders - Interest Earnings Or RMD</p> <p style="font-size: 8pt;">Add One Rider for .10bps</p> <p style="font-size: 8pt;">Add Both Riders for .20bps</p>		0-85 Qualified	\$25,000	All Except: CA,FL,NY	<p style="text-align: center;"><b>3 Year</b> 0.85%, 0-80 0.40%, 81-85Q/90NQ</p> <p style="text-align: center;"><b>5 Year</b> 1.50%, 0-80 .65%, 81-85Q/90NQ</p> <p style="text-align: center;"><b>7 Year</b> 1.75%, 0-80 .80%, 81-85Q/90NQ</p> <p style="text-align: center;"><b>10 Yr. 2.25%/1.10%</b></p>		
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<p style="font-weight: bold; color: blue;">Platinum SPDA</p> <p style="font-size: 8pt;">Fidelity &amp; Guaranty Life Insurance Company</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">TERM</th> <th style="width: 50%;">Rate</th> </tr> <tr> <td>3 Years</td> <td>4.90%</td> </tr> <tr> <td>5 Years</td> <td>5.20%</td> </tr> <tr> <td>7 Years</td> <td>5.20%</td> </tr> </table>	TERM	Rate	3 Years	4.90%	5 Years	5.20%	7 Years	5.20%	<p style="text-align: center;">7 Years 9,8,7,6,5,4,3%</p> <p style="text-align: center; font-size: 8pt;">Note: Surrender Schedule Reflects Guarantee Term</p>	<p style="text-align: center;">Interest Only</p> <p style="text-align: center;">No Penalty For RMD</p>	<p style="text-align: center;">Applies To: Nursing Home Effective Yr. 2</p> <p style="text-align: center;">Minimum Confinement: 60 Days</p>	0-90	\$20,000	All Except: AL, MS, MT,NY	<p style="text-align: center;"><b>3 Year</b> 1.50%, 0-80 0.75%, 81-90</p> <p style="text-align: center;"><b>5 Year</b> 2.00%, 0-80 1.00%, 81-90</p> <p style="text-align: center;"><b>7 Year</b> 2.25%, 0-80</p>				
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Multi-Year Guarantees  
May 2025



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Product	Interest Rates			Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
<b>North American Guarantee Plus SPDA</b>  North American Company for Life & Health	TERM	<\$100,000	\$100,000+	7 Years	Interest Only No Penalty For RMD  Note: Surrender Schedule Reflects Guarantee Term	Applies To: Nursing Home Issued To A75 Effective Yr. 2  Minimum Confinement 90 Days	0-90	Non-Qual. \$10,000  Qual. \$2,000	All Except: NY,MT  CA and FL  7-Year Not Approved	<b>3 Year</b> 1.50%, 0-80 1.12%, 81-85 0.75%, 86-90  <b>5 Year</b> 2.00%, 0-80 1.50%, 81-85 1.00%, 86-90  <b>7 Year</b> 2.50%, 0-80 1.88%, 81-85 1.25%, 86-90
	3 Years	4.20%	4.60%	9,8,7,6,5,4,3						
	5 Years	4.70%	4.95%							
	7 Years	4.70%	5.00%							
<b>SecureFore SPDA</b>  Global Atlantic Insurance Company	TERM	<\$100,000	\$100,000+	8,8,7,6,5%	Note: Surrender Schedule Reflects Guarantee Term	10% of Account Value Yrs 2+ No Penalty For RMD	0-85	\$10,000	All Except: NY	<b>3 Year</b> 1.80%, 0-80 .90%, 81-85  <b>5 Year</b> 2.50%, 0-80 1.25%, 81-85
	3 Years	3.95%	4.15%							
	5 Years	4.70%	4.90%							
	7 Years	5.00%	5.20%							
<b>Asset Guard SPDA</b>  GBU Life Insurance Company	TERM	<\$100,000	\$100,000+	2 Years – 8,7%	10% Of Account Value Per Year Beginning Year 1  Cumulative Withdrawals to 20%  No Penalty For RMD	Applies to: ADL Deficiency Nursing Home Home Health Care Critical Illness (i.e. heart attack, stroke, cancer) Terminal Illness Effective Yr. 2 :	0-95	\$25,000	All Except AK, CA, HI, MT, ND, NV, NY, OR, SD, TX, UT	<b>2 Year</b> 1.20%, 0-80 .50%, 81-90 .25%, 91-95-90  <b>3 &amp; 4 Year</b> 1.80%, 0-80 .85%, 81-90 .45%, 91-95-90  <b>5 Year</b> 2.50%, 0-80 1.10%, 81-90 .45%, 91-95-90
	2 Years	4.75%	4.95%	3 Years – 8,7.6%						
	3 Years	4.75%	4.95%	4-Years, 8,8,7,6%						
	4 Years	4.75%	4.95%	5-Years, 8,8,7,6,5%						
	5 Years	5.00%	5.20%							



