

Annuity Rate Sheet



Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions							
	AIG/MSG	A.M. Best	A	Fitch	A+										Moody's	A2	S&P	A+			
<p style="text-align: right;">Rate Book Updated On: 5/13/2022</p> <p style="text-align: right;">Rates Effective: 5/9/2022</p>																					
Power Select Plus Income* Rider Included Single Premium	Allocations/Strategies					Fixed	2.15%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1 7.00%	Option 2 2.25%	Option 3 4.25%
	➢ Fixed Account																				
	➢ 1-Year AB All Market Index Point to Point																				
	➢ 1-Year ML Strategic Balanced Index																				
	➢ 1-Year PIMCO Global Optima Index																				
	➢ 1-Year Russell 2000 Annual Point to Point																				
	➢ 1-Year S&P 500 Annual Point-to-Point Index																				
	➢ 2-Year AB All Market Index Point to Point PR																				
	➢ 2-Year ML Strategic Balanced Index																				
	➢ 2-Year PIMCO Global Optima Index																				
➢ 2-Year S&P 500 Annual Point-to-Point																					
Power Select Plus Income Multiplier* Rider Included Single Premium	Allocations/Strategies					Fixed	2.15%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1 7.00%	Option 2 2.25%	Option 3 4.25%
	➢ Fixed Account																				
	➢ 1-Year AB All Market Index Point to Point																				
	➢ 1-Year ML Strategic Balanced Index																				
	➢ 1-Year PIMCO Global Optima Index																				
	➢ 1-Year Russell 2000 Annual Point to Point																				
	➢ 1-Year S&P 500 Annual Point-to-Point Index																				
	➢ 2-Year AB All Market Index Point to Point PR																				
	➢ 2-Year ML Strategic Balanced Index																				
	➢ 2-Year PIMCO Global Optima Index																				
➢ 2-Year S&P 500 Annual Point-to-Point																					
Power Select Builder* No Rider Available Single Premium	Allocations/Strategies					Fixed	2.25%	Cap Rate	Par Rate	Spread	None	1.5% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1 7.00%	Option 2 2.25%	Option 3 4.25%
	➢ Fixed Account																				
	➢ 1-Year AB All Market Index Point to Point Spread																				
	➢ 1-Year ML Strategic Balanced Index																				
	➢ 1-Year PIMCO Global Optima Index																				
	➢ 1-Year Russell 2000 Annual Point to Point																				
	➢ 1-Year S&P 500 Annual Point-to-Point Index																				
	➢ 2-Year AB All Market Index Point to Point PR																				
	➢ 2-Year ML Strategic Balanced Index																				
	➢ 2-Year PIMCO Global Optima Index																				
➢ 2-Year S&P 500 Annual Point-to-Point																					
Power Select Builder 8* No Rider Available Single Premium	Allocations/Strategies					Fixed	1.90%	Cap Rate	Par Rate	Spread	AK, MN, OR, UT, WA	10% Premium Bonus	18-80	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY, PR	Option 1 5.00%	Option 2 1.00%	Option 2 1.00%
	➢ Fixed Account																				
	➢ 1-Year AB All Market Index Point to Point																				
	➢ 1-Year ML Strategic Balanced Index Point-to-Point																				
	➢ 1-Year PIMCO Global Optima Index Point-to-Point																				
	➢ 1-Year Russell 2000 Point to Point																				
	➢ 1-Year S&P 500 Point-to-Point																				
	➢ 1-Year S&P 500 Point-to-Point																				
	➢ 2-Year AB All Market Index Point to Point																				
	➢ 2-Year ML Strategic Balanced Index Point-to-Point																				
➢ 2-Year PIMCO Global Optima Index Point-to-Point																					

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Allianz Life Insurance	A.M. Best	A+	Fitch	N/A	Moody's A1	S&P AA	Rate Book Updated On: 5/13/2022					Rates Effective: 5/3/2022						
Allianz Accumulation Advantage* Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread									
	<ul style="list-style-type: none"> ➢ Fixed Account ➢ S&P 500 Index Monthly Sum ➢ BlackRock Index Annual Pt. to Pt. ➢ Bloomberg Index II Annual Pt. To Pt. ➢ PIMCO Index Annual Pt. to Pt. ➢ S&P 500 Index Annual Pt. to Pt. ➢ BlackRock Index 2-Year Pt. to Pt. ➢ Bloomberg Index II 2-Year Pt. To Pt. ➢ PIMCO Index 2-Year Pt. to Pt. 					1.75%	1.70%	75.00%	2.00%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, OR, TX <i>Trail Commission Options Available</i>	0-75 7.00% 76-80 5.00%
							3.75%	70.00%	2.25%									
							3.50%	70.00%	2.75%									
							3.75%											
								105.00%										
								90.00%										
								90.00%										
Allianz Benefit Control (ABC) Flexible 1st 18 Months Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread									
	<ul style="list-style-type: none"> ➢ Fixed Account ➢ Nasdaq-100 Index Monthly Sum ➢ Russell 2000 Index Monthly Sum ➢ S&P 500 Index Monthly Sum ➢ BlackRock Index Annual Pt. to Pt. ➢ Bloomberg Index II Annual Pt. To Pt. ➢ Nasdaq-100 Index Annual Pt. to Pt. ➢ PIMCO Index Annual Pt. to Pt. ➢ Russell 2000 Index Annual Pt. to Pt. ➢ S&P 500 Index Annual Pt. to Pt. ➢ BlackRock Index 2-Year Pt. to Pt. ➢ Bloomberg Index II 2-Year Pt. To Pt. ➢ PIMCO Index 2-Year Pt. to Pt. 					1.50%	1.40%	80.00%	1.85%	18% of First Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: CA, DE, IA, NH, OR, TX 0-75 6.500% 76-80 4.500%	
							1.40%	75.00%	2.10%									
							4.40%											
							4.25%											
							2.75%											
							4.15%	70.00%	2.35%									
							2.75%											
							3.50%											
								100.00%										
							95.00%											
							95.00%											
Allianz 222 Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread									
	<ul style="list-style-type: none"> ➢ Fixed Account ➢ Nasdaq-100 Index Monthly Sum ➢ Russell 2000 Index Monthly Sum ➢ S&P 500 Index Monthly Sum ➢ BlackRock Index Annual Pt. to Pt. ➢ Bloomberg Index II Annual Pt. To Pt. ➢ Nasdaq-100 Index Annual Pt. to Pt. ➢ PIMCO Index Annual Pt. to Pt. ➢ Russell 2000 Index Annual Pt. to Pt. ➢ S&P 500 Index Annual Pt. to Pt. ➢ BlackRock Index 2-Year Pt. to Pt. ➢ Bloomberg Index II 2-Year Pt. To Pt. ➢ PIMCO Index 2-Year Pt. to Pt. 					1.50%	1.50%	70.00%	2.85%	25% Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR 0-75 6.500% 76-80 4.500% <i>Reduced in Yrs 2-3</i> <i>Trail Commission Options Available</i>	
							1.50%	65.00%	3.10%									
							3.40%											
							3.25%											
							2.25%											
							3.15%	65.00%	3.35%									
							2.25%											
							3.00%											
								90.00%										
							85.00%											
							85.00%											
Allianz 360 Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread									
	<ul style="list-style-type: none"> ➢ Fixed Account ➢ Nasdaq-100 Index Monthly Sum ➢ Russell 2000 Index Monthly Sum ➢ S&P 500 Index Monthly Sum ➢ BlackRock Index Annual Pt. to Pt. ➢ Bloomberg Index II Annual Pt. To Pt. ➢ Nasdaq-100 Index Annual Pt. to Pt. ➢ PIMCO Index Annual Pt. to Pt. ➢ Russell 2000 Index Annual Pt. to Pt. ➢ S&P 500 Index Annual Pt. to Pt. ➢ BlackRock Index 2-Year Pt. to Pt. ➢ Bloomberg Index II 2-Year Pt. To Pt. ➢ PIMCO Index 2-Year Pt. to Pt. 					2.10%	2.00%	90.00%	0.95%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA 0-75 6.500% 76-80 4.500% <i>Reduced in Yrs 2-3</i> <i>Trail Commission Options Available</i>	
							2.10%	80.00%	1.35%									
							1.70%											
							5.75%											
							5.60%											
							3.50%	80.00%	1.60%									
							5.40%											
							3.50%											
							3.25%											
							125.00%											
							115.00%											
							115.00%											

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American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-			5/13/2022					Rates Effective: 5/10/2022	
Bonus Gold	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread					
	> Fixed Account	1.10%								
	> Dow Jones Monthly Average Cap		2.25%							
	> S&P 500 Monthly Average Participation Rate			17.00%						
	> S&P 500 Monthly Average with Cap		2.00%							
	> S&P 500 Monthly Point-to-Point Cap		1.10%							
	> Dow Jones Annual Point-to-Point Cap		2.25%							
	> S&P 500 Annual Point-to-Point Participation Rate			10.00%						
	> S&P 500 Annual Point-to-Point Cap		2.00%							
	> S&P 500 Dividend Aristocrats Daily Risk Control 5% Index				4.75%					
> S&P Performance Triggered	Trigger:	1.50%								
> Bond Yield with Cap & Spread			5.15%	&	2.00%					
> 10 Year U.S. Treasury Bond Value with Cap			2.25%							
Flexible Premium										
AssetShield 5	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread					
	> Fixed Account	2.05%								
	> S&P 500 Monthly Pt to Pt		1.50%							
	> S&P 500 Annual Pt to Pt		3.50%							
	> S&P 500 Annual Pt to Pt			20.00%						
	> S&P 500 Dividend Aristocrats Daily Risk Control 5% ER			85.00%						
	> S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate			Replacement Rate: 0.10%						
	> BofA Destinations Index Annual Pt to Pt			90.00%						
	> CS Tech Edge Annual Pt to Pt			95.00%						
	> SB Global Sentiment Annual Pt to Pt			90.00%						
Flexible Premium										
AssetShield 7	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread					
	> Fixed Account	2.35%								
	> S&P 500 Monthly Pt to Pt		2.70%							
	> S&P 500 Annual Pt to Pt		4.00%							
	> S&P 500 Annual Pt to Pt			25.00%						
	> S&P 500 Dividend Aristocrats Daily Risk Control 5% ER			97.00%						
	> S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate			Replacement Rate: 0.10%						
	> BofA Destinations Index Annual Pt to Pt			102.00%						
	> CS Tech Edge Annual Pt to Pt			107.00%						
	> SB Global Sentiment Annual Pt to Pt			102.00%						
Flexible Premium										
AssetShield 10	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread					
	> Fixed Account	2.45%								
	> S&P 500 Monthly Pt to Pt		1.80%							
	> S&P 500 Annual Pt to Pt		4.25%							
	> S&P 500 Annual Pt to Pt			26.00%						
	> Annual S&P Dividend Aristocrats Daily Risk Control 5% ER			100.00%						
	> 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER			130.00%						
	> S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate			Replacement Rate: 0.10%						
	> BofA Destinations Index Annual Pt to Pt			105.00%						
	> BofA Destinations Index 2-Year Pt to Pt			155.00%						
> CS Tech Edge Annual Pt to Pt			110.00%							
> CS Tech Edge 2-Year Pt to Pt			165.00%							
> SB Global Sentiment Annual Pt to Pt			105.00%							
> SB Global Sentiment 2-Year Pt to Pt			150.00%							
Flexible Premium										

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	A.M. Best	A-	Fitch	A-	Moody's	N/A										S&P	A-				
American Equity	Rate Book Updated On: 5/13/2022						Rates Effective: 4/15/2022														
IncomeShield 7	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	50-80	\$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	Year 1	4.00%	
	Fixed Account						1.70%												50-75	3.00%	
	S&P Annual Pt to Pt							2.75%											76-80	Year 2	1.00%
	S&P Annual Pt to Pt								10.00%										50-75	0.75%	
	Volatility Control Annual Pt to Pt							4.50%											76-80	Up-Front (No Trail)	5.00%
Flexible Premium	Volatility Control Annual Pt to Pt								65.00%									76-80	3.75%		
IncomeShield 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	7% Premium Bonus	1% on 87.5% of Yr 1 premiums paid	18-80	\$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, NY, PR	Year 1	5.00%	
	Fixed Account						1.00%												18-75	3.75%	
	S&P 500 Monthly Pt to Pt w/ Cap							1.00%											76-80	Year 2	1.50%
	S&P 500 Annual Pt to Pt w/ Cap							1.75%											18-75	1.15%	
	S&P 500 Annual Pt to Pt w/ PR								10.00%										76-80	Year 3	1.00%
	Volatility Control Index Annual Pt to Pt w/ Cap							2.25%											18-75	0.75%	
W/LIBR	Allocations/Strategies						Fixed	Cap Rate	Par Rate	25% Benefit Base Bonus	1% on 87.5% of Yr 1 premiums paid	40-75	\$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, DE, FL, ID, NY, ND, SD	Year 1	6.50%	
	Fixed Account						0.50%												40-75		
	BofA Destination Index Annual Pt to Pt								45.00%												
	BofA Destination Index 2-Year Pt to Pt								65.00%												
	C5 Tech Edge Annual Pt to Pt								45.00%												
EstateShield 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	25% Benefit Base Bonus	1% on 87.5% of Yr 1 premiums paid	40-75	\$5,000	Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, DE, FL, ID, NY, ND, SD	Year 1	6.50%	
	C5 Tech Edge 2-Year Pt to Pt								65.00%												
	SG Global Sentiment Annual Pt to Pt								45.00%												
	SG Global Sentiment 2-Year Pt to Pt								45.00%												
	S&P 500 Dividend Aristocrats ER Annual Pt to Pt w/Cap							2.25%	65.00%												
Flexible Premium	S&P 500 Dividend Aristocrats ER 2-Year Pt to Pt w/Cap							5.50%													

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American Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A	Rate Book Updated On: 5/13/2022			Rates Effective: 5/4/2022									
American Select Base	Allocations/Strategies	Fixed	Cap Rate	Par Rate	None	1% on 87.5%	0-85 \$20,000	Yr 1 10%	100% (1-6) 50% (7-12)	No	10	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74	7.00%
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation S&P 500 MARC 5 ER Annual Pt. to Pt. Participation Janus SG Guidance Index 2-Year Pt. to Pt. GS Xenith 1-Year Annual Point-To-Point Par GS Xenith 2-Year Annual Point-To-Point Par S&P 500 ESG Annual Point-To-Point Cap S&P 500 ESG Annual Point-To-Point Par 	2.00%	5.00%	46.00%										
Single Premium														
American Select 7 Base	Allocations/Strategies	Fixed	Cap Rate	Par Rate	None	1% on 87.5%	0-85 \$20,000	Yr 1 10%	100% (1-6) 50% (7-12)	No	7	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74	5.25%
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation S&P 500 MARC 5 ER Annual Pt. to Pt. Participation Janus SG Guidance Index 2-Year Pt. to Pt. GS Xenith 1-Year Annual Point-To-Point Par GS Xenith 2-Year Annual Point-To-Point Par S&P 500 ESG Annual Point-To-Point Cap S&P 500 ESG Annual Point-To-Point Par 	1.50%	4.00%	37.00%										
Single Premium														
American Select Bonus	Allocations/Strategies	Fixed	Cap Rate	Par Rate	10%	1% on 87.5%	0-85 \$20,000	Yr 1 0%	100% (1-6) 50% (7-12)	No	10	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74	7.00%
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation S&P 500 MARC 5 ER Annual Pt. to Pt. Participation Janus SG Guidance Index 2-Year Pt. to Pt. GS Xenith 1-Year Annual Point-To-Point Par GS Xenith 2-Year Annual Point-To-Point Par S&P 500 ESG Annual Point-To-Point Cap S&P 500 ESG Annual Point-To-Point Par 	1.45%	3.50%	33.00%										
Single Premium														
American Select 7 Bonus	Allocations/Strategies	Fixed	Cap Rate	Par Rate	0-74 7%	1% on 87.5%	0-85 \$20,000	Yr 1 0%	100% (1-6) 50% (7-12)	No	7	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74	5.25%
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation S&P 500 MARC 5 ER Annual Pt. to Pt. Participation Janus SG Guidance Index 2-Year Pt. to Pt. GS Xenith 1-Year Annual Point-To-Point Par GS Xenith 2-Year Annual Point-To-Point Par S&P 500 ESG Annual Point-To-Point Cap S&P 500 ESG Annual Point-To-Point Par 	1.15%	3.00%	30.00%										
Single Premium					75-85 5%									
American Select 7 Bonus Plus	Allocations/Strategies	Fixed	Cap Rate	Par Rate	0-74 11%	1% on 87.5%	0-85 \$20,000	Yr 1 0%	100% (1-6) 50% (7-12)	No	7	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74	5.25%
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation S&P 500 MARC 5 ER Annual Pt. to Pt. Participation Janus SG Guidance Index 2-Year Pt. to Pt. GS Xenith 1-Year Annual Point-To-Point Par GS Xenith 2-Year Annual Point-To-Point Par S&P 500 ESG Annual Point-To-Point Cap S&P 500 ESG Annual Point-To-Point Par 	1.15%	3.00%	30.00%										
Single Premium					75-85 9%									
American Select Bonus Plus	Allocations/Strategies	Fixed	Cap Rate	Par Rate	16%	1% on 87.5%	0-85 \$20,000	Yr 1 0%	100% (1-6) 50% (7-12)	No	10	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74	7.00%
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation S&P 500 MARC 5 ER Annual Pt. to Pt. Participation Janus SG Guidance Index 2-Year Pt. to Pt. GS Xenith 1-Year Annual Point-To-Point Par GS Xenith 2-Year Annual Point-To-Point Par S&P 500 ESG Annual Point-To-Point Cap S&P 500 ESG Annual Point-To-Point Par 	1.45%	3.50%	33.00%										
Single Premium														

