

Indexed Annuity Hot Sheet

This spreadsheet is intended for use as a guide. See company literature for details.

Fixed Index Annuities 8/10/2023

Accumulation Plays

	Carrier	Product	AM Best	Years	Top Crediting Strategy	Crediting Type	Max Issue Age	Comp *
	Gauranty Income Life	Wealthchoice 10	A-	10	S&P 500 annual point to point	Up to 12% Cap Rate	80	6.50%
	Gauranty Income Life	Wealthchoice 10 w/ Premium Bonus	A-	10	S&P 500 annual point to point	Up to 10.75% Cap Rate	80	6.50%
	MassMutual Ascend	Legend 7	A+	7	S&P 500 annual point to point	Guaranteed for the term at 8.5%	85	4.75%
	Oceanview	Harbourview FIA 10	A-	10	7.25% Fixed Account	Fixed + Index options	89	7.00%

Income Plays

	Carrier	Product	AM Best	Years	Income Rider	Bonus	Max Issue Age	Comp *
	Allianz	Benefit Control	A+	10	Built In	25% PIV	80	6.50%
	North American	Benefit Solutions 10	A+	10	Built In	25% Income Base	79	7.00%

Please call for state availability. The list above is intended as a guide. Please contact CPS for up to date details.

*Commissions reduce at higher ages.