



# Top Rates Report

January 1, 2018

Safe IRA researches historic investment returns from current annuity products. Based on this research, Safe IRA seeks to identify the specific annuity products and investment strategies that have historically provided the highest investment returns. Past performance should NOT be considered and indicator of future results, however it does provide a comparative example of returns based on current rates, caps, spreads and rider costs. These results can be considered relative to other products currently available.

All examples assume \$100,000 investment and no withdrawals during the term of the product.

Following is a list of the products and strategies Safe IRA has identified which have provided the highest levels of investment growth in each respective category. *Select products on Request information screen to receive an illustration.*

## Top Rates — Equity Index

	# 1	# 2	# 3		# 1	# 2
<b>Company</b>	<b>Request Equity 1</b>	<b>Request Equity 2</b>	<b>Request Equity 3</b>	<b>Company</b>	<b>Request Equity 4</b>	<b>Request Equity 5</b>
<b>Best's Rating</b>	<b>A (Excellent)</b>	<b>A (Excellent)</b>	<b>A+ (Superior)</b>	<b>Best's Rating</b>	<b>A (Excellent)</b>	<b>A- (Excellent)</b>
<b>Product</b>	<b>Request Equity 1</b>	<b>Request Equity 2</b>	<b>Request Equity 3</b>	<b>Product</b>	<b>Request Equity 4</b>	<b>Request Equity 5</b>
<b>Bonus</b>	2%	none	none	<b>Bonus</b>	none	none
<b>Term</b>	10	10	10	<b>Term</b>	7	7
<b>Fee</b>	none	1.75%	none	<b>Fee</b>	none	none
<b>Initial Value</b>	\$100,000	\$100,000	\$100,000	<b>Initial Value</b>	\$100,000	\$100,000
<b>AV - Year 1</b>	\$91,700	\$98,250	\$91,900	<b>AV - Year 1</b>	\$91,900	\$100,000
<b>AV - Year 2</b>	\$106,603	\$96,531	\$102,677	<b>AV - Year 2</b>	\$108,421	\$111,727
<b>AV - Year 3</b>	\$107,880	\$94,841	\$110,309	<b>AV - Year 3</b>	\$109,534	\$118,868
<b>AV - Year 4</b>	\$125,477	\$129,007	\$111,379	<b>AV - Year 4</b>	\$130,266	\$118,868
<b>AV - Year 5</b>	\$126,927	\$126,750	\$119,986	<b>AV - Year 5</b>	\$131,663	\$126,836
<b>AV - Year 6</b>	\$147,619	\$136,921	\$139,055	<b>AV - Year 6</b>	\$156,458	\$145,608
<b>AV - Year 7</b>	\$149,266	\$134,525	\$148,359	<b>AV - Year 7</b>	\$158,058	\$153,901
<b>AV - Year 8</b>	\$173,587	\$188,446	\$149,744			
<b>AV - Year 9</b>	\$175,624	\$185,148	\$158,335			
<b>AV - Year 10</b>	\$203,838	\$194,118	\$175,301			

## Top Rates — Multi Year Guarantee

	Request 7 Year	Request 6 Year	Request 5 Year	Request 4 Year	Request 3 Year
<b>Company Name</b>	<b>Request 7 Year</b>	<b>Request 6 Year</b>	<b>Request 5 Year</b>	<b>Request 4 Year</b>	<b>Request 3 Year</b>
<b>Best's Rating</b>	<b>B++ (Good)</b>	<b>A- (Excellent)</b>	<b>B++ (Good)</b>	<b>A- (Excellent)</b>	<b>B++ (Good)</b>
<b>Product</b>	<b>Request 7 Year</b>	<b>Request 6 Year</b>	<b>Request 5 Year</b>	<b>Request 4 Year</b>	<b>Request 3 Year</b>
<b>Term</b>	7	6	5	4	3
<b>1st Year Rate</b>	3.50%	3.10%	3.35%	2.65%	2.15%
<b>Years 2 +</b>	2 - 7 years	1 - 6 years	1 - 5 years	1 - 4 years	1 - 3 years
<b>Rate</b>	3.50%	3.10%	3.35%	2.65%	2.15%
<b>Yield to Surrender</b>	3.50%	3.10%	3.35%	2.65%	2.15%
<b>Initial Value</b>	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<b>AV - Year 1</b>	\$103,350	\$103,100	\$103,350	\$102,650	\$102,150
<b>AV - Year 2</b>	\$107,123	\$106,296	\$106,812	\$105,370	\$104,346
<b>AV - Year 3</b>	\$110,872	\$109,591	\$110,390	\$108,163	\$106,590
<b>AV - Year 4</b>	\$114,752	\$112,989	\$114,089	\$111,028	
<b>AV - Year 5</b>	\$118,769	\$116,491	\$117,910		
<b>AV - Year 6</b>	\$122,926	\$120,102			
<b>AV - Year 7</b>	\$127,228				



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## **A fixed or fixed indexed annuity may be right for you if you want...**

**Guarantees.** You can choose the certainty of a fixed interest rate of interest declared each year by the insurance company and subject to minimum guarantees. Your annuity will always have a Minimum Guaranteed Contract Value.

**Growth Potential.** You can pursue additional growth with interest credits that are based in part on the performance of an external market index.

**A Premium Bonus.** Some annuities include a bonus applied to the money used to purchase your annuity.

**Protection.** There is no direct downside market risk to your money.

**Tax Deferral.** Annuities provide the advantage of tax-deferred interest accumulation. You don't pay taxes on any growth until you withdraw money.

**Income.** At the annuity's maturity date, you have choices to create a regular stream of income if you would like — either for a certain period of time or for the rest of your life.

**A Death Benefit.** Your annuity can offer your loved ones a quick source of funds to settle matters af-

## **Investment Returns and Disclosure**

Investment returns from most annuities are often quite low. Many investors accept low returns in exchange for safety of principal. However, as an independent research and investment advisory service, Safe IRA studies current annuity offerings to identify the few annuities and investment strategies that have produced the highest levels of investment performance. We standardize our research by assuming \$100,000 invested for the term of investment subject to a maximum of 10 years. Individual products will vary by state, age of the applicant and amount of investment. Past performance is no guarantee of future results.

Our Historical Index Movement Comparison is designed to reflect the Accumulated Value of the historical performance of the underlying Index based upon the most recent period for which data is available. The chart assumes current rider charges, if applicable, based on current rates. The chart assumes no withdrawals. The returns are not guaranteed; actual results may be higher or lower.

Annuities listed are not to be considered recommendations to purchase. Please consult with your financial advisor or an advisor with Safe IRA to determine if any annuity investment is suitable to your own personal objectives.

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