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American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/13/2022			Rates Effective: 5/1/2022							
Strategy Indexed Annuity PLUS 7 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	0%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	7 Yrs	All Except: NY CA Call for details:	18-75 76-80	5.00% 4.00%
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. 100% Par S&P Annual Pt. to Pt. 50% Par S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate 1 Year Nasdaq 100- Growth Cap 100% Participation Cap S&P Marc 5% ER Low Volatility Par 	2.65%	25.00%	5.40% & 100.00%	5.60% & 50.00%	2.15%	Trigger: 4.10%	5.40%	95.00%										
Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	1%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY CA Call for details:	18-75 76-80	7.00% 5.50%
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. 100% Par S&P Annual Pt. to Pt. 50% Par S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate 1 Year Nasdaq 100- Growth Cap 100% Participation Cap S&P Marc 5% ER Low Volatility Par 	2.75%	30.00%	5.50% & 100.00%	5.70% & 50.00%	2.25%	Trigger: 4.25%	5.50%	105.00%										
Athene Annuity & Life	Allocations/Strategies						Fixed	Cap Rate	Par Rate	25% Benefit Base Bonus	1% on 87.5% of premiums paid	40-80 \$10,000 \$5,000	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except NY, PR, VI	0-70 71-75 76-80 81+	5.00% 4.50% 3.50% 3.00%
	<ul style="list-style-type: none"> 7 Year Fixed Account 1 Yr Pt-To-Pt AI Powered Multi-Asset Index (AIMAX) Par 1-Yr Pt-To-Pt Shiller Barclays CAPE Allocator 6 Index (BXIISCGE) 7-Yr Annual Interval Sum S&P 500 Index (SPCX) Par 7-Yr Pt-To-Pt AI Powered Multi-Asset Index (AIMAX) Par 7-Yr Pt-To-Pt S&P 500 Index (SPX) Par 7-Yr Pt-To-Pt Shiller Barclays CAPE Allocator 6 Index Par 	1.95%	100.00%	90.00%	60.00%	240.00%	75.00%	225.00%											
Ascent Pro 10 Bonus Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	3% Bonus to Accum. 20% Income Base Bonus	1% on 100% of Yr 1 premiums paid	35-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, DC, HI, IL, IN, MA, MN, MO, NJ, OH, OK, PA, SC, UT, WA	0-70 71-75 76-80	6.50% 6.00% 5.00%
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 	1.40%	60.00%	70.00%	42.00%	50.00%	3.25%	77.00%	95.00%										
Agility 7 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	35% Benefit Base Bonus	1% on 87.5% of premiums paid	40-83 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY	0-70 71-75 76-80 81+	4.50% 4.00% 3.50% 3.00%
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 2-Yr S&P 500 Point to Point 	1.40%	60.00%	70.00%	42.00%	77.00%	95.00%	62.00%	6.50%										
Agility 10 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	35% Benefit Base Bonus	1% on 87.5% of premiums paid	40-80 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	0-70 71-75 76-80	6.00% 5.50% 5.00%
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 2-Yr S&P 500 Point to Point 	1.55%	67.00%	80.00%	47.00%	87.00%	105.00%	70.00%	7.00%										

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions																				
	A.M. Best	A	Fitch	A	Moody's N/A										S&P	A																		
Athene Annuity & Life																																		
Allocations/Strategies Fixed Cap Rate Par Rate Strategy Charge Rate Book Updated On: 5/13/2022 Rates Effective: 4/22/2022																																		
Performance Elite 7 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Fixed Cap Rate Par Rate Strategy Charge 2.10% 5.75% 85.00% & 1.75%					Plus 6%	1% on 87.5% of premiums paid	\$10,000	Yr 1 10% Yr 2+ 10% Plus Cumulative up to 20%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA Plus Version N/A in CA	0-70 5.00% 71-75 4.50% 76-80 3.50% 81+ 3.00%																				
	1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																																	
	Athene Annuity & Life																																	
	Allocations/Strategies Fixed Cap Rate Par Rate Strategy Charge Rate Book Updated On: 5/13/2022 Rates Effective: 4/22/2022																																	
	Performance Elite 10 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Fixed Cap Rate Par Rate Strategy Charge 2.10% 5.75% 85.00% & 1.75%													Plus 10%	1% on 87.5% of premiums paid	\$10,000 (\$5,000 CT, MN, NJ, OR, PA, TX, WA)	Yr 1 0% Yr 2+ 5% Plus Yr 1+ 10% Cumulative up to 20%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, FL, IN, MD, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 6.50% 71-75 6.00% 76+ 5.00%											
		1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																																
		Athene Annuity & Life																																
		Allocations/Strategies Fixed Cap Rate Par Rate Strategy Charge Rate Book Updated On: 5/13/2022 Rates Effective: 4/22/2022																																
		Performance Elite 15 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Fixed Cap Rate Par Rate Strategy Charge 2.45% 6.25% 95.00% & 1.75%																					Plus 17%	1% on 87.5% of premiums paid	\$10,000 (\$5,000 TX)	Yr 1 0% Yr 2+ 5% Plus Yr 1+ 10% Cumulative up to 20%	100% (1-6) 50% (7-12)	Yes	15 Yrs	All Except: CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, PR, UT, WA Call for details in: AK, DE, FL, IN, NV, OK, SC, TX	0-70 6.50% 71+ 6.00%		
			1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																															

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Ascent Pro 7 Single Premium	Allocations/Strategies				18%	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel
	Fixed 1.55%	Cap Rate	Par Rate	Bailout									
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5% Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 		<table border="1"> <tr><td>67.00%</td></tr> <tr><td>80.00%</td></tr> <tr><td>47.00%</td></tr> <tr><td>55.00%</td></tr> </table>	67.00%	80.00%	47.00%	55.00%						
67.00%													
80.00%													
47.00%													
55.00%													
		3.50%	&	1.00%				Yr 2+ 10%	50% (7-12)				
Ascent Pro 10 Single Premium	Allocations/Strategies				20%	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel
	Fixed 1.65%	Cap Rate	Par Rate	Bailout									
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5% Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 		<table border="1"> <tr><td>72.00%</td></tr> <tr><td>85.00%</td></tr> <tr><td>50.00%</td></tr> <tr><td>60.00%</td></tr> </table>	72.00%	85.00%	50.00%	60.00%						
72.00%													
85.00%													
50.00%													
60.00%													
		4.00%	&	1.00%				Yr 2+ 10%	50% (7-12)				
Ascent Accumulator 5* Single Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	5 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	Fixed 2.35%	Cap Rate	Par Rate	Bailout									
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 		<table border="1"> <tr><td>105.00%</td></tr> <tr><td>125.00%</td></tr> <tr><td>75.00%</td></tr> <tr><td>80.00%</td></tr> </table>	105.00%	125.00%	75.00%	80.00%						
105.00%													
125.00%													
75.00%													
80.00%													
		6.50%	&	3.00%				Yr 2+ 10%	50% (7-12)				
Ascent Accumulator 7* 100K Single Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	Fixed 2.50%	Cap Rate	Par Rate	Bailout									
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 		<table border="1"> <tr><td>110.00%</td></tr> <tr><td>135.00%</td></tr> <tr><td>80.00%</td></tr> <tr><td>90.00%</td></tr> </table>	110.00%	135.00%	80.00%	90.00%						
110.00%													
135.00%													
80.00%													
90.00%													
		6.75%	&	3.00%				Yr 2+ 10%	50% (7-12)				
Ascent Accumulator 10* 100K Single Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	Fixed 2.75%	Cap Rate	Par Rate	Bailout									
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 		<table border="1"> <tr><td>115.00%</td></tr> <tr><td>140.00%</td></tr> <tr><td>82.00%</td></tr> <tr><td>95.00%</td></tr> </table>	115.00%	140.00%	82.00%	95.00%						
115.00%													
140.00%													
82.00%													
95.00%													
		7.00%	&	3.50%				Yr 2+ 10%	50% (7-12)				

Athene Annuity & Life | A.M. Best | A | Fitch | A | Moody's | N/A | S&P | A | Rate Book Updated On: 5/13/2022 | Rates Effective: 4/22/2022

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Indexed Annuities

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Indexed Annuities	Crediting Methods					Rate Book Updated On:	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
	A.M. Best	A	Fitch	A	Moody's A3										
Brighthouse Life	A.M. Best	A	Fitch	A	Moody's A3	S&P A+									
Secure Advantage* 100K-499K	Allocations/Strategies					Rate Book Updated On: 5/13/2022								Rates Effective: 5/1/2022	
	Fixed	Cap Rate	Par Rate												
	1.75%	6.50%	40.00%												
		7.00%	45.00%												
			45.00%												
			50.00%												
			150.00%												
			155.00%												
Delaware Life	A.M. Best	A-	Fitch	N/A	Moody's N/A	S&P #N/A									
Retirement Stages 7	Allocations/Strategies					Rate Book Updated On: 5/13/2022								Rates Effective: 5/2/2022	
	Fixed	Cap Rate	Par Rate												
	2.65%		105.00%												
		6.75%	100.00%												
	Trigger: 5.75%														
			35.00%												
Target Growth 10 \$25,000+	Allocations/Strategies					Rate Book Updated On: 5/13/2022								Rates Effective: 5/2/2022	
	Fixed	Cap Rate	Par Rate	Spread											
	2.30%		105.00%	0.35%											
		5.75%	105.00%												
			32.00%												
Target Growth 10 \$100,000+	Allocations/Strategies					Rate Book Updated On: 5/13/2022								Rates Effective: 5/2/2022	
	Fixed	Cap Rate	Par Rate	Spread											
	2.70%		115.00%	0.10%											
		6.75%	115.00%												
			37.00%												
Target Income 10 \$25,000+	Allocations/Strategies					Rate Book Updated On: 5/13/2022								Rates Effective: 5/2/2022	
	Fixed	Cap Rate	Par Rate	Spread											
	1.50%		85.00%	1.00%											
		3.75%	85.00%												
			25.00%												
Target Income 10 \$100,000+	Allocations/Strategies					Rate Book Updated On: 5/13/2022								Rates Effective: 5/2/2022	
	Fixed	Cap Rate	Par Rate	Spread											
	1.65%		90.00%	0.75%											
		4.00%	90.00%												
			27.00%												

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Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
Target Income 10 \$500,000+ Flexible Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
	➢ Fixed Account	1.80%														
	➢ RBA Select Equity Yield CIBC 5% 1-Yr Pt-to-Pt w/Spread				0.50%	None	1% on 87.5% of premiums paid	50-80	Yr 1 10%	Greater of account value or minimum guaranteed surrender value	Yes	10 Yrs	All Except: AK, CA, CT, DE, FL, IA, ID, IN, MA, MN, MO, NJ, OH, OR, PA, SC, TX, UT, WA	0-74 75-79 80+	6.50% 4.90% 3.25%	
	➢ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par			95.00%												
	➢ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par			95.00%												
Retirement Chapters 10 Flexible Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate												
	➢ Fixed Account	2.00%				None	1% on 87.5% of premiums paid	21-80	Yr 1 10%	Greater of account value or minimum guaranteed surrender value	Yes	10 Yrs	All Except: NY	0-74 75-79 80+	7.00% 5.25% 3.50%	
	➢ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par			90.00%												
	➢ Momentum Asset Allocator 5.5% Volatility Control 1-Yr Pt-to-Pt Par			60.00%												
	➢ Momentum Asset Allocator 5.5% Volatility Control 2-Yr Pt-to-Pt Par			85.00%												
Market Force Bonus Index Flexible Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee											
	➢ Fixed Account	2.00%				8% of Premium in year 1	1% on 87.5% of premiums paid	0-80	Yr 1 0%	(1-6) 100%	Yes	10 Yrs	All Except: CA, FL, NY	0-80	7.00%	
	➢ 1-Year S&P 500 Point-to-Point Cap Index		3.25%													
	➢ 1 Year S&P 500 Point-to-Point Cap With Fee		6.50%		1.50%											
	➢ 1-Year S&P 500 Point-to-Point Par With Fee				42.00%	1.50%										
	➢ 1-Year Focus50 Point-to-Point Par With Fee				130.00%	1.50%				Yr 2+ 10%	(7-12) 50%					
	➢ 1-Year Marc 5% Point-to-Point Par With Fee				140.00%	1.50%										
	➢ 1-Year Marc 5% Point-to-Point Par				80.00%											
	Market Max Index Flexible Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee										
		➢ Fixed Account	2.75%				None	1% on 87.5% of premiums paid	0-80	Yr 1 0%	(1-6) 100%	Yes	10 Yrs	All Except: CA, NY	0-80	7.00%
		➢ 1-Year S&P 500 Point-to-Point Cap Index		5.00%												
		➢ 1 Year S&P 500 Point-to-Point Cap With Fee		9.50%		1.00%										
➢ 1-Year S&P 500 Point-to-Point Par With Fee					47.00%	1.00%										
➢ 1-Year Focus50 Point-to-Point Par With Fee					145.00%	1.00%				Yr 2+ 10%	(7-12) 50%					
➢ 1-Year Marc 5% Point-to-Point Par With Fee					155.00%	1.00%										
➢ 1-Year Marc 5% Point-to-Point Par					115.00%											
Market Power Bonus Index Flexible 1st Yr Premium		Allocations/Strategies	Fixed	Cap Rate	Par Rate											
		➢ Fixed Account	1.80%				10%	1% on 87.5% of premiums paid	0-75	Yr 1 0%	(1-6) 100%	Yes	14 Yrs	All Except: CA, DE, NY	0-75	8.00%
		➢ 1-Year S&P 500 Point-to-Point Cap Index		3.00%												
		➢ 1 Year S&P 500 Monthly Average Cap Index		3.25%												
	➢ 1-Year S&P 500 Monthly Average Participation Index				40.00%											
	➢ 1-Year S&P 500 Monthly Cap Index		1.40%													
	➢ 2-Year S&P 500 Monthly Average Cap Index		7.00%													
	➢ 1-Year Barclays Focus50 Participation Index				65.00%											
	➢ 2-Year Barclays Focus50 Participation Index				90.00%											
	➢ 1-Year Marc 5 Participation Index				75.00%											
	MarketTen Bonus Index (ROP) Flexible Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate											
		➢ Fixed Account	2.00%				6%	1% on 100% of premiums paid	0-80	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	0-80	Year 1 6.00%
➢ 1-Year S&P 500 Point-to-Point Cap Index			3.50%													
➢ 1 Year S&P 500 Monthly Average Cap Index			4.00%													
➢ 1-Year S&P 500 Monthly Average Participation Index					40.00%											
➢ 1-Year S&P 500 Monthly Cap Index			1.50%													
➢ 2-Year S&P 500 Monthly Average Cap Index			8.00%													
➢ 1-Year Barclays Focus50 Participation Index					75.00%											
➢ 2-Year Barclays Focus50 Participation Index					100.00%											
➢ 1-Year Marc 5 Participation Index					80.00%											

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*Rates shown are based on premium bands. Call for details.



