



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: 11/1/2022										Rates Effective: 11/7/2022																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Power Select Plus Income* IAMS PROPRIETARY Rider Included Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0% Yr 2+ 10%	100%	(1-12)	Yes	10 Yrs	All Except: NY, PR	Option 1																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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Last Update: 11/3/2022



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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Allianz 222	Allocations/Strategies					25% Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	Reduced in Yrs 2-3
	➤ Fixed Account	Fixed	Cap Rate	Par Rate	Spread									Trail Commission Options Available
	➤ 5-Year S&P Futures Daily Risk Dontrol 5% Pt to Pt Multi Year Par	3.00%		175.00%										0-75 6.500%
	➤ 1-Year Bloomberg US Dynamic Balance Index II w/cap		4.50%											76-80 4.500%
	➤ 1-Year Bloomberg US Dynamic Balance Index II w/spread				3.35%									
	➤ 1-Year PIMCO Tactical Balanced Index w/cap		4.50%											
	➤ 1-Year PIMCO Tactical Balanced Index w/spread				3.60%									
	➤ 1-Year S&P 500 Annual Pt to pt Cap		5.00%											
	➤ 1-Year S&P 500 Monthly Sum Cap		2.30%											
	➤ 2-Year Bloomberg US Dynamic Blaance II ER Pt to Pt multi year Par			145.00%										
	➤ 2-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par			145.00%										
	➤ 2-Year S&P 500 Futures Daily Risk Control 5% Pt to Pt Multi Year Par			150.00%										
	➤ 5-Year Bloomberg US Dynamic Balance II ER Pt to Pt Multi Year Par			170.00%										
	➤ 5-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par			165.00%										Reduced in Yrs 2-3
	➤ BlackRock iBLD Claria Annual Pt to Pt Cap		3.75%											
	➤ BlackRock iBLD Claria Annual Pt to Pt Spread				3.10%									Trail Commission Options Available
	➤ BlackRock iBLD Claria ER Annual Pt to Pt Par			100.00%										
	➤ Bloomberg US Dynamic Balance II ER Annual Pt to Pt Par			95.00%										
	➤ PIMCO Tactical Balanced ER Annual Pt to Pt Par			90.00%										
Allianz 360	Allocations/Strategies					None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-75 6.500%
	➤ Fixed Account	Fixed	Cap Rate	Par Rate	Spread									76-80 4.500%
	➤ 5-Year S&P Futures Daily Risk Dontrol 5% Pt to Pt Multi Year Par	3.40%		190.00%										
	➤ 1-Year Bloomberg US Dynamic Balance Index II w/cap		5.00%											
	➤ 1-Year Bloomberg US Dynamic Balance Index II w/spread				2.10%									
	➤ 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		5.50%											
	➤ 1-Year S&P 500 Monthly Sum Cap		2.60%											
	➤ 2-Year Bloomberg US Dynamic Blaance II ER Pt to Pt multi year Par			160.00%										
	➤ 2-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par			160.00%										
	➤ 2-Year S&P 500 Futures Daily Risk Control 5% Pt to Pt Multi Year Par			165.00%										
	➤ 5-Year Bloomberg US Dynamic Balance II ER Pt to Pt Multi Year Par			215.00%										
	➤ 5-Year PIMCO Tactical Balanced ER Pt to Pt multi year Par			210.00%										Reduced in Yrs 2-3
	➤ BlackRock iBLD Claria Annual Pt to Pt Cap		5.00%											
	➤ BlackRock iBLD Claria Annual Pt to Pt Spread				1.70%									
	➤ BlackRock iBLD Claria ER Annual Pt to Pt Par			135.00%										
	➤ Bloomberg US Dynamic Balance II ER Annual Pt to Pt Par			130.00%										Trail Commission Options Available
	➤ PIMCO Tactical Balanced ER Annual Pt to Pt Par			125.00%										

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American Equity	A.M. Best	A-	Fitch	A-	Moody's N/A	S&P A-	Rate Book Updated On: 11/1/2022				Rates Effective: 8/17/2022								
IncomeShield 7	Allocations/Strategies						Fixed 1.70%	Cap Rate 4.50%	Par Rate 65.00% 75.00% 80.00%	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%	
	Flexible Premium						2.75%	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%										
IncomeShield 10 W/LIBR	Allocations/Strategies						Fixed 1.00%	Cap Rate 3.75% 2.25%	Par Rate 15.00% 35.00% 50.00% 65.00% 45.00% 65.00% 45.00%	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%	
	Flexible Premium						1.75% 1.00%	10.00% 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 7.00% 76-80 4.70%										
EstateShield 10	Allocations/Strategies						Fixed 2.00%	Cap Rate	Par Rate 85.00% 125.00% 90.00% 135.00% 85.00% 120.00%	Spread	30% Benefit Base Bonus	1% on 87.5% of Yr 1 premiums paid	40-75 \$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, DE, FL, ID, NY, ND, SD Call for details: IN	40-75 6.50%
	Flexible Premium						3.75% 7.50%												

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American Life	A.M. Best	B++	Fitch	N/A	Moody's N/A	S&P	N/A	Rate Book Updated On: 11/1/2022							Rates Effective: 10/28/2022	
American Select Base	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
Single Premium	➤ Fixed Account							2.80%								
	➤ S&P Annual Pt. to Pt. Cap								9.00%							
	➤ S&P Annual Pt. to Pt. Participation									42.00%						
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation									150.00%						
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.									115.00%						
	➤ GS Xenith 1-Year Annual Point-To-Point Par									175.00%						
	➤ GS Xenith 2-Year Annual Point-To-Point Par									250.00%						
	➤ S&P 500 ESG Annual Point-To-Point Cap							7.25%								
	➤ S&P 500 ESG Annual Point-To-Point Par									42.00%						
American Select 7 Base	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
Single Premium	➤ Fixed Account							2.60%								
	➤ S&P Annual Pt. to Pt. Cap								8.25%							
	➤ S&P Annual Pt. to Pt. Participation									37.00%						
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation									150.00%						
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.									115.00%						
	➤ GS Xenith 1-Year Annual Point-To-Point Par									175.00%						
	➤ GS Xenith 2-Year Annual Point-To-Point Par									250.00%						
	➤ 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						
Single Premium	➤ Fixed Account							2.25%								
	➤ S&P Annual Pt. to Pt. Cap								7.00%							
	➤ S&P Annual Pt. to Pt. Participation									33.00%						
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation									110.00%						
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.									85.00%						
	➤ GS Xenith 1-Year Annual Point-To-Point Par									130.00%						
	➤ GS Xenith 2-Year Annual Point-To-Point Par									180.00%						
	➤ 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						
Single Premium	➤ Fixed Account							2.25%								
	➤ S&P Annual Pt. to Pt. Cap								6.50%							
	➤ S&P Annual Pt. to Pt. Participation									30.00%						
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation									100.00%						
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.									75.00%						
	➤ GS Xenith 1-Year Annual Point-To-Point Par									120.00%						
	➤ GS Xenith 2-Year Annual Point-To-Point Par									170.00%						
	➤ 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						
Single Premium	➤ Fixed Account							2.25%								
	➤ S&P Annual Pt. to Pt. Cap								6.50%							
	➤ S&P Annual Pt. to Pt. Participation									30.00%						
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation									100.00%						
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.									75.00%						
	➤ GS Xenith 1-Year Annual Point-To-Point Par									120.00%						
	➤ GS Xenith 2-Year Annual Point-To-Point Par									170.00%						
	➤ 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						
Single Premium	➤ Fixed Account							2.25%								
	➤ S&P Annual Pt. to Pt. Cap								7.00%							
	➤ S&P Annual Pt. to Pt. Participation									33.00%						
	➤ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation									110.00%						
	➤ Janus SG Guidance Index 2-Year Pt. to Pt.									85.00%						
	➤ GS Xenith 1-Year Annual Point-To-Point Par									130.00%						
	➤ GS Xenith 2-Year Annual Point-To-Point Par									180.00%						
	➤ S&P 500 ESG Annual Point-To-Point Cap							5.00%								
	➤ S&P 500 ESG Annual Point-To-Point Par									33.00%						

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American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 11/1/2022			Rates Effective: 11/1/2022									
Strategy Indexed Annuity PLUS 7 Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	0%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	7 Yrs	All Except: NY Call for details: CA	18-75 76-80	5.00% 4.00%
	➤ Fixed Account								3.20%		25.00%										
	➤ S&P Annual Pt. to Pt. Uncapped									7.15%	& 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:	7.15%											
	➤ 1 Year Nasdaq 100- Growth Cap 100% Participation Cap										145.00%										
	➤ S&P Marc 5% ER Low Volatility Par																				
Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	1%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY Call for details: CA	18-75 76-80	7.00% 5.50%
	➤ Fixed Account								3.30%		30.00%										
	➤ S&P Annual Pt. to Pt. Uncapped									7.25%	& 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:	7.25%											
	➤ 1 Year Nasdaq 100- Growth Cap 100% Participation Cap										155.00%										
	➤ 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: 11/1/2022			Rates Effective: 10/28/2022									
AccuMax 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	25% Benefit Base Bonus	1% on 87.5% of premiums paid	40-80 \$10,000 \$5,000	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except NY, PR, VI	0-70 71-75 76-80 81+	5.00% 4.50% 3.50% 3.00%
	➤ 7 Year Fixed Account								2.95%		140.00%										
	➤ 1 Yr Pt-To-Pt AI Powered Multi-Asset Index (AIMAX) Par										125.00%										
	➤ 1-Yr Pt-To-Pt Shiller Barclays CAPE Allocator 6 Index (BXIISC6E)										70.00%										
	➤ 7-Yr Annual Interval Sum S&P 500 Index (SPCX) Par										345.00%										
	➤ 7- Yr Pt-To-Pt AI Powered Multi-Asset Index (AIMAX) Par										85.00%										
	➤ 7-Yr Pt-To-Pt S&P 500 Index (SPX) Par										335.00%										
	➤ 7-Yr Pt-To-Pt Shiller Barclays CAPE Allocator 6 Index Par																				
Ascent Pro 10 Bonus Single Premium	Allocations/Strategies								Fixed	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								2.30%		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%										
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5										160.00%										
	➤ 2-Yr Nasdaq FC Index										102.00%										
Agility 7 Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	35% Benefit Base Bonus	1% on 87.5% of premiums paid	40-83 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, UT, 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								2.95%		120.00%										
	➤ 1-Yr AI Powered US Equity Index										145.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										80.00%										
	➤ 1-Yr Nasdaq FC Index										0.50%										
	➤ 1-Yr S&P 500 Point-to-Point									6.25%											
	➤ 2-Yr AI Powered US Equity Index										160.00%										
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5										195.00%										
Agility 10 Sinele Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	35% Benefit Base Bonus	1% on 87.5% of premiums paid	40-80 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, UT, 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								3.00%		130.00%										
	➤ 1-Yr AI Powered US Equity Index										155.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										85.00%										
	➤ 1-Yr Nasdaq FC Index										0.50%										
	➤ 1-Yr S&P 500 Point-to-Point									6.50%											
	➤ 2-Yr AI Powered US Equity Index										170.00%										
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5										210.00%										
	➤ 2-Yr Nasdaq FC Index										130.00%										
	➤ 2-Yr S&P 500 Point to Point									13.00%											



Indexed Annuities

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Ascent Pro 7	Allocations/Strategies										Fixed	Cap Rate	Par Rate	Bailout	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 Account										2.40%												
	➤ 1-Yr AI Powered US Equity Index											105.00%											
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5											125.00%											
	➤ 1-Yr Nasdaq FC Index											72.00%											
	➤ 1-Yr S&P 500 Daily Risk Control 5% Total Return											65.00%											
	➤ 1-Yr S&P 500 Point-to-Point										5.50%	&	2.00%										
	➤ 2-Yr AI Powered US Equity Index											140.00%											
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5											170.00%											
	➤ 2-Yr Nasdaq FC Index											110.00%											
Ascent Pro 10	Allocations/Strategies										Fixed	Cap Rate	Par Rate	Bailout	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 Account										2.65%												
	➤ 1-Yr AI Powered US Equity Index											110.00%											
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5											135.00%											
	➤ 1-Yr Nasdaq FC Index											77.00%											
	➤ 1-Yr S&P 500 Daily Risk Control 5% Total Return											70.00%											
	➤ 1-Yr S&P 500 Point-to-Point										6.00%	&	1.00%										
	➤ 2-Yr AI Powered US Equity Index											150.00%											
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5											185.00%											
	➤ 2-Yr Nasdaq FC Index											120.00%											
Ascent Accumulator 5*	Allocations/Strategies										Fixed	Cap Rate	Par Rate	Bailout	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 Account										2.90%												
	➤ 1-Yr AI Powered US Equity Index											160.00%											
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5											190.00%											
	➤ 1-Yr Nasdaq FC Index											110.00%											
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return											102.00%											
	➤ 1-Yr S&P 500 Point-to-Point										9.00%	&	5.00%										
	➤ 2-Yr AI Powered US Equity Index											215.00%											
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5											265.00%											
	➤ 2-Yr Nasdaq FC Index											170.00%											
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 11/1/2022										Rates Effective: 10/28/2022				
Ascent Accumulator 7* 100K	Allocations/Strategies										Fixed	Cap Rate	Par Rate	Bailout	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 Account										2.95%												
	➤ 1-Yr AI Powered US Equity Index											165.00%											
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5											195.00%											
	➤ 1-Yr Nasdaq FC Index											115.00%											
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return											105.00%											
	➤ 1-Yr S&P 500 Point-to-Point										9.50%	&	5.00%										
	➤ 2-Yr AI Powered US Equity Index											225.00%											
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5											280.00%											
	➤ 2-Yr Nasdaq FC Index											180.00%											
Ascent Accumulator 10* 100K	Allocations/Strategies										Fixed	Cap Rate	Par Rate	Bailout	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 Account										3.00%												
	➤ 1-Yr AI Powered US Equity Index											170.00%											
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5											205.00%											
	➤ 1-Yr Nasdaq FC Index											117.00%											
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return											107.00%											
	➤ 1-Yr S&P 500 Point-to-Point										9.75%	&	5.00%										
	➤ 2-Yr AI Powered US Equity Index											230.00%											
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5											285.00%											
	➤ 2-Yr Nasdaq FC Index											185.00%											

