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IAMS Inc.

Indexed Annuities

Indexed Annuities	Crediti	ng 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 L	pdated On:	12/7/2021					es Effective:	5/3/2021		
Power Select	Allocations/Strategies Fixed Account 1-Year AB All Market Index Point to Point	Fixed 1.20%	Cap Rate	Par Rate	Spread									50-75	Option 1	7.00%
Plus Income*	 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russell 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 		3.25%	72.00% 40.00% 20.00%		None	1% on 87.5% of Premiums	50-78 \$25,000	Yr 1 0% Yr 2+	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	50-75	Option 2 Yr 1 Yr 2+ Option 3	2.25% 1.00%
Rider Included	 2-Year AB All Market Index Point to Point PR 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point 		3.2376	90.00%	0.25% 3.95%		Paid	Ş23,000	10%	(1-12)				50-75	Yr 1 Yr 2+	4.25% 0.50%
Single Premium					<u> </u>											
Power Select Plus Income Multiplier* Rider Included Single Premium Power Select	Allocations/Strategies > Fixed Account > 1-Year AB All Market Index Point to Point > 1-Year ML Strategic Balanced Index > 1-Year PIMCO Global Optima Index > 1-Year Russell 2000 Annual Point to Point > 1-Year S&P 500 Annual Point-to-Point Index > 2-Year AB All Market Index Point to Point PR > 2-Year AB All Market Index Point to Point PR > 2-Year PIMCO Global Optima Index > 2-Year S&P 500 Annual Point-to-Point Allocations/Strategies	Fixed 1.30% Fixed 1.35%	Cap Rate 3.25% Cap Rate	Par Rate 85.00% & 75.00% 41.00% 18.00% 88.00% 21.00% Par Rate	Spread . 1.00% . 0.00% 3.50% Spread	None	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	Option 1 Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+ Option 1	7.00% 2.25% 1.00% 4.25% 0.50%
Builder* PROPRIETARY No Rider Available Single Premium	 1-Year AB All Market Index Point to Point Spread 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russell 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year AB All Market Index Point to Point PR 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point 		3.75%	100.00% & 80.00% 45.00% 22.00% 100.00%	0.00% 2.50%	None	1.5% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+	7.00% 2.25% 1.00% 4.25% 0.50%
Power Select Builder 8* PROPRIETARY No Rider Available Single Premium	Allocations/Strategies Fixed Account fixed A	Fixed 1.00%	2.10% 2.20%	Par Rate 50.00% 13.00% 85.00% 65.00% 40.00%	Spread 3.25% 6.95% 1.00%	5% Premium Bonus AK, MN, OR, UT, WA 8% Premium Bonus In all Other States	1.5% on 87.5% of Premiums Paid	18-80 \$25,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY, PR Call for details: AK, CA, CT, DE, FL, MN, NJ, NV, OH, OR, PA, SC, TX, UT, WA	0-80 0-80	Option 1 Option 2 Yr 1 Yr 2+	5.00% 1.00% 1.00%

I AM	S Inc.		Inc	lexed A	Annuit	ies						1-	800-	255-505
Indexed Annuities	Crediting	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Allianz Life Insurance	A.M. Best A+ Fitch N/A Moody's A1 S&P AA	e: 1	A D i		<u> </u>	Rate Book I	Jpdated On:	12/7/2021	T			Ra	tes Effective:	5/4/2021
	Allocations/Strategies Fixed Account	Fixed 1.45%	Cap Rate	Par Rate	Spread								All Except: NY, PR	
Allianz	 S&P 500 Index Monthly Sum 	1.45%	1.50%						Yr 1	100%			N1, FN	
	BlackRock Index Annual Pt. to Pt.			or 60.00%	or 2.75%		4.95%		0%	(1-6)			Call for	0-75 7.00
Accumulation	Bloomberg Index II Annual Pt. To Pt.		3.25%	or 55.00%	or 3.00%	None	1.35% on 87.5% of Yr	0-80			Yes	10 Yrs	details:	76-80 5.0
Advantage*	PIMCO Index Annual Pt. to Pt.		3.00%	or 55.00%	or 3.50%	None	1 Premiums	\$20,000			res	10 115		
	S&P 500 Index Annual Pt. to Pt.		3.25%				1		Yr 2+	50%			CA, DE, IA,	
	BlackRock Index 2-Year Pt. to Pt. BlackBock Index II 2 Year Dt. To Dt.			85.00%					5%	(7-12)			OR, TX	
Flexible 1st Yr Premium	 Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 			75.00% 75.00%										Trail Commission Options Available
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread				-					
	Fixed Account	1.10%												
	Nasdaq-100 Index Monthly Sum		1.40%											
	Russell 2000 Index Monthly Sum		1.50%											
Allianz Benefit	S&P 500 Index Monthly Sum		1.10%		-				Yr 1	100%				0-75 6.5
	BlackRock Index Annual Pt. to Pt. BlackBock Index II Appual Pt. To Pt.			or 60.00%	or 2.60%	18% of First	1.35% on	0-80	0%	(1-6)	Yes		All Except:	70.00
Control (ABC)	 Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. 		3.50%	or 55.00%	or 2.85%	Year	87.5% of Yr	\$20,000				10 Yrs		76-80 4.5
	 PIMCO Index Annual Pt. to Pt. 			or 55.00%	or 3.10%	Premium	1 Premiums	Ş20,000	Yr 2+	50%				
	Russell 2000 Index Annual Pt. to Pt.		2.50%	55.0070	0. 0.1070				10%	(7-12)				
	S&P 500 Index Annual Pt. to Pt.		2.75%							. ,			CA, DE, IA, NH, OR, TX	
	BlackRock Index 2-Year Pt. to Pt.		<u>_</u>	90.00%									NH, UK, 1X	
Flexible 1st 18 Months	Bloomberg Index II 2-Year Pt. To Pt.			80.00%										
Premium	PIMCO Index 2-Year Pt. to Pt.	Fixed		80.00%										Reduced in Yrs 2-3
	Allocations/Strategies Fixed Account	1.20%	Cap Rate	Par Rate	Spread									Trail Commission
	 Nasdag-100 Index Monthly Sum 	1.20%	1.50%										All Except:	Options Available
	Russell 2000 Index Monthly Sum		1.60%											
	S&P 500 Index Monthly Sum		1.20%	155.00%					Yr 1	100%				0-75 6.5
	BlackRock Index Annual Pt. to Pt.		2.65%		or 3.35%				0%	(1-6)				
Allianz 222	Bloomberg Index II Annual Pt. To Pt.		2.75%	or 45.00%	or 3.60%	25% Year	1.35% on 87.5% of Yr	0-80			Yes	7 Yrs		76-80 4.5
	Nasdaq-100 Index Annual Pt. to Pt.		2.00%			Premium	1 Premiums	0-80			res	7 115		
	PIMCO Index Annual Pt. to Pt.		2.65%	or 45.00%	or 3.85%		1 mennanns		Yr 1	50%			NY, PR	
	Russell 2000 Index Annual Pt. to Pt.		2.00%		-				0%					
	S&P 500 Index Annual Pt. to Pt.		2.25%											
	BlackRock Index 2-Year Pt. to Pt.			75.00%										Reduced in Yrs 2-3
lexible 1st Yr Premium	 Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 			65.00% 65.00%										Trail Commission Options Available
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread								All Except:	options manable
	Fixed Account	2.00%	cup nate	i ui nute	opredu								LACOPT	
	Nasdaq-100 Index Monthly Sum	· · · · ·	2.00%											
	Russell 2000 Index Monthly Sum		2.20%											
	S&P 500 Index Monthly Sum		1.80%						Yr 1	100%			AK, CA, CT,	0-75 6.5
Allianz 360	BlackRock Index Annual Pt. to Pt.				or 0.70%		1.35% on		0%	(1-6)			DE, ID, MN,	
	 Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. 			or 70.00%	or 1.10%	None	87.5% of Yr	0-80	1		Yes	10 Yrs	MT, NJ, NV,	76-80 4.5
	 PIMCO Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. 		3.25% 5.40%	or 70.00%	or 1.35%		1 Premiums	\$20,000	Yr 2+	50%			NY, OH, OK,	
	 Russell 2000 Index Annual Pt. to Pt. 		3.25%	. , 0.0070	3. 1.3370				10%	(7-12)			OR, PA, SC,	
	 S&P 500 Index Annual Pt. to Pt. 		3.25%							,/			TX, UT, WA	
	BlackRock Index 2-Year Pt. to Pt.		·	120.00%							1			Reduced in Yrs 2-3
lexible 1st Yr Premium	 Bloomberg Index I 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 			105.00% 105.00%										Trail Commission Options Available