Indexed Annuities

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Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions																							
	A.M. Best	B++	Fitch	N/A	Moody's	N/A										S&P	BBB+																					
Market Value Index	EquiTrust						Rate Book Updated On: 5/13/2022			Rates Effective: 4/14/2022																												
	Allocations/Strategies						Fixed	Cap Rate	Par Rate																													
	➢ Fixed Account						3.00%																															
	➢ 1-Year S&P 500 Point-to-Point Cap Index							6.00%																														
	➢ 1-Year S&P 500 Point-to-Point Participation Index								37.00%																													
	➢ 1 Year S&P 500 Monthly Average Cap Index							7.00%																														
	➢ 1-Year S&P 500 Monthly Average Participation Index								70.00%																													
	➢ 1-Year S&P 500 Monthly Cap Index							2.15%																														
	➢ 2-Year S&P 500 Monthly Average Cap Index							18.00%																														
	➢ 1-Year Barclays Focus50 Participation Index								120.00%																													
➢ 2-Year Barclays Focus50 Participation Index								150.00%																														
➢ 1-Year S&P MARCS Participation Index								125.00%																														
Flexible Premium												None			1% on 87.5% of premiums paid		0-80		\$10,000		Yr 1 Int.		100% (1-6)		Yes		10 Yrs		All Except: NY, PR		Call for details in:		0-80		Year 1		7.00%	
MarketSeven Index	Fidelity & Guaranty						Rate Book Updated On: 5/13/2022			Rates Effective: 4/8/2022																												
	Allocations/Strategies						Fixed	Cap Rate	Par Rate																													
	➢ Fixed Account						2.80%																															
	➢ 1-Year S&P 500 Point-to-Point Cap Index							5.50%																														
	➢ 1-Year S&P 500 Point-to-Point Participation Index								35.00%																													
	➢ 1 Year S&P 500 Monthly Average Cap Index							6.00%																														
	➢ 1-Year S&P 500 Monthly Average Participation Index								65.00%																													
	➢ 1-Year S&P 500 Monthly Cap Index							2.00%																														
	➢ 2-Year S&P 500 Monthly Average Cap Index							15.00%																														
	➢ 1-Year Barclays Focus50 Participation Index								115.00%																													
➢ 2-Year Barclays Focus50 Participation Index								145.00%																														
➢ 1-Year S&P MARCS Participation Index								125.00%																														
Flexible Premium												None			2% on 87.5% of premiums paid		0-85		\$10,000		Yr 1 Int.		100% (1-6)		Yes		7 Yrs		All Except: NY, PR		Call for details in:		0-75		Year 1		5.50%	
Accelerator Plus 10	Fidelity & Guaranty						Rate Book Updated On: 5/13/2022			Rates Effective: 4/8/2022																												
	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread																												
	➢ Fixed Account						1.00%																															
	➢ 1-Year Balanced Asset 5 Point-To-Point With Charge Par								160.00%																													
	➢ 1-Year Balanced Asset 5 Point-To-Point No Charge Par/Spread								125.00%	1%																												
	➢ 2-Year Balanced Asset 5 Point-To-Point With Charge Par								180.00%																													
	➢ 2-Year Balanced Asset 5 Point-To-Point No Charge Par/Spread								145.00%	0%																												
	➢ 2-Year Barclays Trailblazer Sectors 5 Index No Charge Par								125.00%																													
	➢ 2-Year Barclays Trailblazer Sectors 5 Index With Charge Par								155.00%																													
	➢ 1-Yr S&P 500 Declared Rate With charge Cap						Trigger:	5.50%																														
➢ 1-Yr S&P 500 Declared Rate No charge Cap						Trigger:	3.50%																															
➢ 1-Yr S&P 500 Monthly Point-To-Point No Charge Cap							1.50%																															
➢ 1-Yr S&P 500 Monthly Point-To-Point With Charge Cap							2.10%																															
➢ 1-Yr S&P 500 Point-To-Point No Charge Cap							4.00%																															
➢ 1-Yr S&P 500 Point-To-Point With Charge Cap							7.00%																															
➢ 1-Yr S&P 500 Point-To-Point With Charge Par								40.00%																														
Flexible Premium												0-75 7%			76-85% 4%		0-85		\$10,000		Yr 1 0%		100% (1-12)		Yes		10 Yrs		All Except: IN, NY, VT		Call for details in:		0-75		7.50%			
Accumulator Plus 7	Fidelity & Guaranty						Rate Book Updated On: 5/13/2022			Rates Effective: 4/8/2022																												
	Allocations/Strategies						Fixed	Cap Rate	Par Rate																													
	➢ Fixed Account						1.00%																															
	➢ 2-Yr Barclays Trailblazer Sectors 5 Point-To-Point No Charge Par								140.00%																													
	➢ 2-Yr Barclays Trailblazer Sectors 5 Point-To-Point With Charge Par								180.00%																													
	➢ 1-Yr GS Global Point-To-Point With Charge Par								160.00%																													
	➢ 1-Yr GS Global Point-To-Point No Charge Par/Spread								115.00%	0.50%																												
	➢ 2-Yr GS Global Point-To-Point With Charge Par								190.00%																													
	➢ 2-Yr GS Global Point-To-Point No Charge Par/Spread								150.00%	0%																												
	➢ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap						Trigger:	3.75%																														
➢ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap						Trigger:	5.75%																															
➢ 1-Yr S&P 500 Monthly Index Average No Charge Cap							4.25%																															
➢ 1-Yr S&P 500 Monthly Index Average With Charge Cap							7.50%																															
➢ 1-Yr S&P 500 Monthly Point-To-Point No Charge Cap							1.25%																															
➢ 1-Yr S&P 500 Monthly Point-To-Point With Charge Cap							2.10%																															
➢ 1-Yr S&P 500 Point-To-Point No Charge Cap							4.50%																															
➢ 1-Yr S&P 500 Point-To-Point With Charge Cap							7.00%																															
➢ 1-Yr S&P 500 Point-To-Point With Charge Par								40.00%																														
Flexible Premium												None			1% on 87.5% of premiums paid		0-85		\$10,000		Yr 1 0%		50% (13-24)		Yes		7 Yrs		All Except: NY		Call for details in:		0-70		4.50%			

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Indexed Annuities

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Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions																
Accumulator Plus 10	Allocations/Strategies	Fixed	Cap Rate	Par Rate	None	0-85	\$10,000	Yr 1 0% Yr 2+ 50%	100% (1-12) 50%	Yes	10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL, IL, IN, IA, MN, MO, MS, MT, NH, NJ, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-70 6.50%	71-80 4.50%												
	➢ Fixed Account	1.00%		160.00%																						
	➢ 2-Yr Barclays Trailblazer Sectors 5 Point-To-Point No Charge Par			195.00%																						
	➢ 2-Yr Barclays Trailblazer Sectors 5 Point-To-Point With Charge Par			165.00%																						
	➢ 1-Yr GS Global Point-To-Point With Charge Par			120.00%																						
	➢ 1-Yr GS Global Point-To-Point No Charge Par/Spread			200.00%																						
	➢ 2-Yr GS Global Point-To-Point With Charge Par			170.00%																						
	➢ 2-Yr GS Global Point-To-Point No Charge Par/Spread			0%																						
	➢ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap	Trigger: 4.00%																								
	➢ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap	Trigger: 6.00%																								
	➢ 1-Yr S&P 500 Monthly Index Average No Charge Cap		4.50%																							
	➢ 1-Yr S&P 500 Monthly Index Average With Charge Cap		7.75%																							
	➢ 1-Yr S&P 500 Monthly Point-To-Point No Charge Cap		1.50%																							
	➢ 1-Yr S&P 500 Monthly Point-To-Point With Charge Cap		2.10%																							
	➢ 1-Yr S&P 500 Point-To-Point No Charge Cap		4.75%																							
➢ 1-Yr S&P 500 Point-To-Point With Charge Cap		7.25%																								
➢ 1-Yr S&P 500 Point-To-Point With Charge Par			40.00%																							
Flexible Premium																										
Flex Accumulator	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	None	0-85	10% Yr 2+ 10%	(1-12) 50% (13-24)	Yes	10 Yrs	ID, NY Call for details in: AK, AL, CA, DE, FL, IL, IA, MN, MS, MO, MT, NH, NJ, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-70 6.50%	71-80 4.50%	81-85 3.25%											
	➢ Fixed Account	1.00%		140.00%																						
	➢ 2-Yr Barclays Trailblazer Sectors Point-To-Point No Charge Par			175.00%																						
	➢ 2-Yr Barclays Trailblazer Sectors Point-To-Point With Charge Par			50.00%																						
	➢ 1-Yr Morgan Stanley Point-To-Point No charge Par			85.00%																						
	➢ 2-Yr Morgan Stanley Point-To-Point No charge Par			105.00%																						
	➢ 2-Yr Morgan Stanley Point-To-Point With charge Par																									
	➢ 1-Yr S&P 500 Monthly Point-To-Point No Charge Cap		1.25%																							
	➢ 1-Yr S&P 500 Monthly Point-To-Point With Charge Cap		2.10%																							
	➢ 1-Yr S&P 500 Point-To-Point No Charge Cap		4.00%																							
	➢ 1-Yr S&P 500 Point-To-Point No Charge Par/Spread			25.00%	& 3.00%																					
	➢ 1-Yr S&P 500 Point-To-Point With Charge Par/Spread			40.00%	& 3.00%																					
	Flexible Premium																									
	Power Accumulator 10	Allocations/Strategies	Fixed	Par Rate	Spread											None	0-85	\$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-70 6.50%	71-80 4.50%	81-85 3.25%
		➢ Fixed Account	1.00%																							
➢ 1-Year Balanced Asset 10 Index Pt. to Pt.			55.00%																							
➢ 1-Year Balanced Asset 5 Index Pt. to Pt. No Charge			105.00%																							
➢ 1-Year Balanced Asset 5 Index Pt. to Pt. With Charge			170.00%																							
➢ 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.			25.00%																							
➢ 1-Year iShares Gold Trust (IAU) Pt. to Pt.			30.00%																							
➢ 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.			35.00%																							
➢ 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.			30.00%																							
➢ 2-Year Balanced Asset 10 Index Pt. to Pt.			105.00%	& 5.00%																						
➢ 2-Year Balanced Asset 5 Index Pt. to Pt. With Charge			195.00%																							
➢ 2-Year Balanced Asset 5 Index Pt. to Pt.			150.00%	0.00%																						
➢ 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.			45.00%	& 5.00%																						
➢ 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.			65.00%	& 5.00%																						
➢ 2-Year iShares U.S. Real (IYR) Pt. to Pt.			55.00%	& 5.00%																						
Flexible Premium																										

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Indexed Annuities

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Fidelity & Guaranty	A.M. Best A-	Fitch A-	Moody's Baa1	S&P A-				Rate Book Updated On: 5/13/2022					Rates Effective: 4/8/2022			
Prosperity Elite 10	Allocations/Strategies				Fixed	Cap Rate	Par Rate						All Except: NY			
Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1-Year Gold Point-to-Point with a Cap 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average with A Cap 1-Year S&P 500 Monthly Point-to-Point with a Cap 1-Year S&P 500 Point-to-Point with a Cap 2-Year Barclays Trailblazer Sectors 5 Index 				1.00%	5.25%		0-75					0-75	7.50%		
					Trigger:	4.00%		6%	1% on 87.5% of premiums paid	0-85	Yr 1 0%	100%	Call for details in:	76-80		
						5.00%		76+		\$10,000	Yr 2+ 10%	(1-12)	AK, AL, CA, DE, FL(65+), HI, ID, IL, IN, MA, MD, MN, MO, MS, NC, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, VT, WA	81-85		
						1.50%		3.25%						3.75%		
						4.75%										
							145.00%									
Safe Income Plus	Allocations/Strategies				Fixed	Cap Rate	Par Rate						All Except: NY			
Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Point-to-Point 				1.00%	1.75%		6%	1% on 87.5% of premiums paid	0-80	Yr 1 0%	100%	Call for details in:	0-75		
					Trigger:	2.00%				\$10,000	Yr 2+ 10%	(1-6)	AK, AL, CA, DE, FL, HI, ID, IL, IN, MA, MD, MN, MO, MS, MT, NC, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT, WA	76-80		
						2.00%								4.75%		
						1.00%										
Gauranty Income Life	A.M. Best B++	Fitch NA	Moody's NA	S&P NA				Rate Book Updated On: 5/13/2022					Rates Effective: 5/1/2022			
Wealth Choice 10	Allocations/Strategies				Fixed	Cap Rate	Par Rate						All Except: AK, HI, ME, NY, PR, VI			
Single Premium	<ul style="list-style-type: none"> Fixed Account Horizon Ascend 5% Index Annual Pt to Pt Annual Pt to Pt w/ Cap Monthly Sum Cap 				2.00%		110.00%	5%	1% on 87.5% of premiums paid	0-80	Year 1 10%	100% 0-6	0-74	6.50%		
							40.00%			\$20,000		50% 7-12	75-80	4.00%		
							4.00%									
							1.25%									
Wealth Choice 7	Allocations/Strategies				Fixed	Cap Rate	Par Rate						All Except: AK, HI, ME, NY, PR, VI			
Single Premium	<ul style="list-style-type: none"> Fixed Account Horizon Ascend 5% Index Annual Pt to Pt Annual Pt to Pt w/ Cap Monthly Sum Cap 				2.00%		100.00%	None	1% on 87.5% of premiums paid	0-90	Year 1 10%	100% 0-6	0-74	4.50%		
							35.00%			\$20,000		50% 7-12	75-80	2.25%		
							6.00%									
							1.00%									
Wealth Choice 5	Allocations/Strategies				Fixed	Cap Rate	Par Rate						All Except: AK, HI, ME, NY, PR, VI			
Single Premium	<ul style="list-style-type: none"> Fixed Account Horizon Ascend 5% Index Annual Pt to Pt Annual Pt to Pt w/ Cap Monthly Sum Cap 				2.00%		100.00%	None	1% on 87.5% of premiums paid	0-90	Year 1 10%	100% 0-6	0-74	3.00%		
							30.00%			\$20,000		50% 7-12	75-80	1.75%		
							5.30%									
							1.00%									
Global Atlantic	A.M. Best A	Fitch N/A	Moody's Baa1	S&P A-				Rate Book Updated On: 5/13/2022					Rates Effective: 5/16/2022			
Choice Income II (7 Year)	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Spread					All Except: NY			
Single Premium	<ul style="list-style-type: none"> Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point 				2.40%	5.00%	100.00%	None	1% on 87.5% of premiums paid	45-85	Yr 1 10%	100%	Yes	7 Yrs	45-80	5.00%
						5.00%				\$25,000	Yr 2+ 10%	(1-6)	Call for details in:	81-85		
						5.00%							CA	2.75%		
						1.40%										
					Trigger:	4.00%										
							0.00%									
							0.00%									

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Indexed Annuities

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Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbk @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
Choice Income II (10 Year) Single Premium	Allocations/Strategies Fixed: 2.40% Cap Rate: 5.00% Par Rate: 100.00% Spread: 0.00% Trigger: 4.00%	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: CA	7.00% 5.00%	
	Allocations/Strategies Fixed: 1.75% Cap Rate: 3.00% Par Rate: 75.00% Spread: 3.00% Trigger: 2.00%	Income Account Value the 1st 5 yrs.	1% on 87.5% of premiums paid	55-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: CA	7.00% 5.00%	
	Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-	Rate Book Updated On: 5/13/2022			Rates Effective: 5/16/2022					
	Choice Accumulation II (5 Year) Single Premium	Allocations/Strategies Fixed: 2.40% Cap Rate: 7.00% Par Rate: 110.00% Spread: 0.00% Trigger: 5.25%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	5 Yrs	All Except: NY	4.00% 1.75%
		Allocations/Strategies Fixed: 2.50% Cap Rate: 7.35% Par Rate: 115.00% Spread: 0.00% Trigger: 5.60%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	7 Yrs	All Except: NY	5.00% 2.75%
		Allocations/Strategies Fixed: 2.50% Cap Rate: 7.35% Par Rate: 115.00% Spread: 0.00% Trigger: 5.60%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	7.00% 4.00%

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Indexed Annuities

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Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
Great American	A.M. Best A+	Fitch N/A	Moody's A2	S&P A+	Rate Book Updated On: 5/13/2022						Rates Effective: 5/7/2022					
American Landmark 5* Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> Fixed Account 5 Year S&P 500 Annual Point-to-Point 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point 1 Year S&P U.S. Retiree Spending Annual Point to Point 				2.75%	5.00% 7.25% 6.65%	60.00% 85.00%	None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-89
Safe Return (ROP) Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Bailout								
	<ul style="list-style-type: none"> Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point 				1.50%	4.00% & 3.00% 4.00% & 3.00%		None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AL, CO, IN, MA, OR	0-75 76-80 81-85
American Legend III Flexible Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Monthly Sum with Cap 1 Year S&P 500 Point-to-Point 1 Year SPDR Gold Shares Point-to-Point 1 Year US Retiree Spending Annual Point-to-Point 1-Year S&P 500 Risk Control with Participation 				2.25%	5.50% 2.25% 5.50% 7.00%	65.00% 55.00%	None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: MA, OR	0-75 76-80 81-85
American Legend 7* Flexible Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Monthly Sum 1 Year S&P 500 Annual Point-to-Point 1 Year SPDR Gold Shares Annual Point-to-Point 7 Year S&P 500 Annual Point-to-Point 1 Year S&P U.S. Retiree Spending Annual Point to Point 1 Year S&P 500 Risk Control Annual Point to Point 				3.00%	7.60% 2.75% 6.75% 8.60% 5.35%	85.00% 65.00%	None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-80 81-85
American Landmark 3* Single Premium	Allocations/Strategies				Fixed	Cap Rate										
	<ul style="list-style-type: none"> Fixed Account 1 Year iShares MSCI EAFE 1-year Point-to-Point 1 Year iShares U.S. Real Estate Annual Point-to-Point 1 Year S&P 500 Annual Point-to-Point 				2.25%	5.75% 6.35% 6.00%		None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-90

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbk @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022			Rates Effective: 5/1/2022						
Highlander 7 Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt 						2.80%	5.75%	35.00% 120.00%	None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	7 Yrs	All Except: NY Call for details in: CA, FL	0-75 76+ 5.00% 4.00%
Highlander Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt 						2.50%	4.75%	35.00% 115.00%	4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+ 7.00% 5.00%
ViStar Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt 						2.85%	5.80%	35.00% 115.00% 115.00% 125.00%	5% Benefit Base Bonus with Rider	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+ 7.00% 5.00%
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 5/13/2022			Rates Effective: 4/18/2022						
OptiBlend 5* 100K+ Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread								
	<ul style="list-style-type: none"> Fixed Account 1 Year Fidelity AIM Dividend 1-Year S&P 500 5% Daily Risk Contol 1-Year BlackRock 1-Year BlackRock Par Plus 2-Year BlackRock 1-Year S&P 500 1-Year S&P 500 Point-to-Point 						2.75%	5.75%	60.00% 125.00% 170.00% 175.00% 37.00%	0.60%	None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 50% 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA
OptiBlend 7* 100K+ Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread								
	<ul style="list-style-type: none"> Fixed Account 1 Year Fidelity AIM Dividend 1-Year S&P 500 5% Daily Risk Contol 1-Year S&P 500 1-Year BlackRock 1-Year BlackRock Par Plus 2-Year BlackRock 1-Year S&P 500 Point-to-Point 						2.70%	5.75%	65.00% 37.00% 125.00% 170.00% 175.00%	0.55%	None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 50% 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: CA
OptiBlend 10* 100K+ Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread								
	<ul style="list-style-type: none"> Fixed Account 1 Year Fidelity AIM Dividend 1-Year S&P 500 5% Daily Risk Contol 1-Year BlackRock 1-Year BlackRock Par Plus 2-Year BlackRock 1-Year S&P 500 1-Year S&P 500 Point-to-Point 						2.50%	5.65%	65.00% 130.00% 175.00% 170.00% 35.00%	0.50%	None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 50% 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA

