

July
2020
Annuity Rates



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COMMISSION
INCENTIVES FROM
SAGICOR & ATHENE
SEE BELOW FOR
DETAILS

INSIDE THIS ISSUE

Updated MYGA and Fixed Indexed annuity rates. *F&G Accumulator and Equitrust Market Value products added to Indexed Annuity Rates*

Product Spotlight: Oceanview MYGA now available. See attached rates. American Equity Destinations. See details below

Notice: *Lincoln Lifetime IncomeSM Edge 2.0*, and *i4LIFE[®] Indexed Advantage with Guaranteed Income Benefit* suspended

Commission Incentive: Sagicor & Athene- see details below

Annuity Contacts:

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July 2020

All rates are subject to change without notice.
Please contact our office for rate confirmation.



MYGA HIGH BAND RATES

						3	4	5	6	7	8	9	10
	AGE	WD	Year	MIN									
American Equity	A-	85	INT	2	10K			1.80	1.85	1.90			
American General	A	85	15%	1+	100K		2.10	2.20	2.20	2.20			2.20
Athene Annuity*	A-	83	INT	1	100K	1.95		2.55		2.65			
Equitrust	B++	90	INT	2+	10K	1.50		2.10	2.20		2.40		2.60
Fidelity & Guaranty	A-	90	INT	1	20K	2.25		2.90		3.05			
Guggenheim	B++	90	10%	2+	250K	2.50	2.60	2.70	2.80	2.85	2.90	3.00	3.10
Lincoln	A+	85	10%	1	100K			1.05		1.15			1.25
North American	A+	90	INT	2+	100K	2.40		2.40		3.25			2.60
Oxford Life*	A-	75	INT/10%	1/2	20K	2.25	3.05	3.00	3.10	3.08	3.10	3.00	3.05
Reliance Standard	A+	85	10%	1	10K			2.60					
Sagicor	A-	90	10%	2+	100K	2.20	2.65	2.70	2.70	2.75			
The Standard	A	93	INT	1	100K	2.00		2.55		2.55			2.20

MYGA LOW BAND RATES

						3	4	5	6	7	8	9	10
	AGE	WD	Year	MIN									
American Equity	A-	85	INT	2	10K			1.80	1.85	1.90			
American General	A	85	15%	1+	10K		1.80	1.90	1.90	1.90			1.90
Athene Annuity*	A-	83	INT	1	10K	1.80		2.40		2.50			
Equitrust	B++	90	INT	2+	10K	1.50		2.10	2.20		2.40		2.60
Fidelity & Guaranty	A-	90	INT	1	20K	2.25		2.90		3.05			
Guggenheim	B++	90	10%	2+	5/10K	2.40	2.50	2.60	2.70	2.75	2.80	2.90	3.00
Lincoln	A+	85	10%	1	10K			1.00		1.10			1.20
North American	A+	90	INT	2+	2/10K	1.95		2.10		2.85			2.20
Oxford Life*	A-	75	INT/10%	1/2	20K	2.25	3.05	3.00	3.10	3.05	3.10	3.00	3.05
Reliance Standard	A+	85	10%	1	10K			2.60					
Sagicor-mid band	A-	90	10%	2+	50K	1.60	2.05	2.15	2.40	2.45			
Sagicor-low band	A-	90	10%	2+	15K	1.20	1.55	1.70	1.95	2.00			
The Standard	A	93	INT	1	15K	1.90		2.45		2.45			2.10

***Exceptions and Special Features**

Athene: 3 Year allows issue age up to 85. MYGA rates differ in CA, CT and SC. Check with annuity dept. for specific rates.

Great American: .25% bonus interest rate added to base interest rate in first year. .10% bonus added to base interest rate in years 1+

Great American: Inherited IRA issue age is 75

Oxford: 3-10 year available for ages 18-75. 3-9 year available to age 77. 3-8 year available to age 79, and 3-7 year available up to age 80