Indexed Annuities

Indexed Annuities	Crediting	Methods				Bonus %	Guar Minimum	Issue Age Minimum	Withdrawal Provisions	Chrgbck @ Death in	Full Accum @	Surrender Charge	State Availability	Comissions	5
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-						Value	Premium 12/7/2021	Trovisions	Months	Death	Period	Rates Effect	3/4/2021	
	Allocations/Strategies	Fixed 1.30%	Cap Rate	Par Rate	Spread			11,7,2021						Option 1 Yr 1	
	 Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate 		2.25%	14.00%					Yr 1 Int.	1st Month			AK, CA, CT,	0-75 76-80	6.00% 4.50%
	 S&P 500 Monthly Average with Cap 		2.25%	1100/0			1.6% on	18-80		Full			DE, ID, MN, MT, NJ, NV,	Yr 2-3	1.50%
Bonus Gold	S&P 500 Monthly Point-to-Point Cap		1.60%			10% of First	1.0% of	\$5,000		1/12 per			NY, OH, OK,	0-75	1.00%
Donas Cola	 Dow Jones Annual Point-to-Point Cap S&P 500 Annual Point-to-Point Participation Rate 		2.25%	10.00%		Year Premium	premiums			month thereafter	Yes	16 Yrs	OR, PA, SC,		
	 S&P 500 Annual Point-to-Point Participation Rate S&P 500 Annual Point-to-Point Cap 		2.25%	10.00%		Fleinium	paid			in first Yr			TX, UT, WA		
	S&P 500 Dividend Aristocrats Daily Risk Control 5% Index				4.75%				Yr 2+	ONLY				76-80	0.75%
	S&P Performance Triggered	Trigger:	1.75%						10%					Option 2 (No	
Flexible Premium	 Bond Yield with Cap & Spread 10 Year U.S. Treasury Bond Value with Cap 		5.15% 2.50%	&	2.00%								FL	0-75 76-80	7.00% 5.25%
Flexible Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread								All Except:	70-80	5.25%
	Fixed Account	1.60%			-1					1st Month					
	S&P 500 Monthly Pt to Pt		1.50%						Yr 1	Full			NY		
AssetShield	 S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt 		2.50%	15.00%			1% on 87.5% of Yr	18-85	Int.	1/12 per			Call for	18-75 76-80	3.75% 2.81%
5	 S&P 500 Annual Pt to Pt S&P 500 Dividend Aristocrats Daily Risk Control 5% ER 			50.00%		None	1 premiums	\$5,000		month	Yes	5 Yrs	details:	76-80 81-85	2.81%
	S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate			Replacement Rate:	0.10%		paid	<i>\$5,000</i>	Yr 2+	thereafter in first Yr			CA	01 00	1.00/0
	BofA Destinations Index Annual Pt to Pt			60.00%					10%	ONLY					
	CS Tech Edge Annual Pt to Pt CD Clabel Continuent Annual Pt to Pt			65.00%						0.1121					
Flexible Premium	SB Global Sentiment Annual Pt to Pt Allocations/Strategies	Fixed	Cap Rate	65.00% Par Rate	Spread								All Except:		
	> Fixed Account	1.90%	cup nate	i di fidic	opicau					1st Month			NY		
	S&P 500 Monthly Pt to Pt		1.70%						Yr 1	Full					
AssetShield	 S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt 		3.00%	15.000/			1% on 87.5% of Yr	10.05	Int.	1/12 per			Call for	18-75	4.50%
7	 S&P 500 Annual Pt to Pt S&P 500 Dividend Aristocrats Daily Risk Control 5% ER 			15.00% 65.00%		None	1 premiums	18-85 \$5,000	Yr 2+	month	Yes	7 Yrs	details:	76-80 81-85	3.38% 2.25%
	 S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate 			Replacement Rate:	0.50%		paid	<i>\$3,000</i>	10%	thereafter			CA	01 05	2.2370
	BofA Destinations Index Annual Pt to Pt			75.00%						in first Yr ONLY					
	CS Tech Edge Annual Pt to Pt CD Clabel Continuent Annual Pt to Pt			80.00%						0.1121					
Flexible Premium	SB Global Sentiment Annual Pt to Pt Allocations/Strategies	Fixed	Cap Rate	80.00% Par Rate	Spread										
	> Fixed Account	2.00%	cup nate	i di fidic	opicau										
	S&P 500 Monthly Pt to Pt		1.20%												
	 S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt 		1.75%	20.00%					¥- 1	1st Month					
AssetShield	 S&P 500 Annual Pt to Pt Annual S&P Dividend Aristocrats Daily Risk Control 5% ER 			20.00%			1% on		Yr 1 Int.	Full			All Except:		
	 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER 			110.00%			87.5% of Yr	18-80	inc.	1/12 per		10.11	All Except.	18-75	6.00%
10	S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate			Replacement Rate:	0.60%	None	1 premiums	\$5,000		month thereafter	Yes	10 Yrs	CA		
	BofA Destinations Index Annual Pt to Pt BofA Destinations Index 2 Year Pt to Pt			80.00%			paid		Yr 2+	in first Yr				76-80	4.50%
	 BofA Destinations Index 2-Year Pt to Pt CS Tech Edge Annual Pt to Pt 			115.00% 85.00%					10%	ONLY					
	 CS Tech Edge 2-Year Pt to Pt 			120.00%											
	SB Global Sentiment Annual Pt to Pt			85.00%											
Flexible Premium	SB Global Sentiment 2-Year Pt to Pt			120.00%											