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Indexed Annuities

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Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions											
	Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's N/A										S&P N/A										
<p style="text-align: center;">Rate Book Updated On: 5/13/2022</p>																										
Personal Protection Choice Single Premium	Allocations/Strategies Fixed: 2.30% Cap Rate: 1.30% Par Rate: 25.00% Spread: 3.00%						None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+	100% (1-6) 50%	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NH, NJ, NC, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%										
	Fixed: 1.50% Cap Rate: 1.15% Par Rate: 20.00% Spread: 4.75%																None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+	100% (1-6) 50%	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%

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Nassau Growth Annuity (7 Years)	➤ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee	None	1% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: MA, ME, NY, PR Call for details in: IN	Income not available in CA 0-75 6.50% 76+ 4.25%
	➤ Fixed Account	2.30%												
	➤ 1-year S&P 500 Cap		4.00%											
	➤ 1-Year S&P 500 with Par			29.00%										
	➤ 1-year S&P 500 with Par and Fee			42.00%	& 1.00%									
	➤ 2-year S&P 500 with Par			40.00%										
	➤ 2-year S&P 500 with Par and Fee			58.00%	& 2.00%									
	➤ 1-Year Nasdaq			21.00%										
	➤ 1-Year Nasdaq Par and Fee			30.00%	& 1.00%									
	➤ 2-Year Nasdaq			29.00%										
	➤ 2-Year Nasdaq Par and Fee			44.00%	& 1.00%									
	➤ 1-Year Sunrise Smart Passage SG			51.00%										
	➤ 1-year Sunrise Smart Passage SG with Par and Fee			73.00%	& 1.00%									
	➤ 2-year Sunrise Smart Passage SG			90.00%										
	➤ 2-year Sunrise Smart Passage SG with Par and Fee			130.00%	& 1.00%									
Nassau Growth Annuity (10 Years)	➤ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee	None	1% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 5%	100% (1-6)	Yes	10 Yrs	All Except: MA, ME, NY, PR Call for details in: IN	Income not available in CA 0-75 7.25% 76+ 5.00%
	➤ Fixed Account	2.90%												
	➤ 1-year S&P 500 Cap		5.00%											
	➤ 1-Year S&P 500 with Par			37.00%										
	➤ 1-year S&P 500 with Par and Fee			50.00%	& 1.00%									
	➤ 2-year S&P 500 with Par			50.00%										
	➤ 2-year S&P 500 with Par and Fee			70.00%	& 1.00%									
	➤ 1-Year Nasdaq			27.00%										
	➤ 1-Year Nasdaq Par and Fee			37.00%	& 1.00%									
	➤ 2-Year Nasdaq			38.00%										
	➤ 2-Year Nasdaq Par and Fee			52.00%	& 1.00%									
	➤ 1-Year Sunrise Smart Passage SG			64.00%										
	➤ 1-year Sunrise Smart Passage SG with Par and Fee			87.00%	& 1.00%									
	➤ 2-year Sunrise Smart Passage SG			113.00%										
	➤ 2-year Sunrise Smart Passage SG with Par and Fee			153.00%	& 1.00%									
Personal Retirement Choice	➤ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, IN, IA, MN, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 7.00% 76-80 5.00%
	➤ Fixed Account	1.50%												
	➤ S&P 500 Monthly Cap		1.15%											
	➤ 1-Year CSTMAI Point-to-Point Spread				4.75%									
	➤ 1-Year S&P 500 Point-to-Point Cap		2.50%											
	➤ 1-Year S&P 500 Point-to-Point Participation			20.00%										
	➤ 1-Year S&P 500 with Par and Spread			30.00%	& 1.00%									
	➤ 2-Year CSTMAI Point-to-Point Spread				4.75%									
	➤ 2-Year S&P 500 Point-to-Point Participation			30.00%										
	➤ 2-Year S&P 500 with Par and Spread			43.00%	& 1.00%									
	➤ 1-year Sunrise Smart Passage SG			32.00%										
	➤ 1-year Sunrise Smart Passage SG with Par and Fee			55.00%	& 1.00%									
	➤ 2-Year Sunrise Smart Passage SG			55.00%										
	➤ 2-year Sunrise Smart Passage SG with Par and Fee			95.00%	& 1.00%									
	➤ 1-Year Nasdaq			15.00%										
➤ 1-Year Nasdaq Par and Fee			25.00%	& 1.00%										
➤ 2-Year Nasdaq			21.00%											
➤ 2-Year Nasdaq Par and Fee			35.00%	& 1.00%										

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Indexed Annuities

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbk @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions							
National Western Life	A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-	Rate Book Updated On: 5/13/2022			Rates Effective: 3/8/2021											
NWL Ultra Classic Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread/Fee	None	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	13 Yrs	ALL Except: AK, AL, CT, DE, IL, IN, MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA Call for details in: CA, FL, OH, TX	0-75	NQ	10.00%	
	> Fixed Account	2.50%							76-80										8.50%		
	> Option A: Monthly Averaging Annual Reset		50.00%	&	6.00%				0-70										10.00%		
	> Option J: Annual Point-to-Point with Cap		5.50%	&	0.50%				71-75									Q	8.00%		
> Option U: Annual Reset Low Volatility Daily Risk Control				105.00%					76-80		7.00%										
National Western Life	A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-	Rate Book Updated On: 5/13/2022			Rates Effective: 3/8/2021											
NWL Ultra Future Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread/Fee	9% Yr 1 4.75% Yrs 2-5	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	15 Yrs	ALL Except: AK, AL, CT, MT, NV, NY, OR, SC Call for details in: CA, FL, OH, PR, TX	0-75	NQ	5.00%	
	> Fixed Account	1.65%							76-80										3.00%		
	> Option A: Monthly Averaging Annual Reset		50.00%	&	6.00%				0-70										5.00%		
	> Option U: Annual Reset Low Volatility Daily Risk Control		75.00%						71-75									Q	1.50%		
																	76-80		0.25%		
National Western Life	A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-	Rate Book Updated On: 5/13/2022			Rates Effective: 3/8/2021											
NWL Impact 7 / 75 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	5%	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: CT, FL, NY Call for details in: PR	0-75	NQ	5.50%	
	> Fixed Account	2.00%							76-80										3.50%		
	> 1 Year Annual Point to Point with Monthly Average		30.00%	&	6.00%				0-70										5.50%		
	> Annual Reset Low Volatility Daily Risk Control		75.00%						71-75									Q	4.00%		
																			76-80		1.50%
National Western Life	A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-	Rate Book Updated On: 5/13/2022			Rates Effective: 3/8/2021											
NWL Impact 10 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	7%	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, IL, MA, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Call for details in: PR	0-75	NQ	7.00%	
	> Fixed Account	1.65%							76-80										5.00%		
	> 1 Year Annual Point to Point with Monthly Average		30.00%	&	6.00%				0-70										7.00%		
	> Annual Reset Low Volatility Daily Risk Control		70.00%						71-75									Q	5.50%		
																			76-80		3.00%
Nationwide	A.M. Best	A+	Fitch	N/A	Moody's N/A	S&P N/A	Rate Book Updated On: 5/13/2022			Rates Effective: 5/1/2022											
Peak 10 Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, DC, DE, HI, IL, IN, LA, MA, MD, NC, ND, NY, RI, VA, VI	0-75		6.50%	
	> Fixed Account	2.30%							76-80										4.65%		
	> AB Growth & Value Balanced Cap		10.00%						81-85										3.05%		
	> AB Growth & Value Balanced Participation Option A			185.00%	&	1.50%															
	> J.P. Morgan Cycle Cap		4.90%																		
	> J.P. Morgan Cycle Participation Option A			190.00%	&	1.50%															
	> S&P 500 Price Cap		3.25%																		
	> S&P 500 Price Participation Option A			45.00%	&	1.50%															
	> S&P 500 Average Daily Risk Control Cap		4.90%																		
	> S&P 500 Average Daily Risk Control Participation Option A			185.00%	&	1.50%															
	> 2 Year AB Growth & Value Balanced Participation Option B			155.00%																	
	> 2 Year J.P. Morgan Cycle Participation Option B			165.00%																	
> 2 Year S&P 500 Price Participation Option B			35.00%																		
> 2 Year S&P 500 Average Daily Risk Control Par Option B			155.00%																		

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Indexed Annuities

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North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 5/13/2022			Rates Effective: 5/17/2022								
Benefit Solutions 10 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	20%	1.75% on 87.5% of premiums paid	40-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY Call for details in: CA	40-75 76+	6.75% 4.87%
	> Fixed Account	1.50%																		
	> 1 Year DJI Monthly Averaging																			
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index						1.20%													
	> 1 Year S&P 500 Annual Point-to-Point Index						4.00%													
	> 1 Year S&P 500 Low Volatility Daily Risk Control 5%								4.35%											
> 1 Year S&P 500 Monthly Averaging																				
> 1 Year S&P 500 Monthly Point-to-Point Index							1.40%													
Charter Plus 10 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	6% for years 1-7	1.75% on 87.5% of premiums paid	0-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: AK, CA, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75 76+	6.50% 4.875%
	> Fixed Account	1.70%																		
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index																			
	> 1 Year S&P 500 Annual Point-to-Point Index						1.70%													
	> 1 Year S&P 500 Annual Point-to-Point						3.30%													
	> 1 Year S&P 500 Daily Index Margin								25.00%											
> 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index									7.50%											
> 1 Year S&P 500 Monthly Point-to-Point Index									3.50%											
> 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index							1.60%													



Indexed Annuities

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Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
	North American	A.M. Best	A+	Fitch	A+	Moody's										N/A	S&P	A+			
Rate Book Updated On: 5/13/2022																					
Rates Effective: 5/17/2022																					
Charter Plus 14 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	8% in years 1-7	1.75% on 87.5% of premiums paid	0-75	\$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, LI, DE, HI, ID, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75	6.50%
	➢ Fixed Account						1.70%														
	➢ 1-Year NASDAQ-100 Monthly Point-to-Point Index							1.70%													
	➢ 1-Year S&P 500 Annual Point-to-Point Index							3.30%													
	➢ 1-Year S&P 500 Annual Point-to-Point								25.00%												
	➢ 1-Year S&P 500 Daily Index Margin									7.50%											
	➢ 1-Year S&P 500 Low Volatility Daily Risk Control 5%									3.50%											
➢ 1-Year S&P 500 Monthly Point-to-Point Index							1.60%														
➢ 2-Year S&P 500 Low Volatility Daily Risk Control 8%									4.75%												
Income Choice 10 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: ID, NY	40-75	6.50%	
	➢ Fixed Account						1.50%														
	➢ 1-Year S&P 500 Annual Point-to-Point							3.50%													
	➢ 1-Year S&P 500 Annual Point-to-Point Participation								23.00%												
	➢ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%									2.70%											
	➢ 1-Year S&P 500 MARC 5% ER									1.85%											
	➢ 1-Year S&P 500 Monthly Point-to-Point							1.40%													
	➢ 2-Year S&P 500 Low VC Daily Risk Ctrl 8%									4.00%											
	➢ Threshold Participation Rate Strategy (Base)								5.00%												
	➢ 1-Year S&P 500 Low VC Daily Risk Ctrl 5% Base Par								35.00%												
	➢ 1-Year S&P 500 Low VC Daily Risk Ctrl 5% Enhanced Par								100.00%												
	➢ 1-Year S&P 500 Low VC Daily Risk Ctrl 5% Threshold								6.00%												
	➢ (Threshold Participation Rate Strategy After 0%)								100.00%												
	Performance Choice 8 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate									Spread	None	1.75% on 87.5% of premiums paid
➢ Fixed Account						2.50%															
➢ S&P 500 Annual Point to Point							4.25%														
➢ S&P 500 Monthly Point to Point							1.90%														
➢ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.									1.75%												
➢ S&P 500 Annual Point to Point								28.00%													
➢ S&P 500 MARC 5% ER Annual Point to Point								95.00%													
➢ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.								105.00%													
➢ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Par/Fee								170.00% & 1.50%													
➢ Morgan Stanley Dynamic Global Index Pt. to Pt. with Fee								170.00% & 1.50%													
➢ Morgan Stanley Dynamic Global Pt. to Pt. Par								105.00%													
➢ Two-Year Morgan Stanley Dynamic Global Pt. to Pt. Par								155.00%													
➢ Two-year S&P 500 Point to Point								40.00%													
➢ Two-year S&P 500 MARC 5% ER Pt. to Pt.								135.00%													
➢ Two-year Fidelity Multifactor Yield Index 5% ER								155.00%													
➢ Two-Year Morgan Stanley Dynamic Global Pt. to Pt. Par With Fee								245.00% & 1.50%													
➢ Two-year Fidelity Multifactor Yield Index 5% ER								245.00% & 3.00%													
VersaChoice 10* Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-79	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	40-75	6.50%	
	➢ Fixed Account						3.20%														
	➢ S&P 500 Annual Point to Point							6.00%													
	➢ S&P 500 Monthly Point to Point							2.40%													
	➢ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.									1.50%											
	➢ S&P 500 Annual Point to Point								35.00%												
	➢ S&P 500 MARC 5% ER Annual Point to Point								120.00%												
	➢ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.								115.00%												
	➢ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.								175.00% & 1.50%												
	➢ Morgan Stanley Dynamic Global Index Pt. to Pt.								115.00%												
	➢ Morgan Stanley Dynamic Global Index Enhanced Par								175.00%												
	➢ Two-year S&P 500 Point to Point								45.00%												
	➢ Two-year S&P 500 MARC 5% ER Pt. to Pt.								145.00%												
	➢ Two-Year Morgan Stanley Dynamic Global Index Pt. to Pt.								160.00%												
➢ Two-Year Morgan Stanley Dynamic Global Index Enhanced Par								250.00%													
➢ Two-year Fidelity Multifactor Yield Index 5% ER								160.00%													
➢ Two-year Fidelity Multifactor Yield Index 5% ER								250.00% & 3.00%													

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PrimePath Pro 10 Single Premium	Allocations/Strategies					None	1.75% on 87.5% of premiums paid	40-79 \$20,000	Yr 1 7% Yr 2+ 7%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	40-75 76+ 6.50% 4.87%
	> Fixed Account	Fixed 2.00%	Cap Rate	Par Rate	Spread									
	> S&P 500 Annual Point to Point Cap		3.25%											
	> S&P 500 Monthly Point to Point Cap		1.60%											
	> S&P 500 Maestro 5 Index ER		1.80%											
	> S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.		2.30%											
	> S&P 500 MARC 5% ER Annual Point to Point		1.50%											
	> S&P 500 Par			25.00%										
	> Morgan Stanley Dynamic Global Par			90.00%										
	> Morgan Stanley Dynamic Contribution			80.00%										
	> 2-Year Morgan Stanley Dynamic Global Par			115.00%										
	> 2-Year Morgan Stanley Dynamic Contribution			105.00%										
	> S&P Maestro 5 Index ER with Fee			103.00%	& 0.95%									
	> S&P Multi-Asset Risk Control 5% Excess Return with Fee			110.00%	& 0.95%									
	> Morgan Stanley Dynamic Global Index with Fee			120.00%	& 0.95%									
PrimePath Pro 12 Single Premium	Allocations/Strategies					None	1.75% on 87.5% of premiums paid	40-75 \$20,000	Yr 1 0% Yr 2+ 7%	100% (1-6) 50% (7-12)	Yes	12 Yrs	All Except: NY	40-75 76+ 6.50% 4.87%
	> Fixed Account	Fixed 2.10%	Cap Rate	Par Rate	Spread									
	> S&P 500 Annual Point to Point Cap		4.00%											
	> S&P 500 Monthly Point to Point Cap		1.70%											
	> S&P 500 Maestro 5 Index ER		1.40%											
	> S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.		1.80%											
	> S&P 500 MARC 5% ER Annual Point to Point		1.00%											
	> S&P 500 Par			30.00%										
	> Morgan Stanley Dynamic Global Par			100.00%										
	> Morgan Stanley Dynamic Contribution			85.00%										
	> 2-Year Morgan Stanley Dynamic Global Par			130.00%										
	> 2-Year Morgan Stanley Dynamic Contribution			120.00%										
	> S&P Maestro 5 Index ER with Fee			105.00%	& 0.95%									
	> S&P Multi-Asset Risk Control 5% Excess Return with Fee			115.00%	& 0.95%									
	> Morgan Stanley Dynamic Global Index with Fee			130.00%	& 0.95%									
Harbourview 3 Single Premium	Allocations/Strategies					None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79 80-89 2.50% 1.25%
	> Fixed Account	Fixed 1.50%	Cap Rate	Par Rate	Spread									
	> S&P 500 Annual Point to Point		3.00%	15.00%										
	> S&P 500 Annual Point to Point			27.00%										
	> 2-Year S&P 500 Point to Point			65.00%										
	> 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt			85.00%										
	> 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt													
Harbourview 5 Single Premium	Allocations/Strategies					None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79 80-89 4.00% 2.00%
	> Fixed Account	Fixed 2.00%	Cap Rate	Par Rate	Spread									
	> S&P 500 Annual Point to Point		3.75%	18.00%										
	> S&P 500 Annual Point to Point			35.00%										
	> 2-Year S&P 500 Point to Point			85.00%										
	> 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt			120.00%										
	> 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt													

