



BackNine's Top Accumulation Annuity Stories, April 2025

Top MYGA (Fixed) Rates

Term	Carrier	Product	Interest Rate	AM Best Rating	Comp
2 Years	Oceanview	Harbourview 2	4.90%	A	0.85%
3 Years	Revol One	DirectGrowth 3	5.85%	B++	1.00%
3 Years	Royal Neighbors	MYGA 3 Year	5.20%	A	1.75%
5 Years	Revol One	DirectGrowth 5	6.05%	B++	1.75%
5 Years	F&G	Guarantee-Platinum 5	5.55%	A	2.00%
6 Years	American National	Palladium MYGA 6	5% Upfront Bonus, 4.75%	A	2.50%
7 Years	Revol One	DirectGrowth 7	6.00%	B++	2.00%
7 Years	F&G	Guarantee-Platinum 7	5.65%	A	2.25%
10 Years	Revol One	DirectGrowth 10	5.90%	B++	2.50%

Where to find business: Clients with money in CDs and Money Markets, clients with maturing fixed annuities

Top Index Annuity Stories - Protection and Growth

Term	Carrier	Product	Index Strategy	Growth Potential	Comp
3-7 Years	Revol One	Excelera Plus MYGIA	S&P 500 3-7 Year PTP	Up to 70% Par Rate - Uncapped	3.00%
10 Years	Symetra	Stride	S&P 500 Annual PTP	10.5% Cap	7.00%
7 Years	Global Atlantic	ForeAccumulation II	S&P 500 Annual PTP	10.25% Cap	5.00%
7 Years	Guaranty Income Life	WealthChoice 7	S&P 500 Dynamic Intraday	13% Cap Lock Guarantee	4.50%
7 Years	MassMutual Ascend	American Legend 7	SPDR Gold Trust	12.5% Cap	4.00%
5 Years	Lincoln	OptiBlend 5	S&P 500 10% DRC	9.5% Performance Trigger	5.00%
10 Years	Equitrust	Bridge - LTC Annuity	S&P 500 Annual PTP	8% Cap	9.00%

Guaranteed Issue LTC Annuity - Up to 325% initial benefits, no height/weight limits, many chronic conditions qualify at "Preferred"

Where to find business: Clients with money in CDs and Money Markets, clients who are looking to move money out of the stock market, clients with old income annuities who no longer need the income benefit, clients without LTC coverage

Rates shown are for the National Markets, but state exclusions may apply.

If you are looking for state specific information on a case you're working on, or work in CA/NY, please reach out for more details.



BackNine's Top Income Annuity Stories, April 2025

Top Lifetime Income Stories - Income Now

Fidelity and Guaranty Life, Safe Income Advantage

- ✧ 7.53% lifetime income at age 65, top rate in the industry
- ✧ 7.2% compound interest rollup rate for 10 years while deferring income
- ✧ Income can double for up to 5 years if the client is unable to perform 2 of 6 ADLs
- ✧ Options to provide 3.5% COLA or Inflation Adjusted Income
- ✧ Comp to agent: 7%
- ✧ Quotes on \$100k, immediate income: Income at Age 60 - \$6,800, Income at Age 65 - \$7,530, Income at Age 70 - \$8,150

Where to find business: Clients entering or already living in retirement who want to lock in gains and secure guaranteed lifetime income, reviewing policies for clients with existing income annuities to upgrade income benefits via 1035

Top Lifetime Income Stories - Income Later

Corebridge, Power Protector Plus Income Choice with Level Income

- ✧ 9% simple interest roll up until income starts, no max deferral period
- ✧ 7% joint life income at age 65, great for married couples
- ✧ Income can double for up to 5 years if the client is unable to perform 2 of 6 ADLs
- ✧ Comp to agent: 7%
- ✧ Quotes on \$100k: Age 50, income in 10 years - \$11,400, Age 55, income in 10 years - \$14,250, Age 60, income in 10 years - \$15,200

Where to find business: Clients in their 50s who do not have an income plan in place, pension buyouts, reviewing policies for clients with existing income annuities to upgrade income benefits via 1035

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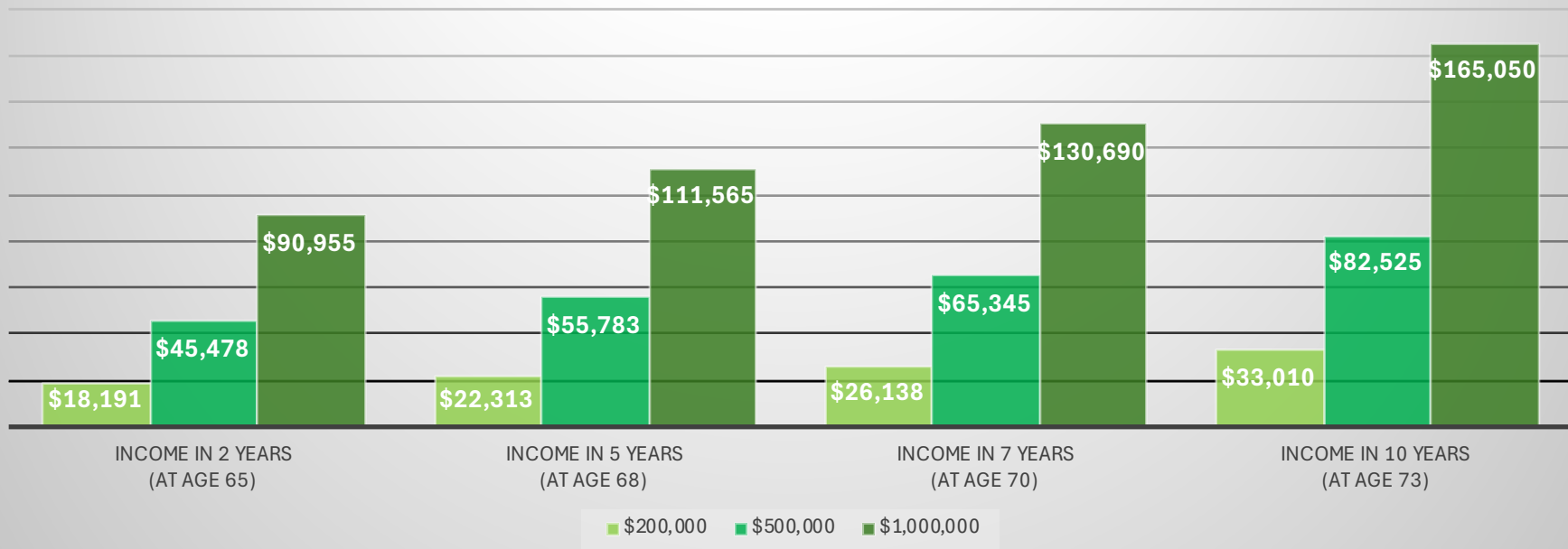
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BackNine's Top Income Annuity Quotes, April 2025

Lifetime Annual Income Projections

63 year old investor, single life
Initial Premiums of \$200k, \$500k, and \$1mm



Income projections accurate as of 10/30/24, representing the top carrier quote available through BackNine for each deferral period. All carriers A- rated or better as measured by AM Best. Joint life income rates may be lower. Income rates depend on age of client and period of deferral.

Need help with a client or policy review?

Reach out to your BackNine Marketing Manager or Matt Gozdecki, President of Annuity Sales

Direct: 805.413.4869 | Email: mattg@back9ins.com