Annuities

3 MARK FINANCIAL

SET YOUR MARK HIGH. WE'LL MAKE SURE YOU REACH IT.

The best ideas make a difference

The best people make things happen

The best technology makes you efficient

My client wants an annuity?

What's the best annuity?

Questions to ask?

- What are your goals for this money?
- Are you looking for accumulation or income?

  - Accumulation

  - Income

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  - Accumulation

    - Are you looking for a guaranteed rate or something that produces returns tied to a market index, while protecting you from market downturns?
    - What is your expected timeframe for accessing these funds?

Accumulation

- Are you looking for a guaranteed rate or something tied to a market index, while protective you from market downturns?
    - Multi-Year Guaranteed Annuity (MYGA)
    - Fixed Index Annuity (FIA)What is your expected timeframe for accessing these funds?
- What is your expected timeline for accessing these funds?

MYGA Accumulation Products

Top MYGA Products*

Yrs	Product	YTS
2	OCEANVIEW LIFE AND ANNUITY Harbourview 2	4.75%
3	AXONIC INSURANCE SERVICES VantagePoint 3 MYGA	5.25%
4	AMERICO Platinum Assure 4	5.30%
5	FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5	5.55%
5	AXONIC INSURANCE SERVICES VantagePoint 5 MYGA	5.55%
6	AMERICO Platinum Assure 6	5.50%
7	FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7	5.65%
8	EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8	5.35%
9	AMERICAN NATIONAL INSURANCE COMPANY Palladium MYG Annuity 9	5.05%
10	EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10	5.50%

**Please be sure to check premium requirements*

MYGA Accumulation Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 2-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA *Mid Band*	A	89	70,000	2 yrs	0% / 10%	03/17/2025	4.75	2 yrs	4.75	4.75
AMERICO Platinum Assure 2 MVA	A	90	25,000	2 yrs	3% / 3%	02/21/2025	4.65	2 yrs	4.65	4.65
Rate Guaranteed 3-Years										
AXONIC INSURANCE SERVICES VantagePoint 3 MYGA MVA *High Band*	A-	89	100,000	3 yrs	0% / 10%	01/21/2025	5.25	3 yrs	5.25	5.25
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	01/31/2025	5.00	3 yrs	5.00	5.00
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	03/17/2025	5.00	3 yrs	5.00	5.00
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA *High Band*	A-	90	75,000	3 yrs	0% / 10%	01/14/2025	5.00	3 yrs	5.00	5.00
AMERICO Platinum Assure 3 MVA	A	90	25,000	3 yrs	3% / 3%	02/21/2025	4.95	3 yrs	4.95	4.95
Rate Guaranteed 5-Years										
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	03/17/2025	5.55	5 yrs	5.55	5.55
AXONIC INSURANCE SERVICES VantagePoint 5 MYGA MVA *High Band*	A-	89	100,000	5 yrs	0% / 10%	01/21/2025	5.55	5 yrs	5.55	5.55
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	02/21/2025	5.45	5 yrs	5.45	5.45
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA *High Band*	A-	90	75,000	5 yrs	0% / 10%	01/14/2025	5.30	5 yrs	5.30	5.30
PROTECTIVE LIFE Secure Saver 5 MVA *High Band*	A+	85	75,000	5 yrs	10% / 10%	03/25/2025	5.30	5 yrs	5.30	5.30
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	01/31/2025	5.25	5 yrs	5.25	5.25
Rate Guaranteed 6-Years										
AMERICO Platinum Assure 6 MVA	A	85	25,000	6 yrs	5% / 5%	02/21/2025	5.50	6 yrs	5.50	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *High Band*	A	90	250,000	10 yrs	10% / 10%	03/07/2025	9.65	6 yrs	4.65	5.47

Index Growth/Accumulation Products

- Symetra Edge Elite 5
- American National Rate Certainty Annuity
- Athene Performance Elite 10

Questions to ask?

- What are your goals for this money?
- Are you looking for accumulation or income?

  - Income
    - When do you want to start income?
    - Are you looking for income to cover a certain period or are you looking for a lifetime income?

Lifetime Income Products

- Guaranteed Lifetime Income
  - Income Locked In Immediately

- Indexed Increasing Lifetime Income
  - Income based on index performance
  - May be limited on when income can start.

Guaranteed Lifetime Income

Yearly Maximum Withdrawal Amount, assuming zero interest credit, sorted in descending order based on Starting Age 65:

Insurance Company	Rating	CDSC (Years)	Rider Fees	Rider Name	Stacked	Starting Age 65	Starting Age 66	Starting Age 67
Corebridge	A	7	1.1%	Lifetime Income Choice	Yes	$14,925	$15,600	$16,275
Corebridge	A	10	1.1%	Lifetime Income Choice	Yes	$14,925	$15,600	$16,275
North American	A+	10	1.15%	Income Pay Pro	No	$14,680	$14,896	$15,112
National Western	A	15	1.5%	Income Outlook Plus 5	No	$13,927	$13,927	$13,927
American Equity	A-	10	1.1%	LIBR-Shield (Opt.3) (Bonus)	Yes	$14,513	$15,785	$17,110
American Equity	A-	7	1.1%	LIBR-Shield (Opt.3)	Yes	$13,194	$14,350	$15,554
National Western	A	7	1.5%	Income Outlook Plus 5	No	$13,438	$13,438	$13,438
National Western	A	9	1.5%	Income Outlook Plus 5	No	$13,071	$13,071	$13,071
Equitrust	B++	10	1.25%	MarketPower	Yes	$13,037	$13,237	$13,438
Protective	A+	7	1%	Guaranteed Income Benefit	Yes	$12,900	$13,100	$13,300

Indexed Increasing Lifetime Income

Here's a view of Non-Guaranteed Annuity Contract Values

Most recent 10 year period

Based on the index performance for the most recent 10 calendar years, repeating every 10 years, for each of the elected strategies and the corresponding indices.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on a Premium Amount of $100,000. See page 6 for guaranteed values.