Oceanview A.M. Best A- Fitch N/A Moody's N/A S&P N/A Rate Book Updated On: 5/13/2022 Rates Effective: 3/17/2022

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
Harbourview 7 Single Premium	Allocations/Strategies				None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79 80-89	5.25% 2.625%
	➤ Fixed Account	Fixed 2.15%	Cap Rate	Par Rate										
	➤ S&P 500 Annual Point to Point		5.00%											
	➤ S&P 500 Annual Point to Point			20.00%										
	➤ 2-Year S&P 500 Point to Point			35.00%										
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt			100.00%										
➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt			140.00%											
➤ S&P 500 Monthly Average		3.00%												
Harbourview 10 Single Premium	Allocations/Strategies				None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79 80-89	7.00% 3.50%
	➤ Fixed Account	Fixed 2.25%	Cap Rate	Par Rate										
	➤ S&P 500 Annual Point to Point		5.25%											
	➤ S&P 500 Annual Point to Point			25.00%										
	➤ 2-Year S&P 500 Point to Point			40.00%										
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt			115.00%										
➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt			150.00%											
➤ S&P 500 Monthly Average		3.00%												
Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S&P N/A	Rate Book Updated On: 5/13/2022				Rates Effective: 5/1/2022								
Royal Select Single Premium	Allocations/Strategies				8%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75 76-80	6.50% 5.00%
	➤ Fixed Account	Fixed 2.45%	Cap Rate	Par Rate										
	➤ 1 Year Annual Point-to-Point Strategy		4.50%											
➤ 1 Year Monthly Average Strategy		4.50%												
Silver Select Single Premium	Allocations/Strategies				4%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75 76-80	6.50% 5.00%
	➤ Fixed Account	Fixed 2.85%	Cap Rate	Par Rate										
	➤ 1 Year S&P 500 Annual Point-to-Point		5.15%											
➤ 1 Year S&P 500 Annual Monthly Average		5.15%												
Select 10 Single Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, NY, VT, WV	18-75 76-80	6.50% 5.00%
	➤ Fixed Account	Fixed 3.25%	Cap Rate	Par Rate										
	➤ 1 Year S&P 500 Annual Point-to-Point		6.00%											
➤ 1 Year S&P 500 Annual Monthly Average		6.00%												
Select 3 Single Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, NY, VT, WV	18-75 76-80	2.35% 1.35%
	➤ Fixed Account	Fixed 2.65%	Cap Rate	Par Rate										
	➤ 1 Year S&P 500 Annual Point-to-Point		4.60%											
➤ 1 Year S&P 500 Annual Monthly Average		4.60%												
Select 5 Single Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, NY, VT, WV	18-75 76-80	3.50% 2.65%
	➤ Fixed Account	Fixed 3.05%	Cap Rate	Par Rate										
	➤ 1 Year S&P 500 Annual Point-to-Point		5.50%											
➤ 1 Year S&P 500 Annual Monthly Average		5.50%												
Select 7 Single Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, NY, VT, WV	18-75 76-80	5.00% 4.10%
	➤ Fixed Account	Fixed 3.05%	Cap Rate	Par Rate										
	➤ 1 Year S&P 500 Annual Point-to-Point		5.50%											
➤ 1 Year S&P 500 Annual Monthly Average		5.50%												
Protective Life	A.M. Best A+ Fitch A+ Moody's A1 S&P A-	Rate Book Updated On: 5/13/2022				Rates Effective: 5/10/2022								
Guaranteed Income Indexed Flexible 1st Yr Premium	Allocations/Strategies				None	1% on 100% of premiums paid	50-79 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	50-79	5.50%
	➤ Fixed Account	Fixed 1.20%	Cap Rate	Par Rate										
	➤ S&P 500 Annual Point-to-Point		2.35%											
	➤ S&P 500 Annual Rate for Term Cap		2.25%											
➤ 2-Year Citi Flexible Allocation 6 Excess Return			55.00%											

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Indexed Annuities

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/13/2022			Rates Effective: 5/2/2022				
Allocations/Strategies																
Denali 7 Flexible 1st Yr Premium	> Fixed Account	Fixed	2.50%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-75	6.00%
	> S&P 500 Monthly Cap	2.00%			2.50%											
	> S&P 500 Monthly Average with Spread					2.50%										
	> S&P 500 Monthly Average with Participation Rate				70.00%											
	> S&P 500 Monthly Average with Cap	6.50%			40.00%											
	> S&P 500 Annual Point to Point				40.00%											
	> S&P 500 Annual Point to Point	5.50%			115.00%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate					N/A										
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread					0.75%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost															
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par				120.00%											
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread					N/A										
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost					1.00%											
Denali 10 Flexible 1st Yr Premium	> Fixed Account	Fixed	2.75%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (0-6)	Yes	10 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-75	7.00%
	> S&P 500 Monthly Cap	2.25%			2.25%											
	> S&P 500 Monthly Average with Spread					2.25%										
	> S&P 500 Monthly Average with Participation Rate				72.00%											
	> S&P 500 Monthly Average with Cap	7.00%			40.00%											
	> S&P 500 Annual Point to Point				40.00%											
	> S&P 500 Annual Point to Point	5.75%			120.00%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate					N/A										
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread					0.75%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost															
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par				125.00%											
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread					N/A										
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost					1.25%											
Denali 14 Flexible 1st Yr Premium	> Fixed Account	Fixed	3.00%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (0-6)	Yes	14 Yrs	All Except: AK, CA, DE, HI, IA, ID, MD, MA, MO, MN, MT, NJ, NY, NV, OH, OR, PA, SC, TX, UT, VA, WA	0-75	8.50%
	> S&P 500 Monthly Cap	2.50%			1.50%											
	> S&P 500 Monthly Average with Spread					1.50%										
	> S&P 500 Monthly Average with Participation Rate				80.00%											
	> S&P 500 Monthly Average with Cap	8.50%			45.00%											
	> S&P 500 Annual Point to Point with Participation Rate				45.00%											
	> S&P 500 Annual Point to Point with Cap	7.00%			137.00%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate					N/A										
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread					1.75%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost															
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par				142.00%											
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread					N/A										
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost					2.00%											
Denali Bonus 7 Flexible 1st Yr Premium	> Fixed Account	Fixed	1.75%	Cap Rate	Par Rate	Spread	0-80 5.0% 81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NY, NV, OH, OR, PA, UT, VA, WA Call for details: MA, MO, SC, TX	0-75	6.00%
	> S&P 500 Monthly Cap	1.50%			4.50%											
	> S&P 500 Monthly Average with Spread					4.50%										
	> S&P 500 Monthly Average with Participation Rate				47.00%											
	> S&P 500 Monthly Average with Cap	3.75%			25.00%											
	> S&P 500 Annual Point to Point with Participation Rate				25.00%											
	> S&P 500 Annual Point to Point with Cap	3.50%			85.00%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate					0.75%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread					N/A										
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost															
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par				87.00%											
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread					0.50%										
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost					N/A											

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/13/2022			Rates Effective: 5/2/2022						
Denali Bonus 10 Flexible 1st Yr Premium	Allocations/Strategies						Fixed 2.00%	Cap Rate	Par Rate	Spread	0-75 7.0%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (0-6)	Yes	10 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA 0-75 7.00% 76-80 6.00% 81-85 4.50% Call for details: FL, MA, MO, SC, TX
	S&P 500 Monthly Cap	1.60%							4.00%	76-85 5.0%								
	S&P 500 Monthly Average with Spread									0-80 FL 5.0%								
	S&P 500 Monthly Average with Participation Rate									81-90 FL 3.5								
	S&P 500 Monthly Average with Cap	4.50%																
	S&P 500 Annual Point to Point with Participation Rate																	
	S&P 500 Annual Point to Point with Cap	4.00%																
	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate																	
	Barclays Atlas 5 Annual Pt. to Pt. with Spread																	
	Barclays Atlas 5 Annual Pt. to Pt. with Boost																	
Denali Bonus 14 Flexible 1st Yr Premium	Allocations/Strategies						Fixed 2.25%	Cap Rate	Par Rate	Spread	0-70 10.0%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (0-6)	Yes	14 Yrs	All Except: AK, CA, CT, DE, HI, IA, ID, MA, MD, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA 0-75 8.50% 76-80 6.50% 0-75 8.50% 76-80 6.50% Call for details: FL
	S&P 500 Monthly Cap	2.00%							3.00%	71-80 5.0%								
	S&P 500 Monthly Average with Spread																	
	S&P 500 Monthly Average with Participation Rate																	
	S&P 500 Monthly Average with Cap	5.75%																
	S&P 500 Annual Point to Point with Participation Rate																	
	S&P 500 Annual Point to Point With Cap	4.75%																
	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate																	
	Barclays Atlas 5 Annual Pt. to Pt. with Spread																	
	Barclays Atlas 5 Annual Pt. to Pt. with Boost																	
Teton 7 Flexible 1st Yr Premium	Allocations/Strategies						Fixed 2.00%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except: MN, MT, NJ, NY 0-75 6.00% 76-80 4.50% 81-85 3.00% 86-90 2.00% Call for details: CA
	S&P 500 Monthly Cap	1.75%							3.50%									
	S&P 500 Monthly Average with Spread																	
	S&P 500 Monthly Average with Participation Rate																	
	S&P 500 Monthly Average with Cap	4.50%																
	S&P 500 Annual Point to Point with Participation Rate																	
	S&P 500 Annual Point to Point with Cap	4.25%																
	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate																	
	Barclays Atlas 5 Annual Pt. to Pt. with Spread																	
	Barclays Atlas 5 Annual Pt. to Pt. with Boost																	
Teton 10 Flexible 1st Yr Premium	Allocations/Strategies						Fixed 2.25%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (0-6)	Yes	10 Yrs	All Except: MN, MT, NJ, NY 0-75 7.25% 76-80 6.00% 81+ 4.50% Call for details: CA
	S&P 500 Monthly Cap	1.75%							3.50%									
	S&P 500 Monthly Average with Spread																	
	S&P 500 Monthly Average with Participation Rate																	
	S&P 500 Monthly Average with Cap	5.00%																
	S&P 500 Annual Point to Point with Participation Rate																	
	S&P 500 Annual Point to Point with Cap	4.50%																
	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate																	
	Barclays Atlas 5 Annual Pt. to Pt. with Spread																	
	Barclays Atlas 5 Annual Pt. to Pt. with Boost																	

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
	A.M. Best	B+	Fitch	N/A	Moody's										N/A	S&P	BBB+		
SILAC	Rate Book Updated On: 5/13/2022					Rates Effective: 5/2/2022													
Teton 14 Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 76-80	8.50% 6.50%
	> Fixed Account	2.50%																	
	> S&P 500 Monthly Cap		2.00%																
	> S&P 500 Monthly Average with Spread				2.50%														
	> S&P 500 Monthly Average with Participation Rate			70.00%															
	> S&P 500 Monthly Average with Cap		6.50%																
	> S&P 500 Annual Point to Point with Participation Rate			40.00%															
	> S&P 500 Annual Point to Point with Cap		5.50%																
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			115.00%															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				N/A														
> Barclays Atlas 5 Annual Pt. to Pt. with Boost				0.75%															
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			120.00%																
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				N/A															
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				1.00%															
Teton Bonus 7 Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	0-80 6% 81-90 3.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-75 76-80 81-85 86+	6.00% 4.50% 3.00% 2.00%
	> Fixed Account	1.25%																	
	> S&P 500 Monthly Cap		1.25%																
	> S&P 500 Monthly Average with Spread				5.75%														
	> S&P 500 Monthly Average with Participation Rate			40.00%															
	> S&P 500 Monthly Average with Cap		2.75%																
	> S&P 500 Annual Point to Point with Participation Rate			20.00%															
	> S&P 500 Annual Point to Point with Cap		2.75%																
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			65.00%															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				2.25%														
> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A															
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			67.00%																
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				1.75%															
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A															
Teton Bonus 10 Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	8% (6% FL)	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: MN, MT, NJ, NY Call for details: AK, CA, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	0-75 76-80 81+	7.25% 6.00% 4.50%
	> Fixed Account	1.50%																	
	> S&P 500 Monthly Cap		1.25%																
	> S&P 500 Monthly Average with Spread				5.50%														
	> S&P 500 Monthly Average with Participation Rate			40.00%															
	> S&P 500 Monthly Average with Cap		3.00%																
	> S&P 500 Annual Point to Point with Participation Rate			22.00%															
	> S&P 500 Annual Point to Point with Cap		3.00%																
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			62.00%															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				2.25%														
> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A															
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			65.00%																
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				1.75%															
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A															

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*Rates shown are based on premium bands. Call for details.



Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Teton Bonus 14 Flexible 1st Yr Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Spread					
	> Fixed Account	1.75%											
	> S&P 500 Monthly Cap		1.50%										
	> S&P 500 Monthly Average with Spread				4.25%								
	> S&P 500 Monthly Average with Participation Rate			50.00%									
	> S&P 500 Monthly Average with Cap		4.00%										
	> S&P 500 Annual Point to Point with Participation Rate			25.00%									
	> S&P 500 Annual Point to Point with Cap		3.75%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			80.00%									
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				1.00%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A								
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			85.00%										
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				0.75%									
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A									
VEGA 7 Flexible 1st Yr Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Spread					
	> Fixed Account	1.50%											
	> S&P 500 Monthly Cap		1.50%										
	> S&P 500 Monthly Average with Spread				5.25%								
	> S&P 500 Monthly Average with Participation Rate			35.00%									
	> S&P 500 Monthly Average with Cap		2.75%										
	> S&P 500 Annual Point to Point with Participation Rate			20.00%									
	> S&P 500 Annual Point to Point With Cap		3.00%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			67.00%									
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				1.75%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A								
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			70.00%										
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				1.50%									
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A									
VEGA 10 Flexible 1st Yr Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Spread					
	> Fixed Account	1.50%											
	> S&P 500 Monthly Cap		1.75%										
	> S&P 500 Monthly Average with Spread				4.75%								
	> S&P 500 Monthly Average with Participation Rate			40.00%									
	> S&P 500 Monthly Average with Cap		3.00%										
	> S&P 500 Annual Point to Point with Participation Rate			22.00%									
	> S&P 500 Annual Point to Point With Cap		3.25%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			75.00%									
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				1.50%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A								
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			80.00%										
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				1.00%									
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A									

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions																								
VEGA 14 Flexible 1st Yr Premium	Allocations/Strategies Fixed: 1.75% Cap Rate: 1.75% Par Rate: 42.00% Spread: 4.50%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	14 Yrs	Available in: AL, AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, LA, ME, MI, ND, NE, NH, NM, OK, SD, TN, VT, WI, WV, WY	0-75: 8.00% 76-80: 6.00%																								
	> Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap > S&P 500 Annual Point to Point with Participation Rate > S&P 500 Annual Point to Point With Cap > Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate > Barclays Atlas 5 Annual Pt. to Pt. with Spread > Barclays Atlas 5 Annual Pt. to Pt. with Boost > Credit Suisse RavenPack Annual Pt. to Pt. w/Par > Credit Suisse RavenPack Annual Pt. to Pt. w/Spread > Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								Call for details: FL																									
	VEGA Bonus 7 Flexible 1st Yr Premium								Allocations/Strategies Fixed: 1.25% Cap Rate: 1.50% Par Rate: 35.00% Spread: 5.50%	Benefit Base Bonus 0-80 35%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	7 Yrs	Available in: AL AR AZ CO CT FL GA IA IL KS KY LA ME MI ND NE NH NM OK SD TN VT WI WV WY	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% 86-90: 2.00%																
									> Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap > S&P 500 Annual Point to Point with Participation Rate > S&P 500 Annual Point to Point With Cap > Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate > Barclays Atlas 5 Annual Pt. to Pt. with Spread > Barclays Atlas 5 Annual Pt. to Pt. with Boost > Credit Suisse RavenPack Annual Pt. to Pt. w/Par > Credit Suisse RavenPack Annual Pt. to Pt. w/Spread > Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								Call for details: FL																	
									VEGA Bonus 10 Flexible 1st Yr Premium								Allocations/Strategies Fixed: 1.25% Cap Rate: 1.50% Par Rate: 35.00% Spread: 5.50%	Benefit Base Bonus 0-80 35%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	10 Yrs	Available in: AL, AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, LA, ME, MI, ND, NE, NH, NM, OK, SD, TN, VT, WI, WV, WY	0-75: 6.75% 76-80: 5.75% 81-85: 3.75%								
																	> Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap > S&P 500 Annual Point to Point with Participation Rate > S&P 500 Annual Point to Point With Cap > Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate > Barclays Atlas 5 Annual Pt. to Pt. with Spread > Barclays Atlas 5 Annual Pt. to Pt. with Boost > Credit Suisse RavenPack Annual Pt. to Pt. w/Par > Credit Suisse RavenPack Annual Pt. to Pt. w/Spread > Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								Call for details: FL									
																	VEGA Bonus 14 Flexible 1st Yr Premium								Allocations/Strategies Fixed: 1.50% Cap Rate: 1.50% Par Rate: 35.00% Spread: 5.25%	Benefit Base Bonus 0-80 35%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	14 Yrs	Available in: AL, AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, LA, ME, MI, ND, NE, NH, NM, OK, SD, TN, VT, WI, WV, WY	0-75: 8.00% 76-80: 6.00%
																									> Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap > S&P 500 Annual Point to Point with Participation Rate > S&P 500 Annual Point to Point With Cap > Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate > Barclays Atlas 5 Annual Pt. to Pt. with Spread > Barclays Atlas 5 Annual Pt. to Pt. with Boost > Credit Suisse RavenPack Annual Pt. to Pt. w/Par > Credit Suisse RavenPack Annual Pt. to Pt. w/Spread > Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								Call for details: FL	

