

LABONTE'S MYGA PICKS

CONTACT US FOR A FULL LIST OF RATES

	CURRENT RATE	ISSUE AGES/FACE AMOUNTS	LIQUIDITY	COMMISSION						
ANICO Palladium MYG (AM Best A) 1/1/2026	5YR ≥ \$250K 5.10% \$100K- \$249,999 4.95% ≤ \$99,999 4.85%	0-90 Owner Driven Min: \$5K Max: \$1Mil	10% of account Value in 1st year 10% of account Value after year one	0 - 79 2.5% 80 - 90 1.25%						
F&G Guarantee Platinum 5 MYG (AM Best A) 09/26/2025	3YR - 4.40% 5YR - 4.80% 7YR - 4.80% *Online Application Only. Rate can lower at company's discretion	0-90 Min: \$20K Max: \$1Mil	Systematic Withdrawals - Interest only or fixed dollar amount (Min withdrawal of \$100) Minimum Surrender and Withdrawal Amount - \$500 Minimum Account Balance After Surrender or Withdrawals - \$500 Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal RMD FRIENDLY ALL YEARS	5YR : 2% Through age 79 1% age 80 - 90 7YR : 2.25% Through age 79 1.125% ages 80 - 90						
LINCOLN MYGuarantee Plus (AM Best A+) 12/15/2025	5YR > \$100K 4.75% < \$100K 3.65% 7YR > \$100K 4.80% < \$100K 3.65%	0 - 85 Issue ages up to age 90 will be considered with a complete Exception Questionnaire. Min: \$10K Max: \$2 Mil Max With Home office	Up to 10% contract value each year	5YR 0 - 75 2.00% 76 - 80 1.30% 81 - 85 .75% 10YR 0-75 2.5%						
NATIONAL LIFE RetireMax Secure 5 MVA 10/23/2025	5 YR +100K 5.0% < 100K 4.7%	Min \$100K Max \$2M 0-70 1.5M 71-75 1M 76-80 500K 81-85	10% After first policy year	0-80 1.80% 81-85 1.40%						
NORTH AMERICAN Guarantee Plus 09/19/2025	<table border="1"> <tr> <th>High Band</th> <th>Low Band</th> </tr> <tr> <td>\$100K +</td> <td>< \$100K</td> </tr> <tr> <td>5YR 4.85%</td> <td>4.60%</td> </tr> </table>	High Band	Low Band	\$100K +	< \$100K	5YR 4.85%	4.60%	0 - 90 NQ: 0-70 Q Min: \$5K Max: \$1Mil	Interest Only after first year RMD FRIENDLY	5YR - 0-80 2.0% Commission Reduced 25% 81 - 85 50% 86 - 90
High Band	Low Band									
\$100K +	< \$100K									
5YR 4.85%	4.60%									
OXFORD LIFE Multi Select (AM Best A-) 1/1/2026	<u>NO BANDING!</u> 5YR - 5.00% 10YR - 5.15%	18 - 80 Min: \$20K Q& N/Q; Max: \$350,000	Year 1 - Systematic interest or RMD available. Year 2 Onward - 2 Withdrawals per Yr up to 10% of previous yr acct. value NOT RMD FRIENDLY IN 1ST YEAR (has to be satisfied by other carrier) RMD FRIENDLY IN ALL YEARS THEREAFTER	5YR 18 - 75 2.35% 76 - 80 1.25% 10YR 18 - 75 2.85%						

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490 LAFAYETTE ROAD, SUITE 5 HAMPTON, NH 03842

P: (800)452-2668 F: (603)926-9298