



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+	Rate Book Updated On: 7/6/2022						Rates Effective: 7/5/2022																
<div>Power Select Plus Income*</div> <div>IAMS PROPRIETARY</div> <div>Rider Included</div> <div>Single Premium</div>	Allocations/Strategies						Fixed 2.50%	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	50-75	Option 1	7.00%								
	➤ Fixed Account								140.00%	& 1.00%																			
	➤ 1-Year AB All Market Index Point to Point								100.00%																				
	➤ 1-Year ML Strategic Balanced Index								60.00%																				
	➤ 1-Year PIMCO Global Optima Index								25.00%																				
	➤ 1-Year Russell 2000 Annual Point to Point																												
	➤ 1-Year S&P 500 Annual Point-to-Point Index						6.50%																						
	➤ 2-Year AB All Market Index Point to Point PR								160.00%																				
	➤ 2-Year ML Strategic Balanced Index									0.00%																			
	➤ 2-Year PIMCO Global Optima Index									4.00%																			
➤ 2-Year S&P 500 Annual Point-to-Point								40.00%																					
<div>Power Select Plus Income Multiplier*</div> <div>IAMS PROPRIETARY</div> <div>Rider Included</div> <div>Single Premium</div>	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	50-75	Option 1	7.00%								
	➤ Fixed Account								130.00%	& 1.00%																			
	➤ 1-Year AB All Market Index Point to Point								100.00%																				
	➤ 1-Year ML Strategic Balanced Index								60.00%																				
	➤ 1-Year PIMCO Global Optima Index								25.00%																				
	➤ 1-Year Russell 2000 Annual Point to Point																												
	➤ 1-Year S&P 500 Annual Point-to-Point Index						6.00%																						
	➤ 2-Year AB All Market Index Point to Point PR								150.00%																				
	➤ 2-Year ML Strategic Balanced Index									0.00%																			
	➤ 2-Year PIMCO Global Optima Index									4.00%																			
➤ 2-Year S&P 500 Annual Point-to-Point								40.00%																					
<div>Power Select Builder*</div> <div>IAMS PROPRIETARY</div> <div>No Rider Available</div> <div>Single Premium</div>	Allocations/Strategies						Fixed 3.25%	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	50-75	Option 1	7.00%								
	➤ Fixed Account								190.00%	& 1.00%																			
	➤ 1-Year AB All Market Index Point to Point Spread								115.00%																				
	➤ 1-Year ML Strategic Balanced Index								75.00%																				
	➤ 1-Year PIMCO Global Optima Index								35.00%																				
	➤ 1-Year Russell 2000 Annual Point to Point																												
	➤ 1-Year S&P 500 Annual Point-to-Point Index						8.75%																						
	➤ 2-Year AB All Market Index Point to Point PR								200.00%																				
	➤ 2-Year ML Strategic Balanced Index									0.00%																			
	➤ 2-Year PIMCO Global Optima Index									0.00%																			
➤ 2-Year S&P 500 Annual Point-to-Point								50.00%																					
<div>Power Select Builder 8*</div> <div>IAMS PROPRIETARY</div> <div>No Rider Available</div> <div>Single Premium</div>	Allocations/Strategies						Fixed 2.75%	Cap Rate	Par Rate	Spread	10% Premium Bonus AK, MN, OR, UT, WA 8% Premium Bonus In all Other States	1.5% on 87.5% of Premiums Paid	18-80	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY, PR Call for details: AK, CA, CT, DE, FL, MN, NJ, NV, OH, OR, PA, SC, TX, UT, WA	0-80	Option 1	5.00%								
	➤ Fixed Account								125.00%																				
	➤ 1-Year AB All Market Index Point to Point									2.00%																			
	➤ 1-Year ML Strategic Balanced Index Point-to-Point									4.00%																			
	➤ 1-Year PIMCO Global Optima Index Point-to-Point																												
	➤ 1-Year Russell 2000 Point to Point							4.50%																					
	➤ 1-Year S&P 500 Point-to-Point							5.00%																					
	➤ 1-Year S&P 500 Point-to-Point								22.00%																				
	➤ 2-Year AB All Market Index Point to Point								180.00%	& 2.00%																			
	➤ 2-Year ML Strategic Balanced Index Point-to-Point								110.00%																				
	➤ 2-Year PIMCO Global Optima Index Point-to-Point								65.00%																				

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

For Agent Use Only

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

Last Update: 7/6/2022



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				
Allianz Life Insurance	A.M. Best	A+	Fitch	N/A	Moody's A1	S&P AA	Rate Book Updated On: 7/6/2022			Rates Effective: 7/5/2022									
Allianz Accumulation Advantage* Flexible 1st Yr Premium	Allocations/Strategies						Fixed 2.05%	Cap Rate	Par Rate	Spread	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, OR, TX Trail Commission Options Available	0-75 7.00% 76-80 5.00%
	➢ Fixed Account																		
	➢ S&P 500 Index Monthly Sum							2.00%											
	➢ BlackRock Index Annual Pt. to Pt.						3.50%	or 90.00%	or 2.25%										
	➢ Bloomberg Index II Annual Pt. To Pt.						3.50%	or 85.00%	or 2.50%										
	➢ PIMCO Index Annual Pt. to Pt.						3.25%	or 85.00%	or 3.00%										
	➢ S&P 500 Index Annual Pt. to Pt.						4.50%												
	➢ BlackRock Index 2-Year Pt. to Pt.							120.00%											
	➢ Bloomberg Index II 2-Year Pt. To Pt.							105.00%											
	➢ PIMCO Index 2-Year Pt. to Pt.							105.00%											
Allianz Benefit Control (ABC) Flexible 1st 18 Months Premium	Allocations/Strategies						Fixed 2.20%	Cap Rate	Par Rate	Spread	18% of First Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, DE, IA, NH, OR, TX	0-75 6.500% 76-80 4.500%
	➢ Fixed Account							130.00%											
	➢ 5- Year S&P Futures Daily Risk Dntrol 5% Pt to Pt Multi Year Par																		
	➢ 1-Year Bloomberg US Dynamic Balance Index II w/cap						4.00%												
	➢ 1-Year Bloomberg US Dynamic Balance Index II w/spread								2.85%										
	➢ 1-Year PIMCO Tactical Balanced Index w/cap						4.00%												
	➢ 1-Year PIMCO Tatical Balanced Index w/spread								3.10%										
	➢ 1-Year S&P 500 Annual Pt to pt Cap						3.75%												
	➢ 1-Year S&P 500 Monthly Sum Cap						1.90%												
	➢ 2-Year Bloomberg US Dynamic Blaance II ER Pt to Pt multi year Par							105.00%											
	➢ 2-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par							105.00%											
	➢ 2-Year S&P 500 Futures Daily Risk Control 5% Pt to Pt Multi Year Par							110.00%											
	➢ 5-Year Bloomberg US Dynamic Balance II ER Pt to Pt Multi Year Par							120.00%											
	➢ 5-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par							120.00%											
	➢ BlackRock iBLD Claria Annual Pt to Pt Cap						4.00%												
	➢ BlackRock iBLD Claria Annual Pt to Pt Spread																		
	➢ BlackRock iBLD Claria ER Annual Pt to Pt Par							95.00%	2.60%										
	➢ Bloomberg US Dynamic Balance II ER Annual Pt to Pt Par							90.00%											
	➢ PIMCO Tactical Balanced ER Annual Pt to Pt Par							90.00%											

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

For Agent Use Only

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

Last Update: 7/6/2022



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
Allianz 222	Allocations/Strategies													
	➤ Fixed Account	Fixed	Cap Rate	Par Rate	Spread									Reduced in Yrs 2-3
	➤ 5- Year S&P Futures Daily Risk Dontrol 5% Pt to Pt Multi Year Par	2.10%		115.00%										Trail Commission Options Available
	➤ 1-Year Bloomberg US Dynamic Balance Index II w/cap		3.00%											
	➤ 1-Year Bloomberg US Dynamic Balance Index II w/spread				3.35%				Yr 1 0%	100% (1-6)				0-75 6.500%
	➤ 1-Year PIMCO Tactical Balanced Index w/cap		3.00%											
	➤ 1-Year PIMCO Tactical Balanced Index w/spread				3.60%									76-80 4.500%
	➤ 1-Year S&P 500 Annual Pt to pt Cap		3.75%											
	➤ 1-Year S&P 500 Monthly Sum Cap		1.80%						Yr 1 0%	50%	Yes	10 Yrs	NY, PR	
	➤ 2-Year Bloomberg US Dynamic Blaance II ER Pt to Pt multi year Par			105.00%										
	➤ 2-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par			105.00%										
	➤ 2-Year S&P 500 Futures Daily Risk Control 5% Pt to Pt Multi Year Par			105.00%										
	➤ 5-Year Bloomberg US Dynamic Balance II ER Pt to Pt Multi Year Par			110.00%										
	➤ 5-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par			110.00%										
	➤ BlackRock iBLD Claria Annual Pt to Pt Cap		3.00%											Reduced in Yrs 2-3
	➤ BlackRock iBLD Claria Annual Pt to Pt Spread													Trail Commission Options Available
	➤ BlackRock iBLD Claria ER Annual Pt to Pt Par			95.00%										
	➤ Bloomberg US Dynamic Balance II ER Annual Pt to Pt Par			90.00%										
	➤ PIMCO Tactical Balanced ER Annual Pt to Pt Par			90.00%										
Flexible 1st Yr Premium						25% Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80						
Allianz 360	Allocations/Strategies													
	➤ Fixed Account	Fixed	Cap Rate	Par Rate	Spread									
	➤ 5- Year S&P Futures Daily Risk Dontrol 5% Pt to Pt Multi Year Par	2.60%		170.00%										
	➤ 1-Year Bloomberg US Dynamic Balance Index II w/cap		5.00%											
	➤ 1-Year Bloomberg US Dynamic Balance Index II w/spread				2.10%				Yr 1 0%	100% (1-6)				0-75 6.500%
	➤ 1-Year PIMCO Tactical Balanced Index w/cap		5.00%											
	➤ 1-Year PIMCO Tactical Balanced Index w/spread				2.35%									
	➤ 1-Year S&P 500 Annual Pt to pt Cap		4.25%											
	➤ 1-Year S&P 500 Monthly Sum Cap		2.00%											
	➤ 2-Year Bloomberg US Dynamic Blaance II ER Pt to Pt multi year Par			125.00%										
	➤ 2-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par			125.00%										
	➤ 2-Year S&P 500 Futures Daily Risk Control 5% Pt to Pt Multi Year Par			135.00%										
	➤ 5-Year Bloomberg US Dynamic Balance II ER Pt to Pt Multi Year Par			160.00%										
	➤ 5-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par			160.00%										
	➤ BlackRock iBLD Claria Annual Pt to Pt Cap		5.00%											
	➤ BlackRock iBLD Claria Annual Pt to Pt Spread													
	➤ BlackRock iBLD Claria ER Annual Pt to Pt Par			110.00%					Yr 2+ 10%	50% (7-12)	Yes	10 Yrs	AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	76-80 4.500%
	➤ Bloomberg US Dynamic Balance II ER Annual Pt to Pt Par			100.00%										Reduced in Yrs 2-3
	➤ PIMCO Tactical Balanced ER Annual Pt to Pt Par			100.00%										Trail Commission Options Available
Flexible 1st Yr Premium						None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000						

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

For Agent Use Only

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

Last Update: 7/6/2022



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
American Equity	A.M. Best	A-	Fitch	A-	Moody's N/A	S&P A-	Rate Book Updated On: 7/6/2022							Rates Effective: 6/7/2022	
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														
AssetShield 5	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account						2.30%								
	➤ S&P 500 Monthly Pt to Pt							1.70%							
	➤ S&P 500 Annual Pt to Pt							4.00%							
	➤ S&P 500 Annual Pt to Pt								21.00%						
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER								100.00%						
	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate								Replacement Rate: 0.10%						
	➤ BofA Destinations Index Annual Pt to Pt								100.00%						
	➤ CS Tech Edge Annual Pt to Pt								105.00%						
	➤ SB Global Sentiment Annual Pt to Pt								100.00%						
AssetShield 7	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account						2.60%								
	➤ S&P 500 Monthly Pt to Pt							1.90%							
	➤ S&P 500 Annual Pt to Pt							4.75%							
	➤ S&P 500 Annual Pt to Pt								26.00%						
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER								115.00%						
	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate								Replacement Rate: 0.10%						
	➤ BofA Destinations Index Annual Pt to Pt								115.00%						
	➤ CS Tech Edge Annual Pt to Pt								120.00%						
	➤ SB Global Sentiment Annual Pt to Pt								115.00%						
AssetShield 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account						2.70%								
	➤ S&P 500 Monthly Pt to Pt							2.00%							
	➤ S&P 500 Annual Pt to Pt							5.00%							
	➤ S&P 500 Annual Pt to Pt								27.00%						
	➤ Annual S&P Dividend Aristocrats Daily Risk Control 5% ER								120.00%						
	➤ 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER								165.00%						
	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate								Replacement Rate: 0.10%						
	➤ BofA Destinations Index Annual Pt to Pt								120.00%						
	➤ BofA Destinations Index 2-Year Pt to Pt								175.00%						
	➤ CS Tech Edge Annual Pt to Pt								125.00%						
	➤ CS Tech Edge 2-Year Pt to Pt								185.00%						
	➤ SB Global Sentiment Annual Pt to Pt								120.00%						
	➤ SB Global Sentiment 2-Year Pt to Pt								170.00%						

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

For Agent Use Only

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

Last Update: 7/6/2022



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				
American Equity	A.M. Best	A-	Fitch	A-	Moody's N/A	S&P A-	Rate Book Updated On: 7/6/2022						Rates Effective: 6/7/2022						
IncomeShield 7	Allocations/Strategies						Fixed 1.70%	Cap Rate 4.50%	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	50-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	Year 1 50-75 4.00% 76-80 3.00%	
	➤ Fixed Account ➤ 1 Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% Index Cap ➤ 1 Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% Index Par ➤ BofA Destinations Annual Pt to Pt Par ➤ CS Tech Edge Annual Pt to Pt Par ➤ S&P 500 Annual Pt to Pt Cap ➤ S&P 500 Annual Pt to Pt Par ➤ SG Global Sentiment Pt to Pt Par						80.00% 10.00% 75.00%	Year 2 50-75 1.00% 76-80 0.75% Up-Front (No Trail) 50-75 5.00% 76-80 3.75%											
Flexible Premium																			
IncomeShield 10 W/LIBR	Allocations/Strategies						Fixed 1.00%	Cap Rate 3.75%	Par Rate 15.00%	7% Premium Bonus	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, NY, PR	Year 1 18-75 5.00% 76-80 3.75%	
	➤ Fixed Account ➤ S&P 500 2 Yr Pt to Pt Cap ➤ S&P 500 2 Yr Pt to Pt Par ➤ 1 Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% Index Cap ➤ 1 Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% Index Par ➤ 2 Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% Pt to Pt Par ➤ Bofa Destinations 2 Yr Pt to Pt Par ➤ BofA Destinations Annual Pt to Pt Par ➤ CS Tech Edge 2 Yr Pt to Pt Par ➤ CS Tech Edge Annual Pt to Pt Par ➤ S&P 500 Annual Pt to Pt Cap ➤ S&P 500 Annual Pt to Pt Par ➤ S&P Monthly Pt to Pt Cap ➤ SG Global Sentiment 2 Yr Pt to Pt Par ➤ SG Global Annual Pt to Pt Par						2.25% 35.00% 50.00% 65.00% 45.00% 65.00% 45.00% 1.75% 10.00% 1.00% 65.00% 45.00%	Year 2 18-75 1.50% 76-80 1.15% Year 3 18-75 1.00% 76-80 0.75% Up-Front (No Trail) 18-75 6.25% 76-80 4.70%											
Flexible Premium																			
EstateShield 10	Allocations/Strategies						Fixed 0.50%	Cap Rate	Par Rate	Spread	25% Benefit Base Bonus	1% on 87.5% of Yr 1 premiums paid	40-75 \$5,000 g	Yr 1 Int. 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 Call for details: IN	40-75 6.50%
	➤ Fixed Account ➤ BofA Destination Index Annual Pt to Pt ➤ Bof A Destination Index 2-Year Pt to Pt ➤ CS Tech Edge Annual Pt to Pt ➤ CS Tech Edge 2-Year Pt to Pt ➤ SG Global Sentiment Annual Pt to Pt ➤ SG Global Sentiment 2- Year Pt to Pt ➤ S&P 500 Dividend Aristocrats ER Annual Pt to Pt w/Cap ➤ S&P 500 Dividend Aristocrats ER 2-Year Pt to Pt w/Cap						45.00% 65.00% 45.00% 65.00% 45.00% 65.00% 2.25% 5.50%												
Flexible 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.