				Withdrawals		End of Year Non-Guaranteed Annuity Contract Values			
Year Ending	Beginning of Year Age	End of Year Age	Annual Assumed Interest Rate	Lifetime Income Withdrawals	Cumulative Withdrawals	Benefit Base[1]	Accumulated Value	Cash Surrender Value[2]	Death Benefit[1]
07/2024	54	55	10.18%	$0	$0	$153,809	$110,177	$101,161	$110,177
07/2025	55	56	20.61%	$0	$0	$191,021	$131,440	$120,602	$131,440
07/2026	56	57	0.00%	$0	$0	$191,021	$131,440	$121,977	$131,440
07/2027	57	58	6.34%	$0	$0	$205,909	$139,948	$131,072	$139,948
07/2028	58	59	9.71%	$0	$0	$228,547	$152,884	$144,551	$152,884
07/2029	59	60	9.18%	$0	$0	$253,461	$167,120	$159,529	$167,120
07/2030	60	61	6.75%	$0	$0	$271,669	$177,525	$171,092	$177,525
07/2031	61	62	11.43%	$0	$0	$308,370	$198,497	$193,075	$198,497
07/2032	62	63	3.37%	$0	$0	$319,337	$204,764	$201,066	$204,764
07/2033	63	64	0.00%	$0	$0	$319,337	$204,764	$202,921	$204,764
Begin Lifetime Annual Income									
07/2034	64	65	10.18%	$14,849	$14,849	$330,540	$209,549	$209,549	$209,549
07/2035	65	66	20.61%	$16,384	$31,234	$373,069	$232,236	$232,236	$232,236
07/2036	66	67	0.00%	$19,698	$50,932	$341,425	$212,538	$212,538	$212,538
07/2037	67	68	6.34%	$19,698	$70,630	$331,388	$205,186	$205,186	$205,186
07/2038	68	69	9.71%	$20,960	$91,590	$327,677	$201,449	$201,449	$201,449
07/2039	69	70	9.18%	$22,919	$114,509	$321,361	$196,224	$196,224	$196,224
07/2040	70	71	6.75%	$25,190	$139,699	$299,256	$181,976	$181,976	$181,976
07/2041	71	72	11.43%	$26,802	$166,502	$288,642	$174,295	$174,295	$174,295
07/2042	72	73	3.37%	$30,105	$196,607	$246,575	$148,640	$148,640	$148,640
07/2043	73	74	0.00%	$31,034	$227,641	$195,093	$117,606	$117,606	$117,606
07/2044	74	75	10.18%	$31,034	$258,675	$159,461	$95,629	$95,629	$95,629
07/2045	75	76	20.61%	$34,281	$292,955	$124,756	$74,181	$74,181	$74,181
07/2046	76	77	0.00%	$41,451	$334,407	$55,044	$32,730	$32,730	$32,730
07/2047	77	78	6.34%	$41,451	$375,858	$0	$0	$0	$0
07/2048	78	79	9.71%	$44,079	$419,937	$0	$0	$0	$0

SPIA / DIA

Income Annuity Survey Details	
Prepared By	Valued Agent
State of Residence	Texas
State of Issue	Texas
Owner	Valued Client
Name	Valued Client
Birth Date	March 26, 1960
Sex	Male
Annuity Type	Single Life
Fund Type	Non-qualified
Guarantee Type	Certain period
Premium	$100,000.00
Cost Basis	$100,000.00
Purchase Date	March 26, 2025
Payment Frequency	Annual
Income Start Date	April 26, 2025
Certain Period	10 Years
Return of Premium before Income Start Date	No
Rating Company:	A.M. Best
Rating Level:	All

Financial Institution	Annual Income
Nationwide Life Insurance Company	$7,418.54
Athene Annuity and Life Company	$7,278.77
Minnesota Life Insurance Company - A Securian Co.	$7,231.74
EquiTrust Life Insurance Company	$7,201.95
Integrity Life Insurance Company (W&S)	$7,144.69
American National Insurance Company	$7,042.17
Corebridge Financial	$7,039.52
Global Atlantic - Forethought Life Insurance Company	$7,028.05
United of Omaha Insurance Company (a Mutual of Omaha company)	$6,960.57
North American Company for Life and Health Insurance	$6,958.22
Protective Life Insurance Company	$6,811.83

Important Reminder

Before completing an annuity application make sure that you:

- are contracted with the carrier

- are licensed in the application state

- have completed the state required annuity training as well as any state required best interest training (especially non-resident states)

- have completed the carrier product specific training.

Questions???

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