



BUSINESS UNDERWRITERS ASSOCIATES

Fixed Annuity Hot Sheet for the Week of: **January 2nd, 2019**

Rates Change Often - Please Call 1.800.762.6795

Multi-Year Guarantee*	Traditional Fixed
Oxford Life Multi-Select 3.65% Annual Rate guaranteed for 10 years 3.00% ages 18-75 3.75% Annual Rate guaranteed for 8 years 1.458% ages 18-75, 0.928% ages 76-79 3.50% Annual Rate guaranteed for 7 years 2.50% ages 18-75, 1.50% ages 76-80 3.65% Annual Rate guaranteed for 6 years 1.25% ages 18-75, 0.50% ages 76-80 3.30% Annual Rate guaranteed for 5 years 2.50% ages 18-75, 1.50% ages 76-80 3.25% Annual Rate 4 years, up to 1.278% Comp	Reliance Standard Apollo MVA A fixed Annuity with a seven year surrender charge 2.00% First Year Premium Bonus 2.95% Base Rate 4.95% First Year Guaranteed Rate 1.50% Guaranteed Minimum Interest Rate Issues to age 85 10% free withdrawals all contract years Surrender Schedule: 9, 8, 7, 6, 5, 4, 2 Minimum Purchase of \$5,000 4.00% ages 0-75, 3.20% ages 76-80, 2.40% ages 81-85
Fidelity & Guaranty Guarantee Platinum 4.00% Annual Rate Guaranteed for Seven Years 3.00% ages 0-79, 1.50% ages 80-90 3.70% Annual Rate Guaranteed for Five Years 2.00% ages 0-79, 1.00% ages 80-90 Interest only free withdrawals Online only application process	American National Century Plus A Fixed Annuity with Guaranteed Lifetime Income Rider 2.75% Base Rate First Year 5.00% First Year Premium Bonus 7.20% Lifetime Income Rider  Compound Roll-Up for 10 Years Payments after one year, over age 50 Highly Competitive Fixed Annuity with Lifetime Income Guarantee, Nursing Home and Confinement Waivers 5.00% Ages 0-75, 3.00% ages 76-80
Global Atlantic SecureFore 3.45% Annual Rate guaranteed for 5 years 2.50% Ages 0-80, 1.25% ages 81-85 3.00% Annual Rate guaranteed for 3 years 1.80% Ages 0-80, 0.90% Ages 81-85 10% Free withdrawals starting in year 2, terminal illness and nursing home riders available.	Multi-Year Guarantee* Lincoln Financial Group MYGuarantee 5 3.50% Annual Rate Guaranteed for 5 Years 10% free withdrawals all contract years 2.00% comp ages 0-75, 1.30% 76-80, 0.75% 81-85
American General Solutions MYG 3.60% Annual Rate Guaranteed for 7 Years 2.00% comp ages 0-75, 1.00% ages 76-85 3.55% Annual Rate Guaranteed for 5 Years 1.50% comp ages 0-75, 0.75% ages 76-85 15% Free Withdrawals starting year 2! Terminal Illness and Extended Care Waivers Activities of Daily Living- Waiver of surrender charge if the client is unable to perform 2 or 6 Activities of Daily Living	Reliance Standard Eleos 3.35% Annual Rate Guaranteed 5 Years MVA 3.20% Annual Rate Guaranteed for 5 Years- NO MVA 10% Free Withdrawal all Contract Years 2.50% Comp 0-75, 2.00% 76-80, 1.50% 81-85
Guggenheim Preserve MYGA 3.55% Annual Rate guaranteed for 10 years 3.00% comp to age 80, 2.25% 81-85, 1.50% 86-90 3.40% Annual rate guaranteed for 7 years 3.30% Annual Rate guaranteed for 6 years 3.25% Annual Rate guaranteed for 5 years 2.50% comp up to 80, 1.875% age 81-85, 1.25% 86-90 3.10% Annual Rate guaranteed for 3 Years 1.00% comp up to age 80, 0.75% ages 81-85, 0.50% 86-90	Sagicor Milestone MGYA 3.05% Annual Rate Guaranteed for 3 Years 1.25% Comp ages 0-80, 0.75% ages 81-85, 0.50% ages 86-90 3.75% Annual Rate Guaranteed for 5 Years 2.00% Comp ages 0-80, 1.25% ages 81-85, 0.75% ages 86-90
	The Standard 3.60% Annual Rate Guaranteed for 7 Years 3.55% Annual Rate Guaranteed for 5 Years 2.00% up to age 80, 1.00% ages 81-85, 0.77% 86-90 3.00% Annual Rate Guaranteed for 3 Years 1.50% ages 0-80, 0.75% 81-85, 0.50% 86-90

*Rates for \$100,000 or more in Ohio. Rates subject to change without notice. Agent use only.

**For more information on rates or product information
please call Trevor or Bennett at 1.800.792.6795 or 330.576.1100**