IAM	S Inc.		Inde	xed Annui	ties						1-	800-	255-5055
Indexed Annuities	Crediting I	Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-				Rate Book I	Jpdated On:	12/7/2021	-	-		Rat	es Effective:	3/4/2021
IncomeShield 7 Flexible Premium	Allocations/Strategies Fixed Account S&P Annual Pt to Pt S&P Annual Pt to Pt Volatility Control Annual Pt to Pt Volatility Control Annual Pt to Pt 	1.70%	ap Rate 2.75% 4.50%	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	50-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	Year 1 50-75 4.00% 76-80 3.00% Year 2
IncomeShield 10 W/LIBR Flexible Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt w/ Cap S&P 500 Annual Pt to Pt w/ Cap S&P 500 Annual Pt to Pt w/ PR Volatility Control Index Annual Pt to Pt w/ Cap Volatility Control Index Annual Pt to Pt w/ Cap Volatility Control Index 2-Year Pt to Pt w/ PR	1.00%	1.40% 1.75% 2.25%	Par Rate 10.00% 30.00% 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% Year 2 1.50% 76-80 1.50% 76-80 0.75% Year 3 0.00% 76-80 0.75% Up-Front (No Trail) 6.25% 76-80 4.70%
EstateSheild 10 Flexible Premium	Allocations/Strategies Fixed Account BofA Destination Index Annual Pt to Pt Bof A Destination Index 2-Year Pt to Pt C5 Tech Edge Annual Pt to Pt C5 Tech Edge 2-Year Pt to Pt SG Global Sentiment Annual Pt to Pt SG Global Sentiment 2- Year Pt to Pt S&P 500 Dividend Aristocrats ER Annual Pt to Pt w/Cap S&P 500 Dividend Aristocrats ER 2-Year Pt to Pt w/Cap	1.10%	2.50% 5.50%	Par Rate Spread 50.00% 70.00% 50.00% 70.00% 70.00% 50.00% 70.00% 70.00%	25%	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 IN	40-75 6.50%

Indexed Annuities

Indexed		diting Methods			Bonus %	Guar Minimum	Issue Age Minimum	Withdrawal	Chrgbck @ Death in	Full Accum @	Surrender Charge	State	Comissions	
Annuities					Bollus 76	Value	Premium	Provisions	Months	Death	Period	Availability	comissions	
American Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A				Rate Book L	Jpdated On:	12/7/2021					es Effective:	1/18/2021	
American Select Base	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation 	Fixed 2.00%	Cap Rate	Par Rate 32.00%	None	1% on 87.5%	0-85 \$20,000	Yr 1 10%	100% (1-6) 50%	No	10	Only in: AZ,CO,DC,HI, IA, IL, IN,KS, LA, MI, MO, MT, NE,	0-74 7.0	.00%
Single Premium	 S&P 500 MARC 5 ER Annual Pt. to Pt. Participation Janus SG Guidance Index 2-Year Pt. to Pt. 			100.00% 80.00%				Yr 2+ 10%	(7-12)			NM, NV, OH, OK, TX, UT,	75-85 3.7	75%
American Select 7 Base	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation S&P 500 MARC 5 ER Annual Pt. to Pt. Participation Janus SG Guidance Index 2-Year Pt. to Pt. 	Fixed	Cap Rate	Par Rate 28.00% 90.00% 70.00%	None	1% on 87.5%	0-85 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	No	7	Only in: AZ,CO,DC,HI, IA, IL, IN,KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT,		.25% .00%
American Select Bonus	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Cap > S&P Annual Pt. to Pt. Participation > S&P 500 MARC 5 ER Annual Pt. to Pt. Participation > Janus SG Guidance Index 2-Year Pt. to Pt.	Fixed 1.45%	Cap Rate	Par Rate 18.00% 55.00% 50.00%	10%	1% on 87.5%	0-85 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	No	10	Only in: AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT		.00% .75%
Single Premium American Select 7 Bonus Single Premium	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Cap	Fixed	Cap Rate	50.00% Par Rate 17.00% 50.00% 45.00%	0-74 7% 75-85 5%	1% on 87.5%	0-85 \$20,000	5% Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	No	7	Only in: AZ,CO,DC,HI, IA, II, IN,KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT,		.25%
American Select 7 Bonus Plus Single Premium	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Cap > S&P Annual Pt. to Pt. Participation > S&P 500 MARC 5 ER Annual Pt. to Pt. Participation > Janus SG Guidance Index 2-Year Pt. to Pt.	Fixed	Cap Rate	Par Rate 17.00% 50.00% 45.00%	0-74 11% 75-85 9%	1% on 87.5%	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	No	7	Only in: AZ,CO,DC,HI, IA, IL, IN,KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT,		.25%
American Select Bonus Plus Single Premium	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Cap > S&P Annual Pt. to Pt. Participation > S&P 500 MARC 5 ER Annual Pt. to Pt. Participation > Janus SG Guidance Index 2-Year Pt. to Pt.	Fixed 1.45%	Cap Rate 3.50%	Par Rate 18.00% 55.00% 50.00%	16%	1% on 87.5%	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	No	10	Only in: AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT		00% 75%

