



LABONTE'S MYGA PICKS

CALL CHRIS OR BOB LABONTE FOR A FULL LIST OF RATES

CURRENT RATE ISSUE AGES/FACE AMOUNTS LIQUIDITY COMMISSION

ANICO

Palladium
MYG
(AM Best A)

01/15/2025

5YR ≥ \$250K 5.35%
\$100K- \$249,999 5.2%
≤ \$99,999 5.00%

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)

01/17/2024

3YR - 5.00%
5YR - 5.25%
7YR - 5.25%
***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amount withdrawn during first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+)

01/17/2025

5YR > \$100K 4.85%
< \$100K 3.65%

10YR > \$100K 5.10%
< \$100K 3.7%

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

12/26/2025

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

01/16/2025

High Band Low Band
\$100K + < \$100K
5YR 5.25% 5.00%

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

OXFORD LIFE

Multi Select
(AM Best A-)

01/01/2025

NO BANDING!
5YR - 5.25%
10YR - 5.10%

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%

Contact Bob Or Chris LaBonte for a full list of rates

490 Lafayette Road, Suite 5 Hampton, NH 03842

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