Quick Summary

Rate / Product Announcements

The following are carriers that have announced rate or product changes and when the apps must be in to receive current rates.
Please refer to each carrier rate sheet or announcement for full details. New updates from the prior announcement are indicated in GREEN.

ANNUITY UPDATES:

ALLIANZ

- Premium bonuses **ending** 11/17. New PIV premium bonuses will be announced on 11/11
  - Allianz Benefit Control
  - Allianz 222+

AMERICAN NATIONAL

- Rate **decrease** effective 11/1
  - Palladium Multi-Year Guarantee (MYG) Annuity
  - Palladium Match MYG
  - Palladium MYG MAX
  - Rate Certainty Annuity
  - Smart Start Accumulator Series
  - ANICO Strategy Indexed Annuity Plus 7 & 10

COREBRIDGE

- Rate **decrease** effective 10/27
  - American Pathway Fixed 5 & 7
  - American Pathway VisionMYG
  - Pathway Choice Focus NY
- Rate **changes** effective 11/3
  - Power 5 Protector
  - Power 7 Protector/Power 7 Protector Plus Income
  - Power 10 Protector/Power 10 Protector Plus Income

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DELAWARE LIFE

- Rate **decrease** effective 10/28
  - Pinnacle Plus
- Rate **increase** effective 11/3
  - DualTrack Income
- Rate decrease effective 11/10
  - Pinnacle Plus MYGA

GCU

- Rate **decrease** effective 11/1
  - Flex 8
  - Flex 5
  - Triple Advantage
  - One Plus Four

GILICO

- Rate **decrease** effective 11/5
  - WealthChoice 5
  - WealthChoice 7
  - WealthChoice 10 with bonus and without bonus

GLOBAL ATLANTIC

- Rate **decrease** effective 11/3
  - ForeAccumulation II Series

LEGACY – AMERICO

- Exciting **enhancements** effective 11/3
  - LibertyMark Freedom
- **Closing** to new sales effective 10/31
  - LibertyMark Freedom 10 Plus and 10 LT Plus and Heritage Maximizer enhanced death benefit rider

LEGACY – AMERITAS

- Rate **changes** effective 11/5
  - ApexAdvantage
  - FlexMark

LIBERTY BANKERS LIFE

- Rate **decrease** effective 11/10
  - Heritage Elite
  - Heritage Premier
  - Heritage Premier Plus
  - Heritage Classic
  - Heritage Accumulator
  - Liberty Series & SPIA
  - Summit Fixed

NASSAU

- Rate **decrease** effective 11/1
  - Nassau Growth Annuity
  - All MYGAs

NATIONWIDE

- Rate **decrease** effective 11/1
  - Peak 10

NORTH AMERICAN

- Premium bonus **special** – limited time only, through 11/3
  - Charter Plus 10 & 14

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OCEANVIEW

- Rate **decrease** effective 11/5
    - Harbourview 2 year MYGA

OHIO STATE LIFE

- Rate **decrease** effective 10/25
    - Nex3 year
    - Nex5 year

OXFORD

- Rate **increase** effective 11/1
    - Select Series
    - Royal Select
    - Multi-Select Series

SAGICOR

- Rate **changes** effective 10/27
    - Sage Accumulator
- Rate **increase** effective 11/4
    - Milestone Max MYGA
    - Milestone MYGA

SYMETRA

- Premium bonus **special** – limited time only, through 11/3
    - Charter Plus 10 & 14
- **Coming soon!** Effective 10/22
    - Income Edge Plus
- Rate **changes** effective 10/22
    - Select Pro 5 & 7
    - Select Max 5 & 7

LIFE UPDATES:

MASS MUTUAL

- **New** solutions being added 11/15 to Whole Life portfolio
    - Enhanced Surrender Value Rider (ESVR)
    - Guaranteed Issue (GI) Rate Class

NATIONAL LIFE GROUP (LSW)

- New Chronic Care Rider Offers Additional Protection effective 10/27
    - FlexLife Indexed Universal Life (IUL)
        - Dollar for dollar payout without discounting
        - Benefit up to $3 million
        - Monthly payout of 2% or 4%
        - No waiting period
        - Available at an extra cost

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