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Indexed Annuities

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
BrightHouse Life	A.M. Best	A	Fitch	A	Moody's A3	S&P A+	Rate Book Updated On: 11/1/2022						Rates Effective: 11/1/2022							
Secure Advantage* 100K-499K  Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10%	100% (1-6)	Yes	6 Yrs	All Except: NY Call for details: SD	0-80 5.50%		
	➤ Fixed Account						2.75%													
	➤ 6-Year Russell Annual Sum with Cap							10.50%												
	➤ 6-Year Russell Annual Sum with Participation Rate								55.00%											
	➤ 6-Year Russell Point-to-Point with Participation								65.00%											
	➤ 6-Year S&P 500 Annual Sum with Cap							11.00%												
	➤ 6-Year S&P 500 Annual Sum with Participation Rate								60.00%											
	➤ 6-Year S&P 500 Point-to-Point with Participation								70.00%											
Delaware Life	A.M. Best	A-	Fitch	N/A	Moody's N/A	S&P #N/A	Rate Book Updated On: 11/1/2022						Rates Effective: 11/1/2022							
	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	18-80	Yr 1 0%	Greatest of account value, Enhanced Guaranteed Surrender Value, or minimum Guaranteed surrender value	Yes	10 Yrs	All Except: NY	0-74 75-79 80+	5.00% 3.75% 2.50%	
Retirement Stages 7 Flexible Premium	➤ Fixed Account						4.00%													
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par								160.00%											
	➤ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par								150.00%											
	➤ S&P 500 1-Yr Pt-to-Pt w Cap							10.00%												
	➤ S&P 500 1-Yr Performance Trigger						Trigger: 8.00%													
	➤ 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						3.25%			0.20%										
	➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-toPt w/Spread																			
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par								150.00%											
	➤ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par								140.00%											
	➤ 1-Yr RBA Select Equity Yiled CIBC 5% Pt to Pt Par								160.00%											
	➤ S&P 500 1-Yr Bailout						Bailout: 5.15%													
	➤ S&P 500 1-Yr Pt-to-Pt w Cap							8.50%												
Target Growth 10 \$100,000+ Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	18-80	Yr 1 10%	Greater of account value or minimum guaranteed surrender value	Yes	10 Yrs	All Except: AK, CT, DE, FL, IA, ID, IN, MA, MN, MO, NJ, OH, OR, PA, SC, TX, UT, WA	0-74 75-79 80+	7.00% 5.25 3.5
	➤ Fixed Account						3.50%			0.10%										
	➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-toPt w/Spread																			
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par								165.00%											
	➤ Morgan Stanley Global- 1-Yr Pt-to-Pt w Par								155.00%											
	➤ 1-Yr RBA Select Equity Yiled CIBC 5% Pt to Pt Par								175.00%											
	➤ S&P 500 1-Yr Bailout						Bailout: 5.15%													
	➤ S&P 500 1-Yr Pt-to-Pt w Cap							10.00%												
Target Income 10 \$25,000+ Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	50-80	Yr 1 10%	Greater of account value or minimum guaranteed surrender value	Yes	10 Yrs	All Except: AK, CT, DE, FL, IA, ID, IN, MA, MN, MO, NJ, OH, OR, PA, SC, TX, UT, WA	0-74 75-79 80+	6.50% 4.90% 3.25%
	➤ Fixed Account						1.50%			0.50%										
	➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-toPt w/Spread																			
	➤ 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										
➤ Fixed Account						1.65%			0.25%											
➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-toPt w/Spread																				
➤ 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%												

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Last Update: 11/3/2022



Indexed Annuities

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
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, CT, DE, FL, IA, ID, IN, MA, MN, MO, NJ, OH, OR, PA, SC, TX, UT, WA	0-74 6.50%
	➤ Fixed Account	Fixed 1.80%	Cap Rate	Par Rate	Spread 0.10%									75-79 4.90%
	➤ RBA Select Equity Yield CIBC 5% 1-Yr Pt-to-Pt w/Spread													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	0-74 7.00%
	➤ Fixed Account	Fixed 3.50%	Cap Rate	Par Rate	Fee 0.25%									75-79 5.25%
	➤ First Trust Capital Strength Barclays 5%- 1-Yr Pt-to-Pt w Par			130.00%										
	➤ Momentum Asset Allocator 5.5% Volatility Control 1-Yr Pt-to-Pt Par			125.00%										
	➤ Momentum Asset Allocator 5.5% Volatility Control 2-Yr Pt-to-Pt Par			135.00%	0.25%									80+ 3.50%
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	Fee 1.50%									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%	1.50%									
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	Fee 1.00%									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%	1.00%									
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, DE, 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%										0-75 7.00%
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%										

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Indexed Annuities

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Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/1/2022							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 MARCS 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 MARCS Participation Index									175.00%						

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Indexed Annuities

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Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Accumulator Plus 10	Allocations/Strategies				Fixed	Cap Rate	Par Rate						All Except: NY Call for details in: AK, AL, CA, DE, FL, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-75 7.00% 76-80 4.75% 81-85 3.50%	7.00% 4.75% 3.50%			
	➤ Fixed Account				4.25%													
	➤ 2-Yr Barclays Trailblazer Sectors 5 Point-To-Point No Charge Par						275.00%											
	➤ 2-Yr Barclays Trailblazer Sectors 5 Point-To-Point With Charge Par						315.00%											
	➤ 1-Yr GS Global Point-To-Point With Charge Par						260.00%											
	➤ 1-Yr GS Global Point-To-Point No Charge Par/Spread						205.00%	0%										
	➤ 2-Yr GS Global Point-To-Point With Charge Par						335.00%											
	➤ 2-Yr GS Global Point-To-Point No Charge Par/Spread						300.00%	0%										
	➤ 1-Yr S&P 500 Declared Rate on Gain No Charge Cap				Trigger: 7.25%													
	➤ 1-Yr S&P 500 Declared Rate on Gain With Charge Cap				Trigger: 9.25%													
	➤ 1-Yr S&P 500 Monthly Index Average No Charge Cap					9.50%												
	➤ 1-Yr S&P 500 Monthly Index Average With Charge Cap					14.25%												
	➤ 1-Yr S&P 500 Monthly Point-To-Point No Charge Cap					3.00%												
	➤ 1-Yr S&P 500 Monthly Point-To-Point With Charge Cap					3.60%												
	➤ 1-Yr S&P 500 Point-To-Point No Charge Cap					9.25%												
	➤ 1-Yr S&P 500 Point-To-Point With Charge Cap					12.25%												
	➤ 1-Yr S&P 500 Point-To-Point With Charge Par						50.00%											
Flexible Premium																		
Flex Accumulator	Allocations/Strategies				Fixed	Cap Rate	Par Rate						All Except: ID, NY Call for details in: AK, AL, CA, DE, FL, IL, IA, MN, MS, MO, MT, NV, NH, NJ, OH, OK, OR, PA, SC, TX, UT, WA	0-75 7.00% 76-80 4.75% 81-85 3.50%	7.00% 4.75% 3.50%			
	➤ Fixed Account				4.00%													
	➤ 2-Yr Barclays Trailblazer Sectors Point-To-Point No Charge Par						265.00%											
	➤ 2-Yr Barclays Trailblazer Sectors Point-To-Point With Charge Par						305.00%											
	➤ 1-Yr Morgan Stanley Point-To-Point No charge Par						100.00%											
	➤ 2-Yr Morgan Stanley Point-To-Point No charge Par						170.00%											
	➤ 2-Yr Morgan Stanley Point-To-Point With charge Par						200.00%											
	➤ 1-Yr S&P 500 Monthly Point-To-Point No Charge Cap					2.75%												
	➤ 1-Yr S&P 500 Monthly Point-To-Point With Charge Cap					3.60%												
	➤ 1-Yr S&P 500 Point-To-Point No Charge Cap					9.00%												
	➤ 1-Yr S&P 500 Point-To-Point No Charge Par/Spread						35.00%	& 3.00%										
	➤ 1-Yr S&P 500 Point-To-Point With Charge Par/Spread						45.00%	& 3.00%										
	Power Accumulator 10	Allocations/Strategies				Fixed	Par Rate	Spread									All Except: NY Call for details in: AK, AL, CA, DE, FL, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-75 7.00% 76-80 4.75% 81-85 3.50%
➤ Fixed Account				4.00%														
➤ 1-Year Balanced Asset 10 Index Pt. to Pt.					100.00%													
➤ 1-Year Balanced Asset 5 Index Pt. to Pt. No Charge					200.00%													
➤ 1-Year Balanced Asset 5 Index Pt. to Pt. With Charge					250.00%													
➤ 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.					40.00%													
➤ 1-Year iShares Gold Trust (IAU) Pt. to Pt.					50.00%													
➤ 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.					50.00%													
➤ 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.					45.00%													
➤ 2-Year Balanced Asset 10 Index Pt. to Pt.					185.00%	& 5.00%												
➤ 2-Year Balanced Asset 5 Index Pt. to Pt. With Charge					255.00%													
➤ 2-Year Balanced Asset 5 Index Pt. to Pt.					305.00%	0.00%												
➤ 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.					65.00%	& 5.00%												
➤ 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.					90.00%	& 5.00%												
➤ 2-Year iShares U.S. Real (IYR) Pt. to Pt.					75.00%	& 5.00%												
Flexible Premium																		

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Last Update: 11/3/2022



Indexed Annuities

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Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbk @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/1/2022						Rates Effective: 10/24/2022
Prosperity Elite 10 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						5.25%			0-75					
	➤ 1-Year Gold Point-to-Point with a Cap							14.75%		6%					
	➤ 1-Year Index Gain Option with Declared Rate						Trigger:	9.25%							
	➤ 1-Year S&P 500 Monthly Average with A Cap							13.75%		76+					
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap							3.60%		3.25%					
Safe Income Advantage Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	Fee				
	➤ Fixed Account						1.00%								
	➤ 1 Year Balanced Asset 5 Index Par and Spread								75.00%	2.00%					
	➤ 1 Year Balanced Asset 5 Index Par and Charge								110.00%		1.25%				
	➤ 1 Yr S&P 500 Declared Rate on Gain Cap						Trigger:	1.75%							
	➤ 1 Yr S&P 500 Monthly Index Average Cap with Par							2.00%	100.00%						
Wealth Choice 10 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						3.00%			5%					
	➤ Horizon Ascend 5% Index								160.00%						
	➤ Annual Pt to Pt								45.00%						
	➤ Annual Pt to Pt w/ Cap							10.00%							
	➤ Monthly Sum Cap							3.50%							
Wealth Choice 7 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						3.00%			None					
	➤ Horizon Ascend 5% Index								160.00%						
	➤ Annual Pt to Pt								43.00%						
	➤ Annual Pt to Pt w/ Cap							10.25%							
	➤ Monthly Sum Cap							3.50%							
Wealth Choice 5 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						3.00%			None					
	➤ Horizon Ascend 5% Index								155.00%						
	➤ Annual Pt to Pt								40.00%						
	➤ Annual Pt to Pt w/ Cap							10.00%							
	➤ Monthly Sum Cap							3.50%							

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Indexed Annuities

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Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/1/2022							Rates Effective: 10/17/2022
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% Yr 2+ 10% 100% (1-6) Yes 10 Yrs All Except: NY Call for details in: CA 55-75 7.00% 76-85 5.00%				
	➤ Fixed Account							3.75%								
	➤ 1-Yr S&P Pt to Pt Cap								7.00%							
	➤ 1-Yr BlackRock Pt to Pt Cap								15.00%							
	➤ 1-Yr MSCI Pt to Pt Cap								7.00%							
	➤ 1-Yr Russell 2000 Pt to Pt Cap								7.00%							
	➤ 1-Yr PIMCO Pt to Pt Par									150.00%						
Single Premium	➤ 1-Yr Pt to Pt Performance Trigger							Trigger:	6.00%							
	➤ 2-Yr BlackRock Diversa Volatility Control Pt to Pt Spread										0.00%					
	➤ 2-Yr Franklin Pt to Pt Spread										0.00%					
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/1/2022							Rates Effective: 10/24/2022
ForeAccumulation 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% Yr 2+ 10% 100% (1-6) Yes 5 Yrs All Except: NY 0-80 4.00% 81-85 1.75%				
	➤ Fixed Account							4.15%								
	➤ 1-Yr S&P Pt to Pt Cap								10.50%							
	➤ 1-Yr BlackRock Pt to Pt Cap								23.00%							
	➤ 1-Yr MSCI Pt to Pt Cap								10.50%							
	➤ 1-Yr Russell 2000 Pt to Pt Cap								10.50%							
	➤ 1-Yr PIMCO Pt to Pt Par									180.00%						
Single Premium	➤ 1-Yr Pt to Pt Performance Trigger							Trigger:	8.00%							
	➤ 2-Yr BlackRock Diversa Volatility Control Pt to Pt Spread										0.00%					
	➤ 2-Yr Franklin Pt to Pt Spread										0.00%					
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/1/2022							Rates Effective: 10/24/2022
ForeAccumulation 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% Yr 2+ 10% 100% (1-6) Yes 7 Yrs All Except: NY 0-80 5.00% 81-85 2.75%				
	➤ Fixed Account							4.25%								
	➤ 1-Yr S&P Pt to Pt Cap								11.00%							
	➤ 1-Yr BlackRock Pt to Pt Cap								25.00%							
	➤ 1-Yr MSCI Pt to Pt Cap								11.00%							
	➤ 1-Yr Russell 2000 Pt to Pt Cap								11.00%							
	➤ 1-Yr PIMCO Pt to Pt Par									215.00%						
Single Premium	➤ 1-Yr Pt to Pt Performance Trigger							Trigger:	8.25%							
	➤ 2-Yr BlackRock Diversa Volatility Control Pt to Pt Spread										0.00%					
	➤ 2-Yr Franklin Pt to Pt Spread										0.00%					
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/1/2022							Rates Effective: 10/24/2022
ForeAccumulation 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% Yr 2+ 10% 100% (1-6) Yes 10 Yrs All Except: NY 0-80 7.00% 81-85 4.00%				
	➤ Fixed Account							4.25%								
	➤ 1-Yr S&P Pt to Pt Cap								11.00%							
	➤ 1-Yr BlackRock Pt to Pt Cap								25.00%							
	➤ 1-Yr MSCI Pt to Pt Cap								11.00%							
	➤ 1-Yr Russell 2000 Pt to Pt Cap								11.00%							
	➤ 1-Yr PIMCO Pt to Pt Par									215.00%						
Single Premium	➤ 1-Yr Pt to Pt Performance Trigger							Trigger:	8.25%							
	➤ 2-Yr BlackRock Diversa Volatility Control Pt to Pt Spread										0.00%					
	➤ 2-Yr Franklin Pt to Pt Spread										0.00%					