For Agent Use Only

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

Last Update: 7/6/2022



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					
American Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022										Rates Effective: 6/10/2022					
American Select Base	Allocations/Strategies										Fixed	Cap Rate	Par Rate		None	1% on 87.5%	0-85 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Policy Value	10	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT,	0-74 75-85	7.00% 3.75%
	➤ Fixed Account										3.25%		46.00%											
	➤ S&P Annual Pt. to Pt. Cap											7.25%												
	➤ S&P Annual Pt. to Pt. Participation												125.00%											
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation												100.00%											
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.												140.00%											
	➤ GS Xenith 1-Year Annual Point-To-Point Par												220.00%											
	➤ GS Xenith 2-Year Annual Point-To-Point Par																							
	➤ S&P 500 ESG Annual Point-To-Point Cap										7.25%													
	➤ S&P 500 ESG Annual Point-To-Point Par												46.00%											
American Select 7 Base	Allocations/Strategies										Fixed	Cap Rate	Par Rate		None	1% on 87.5%	0-85 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Policy Value	7	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT,	0-74 75-85	5.25% 3.00%
	➤ Fixed Account										2.60%		37.00%											
	➤ S&P Annual Pt. to Pt. Cap											6.50%	125.00%											
	➤ S&P Annual Pt. to Pt. Participation												100.00%											
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation												140.00%											
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.												220.00%											
	➤ 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										6.50%													
	➤ S&P 500 ESG Annual Point-To-Point Par												37.00%											
American Select Bonus	Allocations/Strategies										Fixed	Cap Rate	Par Rate		10%	1% on 87.5%	0-85 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Policy Value	10	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74 75-85	7.00% 3.75%
	➤ Fixed Account										2.25%		33.00%											
	➤ S&P Annual Pt. to Pt. Cap											5.00%	85.00%											
	➤ S&P Annual Pt. to Pt. Participation												55.00%											
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation												100.00%											
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.												150.00%											
	➤ 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										5.00%													
	➤ S&P 500 ESG Annual Point-To-Point Par												33.00%											
American Select 7 Bonus	Allocations/Strategies										Fixed	Cap Rate	Par Rate		0-74 7% 75-85 5%	1% on 87.5%	0-85 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Policy Value	7	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74 75-85	5.25% 3.00%
	➤ Fixed Account										2.25%		30.00%											
	➤ S&P Annual Pt. to Pt. Cap											5.00%	85.00%											
	➤ S&P Annual Pt. to Pt. Participation												55.00%											
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation												100.00%											
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.												150.00%											
	➤ 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										5.00%													
	➤ S&P 500 ESG Annual Point-To-Point Par												30.00%											
American Select 7 Bonus Plus	Allocations/Strategies										Fixed	Cap Rate	Par Rate		0-74 11% 75-85 9%	1% on 87.5%	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Policy Value	7	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74 75-85	5.25% 3.00%
	➤ Fixed Account										2.25%		30.00%											
	➤ S&P Annual Pt. to Pt. Cap											5.00%	85.00%											
	➤ S&P Annual Pt. to Pt. Participation												55.00%											
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation												100.00%											
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.												150.00%											
	➤ 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										5.00%													
	➤ S&P 500 ESG Annual Point-To-Point Par												30.00%											
American Select Bonus Plus	Allocations/Strategies										Fixed	Cap Rate	Par Rate		16%	1% on 87.5%	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Policy Value	10	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT	0-74 75-85	7.00% 3.75%
	➤ Fixed Account										2.25%		33.00%											
	➤ S&P Annual Pt. to Pt. Cap											5.00%	85.00%											
	➤ S&P Annual Pt. to Pt. Participation												55.00%											
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation												100.00%											
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.												150.00%											
	➤ 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										5.00%													
	➤ S&P 500 ESG Annual Point-To-Point Par												33.00%											



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				
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 7/6/2022							Rates Effective: 7/1/2022				
Strategy Indexed Annuity PLUS 7 Flexible Premium	Allocations/Strategies							Fixed 3.20%	Cap Rate	Par Rate	0%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	(1-12)	Yes	7 Yrs	All Except: NY Call for details: CA	18-75 76-80	5.00% 4.00%
	➤ Fixed Account									25.00%										
	➤ S&P Annual Pt. to Pt. Uncapped								6.90%	& 100.00%										
	➤ S&P Annual Pt. to Pt. 100% Par								7.10%	& 50.00%										
	➤ S&P Annual Pt. to Pt. 50% Par								2.50%											
	➤ S&P 500 Monthly Sum								4.80%											
	➤ S&P 500 Performance with a Specified Rate							Trigger:	6.90%											
	➤ 1 Year Nasdaq 100- Growth Cap 100% Participation Cap									115.00%										
➤ S&P Marc 5% ER Low Volatility Par																				
Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies							Fixed 3.30%	Cap Rate	Par Rate	1%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	(1-12)	Yes	10 Yrs	All Except: NY Call for details: CA	18-75 76-80	7.00% 5.50%
	➤ Fixed Account									30.00%										
	➤ S&P Annual Pt. to Pt. Uncapped								7.00%	& 100.00%										
	➤ S&P Annual Pt. to Pt. 100% Par								7.20%	& 50.00%										
	➤ S&P Annual Pt. to Pt. 50% Par								2.60%											
	➤ S&P 500 Monthly Sum								4.85%											
	➤ S&P 500 Performance with a Specified Rate							Trigger:	7.00%											
	➤ 1 Year Nasdaq 100- Growth Cap 100% Participation Cap									125.00%										
➤ S&P Marc 5% ER Low Volatility Par																				
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 7/6/2022							Rates Effective: 7/1/2022				
AccuMax 7	Allocations/Strategies							Fixed 2.45%	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%
	➤ 7 Year Fixed Account																			
	➤ 1 Yr Pt-To-Pt AI Powered Multi-Asset Index (AIMAX) Par								120.00%											
	➤ 1-Yr Pt-To-Pt Shiller Barclays CAPE Allocator 6 Index (BXIISCGE)								110.00%											
	➤ 7-Yr Annual Interval Sum S&P 500 Index (SPCX) Par								65.00%											
	➤ 7- Yr Pt-To-Pt AI Powered Multi-Asset Index (AIMAX) Par								285.00%											
	➤ 7-Yr Pt-To-Pt S&P 500 Index (SPX) Par								85.00%											
	➤ 7-Yr Pt-To-Pt Shiller Barclays CAPE Allocator 6 Index Par								270.00%											
Ascent Pro 10 Bonus Single Premium	Allocations/Strategies							Fixed 2.30%	Cap Rate	Par Rate	3% Bonus to Accum. 25% 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%
	➤ Fixed Account									97.00%										
	➤ 1-Yr AI Powered US Equity Index								115.00%											
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								67.00%											
	➤ 1-Yr Nasdaq FC Index								60.00%											
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return																			
	➤ 1-Yr S&P 500 Point-to-Point							5.25%												
	➤ 2-Yr AI Powered US Equity Index								130.00%											
Agility 7 Single Premium	Allocations/Strategies							Fixed 1.65%	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%
	➤ Fixed Account									70.00%										
	➤ 1-Yr AI Powered US Equity Index								80.00%											
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								47.00%											
	➤ 1-Yr Nasdaq FC Index																			
	➤ 1-Yr S&P 500 Point-to-Point							3.75%												
	➤ 2-Yr AI Powered US Equity Index								90.00%											
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5								110.00%											
Agility 10 Single Premium	Allocations/Strategies							Fixed 1.80%	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%
	➤ Fixed Account									77.00%										
	➤ 1-Yr AI Powered US Equity Index								90.00%											
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								52.00%											
	➤ 1-Yr Nasdaq FC Index																			
	➤ 1-Yr S&P 500 Point-to-Point							4.00%												
	➤ 2-Yr AI Powered US Equity Index								100.00%											
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5								125.00%											

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

For Agent Use Only

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

Last Update: 7/6/2022



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			
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 7/6/2022								Rates Effective: 7/1/2022		
Performance Elite 7	Allocations/Strategies							Fixed 2.70%	Cap Rate	Par Rate	Strategy Charge								
	➤ Fixed Account									110.00%									
	➤ 1-Year AI Powered US Equity Index									130.00%									
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									75.00%									
	➤ 1-Year Nasdaq FC Index																		
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								7.00%	55.00%		Yr 1 10%							
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									145.00%									
	➤ 2-Year AI Powered US Equity Index									180.00%									
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									115.00%		Yr 2+ 10%		100% (1-6) 50% (7-12)					
	➤ 2-Year Nasdaq FC Index									60.00%									
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									165.00%	& 1.75%								
	➤ 1-Year AI Powered US Equity Index									200.00%	& 1.75%								
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									115.00%	& 1.75%	Plus Cumulative up to 20%							
	➤ 1-Year Nasdaq FC Index								10.75%	& 1.75%									
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy									87.00%	& 1.75%								
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									225.00%	& 1.75%								
	➤ 2-Year AI Powered US Equity Index									280.00%	& 1.75%								
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									180.00%	& 1.75%								
	➤ 2-Year Nasdaq FC Index									115.00%	& 1.75%								
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																		
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee																			
NOT an Income Rider																			
Single Premium																			
Performance Elite 10	Allocations/Strategies							Fixed 2.25%	Cap Rate	Par Rate	Strategy Charge								
	➤ Fixed Account									92.00%									
	➤ 1-Year AI Powered US Equity Index									110.00%									
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									65.00%									
	➤ 1-Year Nasdaq FC Index																		
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								6.00%	47.00%		Yr 1 0%							
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									120.00%		Yr 2+ 5%							
	➤ 2-Year AI Powered US Equity Index									150.00%									
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									97.00%									
	➤ 2-Year Nasdaq FC Index									65.00%									
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									150.00%	& 1.75%								
	➤ 1-Year AI Powered US Equity Index									180.00%	& 1.75%								
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									105.00%	& 1.75%	Plus Yr 1+ 10%							
	➤ 1-Year Nasdaq FC Index								9.50%	& 1.75%		Cumulative up to 20%							
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy									85.00%	& 1.75%								
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									205.00%	& 1.75%								
	➤ 2-Year AI Powered US Equity Index									255.00%	& 1.75%								
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									165.00%	& 1.75%								
	➤ 2-Year Nasdaq FC Index									115.00%	& 1.75%								
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																		
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee																			
NOT an Income Rider																			
Single Premium																			
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 7/6/2022								Rates Effective: 7/1/2022		
Performance Elite 15	Allocations/Strategies							Fixed 2.60%	Cap Rate	Par Rate	Strategy Charge								
	➤ Fixed Account									100.00%									
	➤ 1-Year AI Powered US Equity Index									120.00%									
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									70.00%									
	➤ 1-Year Nasdaq FC Index																		
	➤ 1-Year S&P 500 Point-to-Point Index Strategy								6.50%	52.00%		Yr 1 0%							
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									135.00%		Yr 2+ 5%							
	➤ 2-Year AI Powered US Equity Index									165.00%									
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									107.00%									
	➤ 2-Year Nasdaq FC Index									70.00%									
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									160.00%	& 1.75%								
	➤ 1-Year AI Powered US Equity Index									190.00%	& 1.75%								
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									112.00%	& 1.75%	Plus Yr 1+ 10%							
	➤ 1-Year Nasdaq FC Index								10.00%	& 1.75%		Cumulative up to 20%							
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy									92.00%	& 1.75%								
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									220.00%	& 1.75%								
	➤ 2-Year AI Powered US Equity Index									270.00%	& 1.75%								
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									175.00%	& 1.75%								
	➤ 2-Year Nasdaq FC Index									125.00%	& 1.75%								
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																		
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee																			
NOT an Income Rider																			
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.