Indexed Annuities

Indexed Annuities	Crediting	Methods			Bonus %	Guar Minimum	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	5
American National	A.M. Best A Fitch N/A Moody's N/A S&P A				Rate Book I	Value Jpdated On:	12/7/2021		wonths	Death		tes Effective:	5/1/2021	
Strategy	Allocations/Strategies	Fixed	Cap Rate	Par Rate				1		1	1			
Indexed	Fixed Account	1.95%						Yr 1				All Except:		
	 S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. 		4.25%	17.00% & 100.00%	0%	1% on	0-80 \$5,000 - Q	10%	100%	Yes	7 Yrs	NY Call for	18-75	5.00%
Annuity PLUS	 S&P Annual Pt. to Pt. 		4.23%	& 50.00%	070	87.5%	\$10,000 - Q \$10,000 - NQ	Yr 2+	(1-12)	105	, 113	details:	76-80	4.00%
7	S&P 500 Monthly Sum		2.00%				+, ··-	10%	(/			CA		
Flexible Premium	S&P 500 Performance with a Specified Rate	Trigger:	3.25%											
Strategy	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
Indexed	 Fixed Account S&P Annual Pt. to Pt. Uncapped 	2.05%		20.00%			0-80	Yr 1 10%	100%			All Except: NY	18-75	7.00%
	 S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. 		4.35%	& 100.00%	1%	1% on	\$5,000 - Q	10%	100%	Yes	10 Yrs	Call for	10-75	7.00%
Annuity PLUS	> S&P Annual Pt. to Pt.		4.60%	& 50.00%	270	87.5%	\$10,000 - NQ	Yr 2+	(1-12)		10 115	details:	76-80	5.50%
10	S&P 500 Monthly Sum		2.10%				,	10%	. ,			CA		
Flexible Premium	S&P 500 Performance with a Specified Rate	Trigger:	3.35%											
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A				Rate Book I	Jpdated On:	12/7/2021	r	1	r —	Ra	tes Effective:	4/16/2021	
	Allocations/Strategies > Fixed Account	Fixed 1.10%	Cap Rate	Par Rate								All Except: NY		
	 I-Yr Al Powered US Equity Index 	1.10%		45.00%				Yr 1	100%			INT	0-70	6.50%
Ascent Pro 10	1-Yr BNP Paribas Multi Asset Diversified 5			55.00%	3% Bonus to	1% on 100%		10%	(1-6)			Call for		
	> 1-Yr Nasdaq FC Index			32.00%	Accum.	of Yr 1	35-80			Yes	10 Yrs	details in:	71-75	6.00%
Bonus	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return			50.00%	20% Income	premiums	\$10,000			163	10 113	AK, CA, CT, DE,		
	> 1-Yr S&P 500 Point-to-Point		2.75%		Base Bonus	paid		Yr 2+	50%			DC, HI, IL, IN,	76-80	5.00%
	 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 			57.00% 75.00%				10%	(7-12)			MA, MN, MO, NJ, OH, OK, PA,		
Single Premium	 2-Yr Nasdag FC Index 			47.00%								SC, UT, WA	Trail Commission	Available
Single Freiham	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	Fixed Account	1.30%					40-83	Yr 1+					0-70	4.50%
	1-Yr AI Powered US Equity Index			50.00%			\$10,000	10% of	100%					
A . 1111 - 7	1-Yr BNP Paribas Multi Asset Diversified 5			60.00%		1% on		Accumula	(1-6)				71-75	4.00%
Agility 7	 1-Yr Nasdaq FC Index 1-Yr S&P 500 Point-to-Point 		2.75%	37.00%	25% Benefit Base Bonus	87.5% of premiums	\$5,000 (AK, HI, MN,	ted Value		Yes	7 Yrs	All Except:	70.00	2 5 00/
	 2-Yr Al Powered US Equity Index 		2.75%	65.00%	base bollus	premiuns	MO, NJ, OR,	or 10% of	50%			NY	76-80	3.50%
	 2-Yr BNP Paribas Multi Asset Diversified 5 			80.00%		P.0.0	PA, TX, VT,	initial	(7-12)				81+	3.00%
	> 2-Yr Nasdaq FC Index			55.00%			WA)	Premium	. ,					
Single Premium	2-Yr S&P 500 Point to Point		5.75%											
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	 Fixed Account 1-Yr AI Powered US Equity Index 	1.40%		57.00%			40-80 \$10,000	Yr 1+	100%					
	 I-Yr BNP Paribas Multi Asset Diversified 5 			65.00%		1% on	\$10,000	10% of	(1-6)				0-70	6.00%
Agility 10	 I-Yr Nasdag FC Index 			42.00%	25% Benefit	87.5% of	\$5,000	Accumula	(10)		40.14	All Except:	070	0.0070
	1-Yr S&P 500 Point-to-Point		3.00%		Base Bonus	premiums	(AK, HI, MN,	ted Value or 10% of		Yes	10 Yrs	NY	71-75	5.50%
	2-Yr AI Powered US Equity Index			72.00%		paid	MO, NJ, OR,	initial	50%					
	2-Yr BNP Paribas Multi Asset Diversified 5			90.00%			PA, TX, VT,	Premium	(7-12)				76-80	5.00%
Cingle Promium	 2-Yr Nasdaq FC Index 2-Yr S&P E00 Point to Point 		6.25%	62.00%			WA)							
Single Premium	2-Yr S&P 500 Point to Point		0.25%		1									

