

Subject to Change Without Notice!

Insurance Company	Equitable Life and Casualty	New Era & Phil Amer & NewEra MW	Guaranty Income Life	Equitable Life and Casualty	New Era & Phil Amer & NewEra MW	Sentinel Security Life	Upstream Life	Western United Life	Atlantic Coast Life	Upstream Life
Name of Annuity	SecSavElite2	SecureChoice3	Guaranty 4	SecSavElite5	SecureChoice5	PersonalChoice5	Secure Legacy5	MaxChoice 5	Safe Haven 7	Secure Legacy 10
Policy Form Number	ICC17 MYGA	A-0043	1SP4-MVA-M	ICC17 MYGA	A-0045	SSLANPOL11-TX	ICC18-SPDAMYGA	ICC16WUMVA5	ACLANHAVEN-TX	ICC18-SPDAMYGA
Average Annual Yield	2.30%	2.55%	2.60%	3.10%	3.20%	3.35%	3.45%	3.20%	3.44%	3.60%
Rate Guarantee Period	2 Years	3 Years	4 Years	5 Years	5 Years	5 Years	5 Years	5 Years	7 Years	10 Years
Minimum Non-Qualified Amount	\$10,000	\$10,000	\$5,000	\$10,000	\$10,000	\$2,500	\$10,000	\$10,000	\$5,000	\$10,000
Initial Period Rate	2.30%	2.55%	2.60%	3.10%	3.20%	3.35%	3.45%	3.20%	4.30%	3.60%
Other Rate Information	Optional Liquidity Riders available with Lower Rate	2.60% Rate For Internal Exchanges Only		Optional Liquidity Riders available with Lower Rate	3.30% Rate For Internal Exchanges Only	Optional Liquidity Riders available with Lower Rate		3.30% @ \$250,000+	3.30% Years 2-7 Opt. Liquidity Riders available With Lower Rate	
❖ New Rate Effective Date										
New Average Annual Yield										
Minimum Rate After InitPer	1.00%	2.00%	1.00%	1.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%
After IP – Rate Subject To	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
AnnuityFund InvestmentType	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA	MYGA
FREE Annual Withdrawal	Option Rider	100% Interest	100% Interest	Option Rider	100% Interest	Option Rider	100% Interest	Previous Year Interest Only	Option Rider	100% Interest
Free Withdrawals Per Year	Option	12	2	Option	12	Option	12	1	Option	12
Monthly Income Checks	Option (\$100 min)	Yes (\$125 min)	Yes (\$100 min)	Option (\$100 min)	Yes (\$125 min)	Option (\$100 min)	Yes (\$100 min)	No	Option (\$100 min)	Yes (\$100 min)
Type of Funds Accepted:	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP	Non-Qualified IRA-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth
Issue Ages:	18 – 85	0 – 100	0 – 100	18 – 85	0 – 90	0-59 60-90	0-90	0 – 85	0-59 60-90	0-90
Surrender Penalty Charges	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +
Year 1	9%	5%	8%	9%	5%	9% 8%	10%	9%	9% 8%	10%
2	8%	5%	7%	8%	5%	8% 7%	9%	8%	8% 7%	9%
3		5%	6%	7%	5%	7% 6%	8%	7%	7% 6%	8%
4			5%	6%	5%	6% 5%	7%	6%	6% 5%	7%
5				5%	5%	5% 4%	6%	5%	5% 4%	6%
6									5% 3%	5%
7									5% 2%	5%
8										5%
9										5%
10										5%
Penalty Applied from Date of Action Req'd End of Period	Cont/Renew RRR	Contract NONE	Contract NONE	Cont/Renew RRR	Contract NONE	Cont/Renew RRR	Cont/Renew RRR	Contract NONE	Cont/Renew RRR	Cont/Renew RRR
PenaltyWaivedw/PayOutOver	NO	5 Years	5 Years	NO	5 Years	NO	5 Years	NO	NO	5 Years
PenaltyWaived @ Death of	NO	Owner	Owner	NO	Owner	Option	Option	NO	Option	Option
UpFront Charges/Annual Fees	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
Additional Premium Allowed	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Days Rate Held on Transfers	AppDate+60	HO Rec+60	Chg+45days	AppDate+60	HO Rec+60	Chg+45days	AppDate+45	Chg+60days	Chg+45days	AppDate+45
Free Look Period	30 Days	20 Days	30 Days	30 Days	20 Days	21 Days	30 Days	15 Days	21 Days	30 Days
A.M. Best Rating	B+	B++	B++	B+	B++	B++	B++	B+	B++	B++
Company Assets (in Millions)	\$2,183	\$570	\$2,147	\$2,183	\$570	\$760	\$87	\$1,209	\$649	\$87
Year Company Founded	1935	1924	1926	1935	1924	1948	1912	1963	1925	1912
Insurance Company Type	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve
Home Office	Salt Lake City UT	Houston TX	BatonRouge LA	Salt Lake City UT	Houston TX	Salt Lake City UT	Oxford MS	Spokane WA	Charleston SC	Oxford MS
Ultimate Parent Company	SILAC, LLC	New Era Enterprises	Kuvare US Holdings, Inc	SILAC, LLC	New Era Enterprises	Advantage Capital Partners	Upstream Holdings, Inc.	Manhattan Life Group	Advantage Capital	Upstream Holdings, Inc.
INTEREST	10/19 3.10%	3.00%	2.65%	4.00%	3.75%	3.85%		3.15%	4.90%	
RATE	11/19 3.10%	3.00%	2.55%	4.00%	3.65%	3.70%		3.15%	4.75%	
HISTORY	12/19 3.10%	3.00%	2.55%	4.00%	3.65%	3.70%		3.15%	4.75%	
ON	01/20 2.90%	3.00%	2.75%	3.80%	3.65%	3.70%		3.15%	4.75%	
NEW	02/20 2.90%	3.00%	2.75%	3.80%	3.65%	3.70%		3.35%	4.75%	
PREMIUM	03/20 2.85%	2.80%	3.00%	3.65%	3.45%	3.60%		3.30%	4.65%	
	04/20 2.30%	2.45%	2.40%	3.10%	3.10%	3.10%	New History	3.00%	4.05%	New History
	05/20 2.30%	2.45%	3.00%	3.10%	3.10%	3.10%	3.25%	3.00%	4.05%	3.40%
	06/20 2.30%	2.45%	3.00%	3.10%	3.10%	3.10%	3.80%	3.10%	4.05%	3.40%
	07/20 2.30%	2.55%	3.00%	3.10%	3.20%	3.35%	3.80%	3.20%	4.30%	3.40%
	08/20 2.30%	2.55%	2.85%	3.10%	3.20%	3.35%	3.45%	3.20%	4.30%	3.60%
	09/20 2.30%	2.55%	2.60%	3.10%	3.20%	3.35%	3.45%	3.20%	4.30%	3.60%