For Agent Use Only

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

Last Update: 7/6/2022



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	Allocations/Strategies					25%	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 2.40%														Cap Rate	Par Rate	Bailout
	➤ Fixed Account															105.00%	
	➤ 1-Yr AI Powered US Equity Index															125.00%	
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5															72.00%	
	➤ 1-Yr Nasdaq FC Index															65.00%	
	➤ 1-Yr S&P 500 Daily Risk Control 5% Total Return														5.50%	&	2.00%
	➤ 1-Yr S&P 500 Point-to-Point															140.00%	
	➤ 2-Yr AI Powered US Equity Index															170.00%	
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5															110.00%	
Single Premium	➤ 2-Yr Nasdaq FC Index																
Ascent Pro 10	Allocations/Strategies					25%	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 2.65%														Cap Rate	Par Rate	Bailout
	➤ Fixed Account															110.00%	
	➤ 1-Yr AI Powered US Equity Index															135.00%	
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5															77.00%	
	➤ 1-Yr Nasdaq FC Index															70.00%	
	➤ 1-Yr S&P 500 Daily Risk Control 5% Total Return														6.00%	&	1.00%
	➤ 1-Yr S&P 500 Point-to-Point															150.00%	
	➤ 2-Yr AI Powered US Equity Index															185.00%	
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5															120.00%	
Single Premium	➤ 2-Yr Nasdaq FC Index																
Ascent Accumulator 5*	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 2.90%														Cap Rate	Par Rate	Bailout
	➤ Fixed Account															160.00%	
	➤ 1-Yr AI Powered US Equity Index															190.00%	
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5															110.00%	
	➤ 1-Yr Nasdaq FC Index															102.00%	
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return														9.00%	&	5.00%
	➤ 1-Yr S&P 500 Point-to-Point															215.00%	
	➤ 2-Yr AI Powered US Equity Index															265.00%	
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5															170.00%	
Single Premium	➤ 2-Yr Nasdaq FC Index																
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 7/6/2022			Rates Effective: 7/1/2022					
Ascent Accumulator 7* 100K	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 2.95%														Cap Rate	Par Rate	Bailout
	➤ Fixed Account															165.00%	
	➤ 1-Yr AI Powered US Equity Index															195.00%	
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5															115.00%	
	➤ 1-Yr Nasdaq FC Index															105.00%	
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return														9.50%	&	5.00%
	➤ 1-Yr S&P 500 Point-to-Point															225.00%	
	➤ 2-Yr AI Powered US Equity Index															280.00%	
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5															180.00%	
Single Premium	➤ 2-Yr Nasdaq FC Index																
Ascent Accumulator 10* 100K	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 3.00%														Cap Rate	Par Rate	Bailout
	➤ Fixed Account															170.00%	
	➤ 1-Yr AI Powered US Equity Index															205.00%	
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5															117.00%	
	➤ 1-Yr Nasdaq FC Index															107.00%	
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return														9.75%	&	5.00%
	➤ 1-Yr S&P 500 Point-to-Point															230.00%	
	➤ 2-Yr AI Powered US Equity Index															285.00%	
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5															185.00%	
Single Premium	➤ 2-Yr Nasdaq FC Index																

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

For Agent Use Only


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

Last Update: 7/6/2022



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	
Brighthouse Life	A.M. Best	A-	Fitch	A	Moody's	A3	S&P	A+	Rate Book Updated On: 7/6/2022				Rates Effective: 7/1/2022				
Secure Advantage* 100K-499K  Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate							
	➤ Fixed Account							1.75%									
	➤ 6-Year Russell Annual Sum with Cap								9.00%								
	➤ 6-Year Russell Annual Sum with Participation Rate									50.00%							
	➤ 6-Year Russell Point-to-Point with Participation									60.00%							
	➤ 6-Year S&P 500 Annual Sum with Cap								9.50%								
	➤ 6-Year S&P 500 Annual Sum with Participation Rate									55.00%							
	➤ 6-Year S&P 500 Point-to-Point with Participation									65.00%							
Delaware Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	#N/A	Rate Book Updated On: 7/6/2022				Rates Effective: 7/1/2022				
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							
	➤ Fixed Account							3.75%									
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par									125.00%							
	➤ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par									125.00%							
	➤ S&P 500 1-Yr Pt-to-Pt w Cap								8.00%								
	➤ S&P 500 1-Yr Performance Trigger							Trigger: 7.50%									
	➤ S&P 500 1-Yr Pt-to-Pt w Par									35.00%							
Target Growth 10 \$25,000+ Flexible Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread						
	➤ Fixed Account							3.00%									
	➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-toPt w/Spread										0.20%						
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par									130.00%							
	➤ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par									130.00%							
	➤ S&P 500 1-Yr Pt-to-Pt w Cap								7.25%								
	➤ S&P 500 1-Yr Pt-to-Pt w Par									36.00%							
Target Growth 10 \$100,000+ Flexible Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread						
	➤ Fixed Account							3.50%									
	➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-toPt w/Spread										0.10%						
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par									155.00%							
	➤ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par									155.00%							
	➤ S&P 500 1-Yr Pt-to-Pt w Cap								8.25%								
	➤ S&P 500 1-Yr Pt-to-Pt w Par									40.00%							
Target Income 10 \$25,000+ Flexible Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread						
	➤ Fixed Account							1.50%									
	➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-toPt w/Spread										0.50%						
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par									90.00%							
	➤ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par									90.00%							
	➤ S&P 500 1-Yr Pt-to-Pt w Cap								4.00%								
	➤ S&P 500 1-Yr Pt-to-Pt w Par									25.00%							
Target Income 10 \$100,000+ Flexible Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread						
	➤ Fixed Account							1.65%									
	➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-toPt w/Spread										0.25%						
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par									100.00%							
	➤ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par									100.00%							
	➤ S&P 500 1-Yr Pt-to-Pt w Cap								4.50%								
	➤ S&P 500 1-Yr Pt-to-Pt w Par									27.00%							

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

For Agent Use Only

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

Last Update: 7/6/2022



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
Target Income 10 \$500,000+ Flexible Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	50-80 \$25,000	Yr 1 10% Yr 2+ 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 Call for details in:	0-74 6.50%
	➤ Fixed Account	Fixed 1.80%	Cap Rate	Par Rate									75-79 4.90%
	➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-to-Pt w/Spread			Spread 0.10%									80+ 3.25%
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par			110.00%									
	➤ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par			110.00%									
Retirement Chapters 10 Flexible Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	21-80 \$25,000	Yr 1 10% Yr 2+ 10%	Greater of account value or minimum guaranteed surrender value	Yes	10 Yrs	All Except: NY Call for details in:	0-74 7.00%
	➤ Fixed Account	Fixed 2.50%	Cap Rate	Par Rate									75-79 5.25%
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par			125.00%									80+ 3.50%
	➤ Momentum Asset Allocator 5.5% Volatility Control 1-Yr Pt-to-Pt Par			100.00%									
	➤ Momentum Asset Allocator 5.5% Volatility Control 2-Yr Pt-to-Pt Par			110.00%									
Market Force Bonus Index Flexible Premium	Allocations/Strategies				8% of Premium in year 1	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	(1-6) 100% (7-12) 50%	Yes	10 Yrs	All Except: CA, FL, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-80 7.00%
	➤ Fixed Account	Fixed 3.15%	Cap Rate	Par Rate									Variation States
	➤ 1-Year S&P 500 Point-to-Point Cap Index		6.00%										
	➤ 1-Year S&P 500 Point-to-Point Cap With Fee		9.00%										
	➤ 1-Year S&P 500 Point-to-Point Par With Fee			42.00%									
Market Max Index Flexible Premium	Allocations/Strategies				None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	(1-6) 100% (7-12) 50%	Yes	10 Yrs	All Except: CA, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-80 7.00%
	➤ Fixed Account	Fixed 4.00%	Cap Rate	Par Rate									Variation States
	➤ 1-Year S&P 500 Point-to-Point Cap Index		7.50%										
	➤ 1-Year S&P 500 Point-to-Point Cap With Fee		12.00%										
	➤ 1-Year S&P 500 Point-to-Point Par With Fee			47.00%									
Market Power Bonus Index Flexible 1st Yr Premium	Allocations/Strategies				10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 0% Yr 2+ 10%	(1-6) 100% (7-12) 50%	Yes	14 Yrs	All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00%
	➤ Fixed Account	Fixed 3.00%	Cap Rate	Par Rate									Variation States
	➤ 1-Year S&P 500 Point-to-Point Cap Index		6.00%										
	➤ 1-Year S&P 500 Monthly Average Cap Index		6.50%										
	➤ 1-Year S&P 500 Monthly Average Participation Index			45.00%									
MarketTen Bonus Index (ROP) Flexible Premium	Allocations/Strategies				6% Yrs 1-5	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, DE	0-80 Year 1 6.00%
	➤ Fixed Account	Fixed 3.20%	Cap Rate	Par Rate									0-80 Years 2-5 3.00%
	➤ 1-Year S&P 500 Point-to-Point Cap Index		6.00%										
	➤ 1-Year S&P 500 Monthly Average Cap Index		6.50%										
	➤ 1-Year S&P 500 Monthly Average Participation Index			45.00%									

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

For Agent Use Only

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

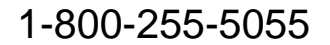
Last Update: 7/6/2022



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		
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 7/6/2022				Rates Effective: 6/22/2022					
Market Value Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							4.00%										
	➤ 1-Year S&P 500 Point-to-Point Cap Index								8.00%									
	➤ 1-Year S&P 500 Point-to-Point Participation Index									37.00%								
	➤ 1 Year S&P 500 Monthly Average Cap Index								9.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index									70.00%								
	➤ 1-Year S&P 500 Monthly Cap Index								2.75%									
	➤ 2-Year S&P 500 Monthly Average Cap Index								20.00%									
	➤ 1-Year Barclays Focus50 Participation Index									150.00%								
	➤ 2-Year Barclays Focus50 Participation Index									200.00%								
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index									175.00%								
MarketSeven Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							4.15%										
	➤ 1-Year S&P 500 Point-to-Point Cap Index								8.00%									
	➤ 1-Year S&P 500 Point-to-Point Participation Index									37.00%								
	➤ 1 Year S&P 500 Monthly Average Cap Index								9.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index									65.00%								
	➤ 1-Year S&P 500 Monthly Cap Index								2.85%									
	➤ 2-Year S&P 500 Monthly Average Cap Index								20.00%									
	➤ 1-Year Barclays Focus50 Participation Index									150.00%								
	➤ 2-Year Barclays Focus50 Participation Index									200.00%								
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index									175.00%								
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 7/6/2022				Rates Effective: 6/22/2022					
Accelerator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread							
	➤ Fixed Account							1.50%										
	➤ 1-Year Balanced Asset 5 Point-To-Point With Charge Par									195.00%								
	➤ 1-Year Balanced Asset 5 Point-To-Point No Charge Par/Spread									135.00%	1%							
	➤ 2-Year Balanced Asset 5 Point-To-Point With Charge Par									230.00%								
	➤ 2-Year Balanced Asset 5 Point-To-Point No Charge Par/Spread									200.00%	0%							
	➤ 2-Year Barclays Trailblazer Sectors 5 Index No Charge Par									180.00%								
	➤ 2-Year Barclays Trailblazer Sectors 5 Index With Charge Par									210.00%								
	➤ 1-Yr S&P 500 Declared Rate With charge Cap							Trigger:	7.00%									
	➤ 1-Yr S&P 500 Declared Rate No charge Cap							Trigger:	4.75%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accelerator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.50%										
	➤ 1-Year S&P 500 Point-to-Point Cap Index								8.00%									
	➤ 1-Year S&P 500 Point-to-Point Participation Index									37.00%								
	➤ 1 Year S&P 500 Monthly Average Cap Index								9.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index									70.00%								
	➤ 1-Year S&P 500 Monthly Cap Index								2.75%									
	➤ 2-Year S&P 500 Monthly Average Cap Index								20.00%									
	➤ 1-Year Barclays Focus50 Participation Index									150.00%								
	➤ 2-Year Barclays Focus50 Participation Index									200.00%								
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index									175.00%								
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread									145.00%	0.50%							
	➤ 2-Yr GS Global Point-To-Point With Charge Par									240.00%								
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread									210.00%	0%							
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap							Trigger:	5.25%									
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap							Trigger:	7.25%									
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								
	➤ Fixed Account							1.75%										
	➤ 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									225.00%								
	➤ 1-Yr GS Global Point-To-Point With Charge Par									195.00%								
	➤ 1-Yr GS Global Point-To-Point No Charge																	



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



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			
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's Baa1	S&P	A-	Rate Book Updated On: 7/6/2022										Rates Effective: 6/22/2022				
Prosperity Elite 10	Allocations/Strategies							Fixed	Cap Rate		Par Rate								All Except: NY Call for details in: 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			
	➤ Fixed Account							1.00%	5.25%		0-75									0-75	7.50%	
	➤ 1-Year Gold Point-to-Point with a Cap										6%											
	➤ 1-Year Index Gain Option with Declared Rate							Trigger: 4.00%		1% on 87.5% of premiums paid								76-80		5.50%		
	➤ 1-Year S&P 500 Monthly Average with A Cap							5.00%		76+												
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap							1.50%		3.25%												
	➤ 1-Year S&P 500 Point-to-Point with a Cap							4.75%														
Flexible Premium	➤ 2-Year Barclays Trailblazer Sectors 5 Index									145.00%												
Safe Income Plus	Allocations/Strategies							Fixed	Cap Rate										All Except: NY Call for details in: 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			
	➤ Fixed Account							1.00%			6%									0-75	7.00%	
	➤ 1-Year Index Gain Option with Declared Rate							Trigger: 1.75%		1% on 87.5% of premiums paid												
	➤ 1-Year S&P 500 Annual Point-to-Point							2.00%		0-80												
	➤ 1-Year S&P 500 Monthly Average							2.00%		\$10,000								76-80		5.00%		
	➤ 1-Year S&P 500 Monthly Point-to-Point							1.00%		Yr 2+ 10%												
	Flexible Premium																					
Gauranty Income Life	A.M. Best	B++	Fitch	NA	Moody's NA	S&P	NA	Rate Book Updated On: 7/6/2022										Rates Effective: 7/1/2022				
Wealth Choice 10	Allocations/Strategies							Fixed	Cap Rate		Par Rate								All Except: AK, HI, ME, NY, PR, VI			
	➤ Fixed Account							2.00%			5%							0-74		6.50%		
	➤ Horizon Ascend 5% Index									120.00%												
	➤ Annual Pt to Pt									45.00%												
	➤ Annual Pt to Pt w/ Cap							8.50%		0-80, \$20,000												
Single Premium	➤ Monthly Sum Cap							1.25%											75-80	4.00%		
Wealth Choice 7	Allocations/Strategies							Fixed	Cap Rate		Par Rate								All Except: AK, HI, ME, NY, PR, VI			
	➤ Fixed Account							2.00%			None							0-74		4.50%		
	➤ Horizon Ascend 5% Index									120.00%												
	➤ Annual Pt to Pt									43.00%												
	➤ Annual Pt to Pt w/ Cap							8.40%		0-90 \$20,000												
Single Premium	➤ Monthly Sum Cap							1.00%											75-80	2.25%		
Wealth Choice 5	Allocations/Strategies							Fixed	Cap Rate		Par Rate								All Except: AK, HI, ME, NY, PR, VI			
	➤ Fixed Account							2.00%			None							0-74		3.00%		
	➤ Horizon Ascend 5% Index									115.00%												
	➤ Annual Pt to Pt									40.00%												
	➤ Annual Pt to Pt w/ Cap							8.00%		0-90 \$20,000												
Single Premium	➤ Monthly Sum Cap							1.00%											75-80	1.75%		
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P	A-	Rate Book Updated On: 7/6/2022										Rates Effective: 7/11/2022				
Choice Income II (7 Year)	Allocations/Strategies							Fixed	Cap Rate		Par Rate		Spread							All Except: NY Call for details in: CA		
	➤ Fixed Account							2.40%			None								45-80		5.00%	
	➤ 1 Year Russell 2000 Point to Point							5.00%		1% on 87.5% of premiums paid												
	➤ 1 Year MSCI EAFE Point to Point							5.00%		45-85												
	➤ 1 Year PIMCO Balanced Point to Point									\$25,000												
	➤ 1 Year S&P 500 Annual Point-to-Point									Yr 1 10%												
	➤ 1 Year S&P 500 Monthly Point-to-Point							5.00%														
	➤ 1 Year S&P 500 Point to Point with Performance Trigger							1.40%		Yr 2+ 10%												
	➤ 2 Year BlackRock Diversa Volatility Control							Trigger: 4.00%														
	➤ 2 Year Franklin US Point to Point									0.00%												

