



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
- 5-year issues up to age 90
- S&P, Nasdaq, Citibank, Goldman Sachs, Invesco QQQ Growth Index
- Bailout feature

Synergy Choice® Bonus

- 5-year product; 8% bonus ages 18-75, 5% ages 76-85
- 10-year product; 14% bonus ages 18-75, 11% ages 76-80

Synergy Choice® Income

- 10-year product
- 26% Income Base Bonus
- 12% rollup for 10 years
- 0.50% fee during deferral, 1.50% fee during income phase
- 2026 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, Invesco New Economy
- Enhanced participation rates

Power Select AICO®

- 5-year accumulation product with Additional Interest Overlay Credit
- S&P, Nasdaq, MLSB, PIMCO, Dimensional, Invesco New Economy

Power Select Plus Income®

- 8.5% simple roll-up for 10 years
- Multiplier – Match or Double
- 2026 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 (ages 69 and younger), 1.20% fee (ages 70-80)
 - Dollar for dollar reduction on RMD withdrawals
 - Lump sum payout
- 2026 Tiered Comp Program (*restrictions may apply*)
 - *Fixed Indexed Annuity premium only*

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 G R O U P

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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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