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
	A.M. Best	A	Fitch	N/A	Moody's A1									
Standard Insurance						Rate Book Updated On: 5/13/2022			Rates Effective: 5/2/2022					
Index Select Annuity 10*	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Yr 1	100%				
	➤ Fixed Account					2.00%			0%	(1-6)	Yes	10 Yrs	ALL Except: CA, NY, PR	1.00% on Initial Premium
	➤ 1 Year S&P 500 Annual Point-to-Point						44.00%		Yr 2+	50%				
Single Premium	➤ 1 Year S&P 500 Annual Point-to-Point						7.00%		10%	(7-12)				Trail Years 2+ is 0.8%
Index Select Annuity 5*	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Yr 1	100%				
	➤ Fixed Account					2.00%			0%	(1-6)	Yes	5 Yrs	ALL Except: CA, NY, PR	0-80 3.00%
	➤ 1 Year S&P 500 Annual Point-to-Point						42.00%		Yr 2+	50%				81-85 1.50%
Single Premium	➤ 1 Year S&P 500 Annual Point-to-Point						6.50%		10%	(7-12)				86-93 1.35%
Index Select Annuity 7*	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Yr 1	100%				
	➤ Fixed Account					2.00%			0%	(1-6)	Yes	7 Yrs	ALL Except: CA, NY, PR	0-80 4.00%
	➤ 1 Year S&P 500 Annual Point-to-Point						44.00%		Yr 2+	50%				81-85 2.00%
Single Premium	➤ 1 Year S&P 500 Annual Point-to-Point						7.00%		10%	(7-12)				86+ 1.45%

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Legacy Products

1-800-255-5055

Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022			Rates Effective: 4/20/2022						
LibertyMark 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA 0-80 81-85 5.00% 3.75% 50bps bonus through December 31, 2020
	➤ Fixed Account	2.90%		95.00%														
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																	
	➤ 1-Year S&P 500 Point-to-Point		6.00%															
	➤ 1-Year Gold Point-to-Point W/Par			37.00%														
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par			120.00%														
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			131.00%														
	➤ 2-Year S&P 500 Point-to-Point w/ PR			55.00%														
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par			173.00%														
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par	2.00%		165.00%														
LibertyMark 7 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA 0-80 81-85 4.00% 2.50% 50bps bonus through December 31, 2020
	➤ Fixed Account	2.70%		86.00%														
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																	
	➤ 1-Year S&P 500 Point-to-Point		5.50%															
	➤ 1-Year Gold Point-to-Point W/Par			34.00%														
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par			109.00%														
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			119.00%														
	➤ 2-Year S&P 500 Point-to-Point w/ PR			51.00%														
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par			151.00%														
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par	2.00%		152.00%														
LibertyMark 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA 0-75 7.00% 50bps bonus through December 31, 2020
	➤ Fixed Account	3.40%		109.00%														
	➤ 1-Year Morgan Stanley TEBI Point-to-Point			43.00%														
	➤ 1-Year Gold Point-to-Point W/Par																	
	➤ 1-Year S&P 500 Point-to-Point		7.00%															
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			138.00%														
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			150.00%														
	➤ 2-Year S&P 500 Point-to-Point w/ PR			63.00%														
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par			190.00%														
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)	2.00%																
➤ 5-Year FUSION Participation Rate (Part B)			211.00%															
LibertyMark 10 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA 0-80 6.00%
	➤ Fixed Account	2.35%		77.00%														
	➤ 1-Year Morgan Stanley TEBI Point-to-Point			31.00%														
	➤ 1-Year Gold Point-to-Point W/Par																	
	➤ 1-Year S&P 500 Point-to-Point		4.90%															
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			97.00%														
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			106.00%														
	➤ 2-Year S&P 500 Point-to-Point w/ PR			45.00%														
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par			134.00%														
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)	1.00%																
➤ 5-Year FUSION Participation Rate (Part B)			168.00%															

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Legacy Products

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Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
LibertyMark 10 LT Single Premium	Allocations/Strategies				None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	7.00% 6.00% 5.00%
	➢ Fixed Account	Fixed	Cap Rate	70%									
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	3.40%		109.00%									
	➢ 1-Year Gold Point-to-Point W/Par			43.00%									
	➢ 1-Year S&P 500 Point-to-Point		6.20%										
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			138.00%									
	➢ 2-Year Morgan Stanley TEBI Point-to-Point			150.00%									
	➢ 2-Year S&P 500 Point-to-Point w/ PR			63.00%									
	➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par			190.00%									
	➢ 5-Year FUSION Fixed Rate on Gain (Part A)		2.00%										
➢ 5-Year FUSION Participation Rate (Part B)			211.00%										
LibertyMark 10 LT Plus Single Premium	Allocations/Strategies				7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	6.00%
	➢ Fixed Account	Fixed	Cap Rate	Par Rate									
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	2.35%		77.00%									
	➢ 1-Year Gold Point-to-Point W/Par			31.00%									
	➢ 1-Year S&P 500 Point-to-Point		4.90%										
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			97.00%									
	➢ 2-Year Morgan Stanley TEBI Point-to-Point			106.00%									
	➢ 2-Year S&P 500 Point-to-Point w/ PR			45.00%									
	➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par			134.00%									
	➢ 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%										
➢ 5-Year FUSION Participation Rate (Part B)			168.00%										
LibertyMark SE 7 Single Premium	Allocations/Strategies				None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	5.00% 3.75%
	➢ Fixed Account	Fixed	Cap Rate	75%									
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	3.40%		109.00%									
	➢ 1-Year Gold Point-to-Point W/Par			42.00%									
	➢ 1-Year S&P 500 Point-to-Point		6.90%										
	➢ 1-Year SG SG Columbia Adaptive Index PTP w/Par			137.00%									
	➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par			189.00%									
	➢ 2-Year Morgan Stanley TEBI Point-to-Point			150.00%									
	➢ 2-Year S&P 500 Point-to-Point			63.00%									
	➢ 5-Yr Fusion Strategy Part A Cap and Part B Par		3.00%	169.00%									
LibertyMark SE 7 Plus Single Premium	Allocations/Strategies				5%	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE	4.00% 2.75%
	➢ Fixed Account	Fixed	Cap Rate	Par Rate									
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	3.20%		100.00%									
	➢ 1-Year Gold Point-to-Point W/Par			39.00%									
	➢ 1-Year S&P 500 Point-to-Point		6.40%										
	➢ 1-Year SG SG Columbia Adaptive Index PTP w/Par			137.00%									
	➢ 2-Year Morgan Stanley TEBI Point-to-Point			125.00%									
	➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par			174.00%									
	➢ 2-Year S&P 500 Point-to-Point w/ PR			58.00%									
	➢ 5-Yr Fusion Strategy Part A Cap and Part B Par		3.00%	145.00%									
LibertyMark SE 10 Single Premium	Allocations/Strategies				None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT	7.00% 6.00% 5.00%
	➢ Fixed Account	Fixed	Cap Rate	Par Rate									
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	3.95%	1.90%	124.00%									
	➢ 1-Year Gold Point-to-Point W/Par			47.00%									
	➢ 1-Year S&P 500 Point-to-Point		8.90%										
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			155.00%									
	➢ 2-Year Morgan Stanley TEBI Point-to-Point			170.00%									
	➢ 2-Year S&P 500 Point-to-Point			70.00%									
	➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par			215.00%									
	➢ 5-Year FUSION Fixed Rate on Gain (Part A)		3.00%										
➢ 5-Year FUSION Participation Rate (Part B)			207.00%										

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Legacy Products

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
LibertyMark SE 10 Plus	Allocations/Strategies	Fixed	Cap Rate	Par Rate	7%	1.6% on 100% of premiums paid	\$10,000	Yr 1 0%	100% (1-6)	Yr 2+ 50%	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80	6.00%
	➤ Fixed Account	2.85%		91.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point			36.00%											
	➤ 1-Year Gold Point-to-Point W/Par														
	➤ 1-Year S&P 500 Point-to-Point		5.85%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			115.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			126.00%											
	➤ 2-Year S&P 500 Point-to-Point			54.00%											
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par			159.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)	2.00%													
➤ 5-Year FUSION Participation Rate (Part B)			165.00%												
Single Premium															
LibertyMark SE 10 LT	Allocations/Strategies	Fixed	Cap Rate	Par Rate	None	1.6% on 100% of premiums paid	\$10,000	Yr 1 0%	100% (1-6)	Yr 2+ 50%	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-75 76-80 81-85	7.00% 6.00% 5.00%
	➤ Fixed Account	3.95%		124.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point			47.00%											
	➤ 1-Year Gold Point-to-Point W/Par														
	➤ 1-Year S&P 500 Point-to-Point		8.95%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			155.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			170.00%											
	➤ 2-Year S&P 500 Point-to-Point			70.00%											
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par			215.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)	3.00%													
➤ 5-Year FUSION Participation Rate (Part B)			207.00%												
Single Premium															
LibertyMark SE 10 LT Plus	Allocations/Strategies	Fixed	Cap Rate	Par Rate	7%	1.6% on 100% of premiums paid	\$10,000	Yr 1 0%	100% (1-6)	Yr 2+ 50%	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	6.00%
	➤ Fixed Account	2.85%		91.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point			36.00%											
	➤ 1-Year Gold Point-to-Point W/Par														
	➤ 1-Year S&P 500 Point-to-Point		5.85%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			115.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			91.00%											
	➤ 2-Year S&P 500 Point-to-Point			54.00%											
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par			159.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)	2.00%													
➤ 5-Year FUSION Participation Rate (Part B)			165.00%												
Single Premium															
ClassicMark 10	Allocations/Strategies	Fixed	Cap Rate	Par Rate	None	1.6% on 100% of premiums paid	\$10,000	Yr 1 10%	100% (1-6)	Yr 2+ 50%	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 81-85 86-90	6.00% 5.00% 1.50%
	➤ Fixed Account	2.30%		75.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point														
	➤ 1-Year S&P 500 Point-to-Point		4.75%												
	➤ 1-Yr Gold Point-To-Point w/Par			29.00%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			95.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			104.00%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR			43.00%											
	➤ 2-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			132.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)	1.00%													
➤ 5-Year FUSION Participation Rate (Part B)			164.00%												
Single Premium															

The above information is provided for Reference ONLY. Product details subject to change with or without prior notice. Call 800-255-5055 to confirm.



Legacy Products

1-800-255-5055

Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
ClassicMark 10 LT Single Premium	Allocations/Strategies				None	1.6% on 100% of premiums paid	0-90	Yr 1	100%	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 81-85 86-90	6.00% 3.75% 1.50%
	➤ Fixed Account	Fixed	Cap Rate	Par Rate										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point	2.30%		75.00%										
	➤ 1-Year S&P 500 Point-to-Point		4.75%											
	➤ 1-Yr Gold Point-To-Point w/Par			29.00%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			95.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			104.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR			43.00%										
	➤ 2-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			95.00%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%	132.00%										
➤ 5-Year FUSION Participation Rate (Part B)			164.00%											
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022				Rates Effective: 2/22/2022	
ClassicMark 10 Plus Single Premium	Allocations/Strategies				4%	1.6% on 100% of premiums paid	0-80	Yr 1	100%	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80	5.00%
	➤ Fixed Account	Fixed	Cap Rate	Par Rate										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point	1.80%		57.00%										
	➤ 1-Yr Gold Point-To-Point w/Par			23.00%										
	➤ 1-Year S&P 500 Point-to-Point		3.75%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			73.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			79.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR			34.00%										
	➤ 2-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			101.00%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%											
➤ 5-Year FUSION Participation Rate (Part B)			117.00%											
ClassicMark 10 LT Plus Single Premium	Allocations/Strategies				3%	1.6% on 100% of premiums paid	0-90	Yr 1	100%	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	5.00%
	➤ Fixed Account	Fixed	Cap Rate	Par Rate										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point	1.80%		57.00%										
	➤ 1-Year S&P 500 Point-to-Point		3.75%											
	➤ 1-Yr Gold Point-To-Point w/Par			23.00%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			73.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point			79.00%										
	➤ GS Xenith 1-Year Annual Point-To-Point Par			50.00%										
	➤ GS Xenith 2-Year Annual Point-To-Point Par			50.00%										
	➤ S&P 500 ESG Annual Point-To-Point Cap			50.00%										
➤ S&P 500 ESG Annual Point-To-Point Par			50.00%											
➤ 2-Year S&P 500 Point-to-Point w/ PR			34.00%											
➤ 2-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			101.00%											
➤ 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%	62.00%											
➤ 5-Year FUSION Participation Rate (Part B)			117.00%											
				2%		\$10,000	Yr 2+	50%				Call for details in:		

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Available Annuity Riders



	Athene <i>Ascent Income Rider</i> <i>Option 1-Guaranteed Growth</i>	Athene <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	Athene <i>Ascent Income Rider</i> <i>Option 1-Guaranteed Growth</i>	Athene <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	Athene <i>Ascent Income Rider</i> <i>Option 1-Guaranteed Growth</i>
Product Line	Ascent Pro Bonus <i>20% Income Bonus</i>	Ascent Pro Bonus <i>15% Income Bonus</i>	Ascent Pro 7 <i>18% Income Bonus</i>	Ascent Pro 7 <i>13% Income Bonus</i>	Ascent Pro 10 <i>20% Income Bonus</i>
Issue Ages	35-80	35-80	35-80	35-80	35-80
Rider Roll-Up Rate	10% Simple Yrs 1-10 5% Simple Yrs 11-20	7% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	10% Simple Yrs 1-10 5% Simple Yrs 11-20	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	10% Simple Yrs 1-10 5% Simple Yrs 11-20
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value	100 bps Benefit/Income Value	100 bps Benefit/Income Value	100 bps Benefit/Income Value	100 bps Benefit/Income Value
Roll-Up Period	20 Yrs No Restart	20 Yrs No Restart	20 Yrs No Restart	20 Yrs No Restart	20 Yrs No Restart
Withdrawal Phase Waiting Period	30 Days Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50
Income Multiplier	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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Available Annuity Riders



	Athene <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	Athene <i>Agility Income Rider</i>	American National <i>Lifetime Income Rider Fixed Rate</i>	American National <i>Lifetime Income Rider Fixed Rate Plus Index Credit</i>	American Equity <i>LIBR</i>
Product Line	Ascent Pro 10 <i>15% Income Bonus</i>	Agility <i>25% Income Base Bonus</i>	All	All	Bonus Gold, Retirement Gold
Issue Ages	35-80	40-80	50-80	50-80	50+
Rider Roll-Up Rate	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	175% of Interest Earned	7.2% Compound	4.2% Compound + Indexed Credit	6% Compound
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value	None	100 bps Benefit/Income Value	70 bps Benefit/Income Value	90 bps Benefit/Income Value
Roll-Up Period	20 Yrs No Restart	N/A	10 Yrs	10 Yrs	20 Yrs No Restart
Withdrawal Phase Waiting Period	30 Days Minimum Age 50	10 Years Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	No	No	No
State Variance & Availability	All Except: NY	All Except: OR, NY	All Except: NJ, NY, WA	All Except: NJ, NY, WA	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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Available Annuity Riders



	American Equity <i>LIBR W/ Wellbeing Benefit</i>	American Equity <i>LIBR Indexing Income</i>	American Equity <i>No-Fee LIBR</i>	American Equity <i>LIBR</i>	American Equity <i>LIBR W/ Wellbeing Benefit</i>
Product Line	Bonus Gold, Retirement Gold	Bonus Gold, Retirement Gold	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10
Issue Ages	50+	50+	50-80	50-80	50-80
Rider Roll-Up Rate	6% Compound	400% Multiplier of previous years credited interest	4% Compound	7.25% Simple	7.25% Simple
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value	90 bps Benefit/Income Value	None	110 bps Accumulation Value	120 bps Accumulation Value
Roll-Up Period	20 Yrs No Restart	Unlimited Until the Income Rider is Activated	15 Yrs No Restart	7 Yrs No Restart	7 Yrs No Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	30 days after Contract Issue	1 Year Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	No	No	No	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	- The Multiplier rate is subject to change annually, but is guaranteed NOT to be less than 100% for the first 10 years. - After the first 10 yrs, the Minimum Multiplier Rate is 50%. This will become the minimum rate for the remainder of the contract.	N/A	N/A	N/A

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Available Annuity Riders



	American Equity <i>LIBR</i>	American Equity <i>LIBR W/ Wellbeing Benefit</i>	AIG/MSG <i>Lifetime Income Plus Flex</i>	AIG/MSG <i>Lifetime Income Plus Multiplier Flex</i>	Equitrust
Product Line	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	Power Select Plus Income	Power Select Plus Income	MarketPower Bonus
Issue Ages	50-80	50-80	50-78	50-78	40-75
Rider Roll-Up Rate	6% Compound	6% Compound	7% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	6% Compound
Rider Fee (Annual) & Calculation	110 bps Accumulation Value	120 bps Accumulation Value	110 bps Benefit/Income Value	110 bps Benefit/Income Value	125 bps Accumulation Value
Roll-Up Period	15 Yrs No Restart	15 Yrs No Restart	10 Yrs No Restart	Up to Age 95 or Income Triggered	10 Yrs No Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	30 days Minimum Age 50	30 days Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	No	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	Doubler for Confinement	Doubler for Confinement	Chronic Illness Doubler
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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Available Annuity Riders