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

For Agent Use Only

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

Last Update: 7/6/2022



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								
Choice Income II (10 Year)	Allocations/Strategies										Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: CA	45-80 81-85	7.00% 5.00%			
	➤ Fixed Account										2.40%																
	➤ 1 Year Russell 2000 Point to Point											5.00%															
	➤ 1 Year MSCI EAFE Point to Point											5.00%															
	➤ 1 Year PIMCO Balanced Point to Point												100.00%														
	➤ 1 Year S&P 500 Annual Point-to-Point											5.00%															
	➤ 1 Year S&P 500 Monthly Point-to-Point											1.40%															
	➤ 1 Year S&P 500 Point to Point with Performance Trigger										Trigger:	4.00%															
	➤ 2 Year BlackRock Diversa Volatility Control													0.00%													
Single Premium	➤ 2 Year Franklin US Point to Point													0.00%													
Income 150+ SE*	Allocations/Strategies										Fixed	Cap Rate	Par Rate	Spread	Income Account Value the 1st 5 yrs. 20% Yr 1 7.5% Yr 2 7.5% Yr 3 7.5% Yr 4 7.5% Yr 5	1% on 87.5% of premiums paid	55-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: CA	55-75 76-85	7.00% 5.00%			
	➤ Fixed Account										1.75%																
	➤ 1 Year Russell 2000 Point to Point											3.00%															
	➤ 1 Year MSCI EAFE Point to Point											3.00%															
	➤ 1 Year PIMCO Balanced Point to Point												75.00%														
	➤ 1 Year S&P 500 Annual Point-to-Point											3.00%															
	➤ 1 Year S&P 500 Monthly Point-to-Point											1.20%															
	➤ 1 Year S&P 500 Point to Point with Performance Trigger										Trigger:	2.00%															
	➤ 2 Year BlackRock Diversa Volatility Control													3.00%													
Single Premium	➤ 2 Year Franklin US Point to Point													3.00%													
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 7/6/2022														Rates Effective: 7/11/2022				
Choice Accumulation II (5 Year)	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)	Yes	5 Yrs	All Except: NY	0-80 81-85	4.00% 1.75%			
	➤ Fixed Account										3.00%																
	➤ 1 Year Russell 2000 Point to Point											8.00%															
	➤ 1 Year MSCI EAFE Point to Point											8.00%															
	➤ 1 Year PIMCO Balanced Point to Point												110.00%														
	➤ 1 Year S&P 500 Annual Point-to-Point											8.00%															
	➤ 1 Year S&P 500 Monthly Point-to-Point											1.10%															
	➤ 1 Yr S&P 500 Point-to-Point with Performance Trigger										Trigger:	6.00%															
	➤ 2 Year BlackRock Diversa Volatility Control													0.00%													
Single Premium	➤ 2 Year Franklin US Point to Point													0.00%													
Choice Accumulation II (7 Year)	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)	Yes	7 Yrs	All Except: NY	0-80 81-85	5.00% 2.75%			
	➤ Fixed Account										3.25%																
	➤ 1 Year Russell 2000 Point to Point											8.50%															
	➤ 1 Year MSCI EAFE Point to Point											8.50%															
	➤ 1 Year PIMCO Balanced Point to Point												115.00%														
	➤ 1 Year S&P 500 Annual Point-to-Point											8.50%															
	➤ 1 Year S&P 500 Monthly Point-to-Point											1.25%															
	➤ 1 Year S&P 500 Point to Point with Performance Trigger										Trigger:	6.50%															
	➤ 2 Year BlackRock Diversa Volatility Control													0.00%													
Single Premium	➤ 2 Year Franklin US Point to Point													0.00%													
Choice Accumulation II (10 Year)	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)	Yes	10 Yrs	All Except: NY	0-80 81-85	7.00% 4.00%			
	➤ Fixed Account										3.25%																
	➤ 1 Year Russell 2000 Point to Point											8.50%															
	➤ 1 Year MSCI EAFE Point to Point											8.50%															
	➤ 1 Year PIMCO Balanced Point to Point												115.00%														
	➤ 1 Year S&P 500 Annual Point-to-Point											8.50%															
	➤ 1 Year S&P 500 Monthly Point-to-Point											1.25%															
	➤ 1 Year S&P 500 Point to Point with Performance Trigger										Trigger:	6.50%															
	➤ 2 Year BlackRock Diversa Volatility Control													0.00%													
Single Premium	➤ 2 Year Franklin US Point to Point													0.00%													

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

For Agent Use Only

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

Last Update: 7/6/2022



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
Great American	A.M. Best	A+	Fitch	N/A	Moody's A2	S&P A+	Rate Book Updated On: 7/6/2022						Rates Effective: 6/21/2022		
American Landmark 5* Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						2.90%				Yr 1 10%			All Except: NY	0-75 3.75%
	➤ 5 Year S&P 500 Annual Point-to-Point							5.50%		None	1.1% on 87.5% of premiums paid	0-89 \$10,000	100% (1-12)	Yes	5 Yrs
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point							8.00%						Call for details in:	76-85 2.75%
	➤ 1 Year S&P 500 Annual Point-to-Point							7.15%						AK, CA, MA, OR, PA, UT	86-89 1.75%
Safe Return (ROP) Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Bailout					
	➤ Fixed Account						1.75%				Yr 1 10%	100% (1-6)		Yes	10 Yrs
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point							4.50%	&	3.00%	None	1.1% on 100% of premiums paid	0-85		
	➤ 1 Year S&P 500 Annual Point-to-Point							4.50%	&	3.00%					
	➤ 1 Year S&P 500 Risk Control Annual Point to Point								40.00% &	25.00%		Yr 2+ 10%	0% (7-12)		
American Legend III Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						2.25%				Yr 1 10%	100% (1-6)		Yes	7 Yrs
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point							5.50%		None	1.1% on 100% of premiums paid	0-85 \$10,000			
	➤ 1 Year S&P 500 Monthly Sum with Cap							2.25%						Call for details in:	76-80 2.75%
	➤ 1 Year S&P 500 Point-to-Point							5.50%						MA, OR	81-85 2.75%
Great American	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						3.25%				Yr 1 10%	100% (1-6)		Yes	7 Yrs
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point							8.25%		None	1.1% on 87.5% of premiums paid	0-85 \$10,000			
	➤ 1 Year S&P 500 Monthly Sum							3.00%						Call for details in:	76-80 2.75%
	➤ 1 Year S&P 500 Annual Point-to-Point							8.25%						AK, CA, MA, OR, PA, UT	81-85 2.75%
American Legend 7* Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						3.25%				Yr 1 10%	100% (1-6)		Yes	7 Yrs
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point							8.25%		None	1.1% on 87.5% of premiums paid	0-85 \$10,000			
	➤ 1 Year S&P 500 Monthly Sum							3.00%						Call for details in:	76-80 2.75%
	➤ 1 Year S&P 500 Annual Point-to-Point							8.25%						AK, CA, MA, OR, PA, UT	81-85 2.75%
American Landmark 3* Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						2.55%				Yr 1 10%			All Except: NY	0-75 2.50%
	➤ 1 Year iShares MSCI EAFE 1-year Point-to-Point							6.50%		None	1.1% on 87.5% of premiums paid	0-90 \$50,000	100% (1-12)	Yes	3 Yrs
	➤ 1 Year iShares U.S. Real Estate Annual Point-to-Point							7.00%						Call for details in:	76-85 2.00%
	➤ 1 Year S&P 500 Annual Point-to-Point							6.50%						AK, CA, MA, OR, PA, UT	86-90 1.50%

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

For Agent Use Only

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

Last Update: 7/6/2022



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						
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022				Rates Effective: 7/1/2022										
Highlander 7 Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate												
	➤ Fixed Account								3.25%			None	1% on 87.5% of premiums paid	0-80 NQ	Yr 1 0%	100%			All Except: NY	0-75	5.00%		
	➤ S&P 500 1-Year Pt-to-Pt									7.00%				\$10,000 Q	Yr 2+ 10%	(1-12)	Yes	7 Yrs	Call for details in: CA, FL	76+	4.00%		
	➤ S&P 500 1-Year Pt-to-Pt										35.00%												
	➤ S&P MARC 5% 1-Year Pt-to-Pt										160.00%												
Highlander Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate												
	➤ Fixed Account								3.00%			4%	1% on 87.5% of premiums paid	0-80 NQ	Yr 1 0%	100%			All Except: NY, PR	0-75	7.00%		
	➤ S&P 500 1-Year Pt-to-Pt									5.50%				\$10,000 Q	Yr 2+ 10%	(1-12)	Yes	10 Yrs	Call for details in: CA, FL	76+	5.00%		
	➤ S&P 500 1-Year Pt-to-Pt										35.00%												
	➤ S&P MARC 5% 1-Year Pt-to-Pt										135.00%												
ViStar Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate												
	➤ Fixed Account								3.40%			5%	Benefit Base Bonus with Rider	0-80 NQ	Yr 1 0%	100%			All Except: NY, PR	0-75	7.00%		
	➤ S&P 500 1-Year Pt-to-Pt									7.25%				\$10,000 Q	Yr 2+ 10%	(1-12)	Yes	10 Yrs	Call for details in: CA, FL	76+	5.00%		
	➤ S&P 500 1-Year Pt-to-Pt										35.00%												
	➤ S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt										150.00%												
	➤ S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt										150.00%												
➤ S&P MARC 5% 1-Year Pt-to-Pt										160.00%													
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 7/6/2022				Rates Effective: 7/1/2022										
OptiBlend 5* 100K+ Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread											
	➤ Fixed Account								4.15%				None	1.8% on 87.5% of premiums paid	0-80	Yr 1 10%	100% (1-6)			All Except: NY	0-74	3.00%	
	➤ 1 Year Fidelity AIM Dividend										175.00%				10%	50%		Yes	10 Yrs	Call for details in: CA, LA, MA	75-79	2.20%	
	➤ 1-Year S&P 500 5% Daily Risk Contol											0.25%											
	➤ 1-Year BlackRock										175.00%												
	➤ 1-Year BlackRock Par Plus										220.00%												
	➤ 2-Year BlackRock										250.00%												
	➤ 1-Year S&P 500										40.00%				10%	(7-12)							
➤ 1-Year S&P 500 Point-to-Point									8.90%													85	0.75%
OptiBlend 7* 100K+ Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread											
	➤ Fixed Account								4.15%				None	2.05% on 87.5% of premiums paid	0-85	Yr 1 10%	100% (1-6)			All Except: NY	0-74	4.50%	
	➤ 1 Year Fidelity AIM Dividend										175.00%				10%	50%		Yes	7 Yrs	Call for details in: CA	75-79	3.00%	
	➤ 1-Year S&P 500 5% Daily Risk Contol											0.25%											
	➤ 1-Year S&P 500										40.00%				10%	(7-12)							
	➤ 1-Year BlackRock										175.00%												
	➤ 1-Year BlackRock Par Plus										220.00%												
	➤ 2-Year BlackRock										250.00%												
➤ 1-Year S&P 500 Point-to-Point									8.95%														
OptiBlend 10* 100K+ Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread											
	➤ Fixed Account								4.25%				None	1.8% on 87.5% of premiums paid	0-80	Yr 1 10%	100% (1-6)			All Except: NY	0-74	7.00%	
	➤ 1 Year Fidelity AIM Dividend										200.00%							Yes	10 Yrs	Call for details in: CA, LA, MA	75-79	4.00%	
	➤ 1-Year S&P 500 5% Daily Risk Contol											0.25%											
	➤ 1-Year BlackRock										200.00%												
	➤ 1-Year BlackRock Par Plus										245.00%												
	➤ 2-Year BlackRock										275.00%												
	➤ 1-Year S&P 500										40.00%				10%	(7-12)							
➤ 1-Year S&P 500 Point-to-Point									9.00%														

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

For Agent Use Only

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

Last Update: 7/6/2022



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							
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022							Rates Effective: 7/1/2022							
Personal Protection 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% 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 Account							2.50%															
	➤ S&P 500 Monthly Cap								1.70%														
	➤ 1-Year CSTMAI Point-to-Point Spread										3.00%												
	➤ 1-Year S&P 500 Point-to-Point Cap								4.25%														
	➤ 1-Year S&P 500 Point-to-Point Participation									25.00%													
	➤ 1-Year S&P 500 with Par and Spread									35.00%	&											1.00%	
	➤ 2-Year CSTMAI Point-to-Point Spread																					0.00%	
	➤ 2-Year S&P 500 Point-to-Point Participation									34.00%													
	➤ 2-Year S&P 500 with Par and Spread									49.00%	&											2.00%	
	➤ 1-year Sunrise Smart Passage SG									56.00%													
	➤ 1-year Sunrise Smart Passage SG with Par and Fee									78.00%	&											1.00%	
	➤ 2-Year Sunrise Smart Passage SG									100.00%													
	➤ 2-year Sunrise Smart Passage SG with Par and Fee									140.00%	&											2.00%	
Single Premium	➤ 1-Year Nasdaq									20.00%													
	➤ 1-Year Nasdaq Par and Fee									29.00%	&	1.00%											
	➤ 2-Year Nasdaq									27.00%													
	➤ 2-Year Nasdaq Par and Fee									40.00%	&	2.00%											
	Personal Income Annuity	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%	
		➤ 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																					9.50%
		➤ 2-Year S&P 500 Point-to-Point Participation									30.00%												
		➤ 2-Year S&P 500 with Par and Spread									43.00%	&											2.00%
➤ 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%	&	2.00%												
Single Premium	➤ 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%	&	2.00%											



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
Nassau Growth Annuity (7 Years) Single Premium	➤ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee	None	1% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: MA, ME, NY, PR Call for details in: IN	Income not available in CA 0-75 76+ 6.50% 4.25%
	➤ Fixed Account	2.70%												
	➤ 1-year S&P 500 Cap		4.75%											
	➤ 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%	& 2.00%									
	➤ 1- Year Sunrise Smart Passage SG			60.00%										
	➤ 1-year Sunrise Smart Passage SG with Par and Fee			83.00%	& 1.00%									
	➤ 2-year Sunrise Smart Passage SG			108.00%										
	➤ 2-year Sunrise Smart Passage SG with Par and Fee			148.00%	& 2.00%									
Nassau Growth Annuity (10 Years) Single Premium	➤ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee	None	1% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 5% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY, PR	Income not available in CA 0-75 76+ 7.25% 5.00%
	➤ Fixed Account	3.30%												
	➤ 1-year S&P 500 Cap		6.00%											
	➤ 1-Year S&P 500 with Par			37.00%										
	➤ 1-year S&P 500 with Par and Fee			48.00%	& 1.00%									
	➤ 2-year S&P 500 with Par			50.00%										
	➤ 2-year S&P 500 with Par and Fee			66.00%	& 2.00%									
	➤ 1- Year Nasdaq			27.00%										
	➤ 1-Year Nasdaq Par and Fee			35.00%	& 1.00%									
	➤ 2-Year Nasdaq			38.00%										
	➤ 2-Year Nasdaq Par and Fee			50.00%	& 2.00%									
	➤ 1- Year Sunrise Smart Passage SG			75.00%										
	➤ 1-year Sunrise Smart Passage SG with Par and Fee			96.00%	& 1.00%									
	➤ 2-year Sunrise Smart Passage SG			130.00%										
	➤ 2-year Sunrise Smart Passage SG with Par and Fee			173.00%	& 2.00%									
Personal Retirement Choice Single Premium	➤ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 50%	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 76-80 7.00% 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				9.50%									
	➤ 2-Year S&P 500 Point-to-Point Participation			30.00%										
	➤ 2-Year S&P 500 with Par and Spread			43.00%	& 2.00%									
	➤ 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%	& 2.00%									
	➤ 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%	& 2.00%									