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Indexed Annuities

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	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: 11/1/2022						Rates Effective: 9/7/2022								
American Landmark 5*	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: AK, CA, NY, PA, PR, UT, VI	0-75 76-85 86-89	3.75% 2.75% 1.75%		
	➤ Fixed Account						2.90%														
	➤ 5 Year S&P 500 Annual Point-to-Point							5.50%													
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point							8.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point							7.15%													
	➤ 1 Year S&P 500 Risk Control Annual Point to Point								65.00%												
	➤ 1 Year S&P U.S. Retiree Spending Annual Point to Point								85.00%												
Safe Return (ROP)	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Bailout	None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	10 Yrs	All Except: NY, PR, VI	0-75 76-80 81-85	5.50% 4.10% 4.10%	
	➤ Fixed Account						1.75%														
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point							4.50%	&	3.00%											
	➤ 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%
	Single Premium																				
American Legend III	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY, PR, VI	0-75 76-80 81-85	4.75% 2.75% 2.75%		
	➤ Fixed Account						2.25%														
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point							5.50%													
	➤ 1 Year S&P 500 Monthly Sum with Cap							2.25%													
	➤ 1 Year S&P 500 Point-to-Point							5.50%													
	➤ 1 Year SPDR Gold Shares Point-to-Point							7.00%													
	➤ 1 Year US Retiree Spending Annual Point-to-Point								65.00%												
➤ 1-Year S&P 500 Risk Control with Participation								55.00%													
Great American	A.M. Best	A+	Fitch	N/A	Moody's A2	S&P A+	Rate Book Updated On: 11/1/2022						Rates Effective: 9/7/2022								
American Legend 7*	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: AK, CA, NY, PA, PR, UT, VI	0-75 76-80 81-85	4.75% 2.75% 2.75%		
	➤ Fixed Account						3.25%														
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point							8.25%													
	➤ 1 Year S&P 500 Monthly Sum							3.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point							9.00%													
	➤ 1 Year SPDR Gold Shares Annual Point-to-Point							9.50%													
	➤ 7 Year S&P 500 Annual Point-to-Point							6.25%													
➤ 1 Year S&P U.S. Retiree Spending Annual Point to Point								85.00%													
➤ 1 Year S&P 500 Risk Control Annual Point to Point								70.00%													
American Landmark 3*	Allocations/Strategies						Fixed	Cap Rate		None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: AK, CA, NY, PA, PR, UT, VI	0-75 76-85 86-90	2.50% 2.00% 1.50%		
	➤ Fixed Account						2.55%														
	➤ 1 Year iShares MSCI EAFE 1-year Point-to-Point							6.50%													
	➤ 1 Year iShares U.S. Real Estate Annual Point-to-Point							7.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point							6.50%													
	Single Premium																				

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Indexed Annuities

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022								Rates Effective: 8/1/2022
Highlander 7 Flexible 1st Yr Premium	Allocations/Strategies																
Highlander Flexible 1st Yr Premium	Allocations/Strategies																
ViStar Flexible 1st Yr Premium	Allocations/Strategies																

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Ibexis	A.M. Best	A-	Fitch	NA	Moody's	NA	S&P	NA	Rate Book Updated On: 11/1/2022										Rates Effective: 10/27/2022			
MYGA Plus Low Band (10,000-99,999)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	3 and 5 Yr	Yr 1	1-12	Yes	3, 5, and 7 Yrs	All Except: AL, CA, FL, NH, NJ, NY, TN, VT, WI	0-80	1.50%	
	Fixed Account 3 Yr- All Yrs Guaranteed								5.20%	Simple Interest										81-85	3 Yr	1.00%
	➤ S&P 500 Performance Trigger								Trigger: 7.25%											0-80		2.50%
	Fixed Account 5 Yr- All Yrs Guaranteed								5.65%	Simple Interest										81-85	5 Yr	1.25%
	S&P 500 Performance Trigger								Trigger: 7.75%											0-80		3.00%
	Fixed Account 7 Yr- All Yrs Guaranteed								5.75%	Simple Interest										81-85	7 Yr	1.75%
Single Premium	S&P 500 Performance Trigger								Trigger: 7.75%													
MYGA Plus High Band (100,000-1,500,000)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	3 and 5 Yr	Yr 1	1-12	Yes	3, 5, and 7 Yrs	All Except: AL, CA, FL, NH, NJ, NY, TN, VT, WI	0-80	1.50%	
	Fixed Account 3 Yr- All Yrs Guaranteed								5.35%	Simple Interest										81-85	3 Yr	1.00%
	➤ S&P 500 Performance Trigger								Trigger: 8.00%											0-80		2.50%
	Fixed Account 5 Yr- All Yrs Guaranteed								6.00%	Simple Interest										81-85	5 Yr	1.25%
	S&P 500 Performance Trigger								Trigger: 8.10%											0-80		3.00%
	Fixed Account 7 Yr- All Yrs Guaranteed								6.00%	Simple Interest										81-85	7 Yr	1.75%
Single Premium	S&P 500 Performance Trigger								Trigger: 7.75%													
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 11/1/2022										Rates Effective: 10/25/2022			
OptiBlend 5* 100K+	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.8% on 87.5% of premiums paid	Yr 1 10% Yr 2+	100% (1-6) 50%	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA	0-74	3.25%	
	➤ Fixed Account								5.00%		185.00%	0.75%								75-79	2.40%	
	➤ 1 Year Fidelity AIM Dividend										200.00%									0-84	1.40%	
	➤ 1-Year S&P 500 5% Daily Risk Contol										245.00%											
	➤ 1-Year BlackRock										275.00%											
	➤ 1-Year BlackRock Par Plus										45.00%									85	0.70%	
Flexible Premium	➤ 2-Year BlackRock																					
➤ 1-Year S&P 500																						
➤ 1-Year S&P 500 Point-to-Point									10.75%													
OptiBlend 7* 100K+	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	2.05% on 87.5% of premiums paid	Yr 1 10% Yr 2+	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: CA	0-74	4.50%	
	➤ Fixed Account								5.05%		185.00%	0.50%								75-79	3.00%	
	➤ 1 Year Fidelity AIM Dividend										45.00%									80-84	1.75%	
	➤ 1-Year S&P 500 5% Daily Risk Contol										200.00%											
	➤ 1-Year S&P 500										245.00%											
	➤ 1-Year BlackRock										275.00%									85	0.75%	
Flexible Premium	➤ 1-Year BlackRock Par Plus																					
➤ 2-Year BlackRock																						
➤ 1-Year S&P 500 Point-to-Point									10.80%													
OptiBlend 10* 100K+	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.8% on 87.5% of premiums paid	Yr 1 10% Yr 2+	100% (1-6) 50%	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA	0-74	7.00%	
	➤ Fixed Account								4.35%		175.00%	0.50%								75-79	4.00%	
	➤ 1 Year Fidelity AIM Dividend										200.00%											
	➤ 1-Year S&P 500 5% Daily Risk Contol										245.00%											
	➤ 1-Year BlackRock										250.00%									80+	1.75%	
	➤ 1-Year BlackRock Par Plus										40.00%											
Flexible Premium	➤ 2-Year BlackRock																					
➤ 1-Year S&P 500																						
➤ 1-Year S&P 500 Point-to-Point									10.00%													

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Indexed Annuities

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022				Rates Effective: 11/1/2022										
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%	100% (1-6)	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								2.75%														
	➤ S&P 500 Monthly Cap									1.75%													0.75%
	➤ 1-Year CSTMAI Point-to-Point Spread																						
	➤ 1-Year S&P 500 Point-to-Point Cap									4.75%													
	➤ 1-Year S&P 500 Point-to-Point Participation										26.00%												
	➤ 1-Year S&P 500 with Par and Spread										36.00%	&											1.00%
	➤ 2-Year CSTMAI Point-to-Point Spread																						0.00%
	➤ 2-Year S&P 500 Point-to-Point Participation										37.00%												
	➤ 2-Year S&P 500 with Par and Spread										51.00%	&											1.00%
	➤ 1-year Sunrise Smart Passage SG										63.00%												
	➤ 1-year Sunrise Smart Passage SG with Par and Fee										86.00%	&											1.00%
	➤ 2-Year Sunrise Smart Passage SG										113.00%												
	➤ 2-year Sunrise Smart Passage SG with Par and Fee										155.00%	&											1.00%
	➤ 1-Year Nasdaq										21.00%												
	➤ 1-Year Nasdaq Par and Fee										30.00%	&											1.00%
	➤ 2-Year Nasdaq										31.00%												
Single Premium	➤ 2-Year Nasdaq Par and Fee										43.00%	&	1.00%										
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%	100% (1-6)	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%													4.75%
	➤ 1-Year CSTMAI Point-to-Point Spread																						
	➤ 1-Year S&P 500 Point-to-Point Cap									2.50%													
	➤ 1-Year S&P 500 Point-to-Point Participation										20.00%												
	➤ 1-Year S&P 500 with Par and Spread										30.00%	&											1.00%
	➤ 2-Year CSTMAI Point-to-Point Spread																						4.75%
	➤ 2-Year S&P 500 Point-to-Point Participation										30.00%												
	➤ 2-Year S&P 500 with Par and Spread										43.00%	&											1.00%
	➤ 1-year Sunrise Smart Passage SG										32.00%												
	➤ 1-year Sunrise Smart Passage SG with Par and Fee										55.00%	&											1.00%
	➤ 2-Year Sunrise Smart Passage SG										55.00%												
	➤ 2-year Sunrise Smart Passage SG with Par and Fee										95.00%	&											1.00%
	➤ 1-Year Nasdaq										15.00%												
	➤ 1-Year Nasdaq Par and Fee										25.00%	&											1.00%
	➤ 2-Year Nasdaq										21.00%												
Single Premium	➤ 2-Year Nasdaq Par and Fee										35.00%	&	1.00%										

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
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 6.50% 76+ 4.25%
	➤ Fixed Account	3.85%												
	➤ 1-year S&P 500 Cap		9.50%											
	➤ 1-Year S&P 500 with Par			40.00%										
	➤ 1-year S&P 500 with Par and Fee			51.00%	& 1.00%									
	➤ 2-year S&P 500 with Par			43.00%										
	➤ 2-year S&P 500 with Par and Fee			60.00%	& 1.00%									
	➤ 1-Year Nasdaq			28.00%										
	➤ 1-Year Nasdaq Par and Fee			35.00%	& 1.00%									
	➤ 2-Year Nasdaq			39.00%										
	➤ 2-Year Nasdaq Par and Fee			50.00%	& 1.00%									
	➤ 1-Year Sunrise Smart Passage SG			75.00%										
	➤ 1-year Sunrise Smart Passage SG with Par and Fee			98.00%	& 1.00%									
	➤ 2-year Sunrise Smart Passage SG			135.00%										
	➤ 2-year Sunrise Smart Passage SG with Par and Fee			175.00%	& 1.00%									
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 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY, PR	Income not available in CA 0-75 7.25% 76+ 5.00%
	➤ Fixed Account	4.45%												
	➤ 1-year S&P 500 Cap		11.00%											
	➤ 1-Year S&P 500 with Par			45.00%										
	➤ 1-year S&P 500 with Par and Fee			58.00%	& 1.00%									
	➤ 2-year S&P 500 with Par			50.00%										
	➤ 2-year S&P 500 with Par and Fee			70.00%	& 1.00%									
	➤ 1-Year Nasdaq			32.00%										
	➤ 1-Year Nasdaq Par and Fee			40.00%	& 1.00%									
	➤ 2-Year Nasdaq			45.00%										
	➤ 2-Year Nasdaq Par and Fee			56.00%	& 1.00%									
	➤ 1-Year Sunrise Smart Passage SG			90.00%										
	➤ 1-year Sunrise Smart Passage SG with Par and Fee			112.00%	& 1.00%									
	➤ 2-year Sunrise Smart Passage SG			160.00%										
	➤ 2-year Sunrise Smart Passage SG with Par and Fee			200.00%	& 1.00%									
Personal Retirement Choice Single Premium	➤ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	8% if rider is selected. 5% if rider is not selected	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, WA, WI, WY	0-75 7.00% 76-80 5.00%
	➤ Fixed Account	1.50%												
	➤ S&P 500 Monthly Cap		1.15%											
	➤ 1-Year CSTMAI Point-to-Point Spread				4.75%									
	➤ 1-Year S&P 500 Point-to-Point Cap		2.50%											
	➤ 1-Year S&P 500 Point-to-Point Participation			20.00%										
	➤ 1-Year S&P 500 with Par and Spread			30.00%	& 1.00%									
	➤ 2-Year CSTMAI Point-to-Point Spread				9.75%									
	➤ 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%									

