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STAR CAPITAL ANNUITY

Star Capital Annuity
10527 SW 49th Place
Cooper City, FL 33328

Multi-Select — Oxford Life

Rate Decrease 11/1/26

Choice of Guarantee Terms

Term	1st Year	Year 2+	Yield
3 Year	5.45%	5.45%	**5.45%**
4 Year	5.80%	5.80%	**5.80%**
5 Year	5.75%	5.75%	**5.75%**
6 Year	5.95%	5.95%	**5.95%**
7 Year	5.90%	5.90%	**5.90%**
8 Year	5.80%	5.80%	**5.80%**
9 Year	5.75%	5.75%	**5.75%**
10 Year	5.80%	5.80%	**5.80%**

Surrender Schedule	10 Years 10,9,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term:
Liquidity	10% of account Value starting in year 2 (Penalty for RMD in year 1) (When taking 10% - only 2 withdrawals allowed per year)
Issue Ages	0-85
Minimum Premium	$20,000 (76 to 80 has max of $750K and 81 to 85 has max of $500K)
Availability	**ALL Except:** AL, MS, NY, WV, VT
Commissions	**3 Year Term – 1.00% (0-75) 0.50% (76-80) 0.38% (81-85)** **4 year Term – 1.30% (0-75) 0.55% (76-80) 0.45% (81-85)** **5 & 7 year Terms - 2.50% (0-75) 1.50% (76-80) 1.15% (81-85)** **6 year term – 1.25% (0-75) 0.75% (76-80) 0.55% (81-85)** **8 year Term – 1.45% (0-75) 0.90% (76-80) 0.60% (81-85)** **9 year Term - 2.75% (0-75) 1.75% (76-80) 1.20% (81-85)** **10 year Term – 3.00% (0-75) 2.00% (76-80) 1.50% (81-85)**

NOTES → After the chosen guarantee period is up the client has a 30 day window to transfer or withdraw penalty free.

Certainty Select — Equitrust

Rate Increase 10/15/26

Term	Year 1	Year 2+	Yield
3 Year	5.60%	5.60%	**5.60%**
5 Year	5.80%	5.80%	**5.80%**
6 Year	5.80%	5.80%	**5.80%**
8 Year	5.85%	5.85%	**5.85%**
10 Year	5.85%	5.85%	**5.85%**

Surrender Schedule	10 Years 10,10,9,9,8,8,7,7,6,5% Surrender Schedule Reflects Guarantee Term
Liquidity	Interest Only withdrawals allowed
Issue Ages	0-90
Premium Amounts	$10,000
Availability	**ALL Except:** NY, OR, UT, WA *Several states require you to be fully appointed prior to taking an application*
Commissions	**3 Year – 2.00% (0-80) 1.50% (81-90)** **All Others - 3.00% (0-80) 2.25% (81-90)**

NOTES → There is a 30 day window that starts 30 days prior to the contract anniversary at the end of the guarantee period in which the client can walk away penalty free.

Multi-Year Guaranteed Rates

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Focused Growth Annuity

The Standard

Rate Increase 10/12/26

Term	Year 1	Year 2+	Yield
3 Year	4.80%	4.80%	**4.80%**
$100K+	5.10%	5.10%	**5.10%**
5 Year	5.20%	5.20%	**5.20%**
$100K+	5.50%	5.50%	**5.50%**
7 Year	5.05%	5.05%	**5.05%**
$100K+	5.35%	5.35%	**5.35%**
10 Year	4.75%	4.75%	**4.75%**
$100K+	5.05%	5.05%	**5.05%**

Product Features

Surrender Schedule	8,7,6,5,4,3,2,1, 0.9% Surrender schedule reflects guaranteed period chosen
Liquidity	Interest Only No Penalty For RMD
Issue Ages	0-90 10 year guarantee max age of 80
Premium Amounts	$15,000
Availability	**ALL Except:** NY 7 & 10 year option not available in: CA, IL, MN, MO, TX, WA
Commissions	**3 year - 1.50% (0-80) 0.75% (81-85) 0.50% (86-90)** **5 & 7 year - 2.00% (0-80) 1.00% (81-85) 0.77% (86-90)** **10 year - 3.00% (0-80)**