Indexed Annuities

Indexed Annuities	Crediting M	ethods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book I	Jpdated On:	12/7/2021	-		-	Ra	tes Effective:	3/19/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Strategy										
	Fixed Account	1.60%			Charge										
	1-Year AI Powered US Equity Index			65.00%											
	1-Year BNP Paribas Multi-Asset No Cap Point-to-Point			77.00%											
Performance	1-Year Nasdaq FC Index			47.00%											
Elite 7	1-Year S&P 500 Point-to-Point Cap Index Strategy		3.75%						Yr 1				All Except:		
Ente /	1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy			45.00%					10%				NY		
	2-Year AI Powered US Equity Index			85.00%									Call for	0-70	5.00%
	2-Year BNP Paribas Multi-Asset No Cap Point-to-Point			105.00%			1% on	0-83	Yr 2+	100%			details in:		
	> 2-Year Nasdaq FC Index			70.00%		Plus	87.5% of		10%	(1-6)	Yes	7 Yrs	AK, CA, CT,	71-75	4.50%
	2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey			60.00%		6%	premiums	\$10,000		50%			DE, HI, IL,		
	> 1-Year Al Powered US Equity Index			122.00% 8			paid			(7-12)			IN, MD,	76-80	3.50%
All Plus Variations have	1-Year BNP Paribas Multi-Asset No Cap Point-to-Point			150.00% 8					Plus				MN, MO,		
a 0.95% ROP/Enhanced	> 1-Year Nasdaq FC Index			90.00% 8					Cumulativ				NJ, NV, OH,	81+	3.00%
Liquidity Rider Fee	1-Year S&P 500 Point-to-Point Cap Index Strategy		7.25%	&	1.75%				e up to				OK, OR, PA,		
	1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy			85.00% 8									SC, TX, UT,		
NOT an Income Rider	2-Year Al Powered US Equity Index			160.00% 8									WA Plus		
	2-Year BNP Paribas Multi-Asset No Cap Point-to-Point			205.00% 8											
	2-Year Nasdaq FC Index 2-Year Cap 500 Birls Control No. Con Deint to Deint Structure			135.00% 8									Version		
Single Premium	2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey Allocations/Strategies	Fixed	Cap Rate	115.00% 8 Par Rate	1.75% Strategy						-		N/A in CA		
	Fixed Account	1.60%	Cap Rate	Parkale	Charge										
	 Intel Account 1-Year Al Powered US Equity Index 	1.00%		65.00%	Charge										
	 I-Year BNP Paribas Multi-Asset No Cap Point-to-Point 			77.00%											
	 I-real BNP Paribas Multi-Asset No Cap Point-to-Point I-Year Nasdag FC Index 			47.00%					Yr 1						
Performance	 I-Year S&P 500 Point-to-Point Cap Index Strategy 		3.75%	47.00%					0%						
Elite 10	 I-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 		3.7370	45.00%					Yr 2+				All Except:		
	 2-Year Al Powered US Equity Index 			85.00%				0-78	5%				NY		
	 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 			105.00%		4%	1% on	0-78	570	100%			Call for	0-70	6.50%
	 2-Year Nasdag FC Index 			70.00%		470	87.5% of	\$10,000		(1-6)			details in:	0-70	0.50%
	 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey 			60.00%		Plus	premiums	(\$5,000 CT,		(1-0)	Yes	10 Yrs	ucture ini	71-75	6.00%
	 I-Year Al Powered US Equity Index 			122.00% 8	1.75%	10%	paid	MN, NJ, OR,		50%			AK, CA, CT,	/1/5	0.0070
	 I-Year BNP Paribas Multi-Asset No Cap Point-to-Point 			150.00% 8		10/0	pere	PA, TX, WA)	Plus	(7-12)			DE, FL, IN,	76+	5.00%
All Plus Variations have	> 1-Year Nasdag EC Index			90.00% 8				,,	Yr 1+	(, 12)	1	1	MD, MN,		5.0070
a 0.95% ROP/Enhanced	 I-Year S&P 500 Point-to-Point Cap Index Strategy 		7.25%	8.	1.75%				10%		1	1	NJ, NV, OH,		
Liquidity Rider Fee	 I-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 		,,,23,70	85.00% 8					Cumulativ		1	1	OK, OR, PA,		
	 2-Year AI Powered US Equity Index 			160.00% 8					e up to		1	1	SC, TX, UT,		
NOT an Income Rider	 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 			205.00% 8							1	1	WA		
	 2-Year Nasdag FC Index 			135.00% 8							1	1			
				100.0070 0	1	L	1	1	1		1	1			

I AM	S Inc.		Ind	exed A	nnuit	ies						1-	800-	255-5055
Indexed Annuities	Crediting	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book	Updated On:	12/7/2021	-	-	-	Ra	tes Effective:	1/16/2021
	Allocations/Strategies Fixed Account 1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 	Fixed 1.85%	Cap Rate	Par Rate 75.00% 90.00%	Strategy Charge								All Except:	
Performance	1-Year Nasdaq FC Index			55.00%									CA, CT, ID,	
Elite 15	1-Year S&P 500 Point-to-Point Index Strategy		4.50%	,					Yr 1				MN, MT,	
Ente 15	 > 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy > 2-Year Al Powered US Equity Index > 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point > 2-Year Nasdaq FC Index > 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy > 1-Year Al Powered US Equity Index 			52.00% 100.00% 120.00% 85.00% 67.00% 135.00% 8		11% Plus 17%	1% on 87.5% of premiums paid	0-73 \$10,000 (\$5,000 TX)	0% Yr 2+ 5% Plus	100% (1-6) 50% (7-12)	Yes	15 Yrs	NJ, NY, OH, OR, PA, PR, UT, WA	0-70 6.50% 71+ 6.00%
All Plus Variations have	1-Year BNP Paribas Multi-Asset No Cap Point-to-Point			160.00% 8					Yr 1+					
a 0.95% ROP/Enhanced	1-Year Nasdaq FC Index			100.00% 8					10%				Call for	
Liquidity Rider Fee	 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 		8.00%	& 92.00% 8	1.75% 1.75%				Cumulativ e up to				details in:	
NOT an Income Rider	 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 			180.00%8220.00%8150.00%8	a <u>1.75%</u> a <u>1.75%</u> a <u>1.75%</u>				eupto				AK, DE, FL, IN, NV, OK, SC, TX	
Single Premium	2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey Allocations/Strategies	Fixed	Cap Rate	125.00% 8 Par Rate	1.75%								All Except:	
Ascent Pro 7	 Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5% Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 	1.30%	3.00%	50.00% 65.00% 37.00% 55.00% & 65.00% 85.00% 55.00%	1.00%	18% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	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
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout								All Except:	
Ascent Pro 10	 Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5% Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 	1.40%	3.50%	57.00% 70.00% 42.00% 60.00% 8 72.00% 95.00% 62.00%	1.00%	20% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	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
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout								All Except:	
Ascent Accumulator 5*	 Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%[™] Index Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 	1.95%	4.55%	72.00% 87.00% 52.00% 80.00% & 95.00% 120.00%	2.50%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	5 Yrs	NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX,	Available only through Bank & Broker Dealer Channel
Single Premium	 2-Yr Nasdaq FC Index 			77.00%							1		UT, WA	

