



Carrier News and Updates – 4-4-24

- Guaranty Income Life (GILICO)

- Guaranty Income's enhanced [WealthChoice FIA](#) offers your clients options to grow, protect and provide guaranteed income as part of their retirement strategy.
- Beginning April 1st, our optional **Guaranteed Living Benefit Rider (GLRB)***, delivers these newly enriched benefits:
 - [Higher payout factors](#) for all ages – including level or increasing options with no reductions for joint income!
 - Annual payments that could keep growing by 3.00% with the increasing option, even after the account value is depleted.
 - Income which can start as early as age 50.
 - A reduced waiting period from three years to within just 30 days.
 - A modest cost of 0.95% of the Accumulated Value each Contract Anniversary Date.

- Lincoln

- **NEW Product Enhancements** Coming to OptiBlend on March 18th!
 - Lincoln is pleased to announce an additional indexed account option for new fixed indexed annuity contracts designed to provide growth potential in up, flat, and even down markets. Effective for most new contracts issued on or after March 18th, clients can allocate premium to a new account.
 - View the [Dual Trigger](#) flyer
 - View the [Daily Risk Control Trigger](#) flyer
- [OptiBlend FIA Rates - 3-18-24](#)

- SILAC

- All FIA applications have been updated to reflect the S&P 500 RavenPack AI name change and are available on the agent portal and Firelight. The new revision date on the application is 03/2024. The old application will no longer be accepted after 05/01/24. This completes the transition of CS RavenPack AI to S&P 500 RavenPack AI.
- [The Point](#) – Check out the latest educational webinar on Allocation Strategies

- F&G

- [When Every Penny Counts...](#)

- Corebridge Financial

- [FIA Rate Increase - 4-1-24](#)

- North American

- [MYGA & FIA Cap Rate Increase - 4-4-24](#)

- **American National**
 - o [Rates - 4-1-24](#)
- **Allianz**
 - o **NEW PRODUCT** – Allianz Accumulation Advantage+ March 19th
 - 13% Premium Bonus
 - [Competitive Rates](#)
 - o [Rates - 4-2-24](#)
- **Athene**
 - o Commission Increases
 - Option 1: 0.50%
 - Option 2: 0.25% first year, no change to trails
 - Option 3: no change
 - o Affected Products
 - Athene AgilitySM 10
 - Athene AscentSM Pro 10 Bonus
 - Athene Performance Elite® 10
 - Athene Performance Elite® 10 Plus
 - Athene Performance Elite® 15
 - Athene Performance Elite® 15 Plus
- **Delaware Life**
 - o **NEW PRODUCT** - [PrimeStart Bonus 10](#)
 - o [Register for the product webinar](#) on 4-25-24 at 4pm EST
- **The Standard**
 - o [FIA & MYGA Rates - 4-1-24](#)
- **EquiTrust**
 - o [Income Benefit Riders Upgraded](#)
 - o [Income Rider Comparison](#)
 - o [Premium Bonus Special EXTENDED](#)
 - o [Bridge® by EquiTrust — The Important Link Between Wellness and LTC](#)
- **Integrity**
 - o Clients Comfy with Annuities?
 - Are your clients comfortable with the concept of annuities? Do they really understand them? Use these resources to help break down barriers and build up interest. View a few and help clients get comfy for their future
 - [Annuity Top 10 List](#)
 - [Is An Annuity Right For You?](#)
 - [What's An Annuity? \(Video\)](#)
 - [Term Talks: Simple Language. Quick Videos.](#)
- **Ameritas (Legacy)**
 - o [Ameritas 4/5/2024 Rate Increases--Immediate Payouts To Shout About!](#)
- **Oxford Life**
 - o [FIA & MYGA Rates - 4-1-24](#)

- **Sagicor**
 - o [MYGA Rates, Spring Sales Ideas & IRA Deadlines](#)
- **National Western Life**
 - o [Make an IMPACT](#)
 - o [Important Compliance Bulletin](#)
- **Nationwide**
 - o [Peak 10 Rates - 4-1-24](#)
- **Oceanview**
 - o [FIA Rates - 4-1-24](#)
 - o [FIA Rates - 4-1-24 - California](#)
- **CL Life**
 - o [Two New Approved States](#) – NM & ND
- **Clear Spring Life**
 - o [Rates - 4-1-24](#)
 - o [Highlander FIA's Increased Payout Factors](#)
 - o [Comp Bonus Special](#)
- **Liberty Bankers Life**
 - o [Rates - 4-4-24](#)
- **Americo (Legacy)**
 - o [Americo 4/1/2024 Rate Update--15.45% Cap on an S&P 500 Index?](#)
- **Global Atlantic**
 - o [Join Us! LoMo Workshop – Help extend the longevity of your clients' money](#)
- **Atlantic Coast Life**
 - o [Discover What Awaits in Morocco! \(VIDEO\)](#)
- **National Security Insurance Company**
 - o Their MYGA is newly approved in **AZ, CO, IN, LA, MD, NE, UT, and DC**

MYGA Guarantee Period	3 Year Fixed	4 Year Fixed	5 Year Fixed	6 Year Fixed	7 Year Fixed
Interest Rate* Guarantees	5.75%	5.70%	5.85%	5.55%	5.65%