

“Top 10”

Subject to Change Without Notice!

Insurance Company	AmFirst Insurance Company	New Era & Phil Amer & NewEra MW	Upstream Life	American Life & Security	AmFirst Insurance Company	Farmers Life Insurance	New Era & Phil Amer & NewEra MW	Farmers Life Insurance	Heartland National Life	Farmers Life Insurance
Name of Annuity	WaypointMYG2	Top Choice 3	Secure Legacy 3	AmericanClassic5	WaypointMYG5	Safeguard+5	Top Choice 5	Safeguard+7	Secure Rate 7	Safeguard+10
Policy Form Number	ICC23 MYGA	A-0063	ICC23-SPDAMYGA	ICC18-MYGA	ICC23 MYGA	ICC21 FLIC-CON	A-0065	ICC21 FLIC-CON	ICC21 HNL-CON	ICC21 FLIC-CON
Average Annual Yield	5.20%	5.15%	6.00%	5.40%	5.60%	5.40%	5.50%	5.50%	5.55%	5.55%
Rate Guarantee Period	2 Years	3 Years	3 Years	5 Years	5 Years	5 Years	5 Years	7 Years	7 Years	10 Years
Minimum Non-Qualified Amount	\$100,000	\$10,000	\$10,000	\$1,000	\$100,000	\$10,000	\$10,000	\$10,000	\$5,000	\$10,000
Minimum Qualified Amount	\$100,000	\$10,000	\$10,000	\$1,000	\$100,000	\$10,000	\$10,000	\$10,000	\$5,000	\$10,000
Initial Period Rate	5.20%	5.15%	6.00%	5.40%	5.60%	5.40%	5.50%	5.50%	5.55%	5.55%
Other Rate Information	4.90% Rate For Premiums \$20K-\$99,999	5.25% Rate For Internal Exchanges Only	Death Benefit Rider Cost - 0.25%	5.53% Effective Rate w/ 0.60% Loyalty Bonus No W/D exc RMD	5.25% Rate For Premiums \$20K-\$99,999		5.60% Rate For Internal Exchanges Only			
❖ New Rate Effective Date										
New Average Annual Yield										
Minimum Rate After InitPer	2.55%	1.00%	3.00%	1.00%	2.55%	1.00%	1.00%	1.00%	3.00%	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	10% of Prev Yr Ann Value	100% Interest	100% Interest	10% of Prev Yr Ann Value	10% of Prev Yr Ann Value	100% Interest Annual Reset	100% Interest	100% Interest Annual Reset	Curr Yr Interest Annual Reset	100% Interest Annual Reset
Free Withdrawals Per Year	Unlim(Yr2+)	12	12	1 (Yr2+)	Unlim(Yr2+)	12	12	12	1	12
Monthly Income Checks	Yes (Yr2+) (\$500 min)	Yes (\$125 min)	Yes (\$100 min)	Yes (Yr2+)	Yes (Yr2+) (\$500 min)	Yes (\$100 min)	Yes (\$125 min)	Yes (\$100 min)	Yes (\$100 min)	Yes (\$100 min)
Type of Funds Accepted:	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	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth	Non-Qualified IRA-SEP-Roth
Issue Ages:	0 – 89	0 – 100	0 – 90	0 – 90	0 – 89	0 – 95	0 – 90	0 – 90	18 – 90	0 – 90
Surrender Penalty Charges	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +	MVA +
Year 1	9%	5%	10%	9%	9%	9%	5%	9%	9%	9.0%
2	8%	5%	9%	8%	8%	8%	5%	8%	8%	8.0%
3		5%	8%	7%	7%	7%	5%	7%	7%	7.0%
4				6%	6%	6%	5%	6%	6%	6.0%
5				5%	5%	5%	5%	5%	5%	5.0%
6								4%	4%	4.0%
7								3%	3%	3.0%
8										2.5%
9										1.5%
10										0.9%
Penalty Applied from Date of Action Req'd End of Period	Contract RRR	Contract NONE	Cont/Renew RRR	Cont/Renew RRR	Contract RRR	Cont/Renew RRR	Contract NONE	Cont/Renew RRR	Cont/Renew RRR	Cont/Renew RRR
PenaltyWaivedw/PayOutOver	Life	5 Years	5 Years	5Years w/MVA	Life	NO	5 Years	NO	NO	NO
PenaltyWaived @ Death of	Owner	Owner	Option	Owner	Owner	Owner	Owner	Owner	Owner	Owner
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	AppDate+45	Chg+30days	AppDate+60	AppDate+60	HO Rec+60	AppDate+60	HO Rec+45	AppDate+60
Free Look Period	30 Days	20 Days	30 Days	30 Days	30 Days	30 Days	20 Days	30 Days	30 Days	30 Days
A.M. Best Rating	A-	A-	NR-1	B++	A-	B++	A-	B++	B++	B++
Company Assets (in Millions)	\$319	\$705	\$348	\$3,601	\$319	\$571	\$705	\$571	\$142	\$571
Year Company Founded	2013	1924	1912	1960	2013	1997	1924	1997	1965	1997
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	OK City OK	Houston TX	Oxford MS	Lincoln NE	OK City OK	Knoxville TN	Houston TX	Knoxville TN	Independence MO	Knoxville TN
Ultimate Parent Company	Wheaton Mgmt LLC	New Era Enterprises	Upstream Holdings, Inc.	Midwest Holdings, Inc.	Wheaton Mgmt LLC	Arrowhead Capital Group	New Era Enterprises	Arrowhead Capital Group	Heartland National	Arrowhead Capital Group
INTEREST RATE HISTORY ON NEW PREMIUM	03/24 04/24 05/24 06/24 07/24 08/24 09/24 10/24 11/24 12/24 01/25 02/25	5.50% 5.50% 5.50% 5.65% 5.65% 5.65% 5.25% 5.00% 5.10% 5.20% 5.20% 5.20%	6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00%	5.70% 5.70% 5.70% 5.70% 5.70% 5.70% 5.40% 5.00% 5.00% 5.20% 5.20% 5.40%	5.80% 5.80% 5.80% 5.95% 5.95% 5.95% 5.50% 5.30% 5.30% 5.55% 5.55% 5.60%	5.80% 5.80% 5.80% 5.80% 5.80% 5.80% 5.60% 5.45% 5.40% 5.40% 5.40% 5.40%	5.80% 5.80% 5.80% 5.70% 5.70% 5.70% 5.70% 5.70% 5.50% 5.50% 5.50% 5.50%	5.55% 5.55% 5.55% 5.55% 5.55% 5.55% 5.40% 5.40% 5.40% 5.40% 5.40% 5.40%	New History 5.80% 5.80% 5.80% 5.80% 5.80% 5.80% 5.75% 5.55% 5.45% 5.45% 5.45% 5.55%	5.50% 5.50% 5.50% 5.50% 5.50% 5.50% 5.35% 5.35% 5.35% 5.35% 5.45% 5.55%