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

For Agent Use Only

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

Last Update: 7/6/2022



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										
National Western Life	A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-	Rate Book Updated On: 7/6/2022					Rates Effective: 6/13/2022																	
NWL Ultra Classic	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread/Fee	None	1.5% on 87.5% of premiums paid	0-85	Yr 1	100%	Yes	13 Yrs	ALL Except: AK, AL, CT, DE, IL, IN, MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA	0-75 76-80	NQ	10.00% 8.50%								
	➤ Fixed Account						4.25%						NQ	0%	(1-6)														
	➤ Option A: Monthly Averaging Annual Reset								100.00%	&			6.00%	\$5,000															
	➤ Option J: Annual Point-to-Point with Cap						8.00%		&	0.50%			Q	Yr 2+	50%							(7-12)							
Flexible Premium	➤ Option U: Annual Reset Low Volatility Daily Risk Control								155.00%				\$2,000	10%				Call for details in: CA, FL, OH, TX	0-70 71-75 76-80	Q	10.00% 8.00% 7.00%								
National Western Life	A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-	Rate Book Updated On: 7/6/2022					Rates Effective: 6/13/2022																	
NWL Ultra Future	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread/Fee	9% Yr 1	1.5% on 87.5% of premiums paid	0-85	Yr 1	100%	Yes	15 Yrs	ALL Except: AK, AL, CT, MT, NV, NY, OR, SC	0-75 76-80 0-70	NQ	5.00% 3.00% 5.00%								
	➤ Fixed Account						3.30%				NQ		0%	(1-6)															
	➤ Option A: Monthly Averaging Annual Reset								85.00%	&	5.10%		Q	Yr 2+	50%														
	➤ Option U: Annual Reset Low Volatility Daily Risk Control								125.00%		\$2,000		10%	(7-12)	Call for details in: CA, FL, OH, PR, TX							71-75 76-80	Q	1.50% 0.25%					
NWL Impact 7 / 7S	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	5%	1.5% on 87.5% of premiums paid	0-85	Yr 1	100%	Yes	7 Yrs	ALL Except: CT, FL, NY	0-75 76-80	NQ	5.50% 3.50%								
	➤ Fixed Account						3.65%						NQ	0%	(1-6)														
	➤ 1 Year Annual Point to Point with Monthly Average								85.00%	&			6.00%	Q	Yr 2+							50%							
	➤ Annual Reset Low Volatility Daily Risk Control								135.00%				\$2,000	10%	(7-12)							Call for details in: PR	0-70 71-75 76-80	Q	5.50% 4.00% 1.50%				
NWL Impact 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	7%	1.5% on 87.5% of premiums paid	0-85	Yr 1	100%	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, IN, MA, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-75 76-80	NQ	7.00% 5.00%								
	➤ Fixed Account						3.30%						NQ	0%	(1-6)														
	➤ 1 Year Annual Point to Point with Monthly Average								85.00%	&			5.10%	Q	Yr 2+							50%							
	➤ Annual Reset Low Volatility Daily Risk Control								125.00%				\$2,000	10%	(7-12)							Call for details in: PR	0-70 71-75 76-80	Q	7.00% 5.50% 3.00%				
Nationwide	A.M. Best	A+	Fitch	N/A	Moody's N/A	S&P N/A	Rate Book Updated On: 7/6/2022					Rates Effective: 7/1/2022																	
Peak 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85	Yr 1	100% (1-6)	Yes	10 Yrs	All Except: CA, DC, DE, HI, IL, IN, LA, MA, MD, NC, ND, NY, RI, VA, VI	0-75 76-80 81-85		6.50% 4.65% 3.05%								
	➤ Fixed Account						3.00%																						
	➤ AB Growth & Value Balanced Cap							10.00%																					
	➤ AB Growth & Value Balanced Participation Option A								230.00%	&												1.00%							
	➤ BNPP Global H-Factor Index- 1 Year							10.00%																					
	➤ BNPP Global H-Factor Index- Option A								250.00%	&												1.00%							
	➤ J.P. Morgan Cycle Cap							10.00%																					
	➤ J.P. Morgan Cycle Participation Option A								245.00%	&												1.00%							
	➤ S&P 500 Price Cap							5.50%																					
	➤ S&P 500 Price Participation Option A								50.00%	&												1.00%							
	➤ S&P 500 Average Daily Risk Control Cap							10.00%																					
	➤ S&P 500 Average Daily Risk Control Participation Option A								235.00%	&												1.00%							
	➤ 2 Year AB Growth & Value Balanced Participation Option B								205.00%																				
	➤ 2 Year BNPP Global H-Factor Participation Option B								240.00%																				
	➤ 2 Year J.P. Morgan Cycle Participation Option B								215.00%																				
	➤ 2 Year S&P 500 Price Participation Option B								45.00%																				
	Single Premium	➤ 2 Year S&P 500 Average Daily Risk Control Par Option B								205.00%																			

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

For Agent Use Only

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

Last Update: 7/6/2022



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
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 7/6/2022							Rates Effective: 6/14/2022
Benefit Solutions 10 Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account							1.50%		35.00%						
	➤ 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%									35.00%	4.35%					
Charter Plus 10 Flexible Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account							2.40%								
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index								2.00%							
	➤ 1 Year S&P 500 Annual Point-to-Point Index								4.75%							
	➤ 1 Year S&P 500 Annual Point-to-Point									25.00%						
	➤ 1 Year S&P 500 Daily Index Margin										6.50%					
	➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index										2.90%					
	➤ 1 Year S&P 500 Monthly Point-to-Point Index								1.90%							
	➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index										8.50%					

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

For Agent Use Only

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

Last Update: 7/6/2022



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					
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 7/6/2022				Rates Effective: 6/14/2022								
Charter Plus 14	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%	100% (1-6)	Yes	14 Yrs	ALL Except: AK, CA, CT, DE, HI, ID, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75	7.00%
	➤ Fixed Account							2.70%													
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index								2.10%												
	➤ 1 Year S&P 500 Annual Point-to-Point Index								5.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point									25.00%											
	➤ 1 Year S&P 500 Daily Index Margin										5.00%										
	➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5%										2.00%										
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79 \$20,000	Yr 1 0%	100% (1-6)	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%												
Performance Choice 8	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-85 \$20,000 \$20,000	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY NY	Year 1 40-75 76-79 76-79	4.75% 3.562% 3.562%
	➤ Fixed Account							3.60%													
	➤ S&P 500 Annual Point to Point								8.00%												
	➤ S&P 500 Monthly Point to Point								2.50%												
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.										0.70%										
	➤ S&P 500 Annual Point to Point									30.00%											
	➤ S&P 500 MARC 5% ER Annual Point to Point									130.00%											
VersaChoice 10*	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Strategy Charge	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	40-75 76+	6.50% 4.87%
	➤ Fixed Account							3.70%													
	➤ S&P 500 Annual Point to Point								8.25%												
	➤ S&P 500 Monthly Point to Point								2.60%												
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.										0.50%										
	➤ S&P 500 Annual Point to Point									35.00%											
	➤ S&P 500 MARC 5% ER Annual Point to Point									135.00%											

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

For Agent Use Only

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

Last Update: 7/6/2022



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	
PrimePath Pro 10	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														
	➤ S&P 500 Annual Point to Point Cap														
	➤ S&P 500 Monthly Point to Point Cap														
	➤ S&P 500 Maestro 5 Index ER														
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.														
	➤ S&P 500 MARC 5% ER Annual Point to Point														
	➤ S&P 500 Par														
	➤ Morgan Stanley Dynamic Global Par														
	➤ Morgan Stanley Dynamic Contribution														
	➤ 2-Year Morgan Stanley Dynamic Global Par														
	➤ 2-Year Morgan Stanley Dynamic Contribution														
	➤ S&P Maestro 5 Index ER with Fee														
	➤ S&P Multi-Asset Risk Control 5% Excess Return with Fee														
	➤ Morgan Stanley Dynamic Global Index with Fee														
	➤ 2-Year S&P Maestro 5 Index ER with Fee														
	➤ 2-Year S&P Multi-Asset Risk Control 5% Excess Return with Fee														
	➤ 2-Year Morgan Stanley Dynamic Global Index with Fee														
Single Premium															
PrimePath Pro 12	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														
	➤ S&P 500 Annual Point to Point Cap														
	➤ S&P 500 Monthly Point to Point Cap														
	➤ S&P 500 Maestro 5 Index ER														
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.														
	➤ S&P 500 MARC 5% ER Annual Point to Point														
	➤ S&P 500 Par														
	➤ Morgan Stanley Dynamic Global Par														
	➤ Morgan Stanley Dynamic Contribution														
	➤ 2-Year Morgan Stanley Dynamic Global Par														
	➤ 2-Year Morgan Stanley Dynamic Contribution														
	➤ S&P Maestro 5 Index ER with Fee														
	➤ S&P Multi-Asset Risk Control 5% Excess Return with Fee														
	➤ Morgan Stanley Dynamic Global Index with Fee														
	➤ 2-Year S&P Maestro 5 Index ER with Fee														
	➤ 2-Year S&P Multi-Asset Risk Control 5% Excess Return with Fee														
	➤ 2-Year Morgan Stanley Dynamic Global Index with Fee														
Single Premium															
Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022			Rates Effective: 6/23/2022			
Harbourview 3	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														
	➤ S&P 500 Annual Point to Point														
	➤ S&P 500 Annual Point to Point														
	➤ 2-Year S&P 500 Point to Point														
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt														
	➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt														
	➤ S&P 500 Monthly Average														
Single Premium															
Harbourview 5	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														
	➤ S&P 500 Annual Point to Point														
	➤ S&P 500 Annual Point to Point														
	➤ 2-Year S&P 500 Point to Point														
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt														
	➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt														
	➤ S&P 500 Monthly Average														
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.

For Agent Use Only

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

Last Update: 7/6/2022



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	Allocations/Strategies										None	1.8% on 87.5% of premiums paid	\$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																					
	➤ S&P 500 Annual Point to Point																					
	➤ S&P 500 Annual Point to Point																					
	➤ 2-Year S&P 500 Point to Point																					
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt																					
	➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt																					
Single Premium	➤ S&P 500 Monthly Average																					
Harbourview 10	Allocations/Strategies										None	1.8% on 87.5% of premiums paid	\$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																					
	➤ S&P 500 Annual Point to Point																					
	➤ S&P 500 Annual Point to Point																					
	➤ 2-Year S&P 500 Point to Point																					
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt																					
	➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt																					
Single Premium	➤ S&P 500 Monthly Average																					
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022										Rates Effective: 7/1/2022			
Royal Select	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																					
Single Premium	➤ 1 Year Annual Point-to-Point Strategy																					
	➤ 1 Year Monthly Average Strategy																					
Silver Select	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																					
Single Premium	➤ 1 Year S&P 500 Annual Point-to-Point																					
	➤ 1 Year S&P 500 Annual Monthly Average																					
Select 10	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																					
Single Premium	➤ 1 Year S&P 500 Annual Point-to-Point																					
	➤ 1 Year S&P 500 Annual Monthly Average																					
Select 3	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																					
Single Premium	➤ 1 Year S&P 500 Annual Point-to-Point																					
	➤ 1 Year S&P 500 Annual Monthly Average																					
Select 5	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																					
Single Premium	➤ 1 Year S&P 500 Annual Point-to-Point																					
	➤ 1 Year S&P 500 Annual Monthly Average																					
Select 7	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																					
Single Premium	➤ 1 Year S&P 500 Annual Point-to-Point																					
	➤ 1 Year S&P 500 Annual Monthly Average																					
Protective Life	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	A--	Rate Book Updated On: 7/6/2022										Rates Effective: 7/5/2022			
Guaranteed Income Indexed	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																					
	➤ S&P 500 Annual Point-to-Point																					
	➤ S&P 500 Annual Rate for Term Cap																					
	➤ 2-Year Citi Flexible Allocation 6 Excess Return																					
Flexible 1st Yr 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.

For Agent Use Only





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

Last Update: 7/6/2022



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: 7/6/2022								Rates Effective: 7/6/2022					
<div>Denali 7</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	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	Call for details: DE, ID, MA, MO, NV, SC, TX All Except: AK, CA, HI, MD, MN, MT, NJ, NY, OH, OR, PA, UT, VA, WA	0-75 76-80 81-85 86-90	6.00% 4.50% 3.00% 2.00%
	➤ Fixed Account								3.00%													
	➤ S&P 500 Monthly Cap									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									7.50%												
	➤ S&P 500 Annual Point to Point										40.00%											
	➤ S&P 500 Annual Point to Point									7.25%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										150.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											2.25%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										155.00%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											2.50%										
<div>Denali 10</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	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	Call for details: DE, ID, MA, MO, NV, SC, TX All Except: AK, CA, HI, MD, MN, MT, NJ, NY, OH, OR, PA, UT, VA, WA	0-75 76-80 81-85	7.00% 6.00% 4.50%
	➤ Fixed Account								3.25%													
	➤ S&P 500 Monthly Cap									2.75%												
	➤ 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									8.00%												
	➤ S&P 500 Annual Point to Point										40.00%											
	➤ S&P 500 Annual Point to Point									7.75%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										155.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											2.50%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										165.00%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											2.75%										
<div>Denali 14</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	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, ID, MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75 76-80	8.50% 6.50%
	➤ Fixed Account								3.50%													
	➤ S&P 500 Monthly Cap									2.90%												
	➤ 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%												
	➤ S&P 500 Annual Point to Point with Participation Rate										45.00%											
	➤ S&P 500 Annual Point to Point with Cap									8.25%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										170.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											3.00%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										180.00%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											3.25%										
<div>Denali Bonus 7</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	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, MD, MT, MN, NJ, NY, OH, OR, PA, UT, VA, WA Call for details: DE, ID, MA, MO, NV, SC, TX	0-75 76-80 81-85 86-90	6.00% 4.50% 3.00% 2.00%
	➤ Fixed Account								2.50%													
	➤ S&P 500 Monthly Cap									2.00%												
	➤ 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									6.25%												
	➤ S&P 500 Annual Point to Point with Participation Rate										27.00%											
	➤ S&P 500 Annual Point to Point with Cap									6.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										125.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											1.25%										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										130.00%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											1.50%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											N/A										