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Last Update: 11/3/2022



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: 11/1/2022		Rates Effective: 7/29/2022							
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	NQ	10.00%
	➤ Fixed Account	4.50%					NQ	0%	(1-6)	76-80			8.50%								
	➤ 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%													
	➤ Option U: Annual Reset Low Volatility Daily Risk Control			170.00%		\$2,000	10%	(7-12)	Call for details in: CA, FL, OH, TX	0-70			Q	10.00%							
Flexible Premium																		71-75		8.00%	
																		76-80		7.00%	
National Western Life	A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-						Rate Book Updated On: 11/1/2022		Rates Effective: 7/29/2022							
NWL Ultra Future	Allocations/Strategies						Fixed	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	NQ	5.00%	
	➤ Fixed Account	3.60%					NQ	0%	(1-6)	76-80		3.00%									
	➤ Option A: Monthly Averaging Annual Reset			100.00%	&	6.00%	\$5,000	0%		0-70		5.00%									
	➤ Option U: Annual Reset Low Volatility Daily Risk Control			140.00%		Q	Yr 2+	50%	Call for details in: CA, FL, OH, PR, TX	71-75		Q	1.50%								
							\$2,000	10%	(7-12)	76-80		0.25%									
NWL Impact 7 / 7S	Allocations/Strategies						Fixed	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	NQ	5.50%	
	➤ Fixed Account	3.90%					NQ	0%	(1-6)			76-80	3.50%								
	➤ 1 Year Annual Point to Point with Monthly Average			100.00%	&	5.00%	\$5,000	Yr 2+	50%			Call for details in: PR	0-70					5.50%			
	➤ Annual Reset Low Volatility Daily Risk Control			135.00%		Q	10%	(7-12)	71-75			Q	4.00%								
							\$2,000					76-80	1.50%								
Flexible Premium																					
NWL Impact 10	Allocations/Strategies						Fixed	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	NQ	7.00%	
	➤ Fixed Account	3.55%					NQ	0%	(1-6)			76-80	5.00%								
	➤ 1 Year Annual Point to Point with Monthly Average			85.00%	&	5.10%	\$5,000	Yr 2+	50%			Call for details in: PR	0-70					7.00%			
	➤ Annual Reset Low Volatility Daily Risk Control			133.00%		Q	10%	(7-12)	71-75			Q	5.50%								
							\$2,000					76-80	3.00%								
Flexible Premium																					
Nationwide	A.M. Best	A+	Fitch	N/A	Moody's N/A	S&P N/A						Rate Book Updated On: 11/1/2022		Rates Effective: 11/1/2022							
Peak 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85	Yr 1	100%	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		
	➤ Fixed Account	4.25%																			
	➤ AB Growth & Value Balanced Cap		10.00%																		
	➤ AB Growth & Value Balanced Participation Option A			315.00%	&	1.00%															
	➤ BNPP Global H-Factor Index- 1 Year		10.00%																		
	➤ BNPP Global H-Factor Index- Option A			355.00%	&	1.00%															
	➤ J.P. Morgan Cycle Cap		10.00%																		
	➤ J.P. Morgan Cycle Participation Option A			320.00%	&	1.00%															
	➤ S&P 500 Price Cap		8.75%																		
	➤ S&P 500 Price Participation Option A			60.00%	&	1.00%															
	➤ S&P 500 Average Daily Risk Control Cap		10.00%																		
	➤ S&P 500 Average Daily Risk Control Participation Option A			315.00%	&	1.00%															
	➤ 2 Year AB Growth & Value Balanced Participation Option B			285.00%																	
	➤ 2 Year BNPP Global H-Factor Participation Option B			335.00%																	
	➤ 2 Year J.P. Morgan Cycle Participation Option B			300.00%																	
	➤ 2 Year S&P 500 Price Participation Option B			50.00%																	
	➤ 2 Year S&P 500 Average Daily Risk Control Par Option B			280.00%																	
Single Premium																					

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Last Update: 11/3/2022



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: 11/1/2022							Rates Effective: 8/9/2022	
Benefit Solutions 10 Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account							2.30%								
	➤ 1 Year Fidelity Multifactor Yield 5% Annual Pt to Pt Par									100.00%						
	➤ 1 Year Morgan Stanley Dynamic Global Annual Pt to Pt Par									100.00%						
	➤ 1 Year S&P 500 Annual Pt to Pt Par									25.00%						
	➤ 1 Year S&P Annual Pto tp Pt Cap								5.00%							
	➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index Margin										3.30%					
	➤ 1 Year S&P 500 Monthly Pt to Pt index Cap								1.85%							
	➤ 1 Year S&P MARC 5% ER Annual Pt to Pt Par									90.00%						
	➤ 2 Year Fidelity Multifactor Yield 5% Annual Pt to Pt Par									145.00%						
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%					

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions														
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 11/1/2022										Rates Effective: 8/9/2022														
Charter Plus 14	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	10% in years 1-7	1.75% on 87.5% of premiums paid	0-75	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	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY	0-75 76-79 80+	7.00% 5.25% 3.50%											
	➤ Fixed Account								1.50%																								
	➤ 1-Year S&P 500 Annual Point-to-Point									3.50%																							
	➤ 1-Year S&P 500 Annual Point-to-Point Participation										23.00%																						
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%											2.70%																					
	➤ 1-Year S&P 500 MARC 5% ER											1.85%																					
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.40%																							
	➤ 2-Year S&P 500 Low VC Daily Risk Ctrl 8%											8.00%																					
	➤ Threshold Participation Rate Strategy (Base)										5.00%																						
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5% Base Par										35.00%																						
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5% Enhanced Par										100.00%																						
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5% Threshold										6.00%																						
	(Threshold Participation Rate Strategy After 0%)										100.00%																						
	Performance Choice 8	Allocations/Strategies								Fixed	Cap Rate	Par Rate											Spread	None	1.75% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY NY	0-75 76-79 80+	Year 1 5.25% 3.950% 2.630%
		➤ 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%																							
➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										140.00%																							
➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Par/Fee										170.00%	& 0.95%																						
➤ Morgan Stanley Dynamic Global Index Pt. to Pt. with Fee										170.00%	& 0.95%																						
➤ Morgan Stanley Dynamic Global Pt. to Pt. Par										140.00%																							
➤ Two-Year Morgan Stanley Dynamic Global Pt. to Pt. Par										195.00%																							
➤ Two-year S&P 500 Point to Point										45.00%																							
➤ Two-year S&P 500 MARC 5% ER Pt. to Pt.										185.00%																							
➤ Two-year Fidelity Multifactor Yield Index 5% ER										195.00%																							
➤ Two-Year Morgan Stanley Dynamic Global Pt. to Pt. Par With Fee										245.00%	& 1.90%																						
➤ Two-year Fidelity Multifactor Yield Index 5% ER										245.00%	& 1.90%																						
VersaChoice 10*		Allocations/Strategies								Fixed	Cap Rate	Par Rate	Strategy Charge	None	1.75% on 87.5% of premiums paid	0-79	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	0-75 76-79 80+	7.00% 5.25% 3.50%										
		➤ 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%																						
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										145.00%																						
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										175.00%	& 0.95%																					
	➤ Morgan Stanley Dynamic Global Index Pt. to Pt.										145.00%																						
	➤ Morgan Stnaeay Dynamic Global Index Enhanced Par										175.00%	& 0.95%																					
	➤ Two-year S&P 500 Point to Point										50.00%																						
	➤ Two-year S&P 500 MARC 5% ER Pt. to Pt.										190.00%																						
	➤ Two-Year Morgan Stanley Dynamic Global Index Pt. to Pt.										200.00%																						
	➤ Two-Year Morgan Stanley Dynamic Global Index Enhanced Par										250.00%	& 1.90%																					
	➤ Two-year Fidelity Multifactor Yield Index 5% ER										200.00%																						
	➤ Two-year Fidelity Multifactor Yield Index 5% ER										250.00%	& 1.90%																					
	Flexible Premium																																

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
PrimePath Pro 10	Allocations/Strategies					None	1.75% on 87.5% of premiums paid	40-79 \$20,000	Yr 1 7%	100% (1-6)	Yes	10 Yrs	All Except: NY	40-75 76-79	6.75% 5.06%
	➤ Fixed Account	Fixed 2.65%	Cap Rate	Par Rate	Spread										
	➤ S&P 500 Annual Point to Point Cap		5.25%												
	➤ S&P 500 Monthly Point to Point Cap		2.15%												
	➤ S&P 500 Maestro 5 Index ER		0.00%												
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.		1.50%												
	➤ S&P 500 MARC 5% ER Annual Point to Point		0.00%												
	➤ S&P 500 Par			25.00%											
	➤ Morgan Stanley Dynamic Global Par			115.00%											
	➤ Morgan Stanley Dynamic Contribution			105.00%											
	➤ 2-Year Morgan Stanley Dynamic Global Par			160.00%											
	➤ 2-Year Morgan Stanley Dynamic Contribution			145.00%											
	➤ S&P Maestro 5 Index ER with Fee			130.00%	& 0.95%										
	➤ S&P Multi-Asset Risk Control 5% Excess Return with Fee			140.00%	& 0.95%										
	➤ Morgan Stanley Dynamic Global Index with Fee			150.00%	& 0.95%										
	➤ 2-Year S&P Maestro 5 Index ER with Fee			175.00%	& 0.95%										
	➤ 2-Year S&P Multi-Asset Risk Control 5% Excess Return with Fee			200.00%	& 0.95%										
	➤ 2-Year Morgan Stanley Dynamic Global Index with Fee			210.00%	& 0.95%										
	Flexible Premium														
PrimePath Pro 12	Allocations/Strategies					None	1.75% on 87.5% of premiums paid	40-75 \$20,000	Yr 1 0%	100% (1-6)	Yes	12 Yrs	All Except: NY	40-75 76-79	6.75% 5.06%
	➤ Fixed Account	Fixed 2.75%	Cap Rate	Par Rate	Spread										
	➤ S&P 500 Annual Point to Point Cap		5.50%												
	➤ S&P 500 Monthly Point to Point Cap		2.25%												
	➤ S&P 500 Maestro 5 Index ER		0.00%												
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.		1.25%												
	➤ S&P 500 MARC 5% ER Annual Point to Point		0.00%												
	➤ S&P 500 Par			30.00%											
	➤ Morgan Stanley Dynamic Global Par			120.00%											
	➤ Morgan Stanley Dynamic Contribution			110.00%											
	➤ 2-Year Morgan Stanley Dynamic Global Par			165.00%											
	➤ 2-Year Morgan Stanley Dynamic Contribution			150.00%											
	➤ S&P Maestro 5 Index ER with Fee			135.00%	& 0.95%										
	➤ S&P Multi-Asset Risk Control 5% Excess Return with Fee			145.00%	& 0.95%										
	➤ Morgan Stanley Dynamic Global Index with Fee			155.00%	& 0.95%										
	➤ 2-Year S&P Maestro 5 Index ER with Fee			180.00%	& 0.95%										
	➤ 2-Year S&P Multi-Asset Risk Control 5% Excess Return with Fee			205.00%	& 0.95%										
	➤ 2-Year Morgan Stanley Dynamic Global Index with Fee			215.00%	& 0.95%										
	Flexible Premium														
Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022			Rates Effective: 11/3/2022			
Harbourview 3	Allocations/Strategies					None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: CT, NY, PR, VI, VT	0-79	2.50%
	➤ Fixed Account	Fixed 3.00%	Cap Rate	Par Rate	Spread										
	➤ S&P 500 Annual Point to Point		5.00%												
	➤ S&P 500 Annual Point to Point			15.00%											
	➤ 2-Year S&P 500 Point to Point			27.00%											
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt			100.00%											
	➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt			150.00%											
Single Premium	➤ S&P 500 Monthly Average			4.00%											
Harbourview 5	Allocations/Strategies					None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: CT, NY, PR, VI, VT	0-79	4.00%
	➤ Fixed Account	Fixed 3.50%	Cap Rate	Par Rate	Spread										
	➤ S&P 500 Annual Point to Point		6.00%												
	➤ S&P 500 Annual Point to Point			30.00%											
	➤ 2-Year S&P 500 Point to Point			35.00%											
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt			120.00%											
	➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt			180.00%											
	➤ S&P 500 Monthly Average			5.00%											
	Single Premium														

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Last Update: 11/3/2022



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 Single Premium	Allocations/Strategies										Fixed	Cap Rate	Par Rate	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: CT, NY, PR, VI, VT	0-79 80-89 2.625%	
	➤ Fixed Account										4.00%												
	➤ S&P 500 Annual Point to Point											9.50%											
	➤ S&P 500 Annual Point to Point												30.00%										
	➤ 2-Year S&P 500 Point to Point												35.00%										
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt												120.00%										
	➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt												180.00%										
➤ S&P 500 Monthly Average											6.00%												
Harbourview 10 Single Premium	Allocations/Strategies										Fixed	Cap Rate	Par Rate	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: CT, NY, PR, VI, VT	0-79 80-89 3.50%	
	➤ Fixed Account										5.00%												
	➤ S&P 500 Annual Point to Point											10.25%											
	➤ S&P 500 Annual Point to Point												35.00%										
	➤ 2-Year S&P 500 Point to Point												40.00%										
	➤ 1-Year Credit Suisse Retiree Balanced Index Annual Pt-To-Pt												210.00%										
	➤ 2-Year Credit Suisse Retiree Balanced Index Pt-To-Pt												300.00%										
➤ S&P 500 Monthly Average											8.00%												
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022										Rates Effective: 11/1/2022				
Royal Select Single Premium	Allocations/Strategies										Fixed	Cap Rate	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, PR, VI, VT, WV	18-75 76-80 6.50% 5.00%		
	➤ Fixed Account										3.65%												
	➤ 1 Year Annual Point-to-Point Strategy											6.50%											
➤ 1 Year Monthly Average Strategy											6.50%												
Silver Select Single Premium	Allocations/Strategies										Fixed	Cap Rate	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, PR, VI, VT, WV	18-75 76-80 6.50% 5.00%		
	➤ Fixed Account										4.10%												
	➤ 1 Year S&P 500 Annual Point-to-Point											7.50%											
➤ 1 Year S&P 500 Annual Monthly Average											7.50%												
Select 10 Single Premium	Allocations/Strategies										Fixed	Cap Rate	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, PR, VI, VT, WV	18-75 76-80 6.50% 5.00%		
	➤ Fixed Account										4.50%												
	➤ 1 Year S&P 500 Annual Point-to-Point											8.60%											
➤ 1 Year S&P 500 Annual Monthly Average											8.60%												
Select 3 Single Premium	Allocations/Strategies										Fixed	Cap Rate	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, PR, VI, VT, WV	18-75 76-80 2.35% 1.35%		
	➤ Fixed Account										4.05%												
	➤ 1 Year S&P 500 Annual Point-to-Point											7.10%											
➤ 1 Year S&P 500 Annual Monthly Average											7.10%												
Select 5 Single Premium	Allocations/Strategies										Fixed	Cap Rate	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, PR, VI, VT, WV	18-75 76-80 3.50% 2.65%		
	➤ Fixed Account										4.35%												
	➤ 1 Year S&P 500 Annual Point-to-Point											8.10%											
➤ 1 Year S&P 500 Annual Monthly Average											8.10%												
Select 7 Single Premium	Allocations/Strategies										Fixed	Cap Rate	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, PR, VI, VT, WV	18-75 76-80 5.00% 4.10%		
	➤ Fixed Account										4.35%												
	➤ 1 Year S&P 500 Annual Point-to-Point											8.35%											
➤ 1 Year S&P 500 Annual Monthly Average											8.35%												
Protective Life	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	A--	Rate Book Updated On: 11/1/2022										Rates Effective: 11/1/2022				
Guaranteed Income Indexed Flexible 1st Yr Premium	Allocations/Strategies										Fixed	Cap Rate	Par Rate	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, PR, VI	50-79 5.50%	
	➤ Fixed Account										1.20%												
	➤ S&P 500 Annual Point-to-Point											2.35%											
	➤ S&P 500 Annual Rate for Term Cap											2.25%											
➤ 2-Year Citi Flexible Allocation 6 Excess Return												55.00%											