NOTES ➡

Harbourview

Oceanview Life

Rate Increase 10/28/26

Choice of Guarantee Terms

Term	Under $70,000	Over $70,000
2 Year	4.80%	5.15%
3 Year	4.95%	5.30%
4 Year	5.55%	5.90%
5 Year	5.15%	5.50%
6 Year	5.75%	6.10%
7 Year	5.55%	5.90%
10 Year	5.85%	6.20%

Product Features

Surrender Schedule	10 Years 9,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term:
Liquidity	10% of account Value starting in year 2 (Penalty for RMD in year 1)
Issue Ages	0-89 (up to age 84 on 6,7 & 10 year options)
Minimum Premium	$20,000
Availability	**ALL Except:** CT, NY, VT CA may have different rates
Commissions	**2 Year Term – 0.85% (0-79) 0.425% (80-89)** **3 Year Term – 1.50% (0-79) 0.75% (80-89)** **4 year Term – 1.15% (0-79) 0.575% (80-89)** **5 year Term – 2.25% (0-79) 1.125% (80-89)** **6 year Term – 1.25% (0-79) 0.625% (80-84)** **7 & 10 year Terms – 2.75% (0-79) 1.375% (80-84)**

NOTES ➡ **After the chosen guarantee period is up the client has a 30 day window to transfer or withdraw penalty free.**

Multi-Year Guaranteed Rates

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Palladium MYG

American National

Rate Increase 10/16/26

Term	$0-$99,999	$100K+	$250K +
3 Year	5.50%	5.60%	**5.75%**
5 Year	5.45%	5.55%	**5.70%**
6 Year	5.48% yield (9.65% yr 1)	5.58% yield (9.75% yr 1)	5.73% yield (9.90% yr 1)
7 Year	5.55%	5.65%	**5.80%**
8 Year	5.05%	5.15%	**5.30%**
9 Year	5.05%	5.15%	**5.30%**
10 Year	5.20%	5.30%	**5.45%**

Product Features	
Surrender Schedule	10 Years 8,8,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term. After guarantee period the client has a 30 day window to walk away penalty free.
Liquidity	10% of Account Value each year after year 1
Issue Ages	0-90
Premium Amounts	$5,000
Availability	**ALL Except:** UT NY has slightly different version available
Commissions	**3 year – 1.50% (0-80) 0.75% (81-85) 0.40% (86-90)** **5 & 6 year – 2.50% (0-80) 1.25% (81-85) 0.65% (86-90)** **7 year – 2.75% (0-80) 1.40% (81-85) 0.70% (86-90)** **8 & 9 year – 2.85% (0-80) 1.45% (81-85) 0.70% (86-90)** **10 year – 3.00% (0-80) 1.50% (81-85) 0.75% (86-90)**

NOTES ➡ **After the chosen guarantee period is up the client has a 30 day window to transfer or withdraw penalty free.**

Platinum

F&G Life

Rate Increase 10/7/26

Term	Year 1	Year 2+	Yield
3 Year	5.15%	5.15%	**5.15%**
5 Year	5.50%	5.50%	**5.50%**
7 Year	5.55%	5.55%	**5.55%**

Product Features	
Surrender Schedule	3 Years 9,8,7% 5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3%
Liquidity	Interest Only
Issue Ages	0-90
Min. Premium	$20,000
Availability	**All Except:** AL, MS, NY
Commissions	**3 year – 1.50% (0-79) 0.75% (80-90)** **5 year - 2.00% (0-79) 1.00% (80-90)** **7 year - 2.25% (0-79) 1.125% (80-90)**

NOTES ➡ **No surrender charges upon death of the annuitant.**

Multi-Year Guaranteed Rates

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Product

Preferred Choice

Manhattan Life

Rate Increase 11/5/26

Interest Rates

Term	Year 1	Year 2+	Yield
3 Year	4.70%	4.70%	**4.70%**
5 Year	4.90%	4.90%	**4.90%**
6 Year	4.95%	4.95%	**4.95%**
7 Year	5.00%	5.00%	**5.00%**