❖ New Rate Effective Date – Applications received in the Ins. Co. Home Office On or After that date will receive the new rate.

AVERAGE RATES FOR MULTI-YEAR GUARANTEE ANNUITIES (MYGA)

Averages and Number of Annuities count each band/tier as a separate annuity for this summary.

Years	1	2	3	4	5	6	7	8	9	10
# of Companies	1	2	34	10	53	16	39	7	7	21
# of Annuities	1	3	77	37	118	51	106	17	11	37
CURRENT AVG	1.75%	1.98%	1.75%	1.48%	2.09%	1.81%	2.02%	1.84%	2.24%	2.41%
1 Week Ago	1.75%	1.98%	1.75%	1.50%	2.09%	1.81%	2.02%	1.84%	2.23%	2.41%
4 Weeks Ago	1.75%	1.98%	1.81%	1.65%	2.14%	1.92%	2.07%	1.93%	2.25%	2.42%
12 Weeks Ago	1.75%	1.98%	1.89%	1.74%	2.22%	1.98%	2.17%	2.16%	2.39%	2.41%
52 Weeks Ago	1.75%	2.53%	2.03%	1.85%	2.31%	2.02%	2.19%	2.12%	2.43%	2.59%

INSURANCE COMPANIES ON THE TOP 10

Company	Mail Address	City	State	Zip Code	Phone	Web Site
Atlantic Coast Life Insurance Company	1405 West 2200 South	Salt Lake City	UT	84119	844-442-3847	www.ACLICO.com
Equitable Life & Casualty Insurance Co.	299 South Main Street #1100	Salt Lake City	UT	84111	800-352-5150	www.Equillife.com
Guaranty Income Life Insurance Company	2638 S Sherwood Blvd #200	Baton Rouge	LA	70816-3404	800-535-8110	www.GILICO.com
New Era Life Insurance Co. of the Midwest	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	www.NewEralife.com
New Era Life Insurance Company	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	www.NewEralife.com
Philadelphia American Life Insurance Co.	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	www.NewEralife.com
Sentinel Security Life Insurance Company	1405 West 2200 South	Salt Lake City	UT	84119	800-247-1423	www.sslco.com
Upstream Life Insurance Company	PO Box 813	Brownwood	TX	76804	877-346-1607	www.UpstreamLife.us
Western United Life Assurance Company	929 W Sprague Ave	Spokane	WA	99210-2217	800 247-2045	www.WULA.com