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

For Agent Use Only

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

Last Update: 7/6/2022



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: 7/6/2022										Rates Effective: 7/6/2022										
<div>Denali Bonus 10</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 2.50%	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, HI, MD, MN, MT, NJ, NY, OH, OR, PA, UT, VA, WA	0-75 7.00%								
	➤ Fixed Account											4.00%	76-85 5.0%									6.00%							
	➤ S&P 500 Monthly Cap									2.25%													4.50%						
	➤ S&P 500 Monthly Average with Spread																												
	➤ S&P 500 Monthly Average with Participation Rate										55.00%																		
	➤ S&P 500 Monthly Average with Cap									6.50%																			
	➤ S&P 500 Annual Point to Point with Participation Rate										30.00%																		
	➤ S&P 500 Annual Point to Point with Cap									6.25%																			
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										127.00%																		
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread										1.25%																		
➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost										N/A																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										135.00%																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread										1.50%																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost										N/A																			
<div>Denali Bonus 14</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 2.75%	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					
	➤ Fixed Account												3.00%				71-80 5.0%								6.50%				
	➤ S&P 500 Monthly Cap									2.50%																8.50%			
	➤ S&P 500 Monthly Average with Spread																										8.50%		
	➤ S&P 500 Monthly Average with Participation Rate										65.00%						8.50%												
	➤ S&P 500 Monthly Average with Cap									6.75%																		8.50%	
	➤ S&P 500 Annual Point to Point with Participation Rate										35.00%		8.50%																
	➤ S&P 500 Annual Point to Point With Cap									6.50%				8.50%															
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										135.00%				8.50%														
	➤ 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										145.00%																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread										N/A																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost										2.00%																			
<div>Teton 7</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								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: MN, MT, NJ, NY
	➤ Fixed Account																3.50%											76-80 4.50%	
	➤ S&P 500 Monthly Cap									2.25%																		3.00%	
	➤ S&P 500 Monthly Average with Spread																2.00%												
	➤ S&P 500 Monthly Average with Participation Rate										57.00%																		
	➤ S&P 500 Monthly Average with Cap									6.50%																			
	➤ S&P 500 Annual Point to Point with Participation Rate										30.00%																		
	➤ S&P 500 Annual Point to Point with Cap									6.25%																			
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										130.00%																		
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread										1.25%																		
➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost										N/A																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										137.00%																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread										N/A																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost										1.75%																			
<div>Teton 10</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								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: MN, MT, NJ, NY
	➤ Fixed Account													3.50%	76-80 6.00%														
	➤ S&P 500 Monthly Cap									2.25%					4.50%														
	➤ S&P 500 Monthly Average with Spread																												
	➤ S&P 500 Monthly Average with Participation Rate										60.00%																		
	➤ S&P 500 Monthly Average with Cap									6.50%																			
	➤ S&P 500 Annual Point to Point with Participation Rate										30.00%																		
	➤ S&P 500 Annual Point to Point with Cap									6.25%																			
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										127.00%																		
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread										1.25%																		
➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost										N/A																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										135.00%																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread										N/A																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost										1.50%																			

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

For Agent Use Only

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

Last Update: 7/6/2022



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: 7/6/2022										Rates Effective: 7/6/2022
Teton 14 Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread							
	➤ Fixed Account								3.00%										
	➤ S&P 500 Monthly Cap									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									6.75%									
	➤ S&P 500 Annual Point to Point with Participation Rate										40.00%								
	➤ S&P 500 Annual Point to Point with Cap									6.50%									
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										135.00%								
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											1.75%							
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										145.00%								
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A							
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											2.00%							
Teton Bonus 7 Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread							
	➤ Fixed Account								1.75%										
	➤ S&P 500 Monthly Cap									1.75%									
	➤ 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									5.00%									
	➤ S&P 500 Annual Point to Point with Participation Rate										20.00%								
	➤ S&P 500 Annual Point to Point with Cap									4.75%									
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										100.00%								
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											0.00%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A							
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										105.00%								
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											0.25%							
	➤ 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							
	➤ Fixed Account								2.00%										
	➤ S&P 500 Monthly Cap									1.75%									
	➤ 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									4.50%									
	➤ S&P 500 Annual Point to Point with Participation Rate										22.00%								
	➤ S&P 500 Annual Point to Point with Cap									4.25%									
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										87.00%								
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											0.75%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A							
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										90.00%								
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											0.50%							
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											N/A							

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

For Agent Use Only

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

Last Update: 7/6/2022



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	2.25%												
	➤ S&P 500 Monthly Cap		2.00%											
	➤ S&P 500 Monthly Average with Spread				4.25%				Yr 1					
	➤ S&P 500 Monthly Average with Participation Rate			50.00%					0%	100%				
	➤ S&P 500 Monthly Average with Cap		5.25%							(0-6)				
	➤ S&P 500 Annual Point to Point with Participation Rate			25.00%					Yr 2+		Yes	14 Yrs		
	➤ S&P 500 Annual Point to Point with Cap		5.00%						5%					
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			105.00%										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread				0.25%				Accum. up to 30%	50%				
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A					(7-12)				
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par			110.00%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				0.50%									
	➤ 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	2.00%												
	➤ S&P 500 Monthly Cap		1.75%											
	➤ S&P 500 Monthly Average with Spread				5.25%				Yr 1					
	➤ S&P 500 Monthly Average with Participation Rate			35.00%					0%	100%				
	➤ S&P 500 Monthly Average with Cap		5.00%							(0-6)				
	➤ S&P 500 Annual Point to Point with Participation Rate			22.00%							Yes	7 Yrs		
	➤ S&P 500 Annual Point to Point With Cap		4.75%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			105.00%					Yr 2+					
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread				0.25%				5%	50%				
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A					(7-12)				
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par			110.00%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				0.50%									
	➤ 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	2.00%												
	➤ S&P 500 Monthly Cap		2.00%											
	➤ S&P 500 Monthly Average with Spread				4.75%				Yr 1					
	➤ S&P 500 Monthly Average with Participation Rate			40.00%					0%	100%				
	➤ S&P 500 Monthly Average with Cap		5.00%							(0-6)				
	➤ S&P 500 Annual Point to Point with Participation Rate			22.00%							Yes	10 Yrs		
	➤ S&P 500 Annual Point to Point With Cap		4.75%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			100.00%					Yr 2+					
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread				0.00%				5%	50%				
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A					(7-12)				
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par			105.00%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				0.50%									
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A									
Call for details: FL														

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

For Agent Use Only

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

Last Update: 7/6/2022



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				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 Call for details: FL	0-75 76-80 8.00% 6.00%
	➤ Fixed Account	Fixed 2.00%	Cap Rate	Par Rate									
	➤ S&P 500 Monthly Cap		2.00%										
	➤ S&P 500 Monthly Average with Spread												
	➤ S&P 500 Monthly Average with Participation Rate			42.00%									
	➤ S&P 500 Monthly Average with Cap		4.75%										
	➤ S&P 500 Annual Point to Point with Participation Rate			22.00%									
	➤ S&P 500 Annual Point to Point With Cap		4.50%										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			95.00%									
	➤ 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			100.00%									
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost												
VEGA Bonus 7 Flexible 1st Yr Premium	Allocations/Strategies				Benefit Base Bonus 0-80 40%	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 Call for details: AK, DE, ID, MO, NV, SC, TX, UT	0-75 76-80 81-85 86-90 6.00% 4.50% 3.00% 2.00%
	➤ Fixed Account	Fixed 2.00%	Cap Rate	Par Rate									
	➤ S&P 500 Monthly Cap		1.75%										
	➤ S&P 500 Monthly Average with Spread												
	➤ S&P 500 Monthly Average with Participation Rate			35.00%									
	➤ S&P 500 Monthly Average with Cap		4.50%										
	➤ S&P 500 Annual Point to Point with Participation Rate			20.00%									
	➤ S&P 500 Annual Point to Point With Cap		4.25%										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			92.00%									
	➤ 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			95.00%									
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost												
VEGA Bonus 10 Flexible 1st Yr Premium	Allocations/Strategies				Benefit Base Bonus 0-80 40%	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 Call for details: AK, DE, ID, MO, NV, SC, TX, UT	0-75 76-80 81-85 6.75% 5.75% 3.75%
	➤ Fixed Account	Fixed 1.75%	Cap Rate	Par Rate									
	➤ S&P 500 Monthly Cap		1.75%										
	➤ S&P 500 Monthly Average with Spread												
	➤ S&P 500 Monthly Average with Participation Rate			35.00%									
	➤ S&P 500 Monthly Average with Cap		4.25%										
	➤ S&P 500 Annual Point to Point with Participation Rate			20.00%									
	➤ S&P 500 Annual Point to Point With Cap		4.25%										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			85.00%									
	➤ 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			90.00%									
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost												
VEGA Bonus 14 Flexible 1st Yr Premium	Allocations/Strategies				Benefit Base Bonus 0-80 40%	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 Call for details: FL	0-75 76-80 8.00% 6.00%
	➤ Fixed Account	Fixed 1.75%	Cap Rate	Par Rate									
	➤ S&P 500 Monthly Cap		1.75%										
	➤ S&P 500 Monthly Average with Spread												
	➤ S&P 500 Monthly Average with Participation Rate			35.00%									
	➤ S&P 500 Monthly Average with Cap		3.75%										
	➤ S&P 500 Annual Point to Point with Participation Rate			20.00%									
	➤ S&P 500 Annual Point to Point With Cap		3.75%										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			75.00%									
	➤ 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			80.00%									
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost												

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

For Agent Use Only

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

Last Update: 7/6/2022



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		
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 7/6/2022					Rates Effective: 7/1/2022							
Index Select Annuity 10*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1	100%	Yes	10 Yrs	ALL Except: CA, NY, PR	1.00% on Initial Premium Trail Years 2+ is 0.8%	
	➤ Fixed Account								3.00%						0%	(1-6)					
	➤ 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									8.75%					10%	(7-12)					
Index Select Annuity 5*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-93 \$15,000	Yr 1	100%	Yes	5 Yrs	ALL Except: CA, NY, PR	0-80	3.00%
	➤ Fixed Account								3.00%						0%	(1-6)				81-85	1.50%
	➤ 1 Year S&P 500 Annual Point-to-Point										42.00%				Yr 2+	50%				86-93	1.35%
	Single Premium ➤ 1 Year S&P 500 Annual Point-to-Point									7.75%					10%	(7-12)					
Index Select Annuity 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-90 \$15,000	Yr 1	100%	Yes	7 Yrs	ALL Except: CA, NY, PR	0-80	4.00%
	➤ Fixed Account								3.00%						0%	(1-6)				81-85	2.00%
	➤ 1 Year S&P 500 Annual Point-to-Point										44.00%				Yr 2+	50%				86+	1.45%
	Single Premium ➤ 1 Year S&P 500 Annual Point-to-Point									8.75%					10%	(7-12)					



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: 7/6/2022				Rates Effective: 6/22/2022								
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%
	➤ Fixed Account								3.45%		113.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																				
	➤ 1-Year S&P 500 Point-to-Point									7.50%											
	➤ 1-Year Gold Point-to-Point W/Par										43.00%										
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par										142.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										156.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										63.00%										
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par										197.00%										
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par								2.00%		220.00%										
Single Premium																			50bps bonus through December 31, 2020		
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%
	➤ Fixed Account								3.25%		104.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																				
	➤ 1-Year S&P 500 Point-to-Point									7.10%											
	➤ 1-Year Gold Point-to-Point W/Par										40.00%										
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par										131.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										144.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										59.00%										
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par										182.00%										
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par								2.00%		199.00%										
Single Premium																			50bps bonus through December 31, 2020		
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%
	➤ Fixed Account								4.00%		127.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										48.00%										
	➤ 1-Year Gold Point-to-Point W/Par																				
	➤ 1-Year S&P 500 Point-to-Point									8.90%	160.00%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										176.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										71.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										222.00%										
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par																				
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%												
Single Premium											258.00%								50bps bonus through December 31, 2020		
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								2.95%		95.00%										
	➤ 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									6.65%	120.00%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										131.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										54.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										166.00%										
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par																				
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%		215.00%										
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.

For Agent Use Only

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

Last Update: 7/6/2022



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 10 LT	Allocations/Strategies										None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	76-80 81-85	7.00% 6.00% 5.00%		
	➤ Fixed Account																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year Gold Point-to-Point W/Par																					
	➤ 1-Year S&P 500 Point-to-Point																					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 2-Year S&P 500 Point-to-Point w/ PR																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par																					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)																					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)																					
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022										Rates Effective: 6/22/2022			
LibertyMark 10 LT Plus	Allocations/Strategies										7%	1.6% on 100% of premiums paid	\$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 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																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year Gold Point-to-Point W/Par																					
	➤ 1-Year S&P 500 Point-to-Point																					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 2-Year S&P 500 Point-to-Point w/ PR																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par																					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)																					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)																					
LibertyMark SE 7	Allocations/Strategies										None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	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+	5.00% 3.75%		
	➤ Fixed Account																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year Gold Point-to-Point W/Par																					
	➤ 1-Year S&P 500 Point-to-Point																					
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 2-Year S&P 500 Point-to-Point																					
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par																					
Single Premium																						
LibertyMark SE 7 Plus	Allocations/Strategies										5%	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE,	0-80 81-85	4.00% 2.75%		
	➤ Fixed Account																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year Gold Point-to-Point W/Par																					
	➤ 1-Year S&P 500 Point-to-Point																					
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par																					
	➤ 2-Year S&P 500 Point-to-Point w/ PR																					
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par																					
Single Premium																						
LibertyMark SE 10	Allocations/Strategies										None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT,	0-75 76-80 81-85	7.00% 6.00% 5.00%		
	➤ Fixed Account																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year Gold Point-to-Point W/Par																					
	➤ 1-Year S&P 500 Point-to-Point																					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 2-Year S&P 500 Point-to-Point																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par																					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)																					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)																					

