

Tellus Annuities: The Hot List

Too busy to sift through hundreds of annuity products?

Let us do the work for you. We've done the research and, in our opinion, the following annuities are 'Hot List' annuities.



FEATURED FIXED INDEX ANNUITIES

Allianz Preferred 222

- 10% bonus applied to protected income value
- 50% interest rate bonus applied to protected income value (PIV)
- PIV may be taken as a death benefit if taken over five years
- Lifetime income rider automatically included with the contract, no fee
- 6.18% commission age 0-75

Delaware Life Retirement Stages 7

- S&P 500 annual point to point cap - 4.35%
- Performance trigger strategy - 4.00%
- 7 year surrender charge schedule
- Cash Return on Capital Invested (CROCI) volatility Annual Point to Point (APP) with spread- 2.50%
- 5% commissions ages 18-74

OPTIONAL INCOME RIDERS

American National Lifetime Income Rider

- Option 1 - 7.00% compound roll up for 10 years
- Option 2 - 4.00% compound roll up PLUS index credits for up to 10 years
- Rider cost: Option 1 - 1.00%; Option 2 - 0.70%
- Available on Strategy Index Plus 7 & 10
- Income can start after 1st year, Single & Joint payouts

Global Atlantic Choice Accumulation II 5 Year

- Short-term: 5 year surrender schedule
- Multiple indexing strategies options
 - PIMCO, BlackRock, Franklin US, +
 - 1 or 2 year point to point/spread, participation rates, caps
- Optional Rider: Enhanced Death Benefit: 7% simple rollup for 15 (fee will apply)

North American VersaChoice 10

- Enhanced accumulation potential: 3 new crediting methods:
- Multiple indexing strategies options
- Optional Rider: Enhanced Liquidity Rider
 - Enhanced penalty-free withdrawals
 - Return of Premium
 - ADL-based surrender charge waiver

MULTI-YEAR PRODUCTS

Sagicor Milestone MYGA

(not available in CA, CT, ME, MT, ND, NY, VT)

- 2.75% for 7 years (\$100,000 and up)
- 2.70% for 5 years (\$100,000 and up)
- 2.20% for 3 years (\$100,000 and up)
- Issue ages 0 - 90
- 10% free withdrawal after first year

North American Guarantee Choice

(not available in CT, DE, NY - 10 year n/a in CA)

****eApp submission ONLY****

- 2.25% for 3 years (\$100,000 and up)
- 3.50% for 7 years (\$100,000 and up)
- Issues ages 0-90 (0-85 in OK)

Securian SecureOption Choice

- 1.25% for 3 years (\$100,000 and up)
- 1.25% for 5 years (\$100,000 and up)
- 1.35% for 7 years (\$100,000 and up)
- 1.50% for 9 years (\$100,000 and up)
- Issue ages 0-90

Contact GPadency at 800.283.8376

to learn more about these and other annuity options available.

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Policy riders are available at an additional cost and may not be available for all products. Terms and conditions apply.

