



## JAN 2022 ANNUITIES @ A GLANCE

<u>PRODUCT</u>	<u>CURRENT RATE</u> (most states)	<u>MAX ISSUE AGE</u>	<u>COMMISSION</u> may be reduced at older ages. State variations may apply
1 yr. GCU	<b>1.25%</b>	<b>No Max Issue Age</b>	.50%
2 yr. Elite SILAC (B+)	<b>2.15%</b>	85	1.25% 1.00% ages 81-85
3 - HarborView OceanView (A-)	<b>2.50%</b>	89	2.00% 0-79 1.00% 80+
Preferred 5 NSS	<b>3.00%</b>	<b>No Max Issue Age</b>	2.75% 1.00% Age 80+
<b>Atlantic Coast/Sentinel (B++)</b>	<b>3.15%</b>	<b>90</b>	<b>2.40% ages 0-80 1.30% ages 81-90</b>
5 yr. MYGA Sagikor (A-)	<b>3.00%</b>	80 81-85	2.00% 1.25%
8 yr. Preferred GBU (A-)	<b>3.20%</b>	90	3.00% ages 0-75 1.50% ages 76+
8 yr. Preferred NSS	<b>3.50%</b>	<b>No Max Issue Age</b>	2.75% 1.00% Age 80+

Call for State Availability  
 For Agent Use Only  
 Rates are Subject to Change  
 Other Annuity Products Also Available  
 State Variations May Apply

### "HIGHLIGHT SENIOR 5 yr ANNUITY"

- 5% Free withdrawal after 1<sup>st</sup> contract year
  - RMD's Free in all Years
- Full Benefit if terminally ill or nursing home confinement occurs after the 1<sup>st</sup> contract year
  - Indexed or fixed option allows combined returns
  - Index enhancer increases participation rate
    - Aging of America - Index Sponsor
    - Comp 6.15% - Issue Age to Age **85**

**JOHN LIGHT | CHRIS LIGHT**

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