❖ **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	2	8	49	14	61	18	50	7	8	25
# of Annuities	2	21	121	34	155	41	139	17	20	44
CURRENT AVG	4.75%	4.61%	4.54%	4.56%	4.77%	4.69%	4.68%	4.57%	4.88%	4.73%
1 Week Ago	4.75%	4.61%	4.54%	4.56%	4.76%	4.68%	4.68%	4.57%	4.88%	4.72%
4 Weeks Ago	4.88%	4.51%	4.49%	4.50%	4.69%	4.62%	4.61%	4.50%	4.82%	4.66%
12 Weeks Ago	4.88%	4.45%	4.36%	4.25%	4.50%	4.45%	4.41%	4.35%	4.66%	4.57%
52 Weeks Ago		4.32%	4.68%	4.52%	4.82%	4.65%	4.60%	4.66%	5.09%	4.83%

INSURANCE COMPANIES ON THE TOP 10

Company	Mail Address	City	State	Zip Code	Phone	Web Site
American Life & Security Corp.	2900 S. 70th St., Suite 400	Lincoln	NE	68506	800-715-1458	www.american-life.com
AmFirst Insurance Company	PO Box 3289	Jackson	MS	39207-3289	833-596-0311	www.AxonixInsuranceServices.com
Farmers Life Insurance Company	243 North Peters Road	Knoxville	TN	37923-4910	865-444-0613	www.FarmersLifeln.com
Heartland National Life Insurance Company	4964 University Pkwy, Ste 203	Winston-Salem	NC	27106	888-616-0015	www.HeartlandNationalLife.com
New Era Life Insurance Company	11720 Katy Freeway #1700	Houston	TX	77079-2663	800-713-4680	www.NewEraLife.com
New Era Life Insurance Co. of the Midwest	11720 Katy Freeway #1700	Houston	TX	77079-2663	800-713-4680	www.NewEraLife.com
Philadelphia American Life Insurance Co.	11720 Katy Freeway #1700	Houston	TX	77079-2663	800-713-4680	www.NewEraLife.com
Upstream Life Insurance Company	PO Box 17039	Winston-Salem	NC	27116	866-658-2845	www.UpstreamLife.us

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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