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

For Agent Use Only

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

Last Update: 7/6/2022



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 3.45%	Cap Rate	Par Rate						ALL Except:			
	➤ Fixed Account														Yr 1	100%						
	➤ 1-Year Morgan Stanley TEBI Point-to-Point												109.00%		0%	(1-6)						
	➤ 1-Year Gold Point-to-Point W/Par												42.00%									
	➤ 1-Year S&P 500 Point-to-Point											8.15%		\$10,000	Yr 2+	50%			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%	
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.												138.00%									
	➤ 2-Year Morgan Stanley TEBI Point-to-Point												151.00%		10%	(7-12)	Yes	10 Yrs				
	➤ 2-Year S&P 500 Point-to-Point												62.00%									
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par												191.00%									
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)										2.00%											
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)											212.00%										
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022										Rates Effective: 6/22/2022			
LibertyMark SE 10 LT	Allocations/Strategies										Fixed 3.95%	Cap Rate	Par Rate						Only Available in:			
	➤ Fixed Account																			0-75	7.00%	
	➤ 1-Year Morgan Stanley TEBI Point-to-Point												124.00%									
	➤ 1-Year Gold Point-to-Point W/Par												47.00%		Yr 1	100%						
	➤ 1-Year S&P 500 Point-to-Point											8.95%		0-85	0%	(1-6)	Yes	10 Yrs	76-80	6.00%		
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.												155.00%									
	➤ 2-Year Morgan Stanley TEBI Point-to-Point												170.00%		Yr 2+	50%						
	➤ 2-Year S&P 500 Point-to-Point												70.00%									
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par												215.00%		10%	(7-12)			AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	81-85	5.00%	
	Single Premium	➤ 5-Year FUSION Fixed Rate on Gain (Part A)										3.00%										
➤ 5-Year FUSION Participation Rate (Part B)											207.00%											
LibertyMark SE 10 LT Plus	Allocations/Strategies										Fixed 2.85%	Cap Rate	Par Rate						Only Available in:			
	➤ Fixed Account																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point												91.00%									
	➤ 1-Year Gold Point-to-Point W/Par												36.00%		Yr 1	100%						
	➤ 1-Year S&P 500 Point-to-Point											5.85%		0-80	0%	(1-6)	Yes	10 Yrs	0-80	6.00%		
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.												115.00%									
	➤ 2-Year Morgan Stanley TEBI Point-to-Point												91.00%		Yr 2+	50%						
	➤ 2-Year S&P 500 Point-to-Point												54.00%									
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par												159.00%		10%	(7-12)			AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA			
	Single Premium	➤ 5-Year FUSION Fixed Rate on Gain (Part A)										2.00%										
➤ 5-Year FUSION Participation Rate (Part B)											165.00%											
ClassicMark 10	Allocations/Strategies										Fixed 2.90%	Cap Rate	Par Rate						ALL Except:			
	➤ Fixed Account																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point												93.00%									
	➤ 1-Year S&P 500 Point-to-Point											6.30%										
	➤ 1-Yr Gold Point-To-Point w/Par												35.00%		Yr 1	100%			AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80	6.00%	
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.												118.00%									
	➤ 2-Year Morgan Stanley TEBI Point-to-Point												129.00%		10%	(1-6)	Yes	10 Yrs	81-85	5.00%		
	➤ 2-Year S&P 500 Point-to-Point w/ PR												52.00%									
	➤ 2-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.												163.00%									
	Single Premium	➤ 5-Year FUSION Fixed Rate on Gain (Part A)										1.00%				Yr 2+	50%			86-90	1.50%	
➤ 5-Year FUSION Participation Rate (Part B)											211.00%			10%	(7-12)							

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

For Agent Use Only

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

Last Update: 7/6/2022



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	Allocations/Strategies					Fixed	Cap Rate	Par Rate			None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	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					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.							95.00%														
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)						1.00%	132.00%														
Single Premium	➤ 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: 7/6/2022										Rates Effective: 6/22/2022			
ClassicMark 10 Plus	Allocations/Strategies					Fixed	Cap Rate	Par Rate			4%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	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					2.35%		75.00%														
	➤ 1-Year Morgan Stanley TEBI Point-to-Point							29.00%														
	➤ 1-Yr Gold Point-To-Point w/Par																					
	➤ 1-Year S&P 500 Point-to-Point						5.40%															
	➤ 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%															
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)							164.00%														
ClassicMark 10 LT Plus	Allocations/Strategies					Fixed	Cap Rate	Par Rate			1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	5.00%			
	➤ Fixed Account					1.80%		57.00%														
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 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																					
	➤ 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%														
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)							117.00%														

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

For Agent Use Only

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

Last Update: 7/6/2022

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>25% Income Bonus</i>	Ascent Pro Bonus <i>15% Income Bonus</i>	Ascent Pro 7 <i>25% Income Bonus</i>	Ascent Pro 7 <i>13% Income Bonus</i>	Ascent Pro 10 <i>25% 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	5% Simple Yrs 1-10 2% Simple Yrs 11-20 200% Stacking Percentage	10% Simple Yrs 1-10 5% Simple Yrs 11-20	6% Simple Yrs 1-10 2% Simple Yrs 11-20 200% Stacking Percentage	6% Simple Yrs 1-10 2% 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

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



	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>35% 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	6% Simple Yrs 1-10 2% 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

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



	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	8.25% Simple	8.25% 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

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



	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	7% Compound	7% Compound	10% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	9% 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

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



	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	9% 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

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



	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

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



	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	Sales Temporarily Suspended	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

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



	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) & Calculation	115 bps Benefit/Income Value	115 bps Benefit/Income Value	100 bps Accumulation Value	150 bps Accumulation Value	None
Roll-Up Period	10 Yrs	10 Yrs	10 Yrs Unlimited Restarts	10 Yrs Unlimited Restarts	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

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



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: 7/6/2022								Rates Effective: 8/31/2021			
Guarantee Shield Series (3 & 5) Single Premium	➤ 3 Year 1.45%								1%	18-85	\$10,000	Yr 1	100%	Yes	Same as Guaranteed Period	State Availability All Except: NY	3 Year	18-80	1.50%	
	➤ 5 Year 2.00%											0%	(1)				81+	1.13%		
												Yr 2+ 10%	50% (2-12)				5 Year	18-80	2.25%	81+
American Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022								Rates Effective: 5/19/2022			
American Classic Single Premium	➤ 3 Year w/ Loyalty Bonus 4.00%								1%	0-90	\$1,000	Yr 1	100%	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 4.17%											0%	(1-6)				81-90		0.75%	
	➤ 3 Year 3.85%											Yr 2+	50%				0-80		2.25%	
	➤ 5 Year 4.05%											10%	(7-12)				81-90		1.25%	
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 7/6/2022								Rates Effective: 7/1/2022			
Palladium MYGA* 250K+ (3-10 Yrs) Single Premium	➤ 3 Year Yield 3.90%								1%	0-90	\$5,000	80%	100%	Yes	Same as Guaranteed Period	All Except: NY, PR, UT Call for details in: MD, WY				
	➤ 5 Year Yield ¹ 4.20%																3 Year	0-79		1.50%
	➤ 6 Year Yield 4.10%																	80-90		0.50%
	➤ 7 Year Yield ¹ 3.95%																	80-90		0.50%
	➤ 8 Year Yield 3.95%																5 Year	0-79		2.50%
	➤ 9 Year Yield ² 3.95%																	80-90		0.50%
	➤ 10 Year Yield ¹ 3.95%																	0-79		2.50%
	➤ ¹ Includes 1% 1st Yr Bonus																6 Year	80-90		5.00%
	➤ ² Includes 2% 1st Yr Bonus																			
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022								Rates Effective: 6/27/2022			
Platinum Assure Single Premium	➤ 2 Year 3.00%								1%	0-90	\$10,000	Yr 1 5%	(1-6)	Yes	Same as Guaranteed Period	All Except: AL, AK, MN, MS, OR, PA, WA, VI	0-90 2 Year		0.75%	
	➤ 3 Year 3.40%																0-79 3 Year		1.00%	
	➤ 4 Year 3.85%																80-90 4 Year		0.75%	
	➤ 5 Year 4.20%																0-79 5 Year		1.50%	
	➤ 6 Year 4.30%																80-90 6 Year		1.00%	
	➤ 7 Year 4.50%																0-64 7 Year		2.50%	
																	65-79 80-90		2.00%	
																	80-90		1.25%	
																	0-64 65-79 80-90		2.50%	
																	7 Year		2.00%	
								80-90		1.25%										

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

For Agent Use Only

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

Last Update: 7/6/2022



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		
Aspida	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022								Rates Effective: 6/15/2022		
Synergy Choice Up to \$100,000	➤	2-Year						2.90%	None	18-90	\$25,000	Optional Rider call for details	100% (1-6)	Optional Rider call for details	Same as rate guarantee period	CA, CT, FL, GA, ME, MS, NC, NH, NV, NY, PR, SC, TX, VA, VI, WA	18-80	1.00%	
		3-Year						3.60%									81-90	2-Year	0.50%
		5-Year						4.00%									18-80	3-Year	1.75%
		7-Year						4.05%									81-90	5-Year	0.875%
Synergy Choice \$100,000+ Flexible Premium		2-Year						3.05%				(7-12)					18-80	2.50%	
		3-Year						3.60%									81-90	5-Year	1.25%
		5-Year						4.00%									18-80	7-Year	3.00%
		7-Year						4.05%									81-90	7-Year	1.50%
Athene Annuity & Life	A.M. Best	A-	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 7/6/2022								Rates Effective: 6/10/2022		
MaxRate 3* Flexible Premium	➤	3 Year						3.45%	0.25%	0-85	\$10,000	23%	100%	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%	
								Int.				(1-6)	71-75				1.30%		
								Yr 2+				50%	76-80				0.90%		
								Int.				(7-12)	81+				0.40%		
MaxRate 5* Flexible Premium	➤	5 Year						4.00%	0.25%	0-83	\$10,000	Yr 1	100%	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%	
								Int.				(1-6)	71-75				2.00%		
								Yr 2+				50%	76-80				1.80%		
								Int.				(7-12)	81+				1.10%		
Athene Annuity & Life	A.M. Best	A-	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 7/6/2022								Rates Effective: 6/10/2022		
MaxRate 7* Flexible Premium	➤	7 Year						4.25%	0.25%	0-83	\$10,000	Yr 1	100%	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	2.50%	
								Int.				(1-6)	71-75				2.50%		
								Yr 2+				50%	76-80				2.25%		
								Int.				(7-12)	81+				1.30%		

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

For Agent Use Only

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

Last Update: 7/6/2022



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			
Atlantic Coast Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022								Rates Effective: 6/13/2022			
Safe Haven	➤ 5 Year Yield 4.05%								1.00%	1.40%	\$5,000	Yr 1	100%	3% 3.75% Only with Rider	Same as rate guarantee period	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA, WI Call for details FL	5 & 6 Year 2.40% 81+ 1.30%			
	➤ 6 Year Yield 4.07%											0%	(1-6)				7 & 10 Year 2.65%			
	➤ 7 Year Yield 4.09%											Yr 2+	50%				81+ 1.40%			
	Single Premium ➤ 10 Year Yield 4.15%											0%	(7-12)							
Delaware Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022								Rates Effective: 7/1/2022			
Pinnacle	➤ 3 Year 3.30%								1.00%	85	\$10,000	Yr 1	100%	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 3 Year 2.00% 81+ 1.00%			
	➤ 5 Year 3.70%											10%	(1-6)				0-80 5 Year 2.50% 81+ 1.25%			
	➤ 7 Year 3.75%											Yr 2+	50%				0-80 7 Year 2.50% 81+ 1.25%			
	Single Premium											10%								
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 7/6/2022								Rates Effective: 6/22/2022			
Certainty Select	➤ 3 Year 3.10%								1.00%	0-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except:	0-80 3 Year 2.00% 81-90 1.50%			
	➤ 5 Year 4.00%											Int.	(1-6)							
	➤ 6 Year 4.20%											Yr 2+	50%				0-80 5, 6, 8, & 10 Year 3.00%			
	➤ 8 Year 4.25%											Int.	(7-12)				81-90 2.25%			
	Single Premium ➤ 10 Year 4.30%																			
ChoiceFour (6 Year) (MVA & Liquidity)	➤ 6 Year 3.26%								1.00%	0-85%	\$10,000	Yr 1	100%	Yes	6 Year	All Except:	0-80 5.50%			
	W/ Premium Bonus 3.00%											50%	(1-12)				81-85 4.125%			
	Flexible 1st Yr Premium											10%								

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

*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				
Farmers Life	A.M. Best	NR	Fitch	####	Moody's	####	S&P	####	Rate Book Updated On: 7/6/2022				Rates Effective: 7/1/2022						
Safeguard Plus	➤	3-Year				3.90%		1% on 87.5%	18-95	\$10,000	Yr1 + INT	100%	(7-12)	Yes	3 Years	Only available in: AL AR AZ GA LA MS NM OH TN TX WV WY	0-75	3 Year	1.75%
							76-95		1.25%										
	➤	5-Year				4.35%			18-95								0-75	5 Year	2.50%
							76-95		1.75%										
	➤	7-Year				4.35%			18-90								0-75	7 Year	2.75%
						76-90	2.00%												
Single Premium	➤	10-Year				4.40%		18-90	0-75	10 Year	3.00%								
						76-95	2.00%												
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 7/6/2022				Rates Effective: 6/23/2022						
FG Guarantee Platinum	➤	3 Year				3.65%		1% on 87.5%	0-90	\$20,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-79	3 Year	1.50%	
							80-90									0.75%			
	➤	5 Year				4.00%										80-90	5 Year	2.00%	
							80-90									1.00%			
	Single Premium	➤	7 Year				4.05%									80-90	0-79	7 Year	2.25%
						80-90	1.125%												
GBU	A.M. Best	A-	Fitch	####	Moody's	####	S&P	####	Rate Book Updated On: 7/6/2022				Rates Effective: 7/5/2022						
Assetguard Select 25,000+	➤	2 Year				3.00%		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%	
							81-90									0.700%			
							91-95									0.350%			
	➤	3 Year				3.35%											0-80	3 Year	2.00%
							81-90									1.05%			
➤	4 Year				3.55%			91-95	0.50%										
➤	5 Year				4.00%			0-80	4 Year	2.000%									
						81-90	1.05%												
						91-95	0.50%												
						0-80	5 Year	2.75%											
						81-90		1.30%											
						91-95	0.65%												

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

For Agent Use Only

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

Last Update: 7/6/2022



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			
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 7/6/2022						Rates Effective:			6/21/2022		
<div>Secure Gain 5</div> <div>Single Premium</div>	➤	Base Rate							3.15%	1.00%	2.15%	\$10,000	40%	100%	4.35%	5 Years	All Except: CT, IN, MN, MO, NY, OH, PR, VS	0-80		2.50%
	➤	FY Bonus							0.25%				10%	(1-6)						
	➤	FY Rate							3.40%											
	➤	EFF. Yield							3.40%											
	➤	Year 2							3.25%									Yr 2+	50%	
	➤	Year 3							3.35%											
	➤	Year 4							3.45%											
	➤	Year 5							3.55%				10%	(7-12)						81-89
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022						Rates Effective:			7/1/2022		
<div>Annuicare10</div> <div>Flexible Premium</div>	➤	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%
												\$36,500 NQ	Int.	(0-6)						
												\$50,000 Q	Yr 2+	50%				75-79		5.50%
													Int.	(7-12)						
<div>Guaranty Annuity (4, 6, 8)</div> <div>Single Premium</div>	➤	4 Year							1.95%	1.00%	3.25%	\$5,000 NQ \$2,000 Q	130%	100%	1.35%	Same as rate guarantee period	Only available in: CA	0-79	4 Year	1.60%
		6 Year							2.35%		5.15%		0%	(1-6)				80-100		0.80%
		8 Year							2.65%		3%		115%	50%				0-79		2.75%
											5%		(7-12)	80-90				1.00%		
<div>Guaranty Rate Lock (3, 4, 5, 6, 7, 8, 9, 10)</div> <div>Single Premium</div>	➤	3 Year							3.60%	0.50%	0-100	\$10,000	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							3.95%				0-74	2.25%						
		6 Year							3.85%				75+	1.13%						
		7 Year							3.85%		Yr 2		50%	0-74				2.75%		
		8 Year							3.85%					75+				1.50%		
		9 Year							3.85%					0-74				2.75%		
		10 Year							3.85%					75+				1.38%		
									5%		(7-12)		0-74	3.00%						
													75+	1.50%						
							0-74	3.25%												
							75+	1.63%												
							5%	(7-12)	0-74	3.25%										
									75+	1.63%										