Product Features

Surrender Schedule	3 Years 6,5,4% 5 Years 8,7,6,5,4% 6 Years 8,7,6,5,4,3% 7 Years 8,7,6,5,4,3,2%
Liquidity	3 Year – Accumulated Interest Only All others – 15% free withdrawals each year (calendar year, not anniversary year)
Issue Ages	0-84 3 year version issues up to age 99
Min. Premium	$10,000 6 year Minimum is $25,000
Availability	**All Except:** ND, SD CA & NY rates are slightly lower
Commissions	**3 year – 1.30% (0-80) 0.875% (81-90) 0.70% (91-99)** **5 year - 1.75%** **6 year - 1.925%** **7 year - 2.10%**

NOTES → **3 year is only fixed annuity that issues up to age 99!!**

Premium Preferred

Manhattan Life

Rate Increase 11/5/26

Term	Year 1	Year 2+	Yield
5 Year	4.60%	4.60%	**4.60%**
7 Year	4.85%	4.85%	**4.85%**

Surrender Schedule	5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3%
Liquidity	15% free withdrawals each year (calendar year, not anniversary year)
Issue Ages	0-84
Min. Premium	$10,000
Availability	**All Except:** DE, ND, SD CA & NY rates are slightly lower
Commissions	**5 year - 1.75%** **7 year - 2.10%**

NOTES → **This version includes a Guaranteed Return of Premium with slightly lower guaranteed rates.**

Multi-Year Guaranteed Rates

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Discovery Plus

Western United

Rate Increase 9/28/26

Term	Year 1	Year 2+	Yield
3 Year	4.75%	4.75%	**4.75%**
5 Year	5.20%	5.20%	**5.20%**
7 Year	5.20%	5.20%	**5.20%**

Product Features	
Surrender Schedule	5 Years 8,7,6,5,4% 7 Years 8,7,6,5,4,3,2%
Liquidity	Accumulated Interest Only & RMD's (Rates lower for 15% free withdrawal version)
Issue Ages	0-84
Min. Premium	$10,000
Availability	**All Except:** CA, DE, NY, SD
Commissions	**5 year - 1.75%** **7 year - 2.10%**

NOTES ➡ *** No MVA version**

Navigator Elite

Western United

Rate Increase 9/28/26

Term	Year 1	Year 2+	Yield
3 Year	5.05%	5.05%	**5.05%**
5 Year	5.60%	5.60%	**5.60%**
7 Year	5.60%	5.60%	**5.60%**

Product Features	
Surrender Schedule	3 Years 8,7,6% 5 Years 8,7,6,5,4% 7 Years 8,7,6,5,4,3,2%
Liquidity	10% free withdrawals each year (calendar year, not anniversary year)
Issue Ages	0-84 3 year issues up to age 97
Min. Premium	$10,000
Availability	**All Except:** CA, DE, NY, SD
Commissions	**3 year – 1.30% (0-80) 0.875% (81-90) 0.70% (91-97)** **5 year - 1.75%** **7 year - 2.10%**

NOTES ➡ **Sister product Navigator Ultra has higher rates with no withdrawals & does have surrender on death – highest rates out there!**

Multi-Year Guaranteed Rates

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Product	Interest Rates	Product Features
MYGuarantee Plus Lincoln Financial  Rate Increase 11/10/26	Choice of Guarantee Terms **Term** / **1st Year** / **Year 2+** / **Yield** **5 Year** 3.65% 3.65% **3.65%** $100K+ 5.85% 5.85% **5.85%** **7 Year** 3.65% 3.65% **3.65%** $100K+ 5.75% 5.75% **5.75%**	**Surrender Schedule**: 7 Years 7,7,6,5,4,3,2% **Liquidity**: 10% of account Value No penalty for RMD **Issue Ages**: 0-85 **Premium Amounts**: $10,000 **Availability**: **ALL Except:** IL, MN, MO, OR All rates 1% in CA **Commissions**: **5 Year – 2.00% (0-75) 1.30% (76-80) 0.75% (81-85)** **7 year - 2.50% (0-75) 1.60% (76-80) 1.00% (81-85)**

NOTES → **After the chosen guarantee period is up the client has a 30 day window to transfer or withdraw penalty free.**

Multi-Year Guaranteed Rates