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Last Update: 11/3/2022



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: 11/1/2022										Rates Effective: 10/27/2022
Denali Bonus 10 Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread							
	➤ Fixed Account								3.25%				0-75						
	➤ S&P 500 Annual Pt to Pt Cap									7.25%			7.0%						
	➤ S&P 500 Annual Pt to Pt Par										30.00%								
	➤ S&P 500 Monthly Pt to Pt Cap									3.00%			76-85						
	➤ S&P 500 Monthly Average Par										55.00%								
	➤ Barclays Atlas 5 Annual Pt to Pt Par										155.00%								
	➤ Barclays Atlas 5 Annual Pt to Pt Spread											2.25%							
	➤ Barclays Atlas 5 Annual Pt to Pt Boost																		
	➤ Credit Suisse RavenPack Annual Pt to Pt Par										165.00%								
Denali Bonus 14 Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread							
	➤ Fixed Account								3.25%				0-70						
	➤ S&P 500 Annual Pt to Pt Cap									7.75%			10.0%						
	➤ S&P 500 Annual Pt to Pt Par									3.25%									
	➤ S&P 500 Monthly Pt to Pt Cap										65.00%								
	➤ S&P 500 Monthly Average Par										160.00%								
	➤ Barclays Atlas 5 Annual Pt to Pt Par											2.50%							
	➤ Barclays Atlas 5 Annual Pt to Pt Spread																		
	➤ Barclays Atlas 5 Annual Pt to Pt Boost																		
	➤ Credit Suisse RavenPack Annual Pt to Pt Par										170.00%								
Teton 7 Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread							
	➤ Fixed Account								3.25%										
	➤ S&P 500 Annual Pt to Pt Cap									7.50%									
	➤ S&P 500 Annual Pt to Pt Par									3.15%									
	➤ S&P 500 Monthly Pt to Pt Cap										57.00%								
	➤ S&P 500 Monthly Average Par										157.00%								
	➤ Barclays Atlas 5 Annual Pt to Pt Par											2.25%							
	➤ Barclays Atlas 5 Annual Pt to Pt Spread																		
	➤ Barclays Atlas 5 Annual Pt to Pt Boost																		
	➤ Credit Suisse RavenPack Annual Pt to Pt Par										165.00%								
Teton 10 Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread							
	➤ Fixed Account								3.50%										
	➤ S&P 500 Annual Pt to Pt Cap									7.25%									
	➤ S&P 500 Annual Pt to Pt Par									3.00%									
	➤ S&P 500 Monthly Pt to Pt Cap										60.00%								
	➤ S&P 500 Monthly Average Par										155.00%								
	➤ Barclays Atlas 5 Annual Pt to Pt Par											2.00%							
	➤ Barclays Atlas 5 Annual Pt to Pt Spread																		
	➤ Barclays Atlas 5 Annual Pt to Pt Boost																		
	➤ Credit Suisse RavenPack Annual Pt to Pt Par										165.00%								

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/1/2022						Rates Effective: 8/29/2022						
Teton 14  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 76-80 8.50% 6.50%
	➤ Fixed Account								3.75%												
	➤ S&P 500 Annual Pt to Pt Cap									7.50%											
	➤ S&P 500 Annual Pt to Pt Par										40.00%										
	➤ S&P 500 Monthly Pt to Pt Cap									3.25%											
	➤ S&P 500 Monthly Average Par										70.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Par										160.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Spread											2.75%									
	➤ Barclays Atlas 5 Annual Pt to Pt Boost																				
	➤ Credit Suisse RavenPack Annual Pt to Pt Par										170.00%										
	➤ Credit Suisse RavenPack Annual Pt to Pt Spread											N/A									
	➤ Credit Suisse RavenPack Annual Pt to Pt Boost											3.00%									
	➤ Nasdaq Generations 5 Annual Pt to Pt Par										165.00%										
➤ Nasdaq Generations 5 Annual Pt to Pt Spread											N/A										
➤ Nasdaq Generations 5 Annual Pt to Pt Boost											2.75%										
Teton Bonus 7  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	0-80 6% 81-90 3.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: AK, CA, CT, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	0-75 76-80 81-85 86+ 6.00% 4.50% 3.00% 2.00%
	➤ Fixed Account								2.50%												
	➤ S&P 500 Annual Pt to Pt Cap									6.25%											
	➤ S&P 500 Annual Pt to Pt Par										25.00%										
	➤ S&P 500 Monthly Pt to Pt Cap									2.75%											
	➤ S&P 500 Monthly Average Par										40.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Par										135.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Spread											N/A									
	➤ Barclays Atlas 5 Annual Pt to Pt Boost											1.50%									
	➤ Credit Suisse RavenPack Annual Pt to Pt Par										145.00%										
	➤ Credit Suisse RavenPack Annual Pt to Pt Spread											N/A									
	➤ Credit Suisse RavenPack Annual Pt to Pt Boost											2.00%									
	➤ Nasdaq Generations 5 Annual Pt to Pt Par										140.00%										
➤ Nasdaq Generations 5 Annual Pt to Pt Spread											0.00%										
➤ Nasdaq Generations 5 Annual Pt to Pt Boost											N/A										
Teton Bonus 10  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	8% (6% FL)	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: MN, MT, NJ, NY Call for details: AK, CA, CT, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	0-75 76-80 81+ 7.25% 6.00% 4.50%
	➤ Fixed Account								2.75%												
	➤ S&P 500 Annual Pt to Pt Cap									5.50%											
	➤ S&P 500 Annual Pt to Pt Par										22.00%										
	➤ S&P 500 Monthly Pt to Pt Cap									2.50%											
	➤ S&P 500 Monthly Average Par										40.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Par										120.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Spread											N/A									
	➤ Barclays Atlas 5 Annual Pt to Pt Boost											0.75%									
	➤ Credit Suisse RavenPack Annual Pt to Pt Par										130.00%										
	➤ Credit Suisse RavenPack Annual Pt to Pt Spread											N/A									
	➤ Credit Suisse RavenPack Annual Pt to Pt Boost											0.50%									
	➤ Nasdaq Generations 5 Annual Pt to Pt Par										125.00%										
➤ Nasdaq Generations 5 Annual Pt to Pt Spread											N/A										
➤ Nasdaq Generations 5 Annual Pt to Pt Boost											0.00%										

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Teton Bonus 14 Flexible 1st Yr Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	10%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 76-80 8.50% 6.50%
	➤ Fixed Account	3.00%												
	➤ S&P 500 Annual Pt to Pt Cap		6.25%											
	➤ S&P 500 Annual Pt to Pt Par			25.00%										
	➤ S&P 500 Monthly Pt to Pt Cap		2.75%											
	➤ S&P 500 Monthly Average Par			50.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Par			135.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Spread				N/A									
	➤ Barclays Atlas 5 Annual Pt to Pt Boost			0.75%										
	➤ Credit Suisse RavenPack Annual Pt to Pt Par			140.00%										
	➤ Credit Suisse RavenPack Annual Pt to Pt Spread				N/A									
	➤ Credit Suisse RavenPack Annual Pt to Pt Boost			0.50%										
	➤ Nasdaq Generations 5 Annual Pt to Pt Par			137.00%										
	➤ Nasdaq Generations 5 Annual Pt to Pt Spread				N/A									
	➤ Nasdaq Generations 5 Annual Pt to Pt Boost			0.00%										
VEGA 7 Flexible 1st Yr Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	None	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	2.25%												
	➤ S&P 500 Annual Pt to Pt Cap		5.25%											
	➤ S&P 500 Annual Pt to Pt Par			22.00%										
	➤ S&P 500 Monthly Pt to Pt Cap		2.00%											
	➤ S&P 500 Monthly Average Par			35.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Par			115.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Spread				N/A									
	➤ Barclays Atlas 5 Annual Pt to Pt Boost			0.25%										
	➤ Credit Suisse RavenPack Annual Pt to Pt Par			120.00%										
	➤ Credit Suisse RavenPack Annual Pt to Pt Spread				N/A									
	➤ Credit Suisse RavenPack Annual Pt to Pt Boost			0.50%										
	➤ Nasdaq Generations 5 Annual Pt to Pt Par			117.00%										
	➤ Nasdaq Generations 5 Annual Pt to Pt Spread				N/A									
	➤ Nasdaq Generations 5 Annual Pt to Pt Boost			0.25%										
VEGA 10 Flexible 1st Yr Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	None	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	2.25%												
	➤ S&P 500 Annual Pt to Pt Cap		5.25%											
	➤ S&P 500 Annual Pt to Pt Par			22.00%										
	➤ S&P 500 Monthly Pt to Pt Cap		2.25%											
	➤ S&P 500 Monthly Average Par			40.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Par			110.00%										
	➤ Barclays Atlas 5 Annual Pt to Pt Spread				N/A									
	➤ Barclays Atlas 5 Annual Pt to Pt Boost			0.00%										
	➤ Credit Suisse RavenPack Annual Pt to Pt Par			115.00%										
	➤ Credit Suisse RavenPack Annual Pt to Pt Spread				N/A									
	➤ Credit Suisse RavenPack Annual Pt to Pt Boost			0.50%										
	➤ Nasdaq Generations 5 Annual Pt to Pt Par			112.00%										
	➤ Nasdaq Generations 5 Annual Pt to Pt Spread				N/A									
	➤ Nasdaq Generations 5 Annual Pt to Pt Boost			0.25%										

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Indexed Annuities

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VEGA 14 Flexible 1st Yr Premium	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Annual Pt to Pt Cap ➤ S&P 500 Annual Pt to Pt Par ➤ S&P 500 Monthly Pt to Pt Cap ➤ S&P 500 Monthly Average Par ➤ Barclays Atlas 5 Annual Pt to Pt Par ➤ Barclays Atlas 5 Annual Pt to Pt Spread ➤ Barclays Atlas 5 Annual Pt to Pt Boost ➤ Credit Suisse RavenPack Annual Pt to Pt Par ➤ Credit Suisse RavenPack Annual Pt to Pt Spread ➤ Credit Suisse RavenPack Annual Pt to Pt Boost ➤ Nasdaq Generations 5 Annual Pt to Pt Par ➤ Nasdaq Generations 5 Annual Pt to Pt Spread ➤ Nasdaq Generations 5 Annual Pt to Pt Boost	Fixed 2.25% Cap Rate 2.25% 5.00% Par Rate 22.00% 42.00% 105.00% 110.00% 107.00% 0.00% 0.00% Spread N/A N/A N/A N/A N/A N/A N/A	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	14 Yrs	Available in: AL, AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, LA, ME, MI, ND, NE, NH, NM, OK, SD, TN, VT, WI, WV, WY 0-75 76-80 8.00% 6.00%
	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Annual Pt to Pt Cap ➤ S&P 500 Annual Pt to Pt Par ➤ S&P 500 Monthly Pt to Pt Cap ➤ S&P 500 Monthly Average Par ➤ Barclays Atlas 5 Annual Pt to Pt Par ➤ Barclays Atlas 5 Annual Pt to Pt Spread ➤ Barclays Atlas 5 Annual Pt to Pt Boost ➤ Credit Suisse RavenPack Annual Pt to Pt Par ➤ Credit Suisse RavenPack Annual Pt to Pt Spread ➤ Credit Suisse RavenPack Annual Pt to Pt Boost ➤ Nasdaq Generations 5 Annual Pt to Pt Par ➤ Nasdaq Generations 5 Annual Pt to Pt Spread ➤ Nasdaq Generations 5 Annual Pt to Pt Boost	Fixed 2.25% Cap Rate 5.50% 2.25% Par Rate 20.00% 35.00% 120.00% 127.00% 122.00% 0.50% 0.25% 0.25% Spread N/A N/A N/A N/A N/A N/A N/A	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 0-75 76-80 81-85 86-90 6.00% 4.50% 3.00% 2.00%
	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Annual Pt to Pt Cap ➤ S&P 500 Annual Pt to Pt Par ➤ S&P 500 Monthly Pt to Pt Cap ➤ S&P 500 Monthly Average Par ➤ Barclays Atlas 5 Annual Pt to Pt Par ➤ Barclays Atlas 5 Annual Pt to Pt Spread ➤ Barclays Atlas 5 Annual Pt to Pt Boost ➤ Credit Suisse RavenPack Annual Pt to Pt Par ➤ Credit Suisse RavenPack Annual Pt to Pt Spread ➤ Credit Suisse RavenPack Annual Pt to Pt Boost ➤ Nasdaq Generations 5 Annual Pt to Pt Par ➤ Nasdaq Generations 5 Annual Pt to Pt Spread ➤ Nasdaq Generations 5 Annual Pt to Pt Boost	Fixed 2.00% Cap Rate 5.00% 2.25% Par Rate 20.00% 35.00% 105.00% 110.00% 107.00% 0.75% 0.50% 0.75% Spread N/A N/A N/A N/A N/A N/A N/A	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 0-75 76-80 81-85 6.75% 5.75% 3.75%
	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Annual Pt to Pt Cap ➤ S&P 500 Annual Pt to Pt Par ➤ S&P 500 Monthly Pt to Pt Cap ➤ S&P 500 Monthly Average Par ➤ Barclays Atlas 5 Annual Pt to Pt Par ➤ Barclays Atlas 5 Annual Pt to Pt Spread ➤ Barclays Atlas 5 Annual Pt to Pt Boost ➤ Credit Suisse RavenPack Annual Pt to Pt Par ➤ Credit Suisse RavenPack Annual Pt to Pt Spread ➤ Credit Suisse RavenPack Annual Pt to Pt Boost ➤ Nasdaq Generations 5 Annual Pt to Pt Par ➤ Nasdaq Generations 5 Annual Pt to Pt Spread ➤ Nasdaq Generations 5 Annual Pt to Pt Boost	Fixed 2.00% Cap Rate 4.00% 2.00% Par Rate 20.00% 35.00% 90.00% 95.00% 92.00% 0.00% 0.00% 0.00% Spread N/A N/A N/A N/A N/A N/A N/A	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 0-75 76-80 8.00% 6.00%