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

For Agent Use Only

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

Last Update: 7/6/2022



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			
Guggenheim	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022								Rates Effective: 7/1/2022			
Preserve MYGA*	➤				3 Year*				4.10%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes		All Except:	3, 5, 6, 7, 8, 9 Year		
	➤				4 Year*				4.15%									0-80	2.50%	
	➤				5 Year				4.20%									81-85	1.88%	
	➤				6 Year				4.25%									86-90	1.25%	
	➤				7 Year				4.30%									10 Year		
	➤				8 Year				4.35%									0-80	3.00%	
	➤				9 Year				4.40%									81-85	2.25%	
Single Premium	➤				10 Year				4.45%								86-90	1.50%		
Liberty Bankers Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022								Rates Effective: 7/5/2022			
Bankers Elite Series (3, 5, 7, 9)	➤				3 Year				3.50%	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	0-90	3 Year	2.00%
	➤				5 Year				4.05%		0-90		0%					0-90	5 Year	2.25%
	➤				7 Year				4.10%		0-85		Yr 2+					0-85	7 Year	2.50%
	➤				9 Year				4.10%		0-80		0%					0-80	9 Year	2.75%
Bankers (3, 5, 7)	➤				3 Year				3.25%	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				3.60%		0-90		Yr 2+ Int.					81-90	5 Year	1.00%
	➤				7 Year				3.65%		0-90		Int.					0-80	7 Year	3.25%
Bankers Premier (5, 7)	➤				5 Year				3.90%	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, NY, PR	0-80	5 Year	2.00%
	➤				7 Year				3.95%		0-85		Yr 2+ Int.					81-90	7 Year	0.40%
	➤																	0-80		2.15%
Bankers 5 Premier Plus	➤				Year 1				3.70%	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%
	➤				GTD Yield to Surrender				3.90%				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: 7/6/2022								Rates Effective: 7/1/2022			
MYGuarantee Plus* 100K	➤				5 Year				3.90%	1% on 90% of premium paid	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY	0-75	5 Year	2.00%
	➤				7 Year				3.95%				76-80						1.30%	
	➤				10 Year				4.00%				81+						0.75%	
Single Premium	➤												Yr 2+ 10%	50% (7-12)			Call for details CA, NY	0-75	7 & 10 Year	2.50%
																		76-80		1.60%
																		81+		1.00%

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

For Agent Use Only

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

Last Update: 7/6/2022



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		
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022								Rates Effective: 7/1/2022		
MYAnnuity X Single Premium	➤	5 Year 0% Free				4.30%			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				4.10%						Yr 2+ 10%					76-80	2.00%	
	➤	7 Year 0% Free				4.40%						Yr 1 0%					81+	1.00%	
	➤	7 Year 10% Free				4.20%						Yr 2+ 10%					0-75	7 Year	2.50%
																	76-80	2.50%	
																	81+	1.25%	
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 7/6/2022								Rates Effective: 6/30/2022		
Guarantee Plus (3, 5, 7) Single Premium	➤	3 Year				3.80%			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	3 Year	1.50%
	➤	5 Year				4.25%						Yr 2+ Int.					81-85		1.125%
	➤	7 Year				4.40%						Yr 2+ Int.					86-90		0.75%
																	0-80	5 Year	2.00%
																	81-85	1.50%	
																	86-90	1.00%	
																	0-80	7 Year	2.50%
																	81-85	1.875%	
																	86-90	1.25%	
Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022								Rates Effective: 6/27/2022		
Harbourview 20,000+	➤	2 Year				3.30%			1% on 87.5% of premium paid	0-89	\$20,000	Yr 1	1/12 per month in the first Yr ONLY	Yes	20%	Call for details in: CA	0-79	2 Year	0.85%
	➤	3 Year				3.50%						80+					0.425%		
	➤	4 Year				3.90%						Yr 2+					0-79	3 Year	1.50%
	➤	5 Year				3.90%						80+					0.75%		
	➤	6 Year				4.10%						80+					0-79	4 Year	1.15%
	➤	7 Year				4.10%						80+					0.575%		
Harbourview 80,000+ Single Premium	➤	10 Year				4.10%						Yr 2+					0-79	5 Year	2.25%
	➤	2 Year				3.50%						80+					1.125%		
	➤	3 Year				3.70%						80+					0-79	6 Year	1.25%
	➤	4 Year				4.10%						80+					0.625%		
	➤	5 Year				4.10%						80+					0-79	7 Year	2.75%
	➤	6 Year				4.30%						80+					1.375%		
	➤	7 Year				4.30%			80+	0-79	10 Year	2.75%							
	➤	10 Year				4.30%			80+	1.375%									

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

For Agent Use Only

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

Last Update: 7/6/2022



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				
One America	A.M Best	A+	Fitch	NA	Moody's	NA	S&P	NA	Rate Book Updated On: 7/6/2022							Rates Effective: 6/15/2022					
Annuity Care	LTC Fund								3.50%	1% on 87.5% of premium paid	50-85	\$10,000	80%	10%	Yes	10 Years	All Except: NY	50-75	4.75%		
	Cash Fund								2.50%									Yr 2+	1-12%	76-85	2.75%
									10%									50% 13-24%			
Single Premium																					
Oxford Life	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022							Rates Effective: 7/1/2022					
Multi-Select Series (3, 4, 5, 6, 7, 8, 9, 10)	➤	3 Year							3.60%	1%	18-85	\$20,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	1.00%		
	➤	4 Year							4.00%									76-80	3 Year	0.50%	
	➤	5 Year							3.95%									18-75	4 Year	1.30%	
	➤	6 Year							4.25%									76-80	5 & 7 Year	0.55%	
	➤	7 Year							4.10%									18-75	6 Year	2.50%	
	➤	8 Year							4.30%									76-80	1.50%		
	➤	9 Year							4.10%	18-75	8 Year	1.25%									
	➤	10 Year							4.30%	76-80	0.75%										
	Single Premium	➤	10 Year							4.15%	1%	18-77	\$20,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	2.75%	
																		76-77	1.75%		
																	18-75	3.00%			
Pacific Guardian Life	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 7/6/2022							Rates Effective: 6/13/2022					
Diamond Head (3, 4, 5, 6, 7, 8, 9, 10)	➤	3 Year							3.65%	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							3.75%									18-85	4 Year	2.00%	
	➤	5 Year							3.90%									18-85	5 Year	2.25%	
	➤	6 Year							3.95%									18-85	6 Year	2.35%	
	➤	7 Year							4.00%									18-85	7 Year	2.45%	
	➤	8 Year							4.00%									18-85	8 Year	2.50%	
	➤	9 Year							4.00%	18-85	9 Year	2.65%									
	➤	10 Year							4.10%	18-85	10 Year	2.75%									
	Single Premium																CA	81-85	1.60%		
																		86+	0.85%		

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

For Agent Use Only

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

Last Update: 7/6/2022



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



MYGA Reference Guide

1-800-255-5055

Please see the FULL MYGA section for state availability, additional restrictions, and full details of products listed below. Call for details on the Waiver of Surrender Provisions

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
2	2.90%	Aspida	A-	Synergy Choice Up to \$100,000	1.00%	90	Call for Details	Call for Details	Call for Details	N/A
2	3.05%	Aspida	A-	Synergy Choice \$100,000+	1.00%	90	Call for Details	Call for Details	Call for Details	N/A
2	2.80%	SILAC	B+	Secure Savings Elite	1.25%	85	0%	0%	No	N/A
2	3.30%	Oceanview (Low Band)	A-	Harbourview 20,000+	0.85%	89	0%	10%	Yes	N/A
2	3.50%	Oceanview (High Band)	A-	Harbourview 80,000+	0.85%	89	0%	10%	Yes	N/A
2	3.00%	GBU (Low Band)	A-	Assetguard Select 25,000+	1.40%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
2	3.10%	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	3.85%	American Life	B++	American Classic	1.25%	90	0%	0%	Yes	N/A
3	3.60%	Aspida	A-	Synergy Choice Up to \$100,000	1.75%	90	Call for Details	Call for Details	Call for Details	N/A
3	3.60%	Aspida	A-	Synergry Choice \$100,000+	1.75%	90	Call for Details	Call for Details	Call for Details	N/A
3	3.45%	Athene Annuity & Life	A	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	3.10%	Equitrust	B++	Certainty Select	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	3.90%	Farmers Life	NR	Safeguard Plus	1.75%	95	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuitazation, Market Value
3	3.65%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	3.35%	GBU (Low Band)	A-	Assetguard Select 25,000+	2.00%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
3	3.60%	GBU (High Band)	A-	Assetguard Select 100,000+	2.00%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
3	4.10%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	3.50%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	3.25%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	3.80%	North American	A+	Guarantee Plus	1.50%	90	0%	Int.	Yes	Nursing Home
3	3.50%	Oceanview (Low Band)	A-	Harbourview 20,000+	1.50%	89	0%	10%	Yes	N/A
3	3.70%	Oceanview (High Band)	A-	Harbourview 80,000+	1.50%	89	0%	10%	Yes	N/A
3	3.60%	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	3.65%	Standard Insurance	A	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness

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



MYGA Reference Guide

1-800-255-5055

Please see the FULL MYGA section for state availability, additional restrictions, and full details of products listed below. Call for details on the Waiver of Surrender Provisions

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
4	3.65%	Guaranty Income Life	B++	Guaranty Rate Lock	2.25%	100	0%	5%	No	N/A
4	3.55%	GBU (Low Band)	A-	Assetguard Select 25,000+	2.00%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
4	3.75%	GBU (High Band)	A-	Assetguard Select 100,000+	2.00%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
4	4.15%	Guggenheim	A-	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	4.00%	Oxford Life	A	Multi-Select Series	1.30%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
4	3.90%	Oceanview (Low Band)	A-	Harbourview 20,000+	1.15%	89	0%	10%	Yes	N/A
4	4.10%	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	4.17%	American Life	B++	American Classic	2.25%	90	0%	10%	Yes	N/A
5	4.20%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
5	4.00%	Aspida	A-	Synergy Choice Up to \$100,000	2.50%	90	Call for Details	Call for Details	Call for Details	N/A
5	4.00%	Aspida	A-	Synergy Choice \$100,000+	2.50%	90	Call for Details	Call for Details	Call for Details	N/A
5	4.00%	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	3.75%	SILAC	B+	Secure Savings Elite	2.00%	85	0%	0%	No	N/A
5	4.00%	Equitrust	B++	Certainty Select	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	4.35%	Farmers Life	NR	Safeguard Plus	2.50%	95	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuitization, Market Value
5	4.00%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	4.00%	GBU (Low Band)	A-	Assetguard Select 25,000+	2.75%	95	10%	10%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
5	4.20%	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	4.20%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	3.95%	Guaranty Income Life	B++	Guaranty Rate Lock	2.75%	100	0%	5%	Yes	Nursing Home, Terminal Illness
5	4.05%	Liberty Bankers Life	A-	Bankers Elite Series	2.25%	90	0%	0%	No	N/A
5	3.60%	Liberty Bankers Life	A-	Bankers	3.25%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	3.90%	Liberty Bankers Life	A-	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	3.90%	Liberty Bankers Life	A-	Bankers 5 Premier Plus	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	3.90%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.00%	85	10%	10%	Yes	Extended Care, Terminal Illness

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

For Agent Use Only

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

Last Update: 7/6/2022



MYGA Reference Guide

1-800-255-5055

Please see the FULL MYGA section for state availability, additional restrictions, and full details of products listed below. Call for details on the Waiver of Surrender Provisions

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
5	4.25%	North American	A+	Guarantee Plus	2.00%	90	0%	Int.	Yes	Nursing Home
5	3.90%	Oceanview (Low Band)	A-	Harbourview 20,000+	2.25%	89	0%	10%	Yes	N/A
5	4.10%	Oceanview (High Band)	A-	Harbourview 80,000+	2.25%	89	0%	10%	Yes	N/A
5	3.95%	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	2.25%	85	0%	0%	No	N/A
5	4.05%	Standard Insurance	A	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
6	4.10%	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	4.20%	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	4.25%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	4.10%	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	4.25%	Oxford Life	A-	Multi-Select Series	1.25%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	3.95%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
7	4.05%	Aspida	A-	Synergy Choice Up to \$100,000	3.00%	90	Call for Details	Call for Details	Call for Details	N/A
7	4.05%	Aspida	A-	Synergy Choice \$100,000+	3.00%	90	Call for Details	Call for Details	Call for Details	N/A
7	4.25%	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	4.35%	Farmers Life	NR	Safeguard Plus	2.75%	90	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuity, Market Value
7	4.05%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	4.30%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	4.10%	Liberty Bankers Life	A-	Bankers Elite Series	2.50%	85	0%	0%	No	N/A
7	3.65%	Liberty Bankers Life	A-	Bankers	4.00%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	3.95%	Liberty Bankers Life	A-	Bankers Premier	2.15%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	3.95%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
7	4.40%	North American	A+	Guarantee Plus	2.50%	90	0%	Int.	Yes	Nursing Home

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

For Agent Use Only

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

Last Update: 7/6/2022



MYGA Reference Guide

1-800-255-5055

Please see the FULL MYGA section for state availability, additional restrictions, and full details of products listed below. Call for details on the Waiver of Surrender Provisions

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
7	4.10%	Oceanview (Low Band)	A-	Harbourview 20,000+	2.75%	89	0%	10%	Yes	N/A
7	4.30%	Oceanview (High Band)	A-	Harbourview 80,000+	2.75%	89	0%	10%	Yes	N/A
7	4.10%	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	2.25%	85	0%	0%	No	N/A
7	4.25%	Standard Insurance	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
8	3.95%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
8	4.25%	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	4.35%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	4.30%	Oxford Life	A	Multi-Select Series	1.45%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	3.95%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
9	4.40%	Guggenheim	A-	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
9	4.10%	Liberty Bankers Life	A-	Bankers Elite Series	2.75%	80	0%	0%	No	N/A
9	4.10%	Oxford Life	A	Multi-Select Series	2.75%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	3.95%	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	4.30%	Equitrust	B++	Certainty Select	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
10	4.40%	Farmers Life	NR	Safeguard Plus	3.00%	90	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuity, Market Value
10	4.45%	Guggenheim	A-	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	4.45%	Guggenheim	A-	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	4.00%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
10	4.10%	Oceanview (Low Band)	A-	Harbourview 20,000+	2.75%	89	0%	10%	Yes	N/A
10	4.30%	Oceanview (High Band)	A-	Harbourview 80,000+	2.75%	89	0%	10%	Yes	N/A
10	4.15%	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	2.75%	85	0%	0%	No	N/A
10	4.10%	Standard Insurance	A	Focused Growth Annuity*	3.00%	80	Int.	Int.	Yes	Nursing Home, Terminal Illness

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