<u>IAM</u>	S Inc.		Ind	exed A	nnuit	ies	1				1		800-	255-5055
Indexed Annuities	Crediting	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book I	Jpdated On:	12/7/2021	1			Rat	es Effective:	1/16/2021
	Allocations/Strategies Fixed Account	Fixed 2.10%	Cap Rate	Par Rate	Bailout								All Except:	
	 I-Yr Al Powered US Equity Index 	2.10%		75.00%					Yr 1	100%			NY, PR	
Ascent	1-Yr BNP Paribas Multi Asset Diversified 5			92.00%			1% on		10%	(1-6)			N1, 1 N	
Accumulator	> 1-Yr Nasdaq FC Index			55.00%		None	87.5% of	0-85		(-)	Yes	7 Yrs	Call for	Available only through Bank &
7* 100K	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return		-	85.00%		None	premiums	\$10,000			res	7 115	details in:	Broker Dealer Channel
7 1000	1-Yr S&P 500 Point-to-Point		4.80%	&	3.00%		paid		Yr 2+	50%			AK, CA, HI, MA,	
	 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 			100.00% 125.00%					10%	(7-12)			MN, MO, NJ, OR, PA, TX, UT,	
Single Premium	 2-Yr Nasdag FC Index 			82.00%									WA	
Single Fremun	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout									
	Fixed Account	2.35%	-										All Except:	
Ascent	1-Yr AI Powered US Equity Index	-		85.00%					Yr 1	100%			NY, PR	
	1-Yr BNP Paribas Multi Asset Diversified 5			105.00%			1% on 87.5% of		10%	(1-6)			C -11 f -1	Austickle askitherush Dauli (
Accumulator	 > 1-Yr Nasdaq FC Index > 1-Yr S&P 500 Daily Risk Control 5%[™] Index Total Return 			62.00% 95.00%		None	premiums	0-85 \$10,000			Yes	10 Yrs	Call for details in:	Available only through Bank & Broker Dealer Channel
10* 100K	 I-Yr S&P 500 Point-to-Point 		5.30%	\$3.00%	3.50%		paid	\$10,000	Yr 2+	50%				broker beater channel
	> 2-Yr AI Powered US Equity Index			110.00%					10%	(7-12)			AK, CA, HI, MA, MN, MO, NJ,	
	2-Yr BNP Paribas Multi Asset Diversified 5			140.00%									OR, PA, TX, UT,	
Single Premium	2-Yr Nasdaq FC Index	_		92.00%									WA	- /- /
Brighthouse Life	A.M. Best A Fitch A Moody's A3 S&P A+ Allocations/Strategies	Fined	Cara Data	Day Data		Rate Book l	Jpdated On:	12/7/2021	r			Rat	es Effective:	5/2/2021
Secure	 Fixed Account 	Fixed 1.50%	Cap Rate	Par Rate					Yr 1	100%			All Except:	
Advantage*	 6-Year Russell Annual Sum with Cap 	210070	5.50%						10%	(1-6)			NY	
	6-Year Russell Annual Sum with Participation Rate		·	40.00%			1% on	0-80						0-80 5.50%
100K-499K	 6-Year Russell Point-to-Point with Participation 6-Year S&P 500 Annual Sum with Cap 		6.00%	35.00%		None	87.5% of	\$50,000	Yr 2+	50%	Yes	6 Yrs	Call for details:	
IAMS	 6-Year S&P 500 Annual Sum with Cap 6-Year S&P 500 Annual Sum with Participation Rate 		6.00%	50.00%			premiums paid		10%	(7-12)			SD	
PROPRIETARY	6-Year S&P 500 Point-to-Point with Participation			40.00%			paru			(/			55	
Single Premium	6- Year Credit Suisse truVol Annual Sum Participation Rate			115.00%										
	6- Year Credit Suisse truVol Point-to-Point Participation Rate			120.00%										
EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P BBB+ Allocations/Strategies	Fixed	Con Bata	Par Rate		Rate Book l	Jpdated On:	12/7/2021	1		T	Rat	es Effective:	4/14/2021
	Fixed Account	Fixed 1.10%	Cap Rate	Parkale									All Except:	0-75 8.00%
Market Power	1-Year S&P 500 Point-to-Point Cap Index		2.25%						Yr 1				CA, DE, NY	075
	Year S&P 500 Monthly Average Cap Index		2.50%				1% on	0-75	Int.	100%			Call for	Variation States
Bonus Index	1-Year S&P 500 Monthly Average Participation Index			30.00%		10%	87.5% of				Yes	14 Yrs	details in:	AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR,
	 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 		1.10%				premiums	\$10,000	Yr 2+	(1-12)			AK, CT, ID, IL,	PA, TX, UT, VT, WA
	 I-Year Barclays Focus50 Participation Index 		4.00%	40.00%			paid		10%				MN, MT, NJ, NV, OH, OK,	0-75 7.00%
Flexible 1st Yr Premium	 2-Year Barclays Focus50 Participation Index 			50.00%									OR, PA, TX,	
	1-Year Marc 5 Participation Index			40.00%									UT, VT, WA	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
MarketTen	Fixed Account 1 Year S& D FOO Point to Doint Con Index	1.00%	2.00%						¥. 4	1000/			AU 5.	Need
	 1-Year S&P 500 Point-to-Point Cap Index 1 Year S&P 500 Monthly Average Cap Index 		2.00%			6%	1% on 100%	0-80	Yr 1 Int.	100% (1-6)			All Except: NY, PR	Year 1 0-80 6.00%
Bonus Index	 I Year S&P 500 Monthly Average Capilities I-Year S&P 500 Monthly Average Participation Index 		2.23/0	20.00%		070	of	\$10,000 - NQ	iiit.	(1-0)			Call for	0.00%
(ROP)	1-Year S&P 500 Monthly Cap Index		1.10%			Yrs 1-5	premiums	\$5,000 - Q	Yr 2+	50%	Yes	10 Yrs	details in:	Years 2-5
· · /	2-Year S&P 500 Monthly Average Cap Index		4.00%				paid		10%	(7-12)			CA, DE	0-80 3.00%
	1-Year Barclays Focus50 Participation Index			30.00%										
Flexible Premium	2-Year Barclays Focus50 Participation Index			50.00%										
	1-Year Marc 5 Participation Index			40.00%										

Indexed Annuities

Indexed Annuities	Crediting N	lethods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Co	nissions
EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P BBB+				Rate Book	Updated On:	12/7/2021	_			Rat	es Effective:	4/14/2021	
Market Value Index	Allocations/Strategies > Fixed Account > 1-Year S&P 500 Point-to-Point Cap Index > 1-Year S&P 500 Point-to-Point Participation Index > 1 Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Monthly Average Participation Index > 1-Year S&P 500 Monthly Cap Index > 2-Year S&P 500 Monthly Average Cap Index > 1-Year Barclays Focus50 Participation Index > 2-Year Barclays Focus50 Participation Index	Fixed 2.50%	Cap Rate 4.50% 5.00% 1.85% 12.00%	Par Rate 30.00% 55.00% 90.00% 120.00%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX,	۲ ر 0-80	ar 1 7.009
Flexible Premium	1-Year S&P MARC5 Participation Index Allocations/Strategies	Fixed	Cap Rate	100.00% Par Rate								UT, VT, WA		
MarketSeven Index	 Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Point-to-Point Participation Index 1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 2-Year Sarclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index 	2.40%	4.25% 4.75% 1.90% 10.00%	28.00% 50.00% 85.00% 115.00%	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Yı 0-75 76-80 81-85	ear 1 5.50% 4.1259 2.75%
Flexible Premium	1-Year S&P MARC5 Participation Index			95.00%						1				