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Last Update: 11/3/2022



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: 11/1/2022										Rates Effective: 10/20/2022				
Enhanced Choice Index 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Charge	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1	100%	Yes	10 Yrs	ALL Except: CA, NJ, NY, PR, VI	All Ages	7.00%	
	➤ Fixed Account						3.75%							NA	(1-6)						
	➤ 1 Yr S&P 500 Daily RC 5 % ER Enhanced Par with Charge								210.00%	1.50%				Yr 2+	50%						
	➤ 1 Yr S&P 500 Daily RC 5% ER Par								155.00%					10%							
	➤ 1 Yr S&P 500 ESG Daily RC 5% ER Enhanced Par with Charge								210.00%	1.50%											
	➤ 1 Yr S&P 500 ESG Daily RC 5% Par								155.00%												
	➤ 1 Yr S&P Pt to Pt Enhanced Par with Charge								52.00%	1.50%											
	➤ 1 Yr S&P Pt to Pt Par								37.00%												
	➤ 1 Yr MARC 5% ER Enhanced Par with Charge								210.00%	1.50%											
	➤ 1 Yr S&P MARC 5% ER Par								155.00%					10%	(7-12)						
Enhanced Choice Index 7	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Charge	None	1% on 87.5% of premiums paid	0-90 \$15,000	Yr 1	100%	Yes	7 Yrs	ALL Except: NJ,, NY, PR, VI	0-80 81-85 86-90	6.00% 3.00% 1.50%	
	➤ Fixed Account						3.75%							NA	(1-6)						
	➤ 1 Yr S&P 500 Daily RC 5 % ER Enhanced Par with Charge								205.00%	1.50%				Yr 2+	50%						
	➤ 1 Yr S&P 500 Daily RC 5% ER Par								150.00%					10%							
	➤ 1 Yr S&P 500 ESG Daily RC 5% ER Enhanced Par with Charge								205.00%	1.50%											
	➤ 1 Yr S&P 500 ESG Daily RC 5% Par								150.00%												
	➤ 1 Yr S&P Pt to Pt Enhanced Par with Charge								56.00%	1.50%											
	➤ 1 Yr S&P Pt to Pt Par								41.00%												
	➤ 1 Yr MARC 5% ER Enhanced Par with Charge								205.00%	1.50%											
	➤ 1 Yr S&P MARC 5% ER Par								150.00%					10%	(7-12)						
Enhanced Choice Index 5	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Charge	None	1% on 87.5% of premiums paid	0-93 \$15,000	Yr 1	100%	Yes	10 Yrs	ALL Except: NJ, NY, PR, VI	0-80 81-85 86-90 91-93	5.00% 2.50% 1.25% 1.00%	
	➤ Fixed Account						3.75%							NA	(1-6)						
	➤ 1 Yr S&P 500 Daily RC 5 % ER Enhanced Par with Charge								200.00%	1.50%				Yr 2+	50%						
	➤ 1 Yr S&P 500 Daily RC 5% ER Par								145.00%					10%							
	➤ 1 Yr S&P 500 ESG Daily RC 5% ER Enhanced Par with Charge								200.00%	1.50%											
	➤ 1 Yr S&P 500 ESG Daily RC 5% Par								145.00%												
	➤ 1 Yr S&P Pt to Pt Enhanced Par with Charge								54.00%	1.50%											
	➤ 1 Yr S&P Pt to Pt Par								39.00%												
	➤ 1 Yr MARC 5% ER Enhanced Par with Charge								200.00%	1.50%											
	➤ 1 Yr S&P MARC 5% ER Par								145.00%					10%	(7-12)						
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						4.00%							0%						(1-6)	
	➤ 1 Year S&P 500 Annual Point-to-Point								48.00%					Yr 2+						50%	
Single Premium								9.50%					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 81-85 86-93	3.00% 1.50% 1.35%		
	➤ Fixed Account						4.00%							0%						(1-6)	
	➤ 1 Year S&P 500 Annual Point-to-Point								44.00%					Yr 2+						50%	
Single Premium								8.50%					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 81-85 86+	4.00% 2.00% 1.45%		
	➤ Fixed Account						4.00%							0%						(1-6)	
	➤ 1 Year S&P 500 Annual Point-to-Point								48.00%					Yr 2+						50%	
Single Premium								9.50%					10%	(7-12)							

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Last Update: 11/3/2022



Legacy Products

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022				Rates Effective: 10/28/2022								
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								4.65%		154.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																				
	➤ 1-Year S&P 500 Point-to-Point									9.55%											
	➤ 1-Year Gold Point-to-Point W/Par										50.00%										
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par										193.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										213.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										70.00%										
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par										267.00%										
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par								3.00%		283.00%										
Single Premium																			50bps bonus through December 31, 2020		
LibertyMark 7 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	5%	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								4.45%		146.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																				
	➤ 1-Year S&P 500 Point-to-Point									9.15%											
	➤ 1-Year Gold Point-to-Point W/Par										47.00%										
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par										182.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										201.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										67.00%										
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par										252.00%										
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par								3.00%		260.00%										
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								5.20%		169.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										54.00%										
	➤ 1-Year Gold Point-to-Point W/Par																				
	➤ 1-Year S&P 500 Point-to-Point									11.10%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										211.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										234.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										77.00%										
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par										293.00%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								3.00%												
Single Premium											321.00%								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								4.10%		136.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										44.00%										
	➤ 1-Year Gold Point-to-Point W/Par																				
	➤ 1-Year S&P 500 Point-to-Point									8.70%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										170.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										188.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										62.00%										
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par										236.00%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%												
Single Premium											276.00%										

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Legacy Products

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
LibertyMark 10 LT	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 Fixed 3.40% Cap Rate 70%																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point 109.00%																					
	➤ 1-Year Gold Point-to-Point W/Par 43.00%																					
	➤ 1-Year S&P 500 Point-to-Point 6.20%																					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 138.00%																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point 150.00%																					
	➤ 2-Year S&P 500 Point-to-Point w/ PR 63.00%																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par 190.00%																					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A) 2.00%																					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B) 211.00%																					
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022										Rates Effective: 10/28/2022			
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 Fixed 2.35% Cap Rate Par Rate																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point 77.00%																					
	➤ 1-Year Gold Point-to-Point W/Par 31.00%																					
	➤ 1-Year S&P 500 Point-to-Point 4.90%																					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 97.00%																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point 106.00%																					
	➤ 2-Year S&P 500 Point-to-Point w/ PR 45.00%																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par 134.00%																					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A) 1.00%																					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B) 168.00%																					
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 Fixed 5.15% Cap Rate 75%																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point 169.00%																					
	➤ 1-Year Gold Point-to-Point W/Par 54.00%																					
	➤ 1-Year S&P 500 Point-to-Point 10.95%																					
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par 211.00%																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par 292.00%																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point 233.00%																					
	➤ 2-Year S&P 500 Point-to-Point 76.00%																					
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par 4.00%																					
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, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 81-85	4.00% 2.75%		
	➤ Fixed Account Fixed 4.95% Cap Rate Par Rate																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point 159.00%																					
	➤ 1-Year Gold Point-to-Point W/Par 52.00%																					
	➤ 1-Year S&P 500 Point-to-Point 10.55%																					
	➤ 1-Year SG SG Columbia Adaptive Index PTP w/Par 220.00%																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point 199.00%																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par 276.00%																					
	➤ 2-Year S&P 500 Point-to-Point w/ PR 73.00%																					
	➤ 5-Yr Fusion Strategy Part A Cap and Part B Par 4.00%																					
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, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-75 76-80 81-85	7.00% 6.00% 5.00%		
	➤ Fixed Account Fixed 5.65% 1.90% Par Rate																					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point 184.00%																					
	➤ 1-Year Gold Point-to-Point W/Par 59.00%																					
	➤ 1-Year S&P 500 Point-to-Point 12.80%																					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 230.00%																					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point 254.00%																					
	➤ 2-Year S&P 500 Point-to-Point 83.00%																					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par 318.00%																					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A) 4.00%																					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B) 317.00%																					

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Legacy Products

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
LibertyMark SE 10 Plus	Allocations/Strategies								Fixed 4.60%	Cap Rate	Par Rate						ALL Except:		
	➤ Fixed Account												Yr 1	100%					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										151.00%		0-80	0%	(1-6)				
	➤ 1-Year Gold Point-to-Point W/Par										49.00%								
	➤ 1-Year S&P 500 Point-to-Point									10.25%			Yr 2+	50%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										188.00%								
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										208.00%								
	➤ 2-Year S&P 500 Point-to-Point										69.00%		10%	(7-12)					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par										261.00%								
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								3.00%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										273.00%								
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022				Rates Effective: 10/28/2022						
LibertyMark SE 10 LT	Allocations/Strategies								Fixed 3.95%	Cap Rate	Par Rate						Only Available in:		
	➤ Fixed Account												Yr 1	100%					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										124.00%							0-75	7.00%
	➤ 1-Year Gold Point-to-Point W/Par										47.00%								
	➤ 1-Year S&P 500 Point-to-Point									8.95%			0-85	0%	(1-6)			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%								
	➤ 2-Year S&P 500 Point-to-Point										70.00%		Yr 2+	50%					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par										215.00%								
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								3.00%				10%	(7-12)				81-85	5.00%
Single Premium	➤ 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												Yr 1	100%					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										91.00%								
	➤ 1-Year Gold Point-to-Point W/Par										36.00%								
	➤ 1-Year S&P 500 Point-to-Point									5.85%			0-80	0%	(1-6)				
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										115.00%								
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										91.00%								
	➤ 2-Year S&P 500 Point-to-Point										54.00%		Yr 2+	50%					
	➤ 2-Year SG SG Columbia Adaptive Index PTP w/Par										159.00%								
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%				10%	(7-12)					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										165.00%								
ClassicMark 10	Allocations/Strategies								Fixed 4.05%	Cap Rate	Par Rate						ALL Except:		
	➤ Fixed Account												Yr 1	100%					
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										134.00%								
	➤ 1-Year S&P 500 Point-to-Point									8.35%									
	➤ 1-Yr Gold Point-To-Point w/Par										43.00%								
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										168.00%								
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										185.00%								
	➤ 2-Year S&P 500 Point-to-Point w/ PR										61.00%		Yr 2+	50%					
	➤ 2-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										233.00%								
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%				10%	(7-12)					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										272.00%								

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

Last Update: 11/3/2022



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	10%	100% (1-6) 50% (7-12)	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: 11/1/2022										Rates Effective: 10/28/2022			
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	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					3.55%		116.00%														
	➤ 1-Year Morgan Stanley TEBI Point-to-Point							38.00%														
	➤ 1-Yr Gold Point-To-Point w/Par																					
	➤ 1-Year S&P 500 Point-to-Point						7.45%															
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.							145.00%														
	➤ 2-Year Morgan Stanley TEBI Point-to-Point							160.00%														
	➤ 2-Year S&P 500 Point-to-Point w/ PR							53.00%														
	➤ 2-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.							201.00%														
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)					2.00%																
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)							225.00%														
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%														

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For Agent Use Only

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Last Update: 11/3/2022

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

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Available Annuity Riders



	Athene <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	Athene <i>Agility Income Rider</i>	American National <i>Lifetime Income Rider Fixed Rate</i>	American National <i>Lifetime Income Rider Fixed Rate Plus Index Credit</i>	American Equity <i>LIBR</i>
Product Line	Ascent Pro 10 <i>15% Income Bonus</i>	Agility <i>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

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Available Annuity Riders



	American Equity <i>LIBR W/ Wellbeing Benefit</i>	American Equity <i>LIBR Indexing Income</i>	American Equity <i>No-Fee LIBR</i>	American Equity <i>LIBR</i>	American Equity <i>LIBR W/ Wellbeing Benefit</i>
Product Line	Bonus Gold, Retirement Gold	Bonus Gold, Retirement Gold	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10
Issue Ages	50+	50+	50-80	50-80	50-80
Rider Roll-Up Rate	6% Compound	400% Multiplier of previous years credited interest	4% Compound	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

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Available Annuity Riders



	American Equity <i>LIBR</i>	American Equity <i>LIBR W/ Wellbeing Benefit</i>	AIG/MSG <i>Lifetime Income Plus Flex</i>	AIG/MSG <i>Lifetime Income Plus Multiplier Flex</i>	Equitrust
Product Line	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	Power Select Plus Income	Power Select Plus Income	MarketPower Bonus
Issue Ages	50-80	50-80	50-78	50-78	40-75
Rider Roll-Up Rate	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

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Available Annuity Riders



	Equitrust	Equitrust	Equitrust	F&G <i>Protection Package</i>	F&G <i>Enhanced Package</i>
Product Line	MarketTen Bonus	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series
Issue Ages	40-80	40-80	40-85	0-85	0-85
Rider Roll-Up Rate	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

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Available Annuity Riders



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

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Available Annuity Riders



	Gilico <i>Wealth Choice</i>	Gilico	Guggenheim Life <i>Lifetime Withdrawal Rider</i>	IAMS PROPRIETARY	One America
Product Line	Guaranteed Giving Benefits	Annuicare	Highlander Fixed Annuity, ViStar Fixed Annuity	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

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

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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

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 11/1/2022						Rates Effective: 10/12/2022					
Guarantee Shield Series (3 & 5) Single Premium	➤ 3 Year 3.75%								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 4.25%											Yr 2+	50%				81+	1.13%		
												10%	(2-12)				5 Year	18-80	2.25%	
																81+	1.69%			
American Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022						Rates Effective: 10/28/2022					
American Classic Single Premium	➤ 3 Year w/ Loyalty Bonus 4.95%								1%	0-90	\$1,000	Yr 1	100%	Yes	Same as Guaranteed Period	Only available in: AZ, CO, DC, HI, IA, ID, IL, IN, KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, OR, TX, UT	0-80		1.25%	
	➤ 5 Year w/ Loyalty Bonus 5.12%											0%	(1-6)				81-90		0.75%	
	➤ 3 Year 4.80%											Yr 2+	50%				0-80		2.25%	
	➤ 5 Year 5.00%											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: 11/1/2022						Rates Effective: 11/1/2022					
Palladium MYGA* 250K+ (3-10 Yrs) Single Premium	➤ 3 Year Yield 4.05%								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 4.35%																3 Year	0-79		1.50%
	➤ 6 Year Yield 4.40%																	80-90		0.50%
	➤ 7 Year Yield ¹ 4.40%																5 Year	0-79		2.50%
	➤ 8 Year Yield 4.40%																	80-90		0.50%
	➤ 9 Year Yield ² 4.40%																Yr 2+	(1-12)	0-79	2.50%
	➤ 10 Year Yield ¹ 4.40%																			
	➤ ¹ Includes 1% 1st Yr Bonus																			
	➤ 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: 11/1/2022						Rates Effective: 10/28/2022					
Platinum Assure Single Premium	➤ 2 Year 4.10%								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 4.30%																0-79 3 Year		1.00%	
	➤ 4 Year 4.85%																80-90 3 Year		0.75%	
	➤ 5 Year 5.00%																0-79 4 Year		1.50%	
	➤ 6 Year 5.00%																80-90 4 Year		1.00%	
	➤ 7 Year 5.10%																0-79 5 Year		1.50%	
																	80-90 5 Year		1.00%	
																	0-64 6 Year		2.50%	
																	65-79 6 Year		2.00%	
																	80-90 6 Year		1.25%	
								0-64 7 Year		2.50%										
								65-79 7 Year		2.00%										
								80-90 7 Year		1.25%										