FIXED INDEXED STRATEGY RATES

Term	Carrier	Product	Premium	S&P Annual PTP W/ Ca-p	S&P Risk Control	S&P Part Rate	Fidelity Part
High Band Strategy Rates							
10	American Equity	Income Shield	All	1.75%		10%	
10	American General	Power 10 Protector	\$100K+	4.50%		21%	
10	American General	Power 10 Protector + Inc.	\$100K+	3.00%		18%	
7	Equitrust	Market 7 Index Non IBR	All	4.25%		28%	
10	Equitrust	MarketValue Ind Non IBR	All	4.50%		30%	
10	F&G	Accumulator Plus 10	All	4.00%			
3	Great American	Landmark 3	\$150K+	2.25%			
5	Great American	Landmark 5	\$100K+	4.05%	45%		
7	Great American	American Legend 7	\$100K+	4.15%	50%		
7	Lincoln	Optiblend 7	\$100K+	1.50%	4.75%	9%	35%
10	Lincoln	OptiBlend 10	\$100K+	1.50%	3.75%	9%	55%
10	Reliance Standard	Keystone Index 10	All	4.70%		29%	
Low Band Strategy Rates							
10	American Equity	Income Shield 10	All	1.75%		10%	
10	American General	Power 10 Protector	\$25K-\$99K	3.50%		18%	
10	American General	Power 10 Protector + Inc.	\$25K-\$99K	2.25%		16%	
7	Equitrust	Market 7 Index Non IBR	All	4.25%		28%	
10	Equitrust	MarketValue Ind Non IBR	All	4.50%		30%	
10	F&G	Accumulator Plus 10	All	4.00%			
3	Great American	Landmark 3	\$50K-\$150K	2.20%			
5	Great American	Landmark 5	\$10K-\$99K	3.80%	40%		
7	Great American	American Legend 7	\$10K-\$99K	3.90%	45%		
7	Lincoln	Optiblend 7	\$10K-\$99K	1.50%	5.00%	8%	25%
10	Lincoln	OptiBlend 10	\$10K-\$99K	1.50%	4.00%	8%	40%
10	Reliance Standard	Keystone Index 10	All	4.70%		29%	

Oceanview Life and Annuity Harbourview MYGA RATES!!!



Be Aware

Be Prepared

Be Safe

AM Best Rating A-

+ Generous Contract Features:

- 10% Free Withdrawal > Year 1
- RMD friendly
- Account Value Death Benefit

RATES!!!

3 Year MYGA **3.00**

5 Year MYGA **3.20**

7 Year MYGA **3.25**

10 Year MYGA **3.25**

*Rates effective as of 6/1/20 and are subject to change.

We help Protect and Grow Your Money

The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. May not be available in all states. Policy form numbers and provisions may vary. A.M. Best Company rating based on financial strength, management skill and integrity, but is not a statement of fact nor recommendation to purchase a policy. Rates are guaranteed for 3, 5, 7 or 10 years, depending on the guarantee period selected at policy issue and are subject to change. Within 30 days prior to the end of the Initial Interest Guarantee Period, we will send you notification informing you the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period. Excess withdrawals are subject to a Surrender Charge and market value adjustments. The IRS may impose a penalty for withdrawals prior to age 59 ½. Most jurisdictions do not impose a premium tax on annuity premium payments. However, for those that do, we may deduct them from Your Contract when we need to pay them, which may be when you withdraw your contract value, when you start to receive income payments, or when a death benefit is paid. Check with your producer and other policy documents for specific information on premium taxes. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. For transfers and 1035 Exchanges, rate lock will be extended 60 days upon receipt of application. Issue age for all deferred annuities is the age of the last birthday of the Owner. If joint owners, age of oldest determines commission payout. Annuities issued by Oceanview Life and Annuity Company, 410 N. 44th St., Suite 210, Phoenix, AZ 85008. www.oceanviewlife.com. Not FDIC insured. Guarantees are based on the claims paying ability of the issuing insurance company. Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. In California, doing business as Oceanview Life and Annuity Insurance Company.

Destinations 10 Annuity

Effective: 06/22/20

(Rates Subject to Change)

Features

- Free Withdrawal
 - Up to 10% of Contract Value annually, starting year two
 - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days¹
- Nursing Care Rider² and Terminal Illness Rider² for Owners under age 75 at issue
- Market Value Adjustment Rider (MVA)³
- No Surrender Charges at death

Interest Rates				
Destinations 10 Annuity	PR	RR	RIRR	Issue Age
BofA Destinations Index™ Annual Pt to Pt w/ PR	82%	-	43%	18-80
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	116%	-	61%	
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate [†]	-	1.10%	-	
Current Fixed Value Rate 1.90% ⁴				

Schedule(s)	
Destinations 10 Annuity	
Surrender Charges (10 Years)	9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Premium	Minimum Rates
Minimum Premium: \$5,000	MGIR: Currently 1% ⁵
Maximum Premium: 18-69: \$1,500,000	MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR
70-74: \$1,000,000	
75-80: \$750,000	

¹ Benefit not guaranteed and subject to change. ² Riders issued under Form Series ICC19 R-NCR and ICC19 R-TIR and state variations thereof. Availability may vary by state. See form 01F1001 Waiver of Surrender Charge Riders for additional details. ³ MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period. ⁴ Fixed Value Minimum Guaranteed Interest Rate is 0.50%. ⁵ MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

