



# BUSINESS UNDERWRITERS ASSOCIATES

Indexed Annuity Hot Sheet for the week of: **January 2nd, 2019**

Rates Change Often - Please Call 1.800.792.6795 to Confirm.

Fixed Index Product- Accumulation	Fixed Index Product- Income
<p><b>American General Power 7 Protector</b></p> <p>Featuring the Merrill Lynch Strategic Balanced Index with a spread on a short <b>7 year</b> surrender charge</p> <p><b>4.50%</b> Two year PIMCO Index Annual Pt. to Pt. Spread  <b>0.00%</b> Two year MLSB Annual Pt. to Pt. Spread  <b>1.00%</b> 1-Year MLSB Annual Pt. to Pt. with Spread  <b>6.25%</b> 1-Year S&amp;P 500 Annual Point to Point  <b>2.20%</b> Fixed Interest Account</p> <p>Terminal Illness, Extended Care Waiver</p> <p>4.00% Comp to 80, 2.00% ages 81-85</p> <p><i>Great for Accumulation!</i></p>	<p><b>Athene Agility 10</b></p> <p>Single Premium Index Annuity with a <b>no cost</b> Income and Death Benefit Rider</p> <p><b>25% Benefit Base Bonus</b></p> <p><b>175% Benefit Base interest credit</b></p> <p>During Income Phase Benefit Base will continue to grow, Earnings- Indexed Income</p> <p>Enhanced Death Benefit- Benefit Base is paid out over five years to beneficiaries</p> <p>Enhanced Income Benefit- Doubles income if confined</p> <p>6.00% Commission up to age 70</p>
Fixed Index Product- Income	Fixed Index Product- Income
<p><b>Global Atlantic Income 150+ SE</b></p> <p><b>Great for Early Income</b></p> <p>20% Bonus Day One</p> <p>7.5% Bonus years 2-5, Plus 150% Interest Credited to benefit base at 10 years, if no withdrawals have been taken</p> <p>Recently <b>increased</b> withdrawal rates for all issue ages, Issues up to age 85</p> <p><b>*NEW</b> Activities of Daily Living Income Doubler</p> <p>7.00% ages 55-75, 5.00% ages 76-85</p>	<p><b>American General Power Select Plus Income</b></p> <p><b>Recently Increased Withdrawal Factors!</b></p> <p>Featuring the Merrill Lynch Strategic Balanced Index an uncapped strategy using a one or two year spread.</p> <p><b>Lifetime Income Plus</b></p> <p><b>9.50%</b> Roll-Up Rate, New and Enhanced Withdrawal Rates, Highly Competitive for income after age 65.</p> <p><b>Lifetime Income Plus Multiplier</b></p> <p><b>200%</b> multiplier until income begins,  <b>100%</b> Multiplier after income starts</p> <p>7.00% Comp 50-75, or 2.25% Up front <b>1.00%</b> Trail Year 2</p>
Fixed Index Product- Income	Fixed Index Product-Accumulation
<p><b>Athene Ascent Pro 10 Bonus Select</b></p> <p><b>Up to 15% Income Base Bonus</b></p> <p>Now Available with the New Janus SC Market Consensus a <b>100% Equity</b> based index</p> <p><b>New higher income withdrawal rates!</b></p> <p><b>Option 1:</b> Guaranteed Years 1-10: <b>10.00%</b> Simple Interest, Years 11-20: <b>5.00%</b> simple interest</p> <p><b>Option 2:</b> Years 1-10 <b>7.00%</b> simple, plus index credits at a <b>200%</b> Participation Rate, Years 11-20 <b>4.00%</b>, plus index credits at a <b>200%</b> Par. Rate</p> <p>6.00% comp 0-70, 5.50% 71-75, 5.00% ages 76-80</p>	<p><b>Global Atlantic Choice Accumulation</b></p> <p><b>Highly Competitive Product Changes!</b></p> <p>New 10 year surrender charge, Now available with the Franklin U.S. Index, and the Pimco Balanced Index! Also features Enhanced Death Benefit Rider</p> <p><b>6.10%</b> Annual Point-to Point Cap S&amp;P 500  <b>0.00%</b> Spread 2-Year BlackRock Diversa  <b>0.00%</b> Spread 2-Year Franklin U.S. Index  <b>115.00%</b> Pimco Balance Index with Par. Rate</p> <p>10% Free Withdrawals in all contract years</p> <p>6.00% Ages 0-80, 3.25% ages 81-85</p>
Fixed Index Product- Income	Fixed Index Product-Accumulation
<p><b>Lincoln Financial OptiBlend</b></p> <p>Flexible Premium Deferred Annuity with a Seven or Ten Year Surrender Charge</p> <p><b>4.70%</b> 1-Year S&amp;P 500 Performance Trigger  <b>1.20%</b> 1-Year S&amp;P 500 Vol. Control with Spread  <b>6.50%</b> 1-Year S&amp;P 500 Point-Point With Cap  <b>2.50%</b> 1-Year Fixed Account</p> <p><b>Ten Year Rates</b></p> <p><b>Available with Lincoln Income Edge Rider- 5.00%</b> Annual Compounded Step-up rate for ten years, withdrawal factor bonuses after five and ten years deferral</p> <p><b>7.00%</b> comp 0-74, 4.00% 75-79, 1.75% age 80</p>	<p><b>American National Strategy Indexed Annuity Plus 10</b></p> <p>The Strategy Indexed Annuity Plus 10 is a Single Premium Index Annuity with a <b>1.00% Premium Enhancement</b> in year one.</p> <p><b>5.00%</b> 1-Year S&amp;P 500 Annual Point-to-Point  <b>1.10%</b> 1-Year S&amp;P 500 Monthly Point-to-Point  <b>5.50%</b> 1-Year S&amp;P 500 Performance Trigger  <b>2.80%</b> 1-Year Declared Rate  <b>6.75%</b> 1-Year S&amp;P 500 Annual Point-to-Point 50% PR</p> <p>Ten year decreasing surrender charge, Confinement Waiver, Terminal Illness Waiver, Disability Waiver, Optional GLWB Rider.</p> <p>7.00% comp to age 75, 5.50% comp to age 80</p>

*\*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**