

February 2025

HOT

Products



Best Multi-Year Guarantees

Upstream Secure Legacy - 2 Year
5.25% Guaranteed for 2 Years. Ages 0-80.

Upstream Secure Legacy - 3 Year
6.00% Guaranteed for 3 Years. Ages 0-80.

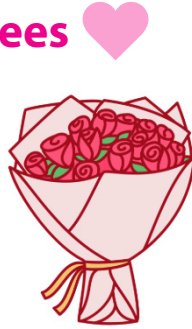
Ohio State Life Nex3 - 3 Year
5.50% Guaranteed for 3 Years. Ages 0-85.

Upstream Secure Legacy - 5 Year
5.95% Guaranteed for 5 Years. Ages 0-80..

Axonic Waypoint - 5 Year
5.60% Guaranteed for 5 Years (\$100K). Ages 0-89.

Nassau MyAnnuity - 7 Year
5.55% Guaranteed for 7 Years. Ages 0-85.

Oceanview Harbourview- 10 Year
5.65% Guaranteed for 10 Years (\$70K+). Ages 0-89.



Best Traditional Annuities

EquiTrust Life's ChoiceFour
5.50% year 1 rate. 4.00% current rate, 1.00% minimum guarantee. 6 year surrender. Great commission!

Liberty Banker's Liberty Select
6.00% year 1. 4.50% base rate plus 1.50% 1st Year Bonus.

Liberty Bankers Liberty Choice
5.40% year 1 rate. 4.40% base rate plus 1.00% 1st Year Bonus.

Bonus FIA's

SILAC Life Denali Bonus 14
13% premium bonus. Outstanding rates!

EquiTrust Life's Market Power Bonus FIA
10% Premium Bonus vested day one! 14 year surrender. 10 year surrender in select states.

Accumulation FIA

North American VersaChoice
Excellent accumulation product with A+ Rated North American! ELB Rider adds liquidity and ROP! 10 Year Surrender Charge Period.

Athene Performance Elite - 10

14.00% premium bonus (most states). Great indexes with Nasdaq FC & BNP Paribas! 7, 10, and 15 year surrender periods available.

EquiTrust MarketValue

10 Year Surrender with Barclays Focus 50 and S&P MARC 5% ER Indexes!

Annuity Incentives

EquiTrust Life

- Agents can earn an extra 1% commission on FIA products and the Bridge product through March 31.
- The 2025 EquiTrust Rewards tiered compensation plan includes two tiers. Writing agents qualify by submitting EquiTrust fixed index annuity (FIA) or life insurance business at the PGA level or below in calendar year 2025. Qualifications and additional percentage commission for each tier are:
 - Tier 1** — \$5 million in qualifying production to receive an additional 1.0% commission on eligible premium.
 - Tier 2** — \$10 million in qualifying production to receive another 0.5% for a total of 1.5% additional commission on eligible premium.

The Standard

- Agents can earn up to an additional 1.50% in bonus commission for Fixed Index Annuity sales this year.
- \$1M-\$1,999,999 = 0.75% Bonus
- \$2M-\$2,999,999 = 1.00% Bonus
- \$3M-\$3,999,999 = 1.25% Bonus
- \$4M+ = 1.50% Bonus

North American

- 0.50% Additional compensation with \$2.5 mm of FIA Premium!
- 1.00% Additional compensation with \$5mm of FIA Premium!
- Up to 1.50% Available!

Athene

- Agents can receive 50 bps additional commission on all FIA sales through March 31.

HAPPY
Valentines
DAY



Brokerage

OAKTREE

Call us today!

888-591-1341

www.oaktreeus.com

For agent use only. Rates current as of 02/25/25 and subject to change. All products not available in all states - Call for state approval