PR = Participation Rate RR = Replacement Rate RIRR = Rate Integrity Rider Rate MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value

The one who works for you!®



AMERICAN
EQUITY™

Sagicor’s Milestone MYGA will feature two new multi-year guarantee durations starting June 27, 2020

Now risk-averse clients who want the assurance of a multi-year guaranteed rate of interest have more choices. This single premium deferred fixed annuity offers:

- **A new 4-Year and 6-Year guaranteed interest rate**
- 10% penalty-free withdrawals beginning contract-year two
- Issue up to age 90

National Rates

Premium Levels	3-Year ¹	4-Year ¹	5-Year ¹	6-Year ¹	7-Year ¹
\$100,000+	2.20%	2.65%	2.70%	2.70%	2.75%
\$50,000+	1.60%	2.05%	2.15%	2.40%	2.45%
\$15,000+	1.20%	1.55%	1.70%	1.95%	2.00%

California Rates

Premium Levels	3-Year ¹	4-Year ¹	5-Year ¹	6-Year ¹	7-Year ¹
\$100,000+	2.15%	2.60%	2.65%	2.65%	2.70%
\$50,000+	1.55%	2.00%	2.10%	2.35%	2.40%
\$15,000+	1.15%	1.50%	1.65%	1.90%	1.95%

Interest rates current as of June 27, 2020. Rates subject to change.

Earn a \$250 commission bonus for eApplications*

Sagicor will pay a \$250 commission incentive to the writing agent per submitted eApplication from May 1, 2020 to September 30, 2020.²

Questions?

For more information about planning with Sagicor’s Milestone MYGA, please call the Producer Resource Center at **888-724-4267, ext. 4680**, or email PRC@SagicorLifeUSA.com.

Visit us online at SagicorProducer.com.

*\$250 will be payable in a separate commission payment, at month end of policy settlement. Policy must be settled by December 31, 2020. To have the annuity contract mailed directly to the contract owner, Sagicor will need confirmation from the agent prior to contract issue.

¹ Years referenced are contract-year terms.

²No incentive paid for paper applications. Commission specials and bonuses may be discontinued at any time at the sole discretion of Sagicor.

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Products may have limitations and restrictions including surrender charges. Interest rates are current as of June 27, 2020. Current rates are subject to change at any time and at the discretion of the company. Contract Forms: ICC173008, 3008CA

Sagicor is rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), effective as of October 14, 2020. Rating based on the claims-paying ability of issuing insurer.

Insurance Professional Only. No Public Distribution.

MM-FLY0407 | June 22, 2020

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We are built for this.

Athene FIA Commission Bonus (Summer 2020)



The coronavirus outbreak and resulting financial turmoil have put us all on a path we've never traveled before. Together, we've proven our resilience. At Athene, we continue to manage our business to assure strength, stability and flexibility in any economic situation – **we are built for this!**

We want to thank you for your business and for all you have done over the past few months to provide your clients with solutions that help assure their financial security in these challenging times.

With that in mind, we're offering a 50 basis point (bp) commission bonus on all Athene fixed indexed annuity (FIA) sales in the IMO channel during July and August.¹

Earn an extra 50 bp bonus on qualifying FIA applications.

To qualify for the bonus, applications must be received by Athene "in good order" no later than market close (3 p.m. CT) on August 31, 2020 with an issue date of July 1 through October 15, 2020.²

Bonus payment schedule³:

Contract issued in:	Bonuses paid no later than:
July	August 31
August	September 30
September	October 31
October (no later than 10/15)	November 30

There's no limit on the amount you can earn!

The current market environment underscores the power and relevance of FIAs as solutions for a more confident and secure financial future. In addition to guaranteed income and the downside protection of a zero percent floor, Athene FIAs include exclusive index crediting strategies that are designed to promote stability and capture growth potential during periods of extreme volatility.

For more information on Athene FIAs or commission bonus qualifications, please contact the best Sales Desk in the business at 888-ANNUITY (266-8489).

¹ You must have an active contract with Athene and be in good standing to receive a bonus payment. **Business sold through a Broker Dealer or Bank does not qualify.**

² All pending FIA business as of 7/01/20 issued on or before 10/15 will qualify for the Bonus.

³ Bonus payments will be paid by Athene to all qualifying producers no later than 11/30/20. Production from licensed-only producers will qualify and compensation will be paid per standard procedure to your upline. Athene reserves the right to chargeback in the event of free-looks/chargebacks during and after the incentive is complete.

For financial professional use only. Not to be used with the offer or sale of annuities

Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (excluding NY) and D.C. is not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice.

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