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<b>Preserve MYG SPDA</b>  Clear Spring Life Insurance Company	TERM	<\$100,000	\$100,000+	10 Years  7,6,5,4,3,2,1,1,1,0.75%  Note: Surrender Schedule Reflects Guarantee Term	Interest Only Available in year 1  10% of Account Value Yrs 2+  No Penalty For RMD	Applies To: Nursing Home Issued To A75 Effective Yr. 1  Minimum Confinement: 90 Days	0-90	Non-Qual. \$10,000  Qual. \$5,000	All Except: NY	<b>3 &amp; 4 Year</b> 1.00%, 0-80 .75%, 81-85 .50%, 86-90  <b>5 - 9 Years</b> 2.50%, 0-80 1.88%, 81-85 1.25%, 86-90  <b>10 Year</b> 3.00%, 0-80 2.25%, 81-85 1.50%, 86-90
	3 Years	4.70%	5.00%							
	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%							
<b>Guaranty Rate Lock SPDA</b>  Guaranty Income Life Insurance Company	TERM	<\$100,000	\$100,000+	10 Years  9,8,7,6,5,4,3,2,1,0.5%  Note: Surrender Schedule Reflects Guarantee Term	5% of Account Value Yrs 2+  No Penalty For RMD	Applies To: Nursing Home Issued To A75 Effective Yr. 2  Minimum Confinement: 30 Days  Terminal Illness Effective Yr. 2	3-5 Years 0-100  6-10 Years 0-90	Non-Qual. \$10,000  Qual. \$10,000  Max Premium \$200K Ages 90-100	All Except: AK, HI, ME, NY	<b>3 Year</b> 1.85%, 0-74 0.93%, 75-100  <b>4 Year</b> 2.25%, 0-74 1.13%, 75-100  <b>5 Year</b> 2.75%, 0-74 1.50%, 75-100  <b>6 Year</b> 2.75%, 0-74 1.38%, 75-100  <b>7 &amp; 8 Year</b> 3.00%, 0-74 1.50%, 75-90  <b>9 &amp; 10 Year</b> 3.25%, 0-74 1.63%, 75-90
	3 Years	3.60%	3.70%							
	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%							
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<b>Milestone Max</b> SPDA  Sagacor Life Insurance Company	<table border="1"> <thead> <tr> <th>TERM</th> <th>\$25K+</th> <th>\$75K+</th> </tr> </thead> <tbody> <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> </tbody> </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%	7 Years  9,8,7,6,5,4,3%  Note: Surrender Schedule Reflects Guarantee Term	Interest Only Available in year 1  10% of Account Value Yrs 2+  No Penalty For RMD	None	0-90	Non-Qual. \$15,000  Qual. \$15,000	All Except: AK,CT,ME, MT,NY,VT	<b>3 Year</b> 1.50%, 0-80 1.00%, 81-85  <b>4 Year</b> 1.65%, 0-80 1.00%, 81-85  <b>5 Year</b> 2.15%, 0-80 1.40%, 81-85  <b>6 Year</b> 2.150%, 0-80 1.50%, 81-85  <b>7 Year</b> 2.25%, 0-80 1.75%, 81-85
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<b>Multi Select SPDA</b>  Oxford Life Insurance Company	<table border="1"> <thead> <tr> <th>TERM</th> <th>RATE</th> </tr> </thead> <tbody> <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> </tbody> </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%	<b>Interest Only Available in year 1</b>  <b>10% of Account Value Yrs 2+</b>  <b>No Penalty For RMD</b>	<b>Applies To:</b> <b>Nursing Home</b> <b>Home Health Care</b> <b>Effective Yr. 2</b>  <b>Minimum Confinement:</b> <b>90 Days</b> <b>Terminal Illness</b> <b>Effective Year 2</b>	18-85	\$20,000	All Except: AL, MS, MT, NY, VT, WV	18-75 / 76-80 / 81-85  <b>3 Year</b> 1.00%/0.50%/0.38% <b>4 Year</b> 1.30%/ 0.55%/0.45% <b>5 &amp; 7 Year</b> 2.50%/1.50%/1.15% <b>6 Year</b> 1.25%/0.75%/0.55% <b>8 Year</b> 1.45%/0.90%/0.60% <b>9 Year</b> 2.75%/1.75%/1.20% <b>10 Year</b> 3.00%/2.00%/1.50%
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<b>Waypoint SPDA</b>  Axonic Life Insurance Company	<table border="1"> <thead> <tr> <th>TERM</th> <th>\$20K+</th> <th>\$100K+</th> </tr> </thead> <tbody> <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> </tbody> </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%	Terms 2 to 7 9,8,7,6,5,4,3%  10-Year Term 9. <sup>20</sup> , 8. <sup>30</sup> , 7. <sup>40</sup> , 6. <sup>50</sup> , 5. <sup>60</sup> , 4. <sup>70</sup> , 3. <sup>80</sup> , 2. <sup>80</sup> , 1. <sup>90</sup> , 0. <sup>90</sup> %  Lower Surrender Schedule in CA	<b>10% of Account Value Yrs 2+</b>  <b>No Penalty For RMD</b>	<b>Applies To:</b> <b>Nursing Home</b> <b>Effective Yr. 2</b>  <b>Minimum Confinement:</b> <b>90 Days</b> <b>Terminal Illness</b>  Riders not Available In CA	Up to 89 and 364 days	\$20,000	All Except: MN, NY	<b>2 Year</b> 1.00%,  <b>3 Year</b> 1.50%  <b>5 Year</b> 2.25%  <b>7 Year</b> 3.25%  <b>10 Year</b> 4.00%
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