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For Agent Use Only

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Last Update: 11/3/2022



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: 11/1/2022								Rates Effective: 11/7/2022			
Synergy Choice Up to \$100,000	➤	2-Year				4.10%				None	18-90	\$25,000	Optional Rider call for details	100% (1-6)	Optional Rider call for details	Same as rate guarantee period	Not Available in: CA, CT, ME, NY, PR, VI, WA	18-80	1.00%	
		3-Year				4.95%												81-90	2-Year	0.50%
		5-Year				5.25%												18-80	3-Year	1.50%
		7-Year				5.40%												81-90		0.625%
Synergy Choice \$100,000+ Flexible Premium		2-Year				4.25%								50% (7-12)				18-80	2.25%	
		3-Year				5.10%												81-90	5-Year	1.25%
		5-Year				5.40%												18-80	7-Year	2.75%
		7-Year				5.55%												81-90		1.375%
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 11/1/2022								Rates Effective: 10/28/2022			
MaxRate 3*	➤	3 Year				4.60%				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*	➤	5 Year				5.25%				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	2.00%	
													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: 11/1/2022								Rates Effective: 10/28/2022			
MaxRate 7*	➤	7 Year				5.35%				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%	

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period							Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Atlantic Coast Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022							Rates Effective: 9/12/2022		
Safe Haven	➤ 5 Year Yield							4.65%	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	
	➤ 6 Year Yield							4.67%				0%	(1-6)				0-80 2.40% 81+ 1.30%	
	➤ 7 Year Yield							4.69%				Yr 2+	50%				7 & 10 Year	
	➤ 10 Year Yield							4.75%				0%	(7-12)				0-80 2.65% 81+ 1.40%	
Single Premium																		
Delaware Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022							Rates Effective: 11/1/2022		
Pinnacle	➤ 3 Year							4.50%	1.00%	85	\$10,000	Yr 1	100%	Beneficiary will receive amount plus interest and minus any adjustments	7 Years	All Except: AK, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA, WI	3 Year	
	➤ 5 Year							4.75%				10%	(1-6)				0-80 2.00% 81+ 1.00%	
	➤ 7 Year							4.90%				Yr 2+	50%				0-80 2.50% 81+ 1.25%	
												10%					0-80 2.50% 81+ 1.25%	
Single Premium																		
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/1/2022							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:	3 Year	
	➤ 5 Year							4.00%				Int.	(1-6)				0-80 2.00% 81-90 1.50%	
	➤ 6 Year							4.20%									5, 6, 8, & 10 Year	
	➤ 8 Year							4.25%				Yr 2+	50%					
	➤ 10 Year							4.30%				Int.	(7-12)					
Single Premium																		
ChoiceFour (6 Year) (MVA & Liquidity)	➤ 6 Year							3.26%	1.00%	0-85%	\$10,000	Yr 1	100%	Yes	6 Year	All Except:	5.50%	
	W/ Premium Bonus							3.00%				Int.	(1-12)				0-80 4.125% 81-85	
												50%						
Flexible 1st Yr Premium												10%						

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Multi-Year Guarantee

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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: 11/1/2022				Rates Effective: 10/19/2022										
Safeguard Plus	➤		3-Year		4.55%		1% on 87.5%	18-95	\$10,000	Yr1 + INT	100%	Yes	3 Years	Only Available	0-75	3 Year	1.75%						
																			76-95		1.25%		
	➤		5-Year		5.05%			18-95					(7-12)	5 Years		0-75	5 Year	2.50%					
																			76-95		1.75%		
	➤		7-Year		5.05%			18-90					50%	7 Years	AL AR AZ GA LA MS NM OH OK TN TX WV WY	0-75	7 Year	2.75%					
Single Premium															76-90		2.00%						
	➤		10-Year		5.10%		18-90		10 Years						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: 11/1/2022				Rates Effective: 10/24/2022										
FG Guarantee Platinum	➤		3 Year		4.50%		1% on 87.5%	0-90	\$20,000	Yr 1 Int. Yr 2+ Int.	100% (1-12) 50% (13-24)	Yes	Same as rate guarantee period	All Except:	0-79	3 Year	1.50%						
															80-90		0.75%						
	➤		5 Year		5.20%																0-79	5 Year	2.00%
																					80-90	1.00%	
	➤		7 Year		5.40%																	0-79	7 Year
Single Premium															80-90		1.125%						
GBU	A.M. Best	A-	Fitch	####	Moody's	####	S&P	####	Rate Book Updated On: 11/1/2022				Rates Effective: 10/24/2022										
Assetguard Select 25,000+	➤		2 Year		3.60%		0.15%	18-95	25000-2M	Yr 1	Yr 1	Yes	2 Yr, 3 Yr, 4 Yr, and 5 Yr	Only available in:	0-80	2 Year	1.40%						
															81-90		0.700%						
															91-95		0.350%						
	➤		3 Year		3.65%															0-80	3 Year	2.00%	
																				81-90		1.05%	
Assetguard Select 100,000+														91-95	0.50%								
	➤		2 Year		3.70%									0-80	4 Year	2.000%							
													81-90	1.05%									
	➤		3 Year		3.90%								91-95	0.50%									
														0-80	5 Year	2.75%							
➤		4 Year		4.10%									81-90	1.30%									
													91-95	0.65%									
➤		5 Year		4.50%																			

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions												
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 11/1/2022						Rates Effective: 11/1/2022														
Secure Gain 5 Single Premium	➤	Year 1							4.45%	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%										
	➤	Year 2							4.55%																				
	➤	Year 3							4.65%																				
	➤	Year 4							4.75%																				
	➤	Year 5							4.85%				10%	(1-6)															
	➤	Bonus							0.25%																				
	➤	Gtd Yield to Surrender							4.70%				Yr 2+	50%				81-89	1.50%										
	➤									10%	(7-12)																		
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022						Rates Effective: 10/17/2022														
Annuicare10 Flexible Premium	➤	Fixed Rate							2.45%	1% on 87.5%	0-79		Yr 1	100%	Yes	10 Years	All Except: AL, AK, AR, CT, DE, HI, ID, ME, MD, MA, MN, NH, NJ, PA, RI, SD, VT, VA, WI	0-74		7.50%									
													Int.	(0-6)															
													Yr 2+	50%				75-79		5.50%									
													Int.	(7-12)															
Guaranty Annuity (4, 6, 8) Single Premium	➤	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%									
														0%				(1-6)		80-100	0.80%								
														115%				50%		0-79	2.75%								
														5%				(7-12)		80-90	1.00%								
Guaranty Rate Lock (3, 4, 5, 6, 7, 8, 9, 10) Single Premium	➤	3 Year							4.60%	0.50%	0-100	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: AK, HI, ME, NY, PR, VI	0-74	3 Year	1.85%									
														75+				0.93%											
													4 Year							5.00%	0-100	0%	(1-6)	0-74	4 Year	2.25%			
																							75+	1.13%					
		5 Year							5.00%		0-100							0-74	5 Year	2.75%									
														75+				1.50%											
		6 Year							5.00%		0-100							0-74	6 Year	2.75%									
														75+				1.38%											
		7 Year							5.00%		0-100							0-74	7 Year	3.00%									
														75+				1.50%											
		8 Year							5.00%		0-100		Yr 2	50%				0-74	8 Year	3.00%									
														75+				1.50%											
9 Year							5.00%	0-100			0-74	9 Year	3.25%																
										75+	1.63%																		
10 Year							5.00%	0-100			0-74	10 Year	3.25%																
										75+	1.63%																		

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Multi-Year Guarantee

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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: 11/1/2022								Rates Effective: 11/1/2022				
Preserve MYGA* Low Band	3 Year*								4.60%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes	Same as rate guarantee period	All Except:	3, 5, 6, 7, 8, 9 Year			
	4 Year*								4.75%									0-80 2.50%			
	5 Year								4.80%									81-85 1.88%			
	6 Year								4.80%			86-90 1.25%									
	7 Year								4.80%			\$5,000 Q	Yr 2 + 10%						*Lower commission on 3 & 4 Yr MYGA	10 Year	
	8 Year								4.80%											0-80 3.00%	
	9 Year								4.80%											81-85 2.25%	
Single Premium	10 Year								4.90%							86-90 1.50%					
Preserve MYGA* High Band	3 Year*								4.70%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes	Same as rate guarantee period	All Except:	3, 5, 6, 7, 8, 9 Year			
	4 Year*								4.85%									0-80 2.50%			
	5 Year								4.90%									81-85 1.88%			
	6 Year								4.90%			86-90 1.25%									
	7 Year								4.90%			\$5,000 Q	Yr 2 + 10%						*Lower commission on 3 & 4 Yr MYGA	10 Year	
	8 Year								4.90%											0-80 3.00%	
	9 Year								4.90%											81-85 2.25%	
Single Premium	10 Year								5.00%							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: 11/1/2022								Rates Effective: 10/25/2022				
Bankers Elite Series (3, 5, 7, 9)	3 Year								4.50%	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 Call for details in: CA & FL	0-90	3 Year 2.00%		
	5 Year								4.45%		0-90		0%					0-90	5 Year 2.25%		
	7 Year								4.40%		0-85		Yr 2+					0-85	7 Year 2.50%		
	9 Year								4.45%		0-80		0%					0-80	9 Year 2.75%		
Bankers (3, 5, 7)	3 Year								4.20%	1.65%	0-90	\$10,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, NY, PR, VI	0-80 81-90	3 Year 2.00% 1.00%		
	5 Year								4.10%		0-90		Yr 2+ Int.					0-80 81-90	5 Year 3.25% 1.50%		
	7 Year								4.00%		0-90							0-80 81-85	7 Year 4.00% 2.00%		
Bankers Premier (5, 7)	5 Year								4.40%	1.65%	0-90	\$10,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, DE, NY, PR, VI Call for details IA, NM, OR	0-80 81-90	5 Year 2.00% 0.40%		
	7 Year								4.30%		0-85							0-80 81-85	7 Year 2.15% 0.45%		
	Single Premium																				
Bankers 5 Premier Plus	Year 1								5.20%	1.65%	0-90	\$10,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, DE, NY, PR, Vi	0-80 81-90	2.00% 0.40%		
	GTD Yield to Surrender								4.40%				Yr 2+ Int.								
Single Premium																					
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 11/1/2022								Rates Effective: 10/25/2022				
MYGuarantee Plus* 100K	5 Year								4.60%	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 Call for details CA, NY	0-75 76-80 81+	5 Year 2.00% 1.30% 0.75%		
	7 Year								4.60%				Yr 2+ 10%					50% (7-12)			
	10 Year								4.50%												0-75 76-80 81+
Single Premium																					

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Multi-Year Guarantee

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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: 11/1/2022						Rates Effective: 11/1/2022								
MYAnnuity X Single Premium	➤				5 Year 0% Free				5.30%	1% on 87.5% of premium paid	0-85	\$10,000	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	CA, MA, ME, NY, PR, VI	0-75	5 Year	2.00%			
	➤				5 Year 10% Free				5.10%				Yr 2+ 10%					76-80		2.00%			
	➤				7 Year 0% Free				5.40%				Yr 1 0%					50% (7-12)		81+	1.00%		
	➤				7 Year 10% Free				5.20%				Yr 2+ 10%							0-75	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: 11/1/2022						Rates Effective: 10/20/2022								
Guarantee Plus (3, 5, 7) Single Premium	➤				3 Year				4.55%	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				5.15%				81-85					1.125%					
	➤				7 Year				5.25%				86-90					0.75%					
	➤												0-80					2.00%					
																		81-85	5 Year	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: 11/1/2022						Rates Effective: 10/17/2022								
Harbourview 20,000+	➤				2 Year				3.75%	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				4.15%									80+		0.425%			
	➤				4 Year				4.40%									0-79	3 Year	1.50%			
	➤				5 Year				4.75%				80+					0.75%					
	➤				6 Year				4.95%				0-79					4 Year	1.15%				
	➤				7 Year				4.95%				80+						0.575%				
Harbourview 80,000+ Single Premium	➤				10 Year				4.85%				0-79					5 Year	2.25%				
	➤				2 Year				4.10%				80+						1.125%				
	➤				3 Year				4.50%				0-79					6 Year	1.25%				
	➤				4 Year				4.75%				80+						0.625%				
	➤				5 Year				5.10%				0-79					7 Year	2.75%				
	➤				6 Year				5.30%				80+						1.375%				
➤				7 Year				5.30%	0-79	10 Year	2.75%												
➤				10 Year				5.20%	80+		1.375%												
Ohio State	A.M. Best	####	Fitch	####	Moody's	####	S&P	####	Rate Book Updated On: 11/1/2022						Rates Effective: 10/31/2022								
Nex MYGA	➤				3 Year				4.85%	None	0-85	\$10,000	Yr 1+	Yr 1: 9%	Yes	Same as rate guarantee period	All Except CT, ME, NJ, NY, VT	0-80	3 Year	2.00%			
	➤				5 Year				5.65%									81-85		1.00%			
	➤				7 Year				5.65%				10%	yr 2: 8%				0-80	5 Year	2.50%			
	➤				10 Year				5.50%									81-85		1.25%			
	➤																	0-80	7 Year	2.75%			
	➤																	81-85		1.375%			
	➤									0-80	10 Year	3.00%											
	➤									81-85		1.50%											