Indexed Annuities

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			CACU Annun							•	000		0000
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	Com	issions
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's Baa1 S&P A-			Rate Book	Jpdated On:	12/7/2021					tes Effective:	5/8/2021	
Accelerator Plus 10	Allocations/Strategies > Fixed Account > 1-Year Index Gain Option with Declared Rate > 1-Year S&P 500 Monthly Point-to-Point > 1-Year S&P 500 Point-to-Point > 2-Year Barclays Trailblazer Sectors 5 Index > 1-Year Balanced Asset > 2 Year Balanced Asset With Fee > 2 Year Balanced Asset > 2-Year Balanced Asset	Fixed Cap Rate 1.00% Trigger: 3.50% 1.85% 4.00%	Par Rate Spread 125.00% 1% 125.00% 1% 135.00% 1% 175.00% 1%	0-75 5% 76+ 3.25%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: IN, NY, VT Call for details in: AK, AL, CA, DE, FL(65+), HI, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-75 76-80 81-85	7.50% 5.50% 3.75%
	Allocations/Strategies	Fixed Cap Rate	Par Rate								All Except:		
Accumulator Plus 7	 Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Pt. to Pt. 1-Year S&P 500 Point-to-Point 2-Year Barclays Trailblazer Sectors 5 Index 	1.00% Trigger: 3.00% 3.25% 1.50% 3.25%	110.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	7 Yrs	NY Call for details in: AK, AL, FL, ID, IL, MA, MN, MO,	0-70 71-80 81-85	4.50% 3.50% 2.75%
The Able Tremain	Allocations/Strategies	Fixed Cap Rate	Par Rate								All Except:		
Accumulator Plus 10	 Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Pt. to Pt. 1-Year S&P 500 Point-to-Point 2-Year Barclays Trailblazer Sectors 5 Index 	1.00% Trigger: 3.00% 3.75% 1.75% 3.75%	125.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	10 Yrs	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,	0-70 71-80 81-85	6.50% 4.50% 3.25%
Flexible Premium	Allocations/Strategies	Since Con Data	Des Dete Coursed								WA		
Flex Accumulator	Allocations/strategies Fixed Account 1-Year S&P 500 Monthly Point-to-Point with a Cap 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%) 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point (Fee 1.25%) 1-Year S&P 500 Point-to-Point (Fee 1.25%) 1-Year S&P 500 Point-to-Point (Fee 1.25%) 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator 2-Year Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%) 2-Year Barclays Trailblazer Sectors 5 Index 2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)	Fixed Cap Rate 1.00% 1.50% 2.10% 3.25%	Par Rate Spread 30.00% & 3.00% 45.00% & 3.00% 40.00% & 0% 70.00% & 0% 80.00% & 0% 110.00% & 0.00% 125.00% & 0.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	10 Yrs	All Except: ID, NY Call for details in: AK, AL, CA, DE, FL, IL, IA, MN, MS, MO, MM, NS, MO, MN, CK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
	Allocations/Strategies	Fixed	Par Rate Spread										
Power Accumulator 10	 Fixed Account 1-Year Balanced Asset 10 Index Pt. to Pt. 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt. 1-Year iShares Gold Trust (IAU) Pt. to Pt. 1-Year iShares MSCI EAFE (EFA) Pt. to Pt. 2-Year iShares U.S. Real Estate (IVR) Pt. to Pt. 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt. 2-Year iShares MSCI EAFE (EFA) Pt. to Pt. 2-Year iShares MSCI EAFE (EFA) Pt. to Pt. 	1.00%	43.00% 29.00% 26.00% 29.00% 25.00% 100.00% \$\$ 5.00% 52.00% \$\$ 5.90%	None	1% on 87.5% of Premiums Paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
Elovible Promium				ł									
Flexible Premium	> 2-Year iShares U.S. Real (IYR) Pt. to Pt.		62.00% & 5.90%					1	I				

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

IAMS Inc.

