

# LABONTE'S MYGA PICKS

CONTACT US FOR A FULL LIST OF RATES

	CURRENT RATE	ISSUE AGES/FACE AMOUNTS	LIQUIDITY	COMMISSION
<b>ANICO</b> Palladium MYG (AM Best A) 08/01/2025	5YR ≥ \$250K 5.40% \$100K- \$249,999 5.25% ≤ \$99,999 5.15%	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%
<b>F&amp;G</b> Guarantee Platinum 5 MYG (AM Best A) 04/16/2024	3YR - 4.90% 5YR - 5.20% 7YR - 5.20% *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Amount - \$500 Minimum Account Balance After Surrender or Withdrawals - \$500 Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal RMD FRIENDLY ALL YEARS	<b>5YR :</b> 2% Through age 79 1% age 80 - 90  <b>7YR :</b> 2.25% Through age 79 1.125% ages 80 - 90
<b>LINCOLN</b> MYGuarantee Plus (AM Best A+) 07/15/2025	5YR > \$100K 5.00% < \$100K 3.65% 10YR > \$100K 5.156% < \$100K 3.70%	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	<b>5YR</b> 0 - 75 2.00% 76 - 80 1.30% 81 - 85 .75%  <b>10YR</b> 0-75 2.5%
<b>NATIONAL LIFE</b> RetireMax Secure 5 06/23/2025	5 YR +100K 5.0% < 100K 4.7%	Min \$100K Max \$2M 0-70 1.5M 71-75 1M 76-80 500K 81-85	<b>10% After first policy year</b>	0-80 1.80% 81-85 1.40%
<b>NORTH AMERICAN</b> Guarantee Plus 05/15/2025	High Band Low Band \$100K + < \$100K 5YR 5.05% 4.80%	0 - 90 NQ: 0-70 Q Min: \$5K Max: \$1Mil	Interest Only after first year RMD FRIENDLY	<b>5YR - 0-80 2.0%</b> Commission Reduced 25% 81 - 85 50% 86 - 90
<b>OXFORD LIFE</b> Multi Select (AM Best A-) 07/01/2025	<u>NO BANDING!</u> 5YR - 5.00% 10YR - 5.10%	<b>18 - 80</b> 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	<b>5YR 18 - 75 2.35%</b> 76 - 80 1.25%  <b>10YR 18 - 75 2.85%</b>

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