



HOT PRODUCTS

November 2009

Happy Thanksgiving!



Best Multi-Year Guarantees

- Liberty Bankers - 1**
1.75% for yr. 1. 0.50% Commission. 1-yr surrender charge period.
- Liberty Bankers - 3**
2.75% for 3 yrs, 2.00% Comm. 3 yr. surr charge period.
- Liberty Bankers Premier - 5**
3.95% Yield for 5 yrs, 2.00% Comm. 5 yr. surr charge period.
- American National's Palladium MYG - 6**
3.15% for 6 years, 2.50% Commission. 6 yr surr charge.
- American General's Horizon Select - 7**
3.70% for 7 years. Commission 4.00%. 7 yr. surr charge.
- American National's Palladium MYG - 8**
3.60% for 8 yrs. 2.50% Comm. 0-79 red.80-85. 8 yr surr charge.
- American General's Horizon Choice - 9**
4.05% Guaranteed for 9 yrs. 2.65% Comm. Issue ages 0-85 - NQ. Issue ages 0-70 - Q
- American General's Horizon Select - 10**
4.00% for 10 yrs, 4.00% Commission. 10 year surrender charge period.

Best Flex Annuity

- American General's Horizon Flex**
5.40% First Year Interest Rate. 5.00% Commission, 8-yr. surrender charge period.
- North American Boomer Annuity**
3.90% First Year Interest Rate. 7.00% commission 10-yr. surrender charge period. (\$2,000-Q & additional payments of \$250 or more. \$10,000-NQ). 5.00% premium bonus for the first 5 years.
- Annuity Investor's Great Flex - 6**
4.60% 1st yr. interest, 7.50% Comm, 6 yr. surrender charge period.

Best Equity Indexed Annuities

- Great American's Icon II**
100% Part. Rate, 1.50% Premium Bonus. 2.65% Fixed Account. Monthly Average Annual Reset Design. 6.65% annual cap. 7.50% commission ages 0-75. Reduced commission ages 76-85.
- American General's Horizon EIA - 12 year**
No Asset Fees, 2.90% Monthly Cap, Annual Reset Design. 8.00% Comm. ages 0-75. Reduced Comm ages 76-85. 4.00% Prem. Bonus. 100% Part. Rate, 12 yr. term & 2.90% Fixed Option.
- AG Horizon EIA - 9 year**
No asset fee. 2.90% monthly cap. Annual reset design. Fixed account 2.90%. 100% participation rate. 3.00% premium bonus. 9 year term. 6.00% commission ages 0-75. Reduced comm ages 76-85.
- EquiTrust Life's Market Twelve Bonus EIA**
12.00% Bonus Paid Over 3 Years. 9.00% commission w/2 payments over 1 year. 1 year monthly cap at 2.30%. Annual Reset Design. 2.50% fixed account. Issue ages 0-80.

Best Bonus Plans

- North American EIA - 10**
10.00% Prem Bonus on all deposits for 5 yrs. 2.65% fixed acct, 3.00% monthly cap. 10 yr surr charge period. Multi-strategy options.
- American National's Palladium Century - 7**
9.00% for yr 1 10 yr surrender charge period. 5.00% Commission ages 0-74. Reduced Commission ages 75-80.
- American General's Horizon Plus**
8.85% year 1. 2.85% years 2-6. 9 yr surrender charge. 6.00% commission to age 75. Reduced commission ages 76 & 85
- North American Charter - 14 year option**
Multi strategy opt & 11.00% bonus on all deposits for 7 yrs w/deposits of \$50,000 or more. 8.50% comm ages 0-75. 14-yr surr charge period. 3.20% Monthly Cap & Fixed Option 3.00%. 100% part rate.

Best For Older Ages

- American National's Diamond Citadel - 7**
4.60% year 1. 7 year surrender charge period. 4.50% Commission ages 0-80. Reduced Comm for older ages. (owner can be any age)
- Fort Dearborn Life's Platinum Fortifier**
4.45% yr 1 w/under \$100,000. 5.90% yr 1 w/over \$100,000. 7 year surrender charge. 4.25% comm (0-75). 2.75% comm (76-85). 1.50% comm (86-90).
- American National's Century - 1**
3.00% year 1. 10-yr. surrender charge period. 8.00% commission ages 0-74. 5.50% commission ages 75-90.
- Great American's Stars & Stripes - 5**
3.15% yield for 5 yrs. 5 yr surrender charge period. 3.00% comm ages 0-84. Reduced comm 85-90.

Best Commission Annuity

- American General's Horizon MYG**
6.85% year 1, 2.85% years 2-6. 7.50% Comm. (ages 0-75) (red. comm. ages 76-85). 10-Yr surr. charge period.
- Sun Life/Keyport Multi-Point EIA**
10 year term. Monthly average for term. 10% Commission ages 0-80. 6.00% Commission ages 81-85.
- American National's Century - 3**
5.00% year 1. 10-yr. surrender charge period. 7.00% commission ages 0-74. 4.50% commission ages 75-85.
- Fort Dearborn Life's Index Fortifier - 10**
8.50% commission ages 0-75. 6.00% commission ages 76-85. Monthly point to point - cap 1.50%. Annual reset design. 10 year term. Fixed account 1.75%
- American National's Value-Lock EIA**
100% Part Rate, No Asset Fee, 10-Yr surr charge period, 10.00% Comm ages 0-75, Pt-to-pt design with 4.00% prem bonus - no cap.



Ogletree Financial Services, LLC

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