	Equitrust	Equitrust	Equitrust	F&G <i>Protection Package</i>	F&G <i>Enhanced Package</i>
Product Line	MarketTen Bonus	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series
Issue Ages	40-80	40-80	40-85	0-85	0-85
Rider Roll-Up Rate	5% Compound	10% Benefit Base Bonus 3% Compound	7% Benefit Base Bonus 7% Compound	6% Compound over 5 or 10 years if age 71+ or 4% Simple Lump Sum Payout	4% Simple
Rider Fee (Annual) & Calculation	100 bps Accumulation Value	95 bps Accumulation Value	125 bps Accumulation Value	150 bps Benefit/Income Value	60 bps Benefit/Income Value
Roll-Up Period	10 Yrs No Restart	10 Yrs No Restart	7 Yrs No Restart	10 Yrs No Restart	10 Yrs or Age 85 No Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	N/A
Income Multiplier	Chronic Illness Doubler	Chronic Illness Doubler	Chronic Illness Doubler	1 - Doubles Rider withdrawal amount Joint is 1.5 times 5 Years and age 60	No
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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Available Annuity Riders



	F&G <i>Income for Life</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>
Product Line	Safe Income Plus	Income150+ SE	Choice Income Guaranteed Rider	Choice Income Stacked Growth	ForeCare
Issue Ages	0-80 50-80 in Maryland	55-80	45-85	45-85	50-80
Rider Roll-Up Rate	6% Compound 2% Minimum on restart	20% - Yr 1 7.5% - Yrs 2-5	10% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	N/A
Rider Fee (Annual) & Calculation	115 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	72 bps - 300 bps (based on age)
Roll-Up Period	10 Yrs or Age 85 One Restart	5 Yrs	Unlimited	Unlimited	N/A
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	After 30 days	30 Days Minimum Age 55	30 Days Minimum Age 55	N/A
Income Multiplier	1 - Doubles Rider withdrawal amount Joint is 1.5 times	No	Chronic Illness Doubler	No	2 or 3 Times Contract Value for LTC (based on simplified underwriting)
State Variance & Availability	All Except: AL, CT, HI, ID, IN, MA, MN, MS, MT, NH, NY, OR, PA, RI, VT, WA Call for details: FL, IL	All Except: NY	All Except: NY	All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	N/A	If you wait until year 10, they will total up all of the interest credited to the Cash/Accumulated Value multiplied by 150% and then add that to the Benefit/Income Value in Year 10	N/A	N/A	N/A

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Available Annuity Riders



	Gilico <i>Wealth Choice</i>	Gilico	Guggenheim Life <i>Lifetime Withdrawal Rider</i>	IAMS PROPRIETARY	One America
Product Line	Guaranteed Giving Benefits	Annuicare	Highlander Fixed Annuity, ViStar Fixed Annuity	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> Sales Temporarily Suspended </div>	Annuity Care
Issue Ages	0-80	0-79	50-80		50-85
Rider Roll-Up Rate	N/A	N/A	4% Simple Plus Dollar amount of interest credits for the year (minus any withdrawals)		N/A
Rider Fee (Annual) & Calculation	75 bps	Varies by Age	90 bps Accumulation Value		None
Roll-Up Period	N/A	N/A	10 Yrs		N/A
Withdrawal Phase Waiting Period	Year 4	Interest Only	1 Year Minimum Age 60		7 Day Wait LTC/ 10% 2+
Income Multiplier	N/A	N/A	No		N/A
State Variance & Availability	All Except: NY, MN, SO,AL, HI	AZ, CA, CO, FL, GA, IA, IL, IN, KS, Ky, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY	All Except: NY		All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A		COB Rider

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	Oxford <i>GLWB</i>	Nassau Re <i>Amplified Income Plus</i>	Nassau Re <i>Income Protection Benefit: Today</i>	Nassau Re <i>Income Protection Benefit: Tomorrow</i>	Nassau Re <i>Income & Care Protection</i>
Product Line	Royal Select	Nassau Growth Annuity	Personal Protection Choice	Personal Protection Choice	Personal Protection Choice
Issue Ages	18-80	50+	0-80	0-80	0-80
Rider Roll-Up Rate	6.75% Compound	3% Simple 150% Interest Credited	30% - Yr 1 7.5% - Yrs 2-3	14% Simple	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple
Rider Fee (Annual) & Calculation	95 bps Benefit/Account Value	95 bps Benefit/Income Value	95 bps Benefit/Income Value	95 bps Benefit/Income Value	95 bps Benefit/Income Value
Roll-Up Period	10 Yrs No Restart	15 Yrs	10 Yrs	10 Yrs 1 Restart	2 Yr wait deferral 90 day elimination
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	30 Days	30 Days	30 Days	30 Days
Income Multiplier	No	N/A	N/A	N/A	N/A
State Variance & Availability	All Except: AL, CT, MS, MT, NY, VT, WV	All Except: CA, MA, ME, MN, NJ, NY	All Except: MA, ME, MN, NY	All Except: MA, ME, MN, NY	All Except: CA, MA, ME, MN, NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	Increasing income for up to 5 years 2-6 ADL's. After 2 years deferral/90 day elimination ranges from 125% to 250%.

The above information is provided for Reference ONLY. Product details subject to change with or without prior notice. Call 800-255-5055 to confirm.

Available Annuity Riders



	Nassau Re <i>Income & Family Protection</i>	Nassau Re <i>Income, Family, & Care Protection</i>	National Western <i>Income Outlook</i>	National Western <i>Income Outlook Plus 5</i>	North American <i>GLWB</i>
Product Line	Personal Protection Choice	Personal Protection Choice	All	All	IncomeChoice 10
Issue Ages	0-80	0-80	0-85	0-85	40-79
Rider Roll-Up Rate	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple	5% Compound	5% Initial Bonus Plus 5% Compound	1.5% Plus 150% of Interest Earned
Rider Fee (Annual) & Roll-Up Period	115 bps 10 Yrs	115 bps 10 Yrs	100 bps 10 YRS Unlimited Restarts	150 bps 10 YRS Unlimited Restarts	None 20 YRS No Restart
Withdrawal Phase Waiting Period	30 Days	30 Days	1 Year Minimum Age 60	1 Year Minimum Age 60	1 Year
Income Multiplier	N/A	N/A	Yes	Yes	N/A
State Variance & Availability	All Except: MA, ME, MN, NY	All Except: CA, MA, ME, MN, NY	All Except: DE, OR, PA, WA	All Except: CT, DE, MA, MN, NH, OR, PA, WA	All Except: NY, PR
Additional Benefits & Other Rider Nuances	Family Protection Details: 10% Simple up to age 70 5% Simple ages 71-85 Family Protection	N/A	N/A	N/A	Increasing & Level Payout Options

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period						Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 5/13/2022						Rates Effective: 8/31/2021	
Guarantee Shield Series (3 & 5) Single Premium	>	3 Year			1.45%	1%	18-85	\$10,000	Yr 1 0%	100% (1)	Yes	Same as Guaranteed Period	State Availability All Except: NY	3 Year	18-80 1.50%	
	>	5 Year			2.00%			Yr 2+ 10%	50% (2-12)		81+ 1.13%					
	>	5 Year			2.00%						81+ 1.69%					
American Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022						Rates Effective: 5/4/2022	
American Classic Single Premium	>	3 Year w/ Loyalty Bonus			3.30%	1%	0-90	\$1,000	Yr 1 0%	100% (1-6)	Yes	Same as Guaranteed Period	Only available in: AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT	0-80	1.25%	
	>	5 Year w/ Loyalty Bonus			3.77%				81-90	0.75%						
	>	3 Year			3.15%				0-80	2.25%						
Palladium MYGA* 250K+ (3-10 Yrs) Single Premium	>	3 Year Yield			2.90%	1%	0-90	\$5,000			Yes	Same as Guaranteed Period	All Except: NY, PR, UT Call for details in: MD, WY			
	>	5 Year Yield ¹			2.95%											
	>	6 Year Yield			3.15%											
>	7 Year Yield ¹			3.25%				80%					3 Year	0-79 1.50%		
>	8 Year Yield			3.25%				10%	100%					80-90 0.50%		
>	9 Year Yield ²			3.25%				Yr 2+	(1-12)				5 Year	0-79 2.50%		
>	10 Year Yield ¹			3.25%				10%					80-90 0.50%			
>	¹ Includes 1% 1st Yr Bonus												6 Year	0-79 2.50%		
>	² Includes 2% 1st Yr Bonus												80-90 5.00%			
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022						Rates Effective: 5/11/2022	
Platinum Assure 5 Single Premium	>	5 Year			3.75%	1%	0-90	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as Guaranteed Period	All Except: AL, AK, MN, MS, OR, PA, WA, VI	0-90	1.50%	
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	50% 5/13/2022						Rates Effective: 5/13/2022	
MaxRate 3* Flexible Premium	>	3 Year			3.45%	0.25%	0-85	\$10,000	23% Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	1.30%	
	>	3 Year			3.45%			Yr 2+	50%		71-75			1.30%		
	>	3 Year			3.45%			Int.	(7-12)		76-80			0.90%		
MaxRate 5* Flexible Premium	>	5 Year			3.85%	0.25%	0-83	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	2.00%	
	>	5 Year			3.85%			Yr 2+	50%		71-75			2.00%		
	>	5 Year			3.85%			Int.	(7-12)		76-80			1.80%		
>	5 Year			3.85%									81+	1.10%		

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period				Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Athene Annuity & Life	A.M. Best A	Fitch A	Moody's N/A	S&P A												
	Rate Book Updated On: 5/13/2022										Rates Effective: 4/22/2022					
MaxRate 7*	7 Year				4.00%	0.25%	0-83	\$10,000	Yr 1 Int. Yr 2+ Int.	100% (1-6) 50% (7-12)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-75 76-80 81+	2.50% 2.50% 2.25% 1.30%	
Flexible Premium																
Atlantic Coast Life	A.M. Best B++	Fitch N/A	Moody's N/A	S&P N/A												
	Rate Book Updated On: 5/13/2022										Rates Effective: 5/16/2022					
Safe Haven	5 Year Yield				4.05%				Yr 1 0% Yr 2+ 0%	100% (1-6) 50% (7-12)	3% 3.75%	Same as rate guarantee period	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA, WI	0-80 81+	5 & 6 Year 2.40% 1.30%	
Single Premium	6 Year Yield				4.07%	1.00%	1.40%	\$5,000								
	7 Year Yield				4.09%											
	10 Year Yield				4.15%								Call for details FL	0-80 81+	7 & 10 Year 2.65% 1.40%	
Delaware Life	A.M. Best A-	Fitch N/A	Moody's N/A	S&P N/A												
	Rate Book Updated On: 5/13/2022										Rates Effective: 5/2/2022					
Pinnacle	3 Year				2.90%				Yr 1 10% Yr 2+ 10%	100% (1-6) 50%		Beneficiary will receive amount plus interest and minus any adjustments	7 Years	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA, WI	0-80 81+ 0-80 81+ 0-80 81+	3 Year 2.00% 1.00% 5 Year 2.50% 1.25% 7 Year 2.50% 1.25%
Single Premium	5 Year				3.20%	1.00%	85	\$10,000								
	7 Year				3.25%											

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*Rates shown are based on premium bands. Call for details.



Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period					Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/13/2022				Rates Effective: 4/14/2022		
Certainty Select Single Premium	>				3 Year				Yr 1	100%		Same as rate guarantee period	All Except: NY,PR	0-80	2.00%
	>				5 Year			Int.	(1-6)		81-90			3 Year	1.50%
	>				6 Year						5, 6, 8, & 10 Year				
	>				8 Year			Yr 2+	50%	Yes	0-80				3.00%
	>				10 Year			Int.	(7-12)		81-90				2.25%
ChoiceFour (6 Year) (MVA & Liquidity) Flexible 1st Yr Premium	>				6 Year				Yr 1	100%		6 Year	All Except: NY,PR	0-80	5.50%
					W/ Premium Bonus			50%	(1-12)	Yes	81-85				4.125%
					10%										
Farmers Life	A.M. Best	NR	Fitch	####	Moody's	####	S&P	####	Rate Book Updated On: 5/13/2022				Rates Effective: 5/6/2022		
Safeguard Plus Single Premium	>				3-Year					100%		3 Years	Only available in: AL AR AZ GA LA MS NM OH TN TX WV WY	0-75	1.75%
	>				5-Year				(7-12)	Yes	76-95			3 Year	1.25%
	>				7-Year			Yr1 + INT			0-75			5 Year	2.50%
	>				10-Year				50%		76-95			7 Year	1.75%
					18-95						7-95	7 Year	2.75%		
					18-95						76-90	7 Year	2.00%		
					18-90						0-75	10 Year	3.00%		
					18-90						76-95	10 Year	2.00%		
					1% on 87.5%										
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 5/13/2022				Rates Effective: 5/8/2022		
FG Guarantee Platinum Single Premium	>				3 Year				Yr 1	100%		Same as rate guarantee period	All Except: MT, NY, PR	0-79	1.50%
	>				5 Year			Int.	(1-12)	Yes	80-90			3 Year	0.75%
	>				7 Year			Yr 2+	50%		0-79			5 Year	2.00%
	>							Int.	(13-24)		80-90			5 Year	1.00%
					1% on 87.5%						0-79	7 Year	2.25%		
											80-90	7 Year	1.125%		

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period					Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions								
GBU	A.M. Best	A-	Fitch #####	Moody's #####	S&P #####	Rate Book Updated On: 5/13/2022						Rates Effective: 5/9/2022										
Assetguard Select 25,000+	>			2 Year	2.75%	None	18-95	\$25,000	Yr 1	Yr 1	Yes	20%	All Except: AK, AL, CA, DC, HI, IA, ID, KS, MA, MS, MT, ND, NJ, NV, NY, OK, OR, PR, SC, SD, TX, UT, VI, WA, WY	0-80	2 Year	1.40%						
	>			3 Year	3.10%									81-90		0.700%						
	>			4 Year	3.30%									91-95		0.350%						
	>			5 Year	3.55%									0-80	3 Year	2.00%						
>					81-90				1.05%													
Assetguard Select 100,000+	>			2 Year	2.85%									Yr 2+	Yr 2				0-80	4 Year	2.000%	
	>			3 Year	3.35%									10%	7%				81-90		1.05%	
	>			4 Year	3.50%														91-95	0.50%		
	>			5 Year	3.75%								0-80	5 Year	2.75%							
>												81-90	1.30%									
>												91-95	0.65%									
Great American	A.M. Best	A+	Fitch N/A	Moody's A2	S&P A+	Rate Book Updated On: 5/13/2022						Rates Effective: 4/18/2022										
Secure Gain 5	>			Base Rate	3.15%	1.00%	2.15%	\$10,000	40%	100%	4.35%	5 Years	All Except:									
	>			FY Bonus	0.25%																	
	>			FY Rate	3.40%																	
	>			EFF. Yield	3.40%																	
	>			Year 2	3.25%										10%	(1-6)				0-80	2.50%	
	>			Year 3	3.35%																	
	>			Year 4	3.45%										Yr 2+	50%				81-89	1.50%	
Single Premium	>			Year 5	3.55%			10%	(7-12)													

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Last Update: 5/13/2022



Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period						Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022				Rates Effective: 5/9/2022						
Annuicare10 Flexible Premium	Fixed Rate						2.45%	1% on 87.5%	0-79		Yr 1	100%	Yes	10 Years	All Except: AL, AK, AR, CT, DE, HI, ID, ME, MD, MA, MN, NH, NJ, PA, RI, SD, VT, VA, WI	0-74			7.50%
										Int.	(0-6)	75-79				5.50%			
										Yr 2+	50%								
										Int.	(7-12)								
Guaranty Annuity (4, 6, 8) Single Premium	4 Year						1.95%	1.00%	3.25%	\$5,000 NQ	130%	100%	Same as rate guarantee period	Only available in: CA	0-79	4 Year	1.60%		
	6 Year						2.35%		5.15%	\$2,000 Q	0%	(1-6)			0-79	6 Year	2.75%		
	8 Year						2.65%		3%	5%	(7-12)	80-90			8 Year	3.00%			
Guaranty Rate Lock (3, 4, 5, 6, 7, 8, 9, 10) Single Premium	3 Year						3.60%	0.50%	0-100		Yr 1	100%	Yes	Same as rate guarantee period	All Except: NY, ME and HI	0-74	3 Year	1.85%	
	4 Year						3.65%				75+	0.93%							
	5 Year						3.85%				0%	(1-6)				0-74	4 Year	2.25%	
	6 Year						3.85%				75+	1.13%							
	7 Year						3.85%				0-74	5 Year				2.75%			
	8 Year						3.85%		0-100		Yr 2	50%				(7-12)	75+	6 Year	1.50%
	9 Year						3.85%										0-74	7 Year	3.00%
	10 Year						3.85%										75+	1.50%	
																	0-74	8 Year	3.00%
																	75+	1.50%	
							0-74	9 Year	3.25%										
							75+	1.63%											
							0-74	10 Year	3.25%										
							75+	1.63%											
Guggenheim	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022				Rates Effective: 5/1/2022						
Preserve MYGA* Single Premium	3 Year*						3.10%	1% on 87.5% of premium paid	0-90		Yr 1	0%	Yes		All Except: NY *Lower commission on 3 & 4 Yr MYGA	3, 5, 6, 7, 8, 9 Year			
	4 Year*						3.15%									0-80	2.50%		
	5 Year						3.20%									81-85	1.88%		
	6 Year						3.25%									86-90	1.25%		
	7 Year						3.30%									10 Year			
	8 Year						3.40%									0-80	3.00%		
	9 Year						3.50%									81-85	2.25%		
10 Year						3.55%	86-90	1.50%											