The description of all contracts shown as the "Top 10 Annuities" was furnished by the insurance companies to The Fisher Agency. If you have questions regarding any contract, please contact a representative of that insurance company or The Fisher Agency, who has been appointed as a representative of all insurance companies shown.

All Annuities Shown Are Approved In Texas, But May Not Be Approved In Other States!

A.M. Best Rating: Reflects their current opinion of the relative financial strength and operating performance of an insurance company in comparison to the norms of the life/health insurance industry. The Best's Ratings are neither a warranty of an insurer's current or future ability to meet its contractual obligations nor a recommendation of the company's insurance policies, policy provisions, policy suitability, rates or claims practices.

DEFINITIONS

INTEREST RATES: All rates shown are the Effective Annual Yields after the Nominal interest rate is credited and compounded daily.

AVERAGE ANNUAL YIELD: Average annual yield until surrender charge period expires or until initial guaranteed rate period expires.

MINIMUM RATE AFTER INITIAL GUARANTEED PERIOD: The rate of interest guaranteed after the initial rate period. Normally the minimum guaranteed rate for the lifetime of the contract.

BAIL OUT INTEREST RATE: Surrender charges will be waived for a period of time (usually 60 days) from each anniversary, during the surrender charge period, if the declared rate is below the Bail Out Rate as specified in the contract.

FREE ANNUAL WITHDRAWAL: The Amount available to be withdrawn per contract year without surrender charges. (Examples are shown below)

- 100% Interest – All interest earned and/or accumulated in contract.
- 10% Ann Val – Up to 10% of the previous year end accumulated annuity value after the 1st contract year.

FREE WITHDRAWALS PER YEAR: The number of times per year money may be withdrawn without surrender charges.

- (Examples) – 1 to 2 Times OR Monthly Checks. Normally for a certain minimum amount. May also be paid quarterly.

MVA: Market Value Adjustment may increase or decrease your annuity early surrender value. If interest rates have gone down since the issue date, your surrender value will be higher. If rates have gone up, your surrender value will be lower.

ANNUITY FUND INVESTMENT TYPE: Method company uses to set rates during and/or after initial rate period.

- MYGA – Multi Year Guarantee Annuity: 100% of the value is (aka "CD" Type) available at the end of the initial guaranteed rate period or end of penalty period, whichever occurs first.
- Portfolio – Pooled by type of annuity. All annuities of this type will earn the same rate after the initial rate guarantee period.
- Banded – Pooled by rate and/or time period. Old annuities may earn higher or lower rate than New annuities.

ACTION REQUIRED @ END OF SURRENDER CHARGE PERIOD:

- NONE – No action required by contract owner. Annuity will automatically continue to earn interest. Surrender charge will expire for the lifetime of the contract at the end of the surrender charge period.
- RRR – Must choose one of the following options:
 - RENEW – Annuity for a new period.
 - REMOVE – Surrender for cash value.
 - ROLLOVER – Transfer to a new annuity.

DAYS RATE HELD ON TRANSFERS: (From other Financial Institutions)

- HO Rec + 60 – Current rate will be held on transfers for 60 days from date forms are received in the insurance company home office.
- Chg + 45 – Rate will be held for 45 days from date of rate change.

PENALTY WAIVED w/PAY OUT OVER: (Example: Insurer will waive surrender penalties if Owner accepts a 5 year Fixed Period Payout Option.)

Insurance products and Annuities are not deposits of, or guaranteed by any bank and are not insured by the Federal Deposit Insurance Corporation or any other agency of the United States Government. All guarantees are subject to the financial strength of the issuing insurance company.

All terms, definitions, policy benefits, costs, and limitations will vary depending on the insurance company and owner state of residence when contract is issued.

ANY COMPARISON SHOULD TAKE INTO CONSIDERATION ALL EXCLUSIONS AND LIMITATIONS CONTAINED IN EACH CONTRACT!

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