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One America	A.M. Best	A+	Fitch	NA	Moody's	NA	S&P	NA	Rate Book Updated On: 11/1/2022								Rates Effective: 9/15/2022			
Annuity Care	LTC Fund								4.00%	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								3.00%									76-85	2.75%	
	Single Premium																			
Oxford Life	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022								Rates Effective: 11/1/2022			
Multi-Select Series (3, 4, 5, 6, 7, 8, 9, 10)	➤	3 Year							4.45%	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, VI, VT, WV	18-75	3 Year	1.00%
	➤	4 Year							4.70%									76-80	0.50%	
	➤	5 Year							4.70%									18-75	1.30%	
	➤	6 Year							5.00%									76-80	4 Year	0.55%
	➤	7 Year							4.90%									18-75	5 & 7 Year	2.50%
	➤	8 Year							4.95%									76-80	1.50%	
	➤	9 Year							4.95%	18-75	6 Year	1.25%								
	➤	10 Year							5.00%	76-80	0.75%									
	➤	9 Year							4.95%	18-77	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes	Same as rate guarantee period	18-75	8 Year		1.45%		
	➤	10 Year							5.00%	18-75	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes	Same as rate guarantee period	76-77	9 Year		2.75%		
Single Premium																	18-75	10 Year	3.00%	
Pacific Guardian Life	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022								Rates Effective: 10/10/2022			
Diamond Head (3, 4, 5, 6, 7, 8, 9, 10)	➤	3 Year							3.00%	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							3.00%									18-85	4 Year	2.00%
	➤	5 Year							3.00%									18-85	5 Year	2.25%
	➤	6 Year							3.00%								Call for details in:	18-85	6 Year	2.35%
	➤	7 Year							3.00%									18-85	7 Year	2.45%
	➤	8 Year							3.00%									18-85	8 Year	2.55%
	➤	9 Year							3.00%									18-85	9 Year	2.65%
	➤	10 Year							3.00%								CA	10 Year	2.75%	
	Single Premium																			

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For Agent Use Only

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Last Update: 11/3/2022



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		
Sagicor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022						Rates Effective: 7/19/2022				
Milestone MYGA* (3, 5, 7) Single Premium	➤	3 Year		3.90%		1.00%	0-90	\$100,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	Same as rate guarantee period	All Except: AK, CT, FL, ME, MT, NY, PR, VI, VT Call for details in: CA	0-80	3 Year	1.85%			
		81-85	1.35%																
		86+	1.10%																
		0-80	5 Year	2.50%															
➤	5 Year			4.25%		81-85	1.75%												
	86+	1.25%																	
	➤	7 Year		4.25%										0-80	7 Year	2.60%			
													81-85	2.10%					
													86+	1.35%					
Sentinel Security Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/1/2022						Rates Effective: 9/12/2022				
Personal Choice Annuity (5, 7, 10) Single Premium	➤	5 Year		4.65%		1.65%	0-90	\$2,500	Yr 1 0% Yr 2+ 0% Available as a rate reducing rider	If under 80, No If over 80 Yes	No Available as a rate reducing rider	Same as rate guarantee period	All Except: AK, CT, DC, MA, ME, MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV Call for details in: CA, FL, MN	0-80	5 Year	2.25%			
		81-90	1.50%																
	➤	7 Year		4.70%										0-80		7 Year	2.25%		
		81-90	1.50%																
	➤	10 Year		4.75%										0-80	10 Year	2.75%			
													81-90	2.00%					
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/1/2022						Rates Effective: 10/27/2022				
Secure Savings IAMS PROPRIETARY Single Premium	➤	2 Year		2.60%		1.00%	18-90	\$10,000	Yr 1 Int. Yr 2+ 5%	100% (1-12) 50% (13-24)	Yes	Same as rate guarantee period	All Except: MN, NJ, NY, PR	18-80	2 Year	1.25%			
		81+	1.00%																
	➤	5 Year		3.45%										76-80		5 Year	1.75%		
Secure Savings Elite IAMS PROPRIETARY Single Premium	➤	2 Year		3.15%		1.00%	18-85	\$10,000	None without Rider	100% (1-12) 50% (13-24)	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, Call for details FL	18-80	2 Year	1.25%			
		81+	1.00%																
	➤	5 Year		4.00%										18-75		5 Year	2.00%		
					76-80									1.75%					
													81-85	0.75%					
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 11/1/2022						Rates Effective: 10/20/2022				
Focused Growth Annuity* (3, 5, 7, 10) Single Premium	➤	3 Year		4.10%		0.10%	0-93	\$15,000	Yr 1 Int. Yr 2+ Int.	85 & Under None 86-90 100% (1-6) 50% (7-12)	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80	3 Year	1.50%			
		81-85	0.75%																
		86+	0.50%																
	➤	5 Year		4.50%										0-80		5 & 7 Year	2.00%		
	81-85	1.00%																	
	86+	0.77%																	
	➤	7 Year		4.70%			0-90							0-80	10 Year	3.00%			
							0-80												

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Last Update: 11/3/2022



MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
2	4.10%	Aspida	A-	Synergy Choice Up to \$100,000	1.00%	90	Call for Details	Call for Details	Call for Details	N/A
2	4.25%	Aspida	A-	Synergy Choice \$100,000+	1.00%	90	Call for Details	Call for Details	Call for Details	N/A
2	3.15%	SILAC	B+	Secure Savings Elite	1.25%	85	0%	0%	No	N/A
2	3.75%	Oceanview (Low Band)	A-	Harbourview 20,000+	0.85%	89	0%	10%	Yes	N/A
2	4.10%	Oceanview (High Band)	A-	Harbourview 80,000+	0.85%	89	0%	10%	Yes	N/A
2	3.60%	GBU (Low Band)	A-	Assetguard Select 25,000+	1.40%	95	0%	0%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
2	3.70%	GBU (High Band)	A-	Assetguard Select 100,000+	1.40%	95	0%	0%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
3	3.75%	American Equity	A-	Guarantee Shield Series	1.50%	85	0%	10%	Yes	Nursing Home, Terminal Illness
3	4.80%	American Life	B++	American Classic	1.25%	90	0%	0%	Yes	N/A
3	4.95%	Aspida	A-	Synergy Choice Up to \$100,000	1.50%	90	Call for Details	Call for Details	Call for Details	N/A
3	5.10%	Aspida	A-	Synergry Choice \$100,000+	1.50%	90	Call for Details	Call for Details	Call for Details	N/A
3	4.60%	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	4.55%	Farmers Life	NR	Safeguard Plus	1.75%	95	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuitization, Market Value
3	4.50%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	3.65%	GBU (Low Band)	A-	Assetguard Select 25,000+	2.00%	95	0%	0%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
3	3.90%	GBU (High Band)	A-	Assetguard Select 100,000+	2.00%	95	0%	0%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
3	4.60%	Guggenheim	B++	Preserve MYGA* Low Band	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	4.50%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	4.20%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	4.55%	North American	A+	Guarantee Plus	1.50%	90	0%	Int.	Yes	Nursing Home
3	4.15%	Oceanview (Low Band)	A-	Harbourview 20,000+	1.50%	89	0%	10%	Yes	N/A
3	4.50%	Oceanview (High Band)	A-	Harbourview 80,000+	1.50%	89	0%	10%	Yes	N/A
3	4.45%	Oxford Life	A-	Multi-Select Series	1.00%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
3	3.90%	Sagikor Life	A-	Milestone MYGA*	1.85%	90	0%	10%	Yes	N/A
3	4.10%	Standard Insurance	A	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness

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MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
4	5.00%	Guaranty Income Life	B++	Guaranty Rate Lock	2.25%	100	0%	5%	No	N/A
4	3.90%	GBU (Low Band)	A-	Assetguard Select 25,000+	2.00%	95	0%	0%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
4	4.10%	GBU (High Band)	A-	Assetguard Select 100,000+	2.00%	95	0%	0%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
4	4.75%	Guggenheim	A-	Preserve MYGA* Low Band	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	4.70%	Oxford Life	A	Multi-Select Series	1.30%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
4	4.40%	Oceanview (Low Band)	A-	Harbourview 20,000+	1.15%	89	0%	10%	Yes	N/A
4	4.75%	Oceanview (High Band)	A-	Harbourview 80,000+	1.15%	89	0%	10%	Yes	N/A
5	4.25%	American Equity	A-	Guarantee Shield Series	2.25%	85	0%	10%	Yes	Nursing Home, Terminal Illness
5	5.12%	American Life	B++	American Classic	2.25%	90	0%	10%	Yes	N/A
5	4.35%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
5	5.25%	Aspida	A-	Synergy Choice Up to \$100,000	2.25%	90	Call for Details	Call for Details	Call for Details	N/A
5	5.40%	Aspida	A-	Synergy Choice \$100,000+	2.25%	90	Call for Details	Call for Details	Call for Details	N/A
5	5.25%	Athene Annuity & Life	A	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	4.65%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	4.00%	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	5.05%	Farmers Life	NR	Safeguard Plus	2.50%	95	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuitization, Market Value
5	5.20%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	4.30%	GBU (Low Band)	A-	Assetguard Select 25,000+	2.75%	95	0%	0%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
5	4.50%	GBU (High Band)	A-	Assetguard Select 100,000+	2.75%	95	0%	0%	Yes	ADL, Terminal Illness, Nursing Home, Annuitization, Market Value
5	4.75%	Great American	A+	Secure Gain 5	2.50%	89	10%	10%	Yes	Extended Care, Terminal Illness
5	4.80%	Guggenheim	A-	Preserve MYGA* Low Band	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	5.00%	Guaranty Income Life	B++	Guaranty Rate Lock	2.75%	100	0%	5%	Yes	Nursing Home, Terminal Illness
5	4.45%	Liberty Bankers Life	A-	Bankers Elite Series	2.25%	90	0%	0%	No	N/A
5	4.10%	Liberty Bankers Life	A-	Bankers	3.25%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	4.40%	Liberty Bankers Life	A-	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	4.40%	Liberty Bankers Life	A-	Bankers 5 Premier Plus	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	4.60%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.00%	85	10%	10%	Yes	Extended Care, Terminal Illness

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MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
5	5.15%	North American	A+	Guarantee Plus	2.00%	90	0%	Int.	Yes	Nursing Home
5	4.75%	Oceanview (Low Band)	A-	Harbourview 20,000+	2.25%	89	0%	10%	Yes	N/A
5	5.10%	Oceanview (High Band)	A-	Harbourview 80,000+	2.25%	89	0%	10%	Yes	N/A
5	4.70%	Oxford Life	A	Multi-Select Series	2.50%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	4.25%	Sagicor Life	A-	Milestone MYGA*	2.50%	90	0%	10%	Yes	N/A
5	4.65%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	85	0%	0%	No	N/A
5	4.50%	Standard Insurance	A	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
6	4.40%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
6	4.67%	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	5.00%	Guaranty Income Life	B++	Guaranty Annuity	2.75%	90	0%	5%	No	N/A
6	4.80%	Guggenheim	A-	Preserve MYGA* Low Band	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	4.95%	Oceanview (Low Band)	A-	Harbourview 20,000+	1.25%	89	0%	10%	Yes	N/A
6	5.30%	Oceanview (High Band)	A-	Harbourview 80,000+	1.25%	89	0%	10%	Yes	N/A
6	5.00%	Oxford Life	A-	Multi-Select Series	1.25%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	4.40%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
7	5.40%	Aspida	A-	Synergy Choice Up to \$100,000	2.75%	90	Call for Details	Call for Details	Call for Details	N/A
7	5.55%	Aspida	A-	Synergy Choice \$100,000+	2.75%	90	Call for Details	Call for Details	Call for Details	N/A
7	5.35%	Athene Annuity & Life	A	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	4.69%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	5.05%	Farmers Life	NR	Safeguard Plus	2.75%	90	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuity, Market Value
7	5.40%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	4.80%	Guggenheim	A-	Preserve MYGA* Low Band	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	4.40%	Liberty Bankers Life	A-	Bankers Elite Series	2.50%	85	0%	0%	No	N/A
7	4.00%	Liberty Bankers Life	A-	Bankers	4.00%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	4.30%	Liberty Bankers Life	A-	Bankers Premier	2.15%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	4.60%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
7	5.25%	North American	A+	Guarantee Plus	2.50%	90	0%	Int.	Yes	Nursing Home

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
7	4.95%	Oceanview (Low Band)	A-	Harbourview 20,000+	2.75%	89	0%	10%	Yes	N/A
7	5.30%	Oceanview (High Band)	A-	Harbourview 80,000+	2.75%	89	0%	10%	Yes	N/A
7	4.90%	Oxford Life	A	Multi-Select Series	2.50%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	4.25%	Sagicor Life	A-	Milestone MYGA*	2.60%	90	0%	10%	Yes	N/A
7	4.70%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	85	0%	0%	No	N/A
7	4.70%	Standard Insurance	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
8	4.40%	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	4.80%	Guggenheim	A-	Preserve MYGA* Low Band	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	4.95%	Oxford Life	A	Multi-Select Series	1.45%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	4.40%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
9	4.80%	Guggenheim	A-	Preserve MYGA* Low Band	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
9	4.45%	Liberty Bankers Life	A-	Bankers Elite Series	2.75%	80	0%	0%	No	N/A
9	4.95%	Oxford Life	A	Multi-Select Series	2.75%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	4.40%	American National	A	Palladium MYGA* 250K+	2.50%	90	10%	10%	Yes	Disability, Nursing Home
10	4.75%	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	5.10%	Farmers Life	NR	Safeguard Plus	3.00%	90	Int.	Int.	Yes	Terminal Illness, Nursing Home, Annuity, Market Value
10	4.90%	Guggenheim	A-	Preserve MYGA* Low Band	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	4.90%	Guggenheim	A-	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	4.50%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
10	4.85%	Oceanview (Low Band)	A-	Harbourview 20,000+	2.75%	89	0%	10%	Yes	N/A
10	5.20%	Oceanview (High Band)	A-	Harbourview 80,000+	2.75%	89	0%	10%	Yes	N/A
10	5.00%	Oxford Life	A	Multi-Select Series	3.00%	85	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	4.75%	Sentinel Security Life	B++	Personal Choice Annuity	2.75%	85	0%	0%	No	N/A
10	4.55%	Standard Insurance	A	Focused Growth Annuity*	3.00%	80	Int.	Int.	Yes	Nursing Home, Terminal Illness

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