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period						Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
Liberty Bankers Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022						Rates Effective: 4/27/2022						
Bankers Elite Series (3, 5, 7, 9) Single Premium	>				3 Year			2.95%	1.00%	0-90	\$10,000	Yr 1	100%	(1-12)	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR Call for details in: CA & FL	0-90	3 Year	2.00%	
	>				5 Year			3.45%		0-90		0%						0-90	5 Year	2.25%	
	>				7 Year			3.50%		0-85		Yr 2+						0-85	7 Year	2.50%	
	>				9 Year			3.55%		0-80		0%						0-80	9 Year	2.75%	
Bankers (3, 5, 7) Single Premium	>				3 Year			2.80%	1.65%	0-90	\$10,000	Yr 1 Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN, MO, NH, NY, PR	0-80	3 Year	2.00%	
	>				5 Year			3.10%		0-90		Yr 2+ Int.						0-80	5 Year	3.25%	
	>				7 Year			3.15%		0-90		Int.						81-90	7 Year	1.50%	
Bankers Premier (5, 7) Single Premium	>				5 Year			3.40%	1.65%	0-90	\$10,000	Yr 1 Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY Call for details IA, NM, OR	0-80	5 Year	2.00%	
	>				7 Year			3.45%		0-85		Yr 2+ Int.						81-90	7 Year	0.40%	
Bankers 5 Premier Plus Single Premium	>				Year 1			4.20%	1.65%	0-90	\$10,000	Yr 1 Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80		2.00%	
	>				Years 2-5			3.20%				Yr 2+ Int.						81-90		0.40%	
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 5/13/2022						Rates Effective: 5/17/2022						
MYGuarantee Plus* 100K Single Premium	>				5 Year			3.35%	1% on 90% of premium paid	0-85	\$10,000	Yr 1	100%	(1-6)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY Call for details CA, NY	0-75	5 Year	2.00%	
	>				7 Year			3.45%				Yr 2+ 10%						50%	76-80	7 & 10 Year	1.30%
	>				10 Year			3.55%				Yr 2+ 10%						(7-12)	81+	7 & 10 Year	0.75%
MYAnnuity X Single Premium	>				5 Year 0% Free			3.50%	1% on 87.5% of premium paid	0-85	\$10,000	Yr 1 0%	100%	(1-6)	Yes	Same as rate guarantee period	All Except:	0-75	5 Year	2.00%	
	>				5 Year 10% Free			3.30%				Yr 2+ 10%						50%	76-80	5 Year	2.00%
	>				7 Year 0% Free			3.60%				Yr 1 0%						(7-12)	81+	5 Year	1.00%
	>				7 Year 10% Free			3.40%				Yr 2+ 10%							0-75	7 Year	2.50%
																		76-80	7 Year	2.50%	
																		81+	7 Year	1.25%	

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions																																																																																																																																																																																															
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 5/13/2022						Rates Effective: 5/17/2022																																																																																																																																																																																																	
Guarantee Plus (3, 5, 7) Single Premium	>				3 Year			3.15%	0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: ID, MT, NY	0-80		1.50%																																																																																																																																																																																													
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Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022						Rates Effective: 5/9/2022																																																																																																																																																																																																	
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>				10 Year			3.85%	0-79	10 Year	2.75%																																																																																																																																																																																																						
>				10 Year			3.85%	80+		1.375%																																																																																																																																																																																																						
One America	A.M Best	A+	Fitch	NA	Moody's	NA	S&P	NA	Rate Book Updated On: 5/13/2022						Rates Effective: 5/3/2021																																																																																																																																																																																																	
Annuity Care Single Premium					LTC Fund			3.00%	1% on 87.5% of premium paid	50-85	\$10,000	Yr 2+	80%	10%	Yes	10 Years	All Except: NY	50-75		4.75%																																																																																																																																																																																												
					Cash Fund			2.50%										76-85		2.75%																																																																																																																																																																																												

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period						Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Oxford Life	A.M. Best A	Fitch N/A	Moody's N/A	S&P N/A	Rate Book Updated On: 5/13/2022											Rates Effective: 5/1/2022	
Multi-Select Series (3, 4, 5, 6, 7, 8, 9, 10)	>		3 Year	3.00%	1%	18-85	\$20,000	Yr 1 Int.	100%	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	3 Year	1.00%		
	>		4 Year	3.30%									76-80		0.50%		
	>		5 Year	3.40%									18-75	4 Year	1.30%		
	>		6 Year	3.65%									76-80		0.55%		
	>		7 Year	3.55%	18-77	\$20,000	Yr 2+ 10%	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	5 & 7 Year	2.50%			
	>		8 Year	3.80%								76-80		1.50%			
	>		9 Year	3.65%	18-75	\$20,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	6 Year	1.25%			
	>		10 Year	3.70%								76-80		0.75%			
	Single Premium	>		9 Year	3.65%			Yr 1 Int.	100% (1-12)					18-75	8 Year	1.45%	
		>		10 Year	3.70%			Yr 2+ 10%						18-75	9 Year	2.75%	
	>												18-75	10 Year	3.00%		
Pacific Guardian Life	A.M. Best A	Fitch N/A	Moody's N/A	S&P N/A	Rate Book Updated On: 5/13/2022											Rates Effective: 5/3/2022	
Diamond Head (3, 4, 5, 6, 7, 8, 9, 10)	>		3 Year	3.20%	1.00%	18-85	\$10,000	Yr 1	Years 2+	Policy Value	Same as rate guarantee period	All Except: CA, CT, FL, ND, NJ, NY, SD	18-85	3 Year	1.50%		
	>		4 Year	3.35%									18-85		2.00%		
	>		5 Year	3.60%									18-85	5 Year	2.25%		
	>		6 Year	3.60%									18-85		2.35%		
	>		7 Year	3.65%	Call for details in:	18-85	10 Year	2.75%	CA	81-85	86+	1.60%	0.85%				
	>		8 Year	3.65%										18-85	7 Year	2.45%	
	>		9 Year	3.65%										18-85	8 Year	2.50%	
	>		10 Year	3.70%										18-85	9 Year	2.65%	
	Single Premium	>															

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period						Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Sagacor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022							Rates Effective: 4/30/2022		
Milestone MYGA* (3, 5, 7) Single Premium	>	3 Year		3.50%		1.00%	0-90	\$100,000	Yr 1	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, CT, ME, MT, NY, PR, VT	0-80	3 Year	1.35%		
	>	5 Year		3.85%					81-85					0.85%				
	>	7 Year		3.85%					86+					0.60%				
													Call for details in: CA	0-80		2.00%		
														81-85	5 Year	1.25%		
														86+	7 Year	0.75%		
														0-80		2.10%		
														81-85		1.60%		
														86+		0.85%		
Sentinel Security Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/13/2022							Rates Effective: 5/16/2022		
Personal Choice Annuity (5, 7, 10) Single Premium	>	5 Year		4.05%		1.65%	0-90	\$2,500	Yr 1	If under 80, No	No	Available as a rate reducing rider	Same as rate guarantee period	All Except: AK, CI, DC, MA, ME, MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV	0-85	5 Year	4.05%	
	>	7 Year		4.10%					86-90						3.70%			
	>	10 Year		4.15%					0-85						4.10%			
													Call for details in: CA, FL, MN	86-90	7 Year	3.75%		
														0-85	10 Year	4.15%		
														86-90		3.80%		
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/13/2022							Rates Effective: 5/2/2022		
Secure Savings IAMS PROPRIETARY Single Premium	>	2 Year		2.15%		1.00%	18-90	\$10,000	Yr 1	100% (1-12)	Yes	Same as rate guarantee period	All Except: MN, NJ, NY, PR	18-80	2 Year	1.25%		
	>	5 Year		3.00%					81+					1.00%				
Secure Savings Elite IAMS PROPRIETARY Single Premium	>	2 Year		2.60% 1.85% FL 3.25% 2.80% FL		1.00%	18-85	\$10,000	None without Rider	100% (1-12)	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, FL	18-80	2 Year	1.25%		
	>	5 Year							81+					1.00%				
													Call for details FL	18-75	5 Year	2.00%		
														76-80		1.75%		
														81-85		0.75%		
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 5/13/2022							Rates Effective: 5/2/2022		
Focused Growth Annuity* (3, 5, 7, 10) Single Premium	>	3 Year		3.15%		0.10%	0-93	\$15,000	85 & Under	None	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80	3 Year	1.50%		
	>	5 Year		3.65%					81-85					0.75%				
	>	7 Year		3.45%					86+					0.50%				
	>	10 Year		3.20%					0-80					2.00%				
													81-85	5 & 7 Year	1.00%			
														86+		0.77%		
														0-80	10 Year	3.00%		

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MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate <i>(Entire Period)</i>	Company	AM Best Rating	Product Name	Comissions <i>(Some Reduced at Older Ages)</i>	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
2	2.60%	SILAC	B+	Secure Savings Elite	1.25%	85	0%	0%	No	N/A
2	2.70%	Oceanview (Low Band)	A-	Harbourview 20,000+	0.85%	89	0%	10%	Yes	N/A
2	2.85%	Oceanview (High Band)	A-	Harbourview 80,000+	0.85%	89	0%	10%	Yes	N/A
2	2.75%	GBU (Low Band)	A-	Assetguard Select 25,000+	1.40%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
2	2.85%	GBU (High Band)	A-	Assetguard Select 100,000+	1.40%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
3	1.45%	American Equity	A-	Guarantee Shield Series	1.50%	85	0%	10%	Yes	Nursing Home, Terminal Illness
3	3.15%	American Life	B++	American Classic	1.25%	90	0%	0%	Yes	N/A
3	3.45%	Athene Annuity & Life	A	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.00%	Equitrust	B++	Certainty Select	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	3.65%	Farmers Life	NR	Safeguard Plus	1.75%	95	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuitization, Market Value
3	3.35%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	3.10%	GBU (Low Band)	A-	Assetguard Select 25,000+	2.00%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
3	3.35%	GBU (High Band)	A-	Assetguard Select 100,000+	2.00%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
3	3.10%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	2.95%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	2.80%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	3.15%	North American	A+	Guarantee Plus	1.50%	90	0%	Int.	Yes	Nursing Home
3	3.20%	Oceanview (Low Band)	A-	Harbourview 20,000+	1.50%	89	0%	10%	Yes	N/A
3	3.35%	Oceanview (High Band)	A-	Harbourview 80,000+	1.50%	89	0%	10%	Yes	N/A
3	3.00%	Oxford Life	A-	Multi-Select Series	1.00%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
3	3.50%	Sagicor Life	A-	Milestone MYGA*	1.35%	90	0%	10%	Yes	N/A
3	3.15%	Standard Insurance	A	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness

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							Yr 1	Yr 2+		
4	3.65%	Guaranty Income Life	B++	Guaranty Rate Lock	2.25%	100	0%	5%	No	N/A
4	3.30%	GBU (Low Band)	A-	Assetguard Select 25,000+	2.00%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
4	3.50%	GBU (High Band)	A-	Assetguard Select 100,000+	2.00%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
4	3.15%	Guggenheim	A-	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	3.30%	Oxford Life	A	Multi-Select Series	1.30%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
4	3.35%	Oceanview (Low Band)	A-	Harbourview 20,000+	1.15%	89	0%	10%	Yes	N/A
4	3.55%	Oceanview (High Band)	A-	Harbourview 80,000+	1.15%	89	0%	10%	Yes	N/A
5	2.00%	American Equity	A-	Guarantee Shield Series	2.25%	85	0%	10%	Yes	Nursing Home, Terminal Illness
5	3.77%	American Life	B++	American Classic	2.25%	90	0%	10%	Yes	N/A
5	2.95%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
5	3.85%	Athene Annuity & Life	A	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	4.05%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	3.25%	SILAC	B+	Secure Savings Elite	2.00%	85	0%	0%	No	N/A
5	2.75%	Equitrust	B++	Certainty Select	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	4.10%	Farmers Life	NR	Safeguard Plus	2.50%	95	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuitization, Market Value
5	3.70%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.55%	GBU (Low Band)	A-	Assetguard Select 25,000+	2.75%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
5	3.75%	GBU (High Band)	A-	Assetguard Select 100,000+	2.75%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
5	3.40%	Great American	A+	Secure Gain 5	2.50%	89	10%	10%	Yes	Extended Care, Terminal Illness
5	3.20%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	3.85%	Guaranty Income Life	B++	Guaranty Rate Lock	2.75%	100	0%	5%	Yes	Nursing Home, Terminal Illness
5	3.45%	Liberty Bankers Life	A-	Bankers Elite Series	2.25%	90	0%	0%	No	N/A
5	3.10%	Liberty Bankers Life	A-	Bankers	3.25%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	3.40%	Liberty Bankers Life	A-	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	3.40%	Liberty Bankers Life	A-	Bankers 5 Premier Plus	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	3.35%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.00%	85	10%	10%	Yes	Extended Care, Terminal Illness
5	3.35%	North American	A+	Guarantee Plus	2.00%	90	0%	Int.	Yes	Nursing Home
5	3.45%	Oceanview (Low Band)	A-	Harbourview 20,000+	2.25%	89	0%	10%	Yes	N/A

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1-800-255-5055

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							Yr 1	Yr 2+		
5	3.65%	Oceanview (High Band)	A-	Harbourview 80,000+	2.25%	89	0%	10%	Yes	N/A
5	3.40%	Oxford Life	A	Multi-Select Series	2.50%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	3.85%	Sagicor Life	A-	Milestone MYGA*	2.00%	90	0%	10%	Yes	N/A
5	4.05%	Sentinel Security Life	B++	Personal Choice Annuity	4.05%	85	0%	0%	No	N/A
5	3.65%	Standard Insurance	A	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
6	3.15%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
6	4.07%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	3.00%	Equitrust	B++	Certainty Select	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
6	3.85%	Guaranty Income Life	B++	Guaranty Annuity	2.75%	90	0%	5%	No	N/A
6	3.25%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	4.30%	Oceanview (Low Band)	A-	Harbourview 20,000+	1.25%	89	0%	10%	Yes	N/A
6	4.30%	Oceanview (High Band)	A-	Harbourview 80,000+	1.25%	89	0%	10%	Yes	N/A
6	3.65%	Oxford Life	A-	Multi-Select Series	1.25%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	3.25%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
7	4.00%	Athene Annuity & Life	A	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	4.09%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	4.15%	Farmers Life	NR	Safeguard Plus	2.75%	90	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuitization, Market Value
7	3.75%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.30%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	3.50%	Liberty Bankers Life	A-	Bankers Elite Series	2.50%	85	0%	0%	No	N/A
7	3.15%	Liberty Bankers Life	A-	Bankers	4.00%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	3.45%	Liberty Bankers Life	A-	Bankers Premier	2.15%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	3.45%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
7	3.40%	North American	A+	Guarantee Plus	2.50%	90	0%	Int.	Yes	Nursing Home
7	3.60%	Oceanview (Low Band)	A-	Harbourview 20,000+	2.75%	89	0%	10%	Yes	N/A
7	3.80%	Oceanview (High Band)	A-	Harbourview 80,000+	2.75%	89	0%	10%	Yes	N/A
7	3.55%	Oxford Life	A	Multi-Select Series	2.50%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	3.85%	Sagicor Life	A-	Milestone MYGA*	2.10%	90	0%	10%	Yes	N/A
7	4.10%	Sentinel Security Life	B++	Personal Choice Annuity	4.10%	85	0%	0%	No	N/A
7	3.45%	Standard Insurance	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
8	3.25%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
8	3.05%	Equitrust	B++	Certainty Select	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
8	2.65%	Guaranty Income Life	B++	Guaranty Annuity	3.00%	90	0%	5%	No	N/A
8	3.40%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	3.80%	Oxford Life	A	Multi-Select Series	1.45%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	3.25%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
9	3.50%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
9	3.55%	Liberty Bankers Life	A-	Bankers Elite Series	2.75%	80	0%	0%	No	N/A
9	3.65%	Oxford Life	A	Multi-Select Series	2.75%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	3.25%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
10	4.15%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
10	3.10%	Equitrust	B++	Certainty Select	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
10	4.20%	Farmers Life	NR	Safeguard Plus	3.00%	90	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuitization, Market Value
10	3.55%	Guggenheim	A-	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	3.55%	Guggenheim	A-	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	3.55%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
10	3.65%	Oceanview (Low Band)	A-	Harbourview 20,000+	2.75%	89	0%	10%	Yes	N/A
10	3.85%	Oceanview (High Band)	A-	Harbourview 80,000+	2.75%	89	0%	10%	Yes	N/A
10	3.70%	Oxford Life	A	Multi-Select Series	3.00%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	4.15%	Sentinel Security Life	B++	Personal Choice Annuity	4.15%	85	0%	0%	No	N/A
10	3.20%	Standard Insurance	A	Focused Growth Annuity*	3.00%	80	Int.	Int.	Yes	Nursing Home, Terminal Illness

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