

Core Carrier Reference Sheet



Synergy Choice® MYGA

- Options include 2, 3, 5 and 7 years

Synergy Choice® Max

- 5-year and 10-year accumulation product
- Issues up to age 90
- S&P, Nasdaq, Citibank, Goldman Sachs, Invesco QQQ
- Bailout feature

Synergy Choice® Bonus

- 10-year product
- 15% bonus 18-75, 12% 76-80

Synergy Choice® Income

- 10-year product
- 32% Income Base Bonus
- 12% rollup for 10 years
- 0.50% fee during deferral, 1.50% fee during income phase
- + 2024 Tiered Comp Program (*restrictions may apply*)
 - Fixed Indexed Annuity premium only
- + Agent Incentive Trip (*restrictions may apply*)
 - Fixed Indexed Annuity premium only

Power Select Builder®

- 10-year accumulation product
- S&P, Russell, MLSB, AB All Markets, PIMCO, Dimensional
- Enhanced participation rates

Power Select Builder 8®

- 8-year accumulation product with a 10% bonus
- S&P, Russell, MLSB, AB All Markets, PIMCO, Dimensional
- Enhanced participation rates

Power Select Plus Income®

- 8.5% simple roll-up indefinitely
- Multiplier – Match or Double
- + 2024 Tiered Comp Program (*restrictions may apply*)



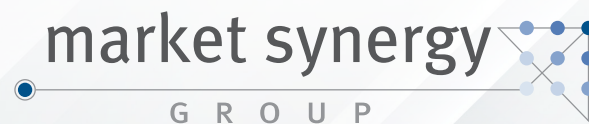


Multi-Choice MYGA

- Options include 3, 5 and 7 years

Enhanced Choice Index (ECI) Plus

- 5-, 7-, and 10-year FIA
- Rates are guaranteed on the vol control indexes on the ECI 5 and ECI 7
- 1X5 annuitization
- 5 year writes up to age 93
- Optional Legacy Max Death Benefit Rider
 - Greater of 6% compound or 200% interest earned
 - 0.80% fee (69 and younger), 1.20% (70-80)
 - Dollar for dollar reduction on RMD withdrawals
 - Lump sum payout
- ✦ 2024 Tiered Comp Program (*restrictions may apply*)
 - Fixed Indexed Annuity premium only



THIS IS AN INTERNAL COMMUNICATION FROM MARKET SYNERGY GROUP TO ITS PARTNER IMOs. IT IS INTENDED FOR IMO HOME OFFICE USE.

Annuities are intended as long-term savings vehicles. Annuities are not guaranteed by any bank or credit union and not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value.

Guarantees are backed by the claims-paying ability of the issuing insurance company. Please see current product brochures, rate sheets and supporting documentation to ensure features and benefits listed are accurate and applicable.

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