Indexed Annuities

Indexed Annuities	Creditin	ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comiss	ions
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's Baa1 S&P A-					Rate Book L	Jpdated On:	12/7/2021				Rat	es Effective:	5/8/2021	
	Allocations/Strategies > Fixed Account	Fixed C	ap Rate	Par Rate		0-75			Yr 1				All Except:	0.75	7.50%
	 Fixed Account 1-Year Gold Point-to-Point with a Cap 		5.25%			0-75 6%		0.05	9F 1 0%	100%			NY Call for	0-75	7.50%
Prosperity						6%	1% on	0-85	0%	100%			details in:	76-80	F F00/
Elite 10	 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average with A Cap 		3.50% 4.25%			76+	87.5% of	\$10,000	Yr 2+	(1-12)	Yes	10 Yrs	AK, AL, CA, DE,	76-80	5.50%
	 1-Year S&P 500 Monthly Point-to-Point with a Cap 1-Year S&P 500 Monthly Point-to-Point with a Cap 		2.00%			3.25%	premiums paid	\$10,000	10%	(1-12)			FL(65+), HI, ID,	81-85	3.75%
	 I-Year S&P 500 Point-to-Point with a Cap I-Year S&P 500 Point-to-Point with a Cap 		4.00%			3.23%	paiu		10%				IL, IN, MA, MD, MN, MO, MS,	61-92	3.75%
Flexible Premium	 2-Year Barclays Trailblazer Sectors 5 Index 	L	4.00%	120.00%									NC, NJ, NV, OH, OK, OR, PA, PR,		
Tiexible Tremium	Allocations/Strategies	Fixed C	ap Rate	120.0070									All Except:		
													NY		
	Fixed Account	1.00%					10/		Yr 1				Call for details		
Safe Income	> 1-Year Index Gain Option with Declared Rate	Trigger:	1.75%				1% on 87.5% of	0-80	0%	100%			AK, AL, CA, DE,	0-75	6.50%
Plus	1-Year S&P 500 Annual Point-to-Point		2.00%			6%	premiums				Yes	10 Yrs	FL, HI, ID, IL, IN, MA, MD, MN,		
	1-Year S&P 500 Monthly Average		2.00%				paid	\$10,000	Yr 2+	(1-6)			MO, MS, MT,	76-80	4.75%
	1-Year S&P 500 Monthly Point-to-Point		1.10%				paid		10%				NC, NH, NJ, NV, OH, OK, OR, PA,		
													SC, TX, UT,VT,		
Flexible Premium													WA		
Gauranty Income Life	A.M. Best B++ Fitch NA Moody's NA S&P NA					Rate Book L	Jpdated On:	12/7/2021	1			Rat	es Effective:	3/22/2021	
	Allocations/Strategies	Fixed C	ap Rate	Par Rate											
		······								100%			All Except:		
Wealth Choice	Fixed Account	1.50%					1.% on			0-6				0-74	6.50%
	, Honzon Aberla bio maex			60.00%			87.5% of		Year 1						
10	> Annual Pt to Pt	_		25.00%											
	Annual Pt to Pt w/ Cap					5%	premiums	0-80.	10%		Yes	10 Yrs	AZ,HI MN,		
			3.00%			5%		0-80. \$20,000		50%	Yes	10 Yrs	AZ,HI MN, NY, SD		
	 Monthly Sum Cap 		3.00% 1.00%			5%	premiums			50% 7-12	Yes	10 Yrs		75-80	4.00%
						5%	premiums				Yes	10 Yrs		75-80	4.00%
Single Premium	> Monthly Sum Cap >						premiums paid	\$20,000			Yes		NY, SD		4.00%
Single Premium Global Atlantic	Monthly Sum Cap A.M. Best A Fitch N/A Moody's Baa1 S&P A-		1.00%				premiums				Yes				4.00%
9	> Monthly Sum Cap >				Spread		premiums paid	\$20,000			Yes		NY, SD		4.00%
Global Atlantic	Monthly Sum Cap Monthly Sum Cap A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point	Fixed C:	1.00% ap Rate				premiums paid	\$20,000			Yes		NY, SD		4.00%
9	Monthly Sum Cap Monthly Sum Cap A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point	Fixed C:	1.00%				premiums paid	\$20,000	10%		Yes		NY, SD		4.00%
Global Atlantic	Monthly Sum Cap Monthly Sum Cap A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point	Fixed C:	1.00% ap Rate 2.75%			Rate Book L	premiums paid	\$20,000	10% Yr 1			Rat	NY, SD es Effective: All Except:		4.00%
Global Atlantic Choice Income II	 Monthly Sum Cap A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 	Fixed C:	1.00% ap Rate 2.75%	Par Rate			premiums paid Jpdated On: 1% on	\$20,000 12/7/2021	10% Yr 1	7-12	Yes		NY, SD es Effective: All Except:	11/15/2021	_
Global Atlantic	 Monthly Sum Cap A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 	Fixed C	1.00% ap Rate 2.75% 2.75%	Par Rate		Rate Book L	premiums paid Jpdated On: 1% on 87.5% of	\$20,000 12/7/2021 45-85	10% Yr 1	7-12		Rat	NY, SD es Effective: All Except: NY	11/15/2021 45-80	5.00%
Global Atlantic Choice Income II	 Monthly Sum Cap A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 	Fixed C	1.00% ap Rate 2.75% 2.75% 2.50%	Par Rate		Rate Book L	premiums paid Jpdated On: 1% on 87.5% of premiums	\$20,000 12/7/2021 45-85	10% Yr 1 10%	7-12		Rat	NY, SD es Effective: All Except: NY Call for	11/15/2021 45-80	5.00%
Global Atlantic Choice Income II	 Monthly Sum Cap A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year Russell 2000 Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 	Fixed C	1.00% ap Rate 2.75% 2.75% 2.50% 1.10%	Par Rate		Rate Book L	premiums paid Jpdated On: 1% on 87.5% of premiums	\$20,000 12/7/2021 45-85	10% Yr 1 10% Yr 2+	7-12		Rat	NY, SD es Effective: All Except: NY Call for details in:	11/15/2021 45-80	5.00%
Global Atlantic Choice Income II	 Monthly Sum Cap A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year Russell 2000 Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Point to Point to Point 1 Year S&P 500 Point to Point to Point 1 Year S&P 500 Point to Point the Performance Trigger 	Fixed C	1.00% ap Rate 2.75% 2.75% 2.50% 1.10%	Par Rate	Spread	Rate Book L	premiums paid Jpdated On: 1% on 87.5% of premiums	\$20,000 12/7/2021 45-85	10% Yr 1 10% Yr 2+	7-12		Rat	NY, SD es Effective: All Except: NY Call for details in:	11/15/2021 45-80	5.00%

<u>IAM</u>	S Inc.		Ind	exed A	nnuit	ies						1-	800-	255-5	055
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	Comissio	ons
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	Fixed Account 1 Yess Record 2000 Print to Print	1.60%													
Choice Income	 Year Russell 2000 Point to Point Year MSCI EAFE Point to Point 		3.00%				1% on		Yr 1 10%				All Except: NY		
	Year PIMCO Balanced Point to Point		510070	75.00%			87.5% of	45-85	10/0	100%		40.14		45-80	7.00%
(10 Year)	Year S&P 500 Annual Point-to-Point		2.75%			None	premiums	\$25,000		(1-6)	Yes	10 Yrs	Call for	81-85	5.00%
(10 (01)	1 Year S&P 500 Monthly Point-to-Point		1.20%				paid		Yr 2+				details in:		
	 1 Year S&P 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 	Trigger:	2.25%		3.50%				10%				CA		
Single Premium	 2 Year Franklin US Point to Point 				3.50%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Income									
	Fixed Account	1.50%				Account									
	Year Russell 2000 Point to Point		2.50%			Value the			Yr 1				All Except:		
Income 150+	 > 1 Year MSCI EAFE Point to Point > 1 Year PIMCO Balanced Point to Point 		2.50%	CF 00%		1st 5 yrs.	1% on 87.5% of	55.05	10%	100%			NY	FF 75	7.00%
SE*	 Year S&P 500 Annual Point-to-Point 		2.50%	65.00%		20% Yr 1	premiums	55-85 \$10,000		100% (1-6)	Yes	10 Yrs	Call for	55-75 76-85	7.00% 5.00%
	 Y 1 Year S&P 500 Monthly Point-to-Point 		1.10%			7.5% Yr 2	paid	<i>\$</i> 10,000	Yr 2+	(10)			details in:	70 05	5.00%
	Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.35%			7.5% Yr 3			10%				CA		
	2 Year BlackRock Diversa Volatility Control				4.00%	7.5% Yr 4 7.5% Yr 5									
Single Premium	> 2 Year Franklin US Point to Point	_			4.00%			40/7/2024						44 /45 /2024	
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Rate Book L	Jpdated On:	12/7/2021				Rat	es Effective:	11/15/2021	
	Fixed Account	1.20%	cup nucc	i di fidic	opredu										
Choice	> 1 Year Russell 2000 Point to Point		3.65%						Yr 1						
Accumulation	Year MSCI EAFE Point to Point		3.65%				1% on		10%						
П	1 Year PIMCO Balanced Point to Point			60.00%		None	87.5% of	0-85		100%	Yes	5 Yrs	All Except:	0-80	4.00%
	 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 		3.65% 0.90%				premiums paid	\$25,000	Yr 2+	(1-6)			NY	81-85	1.75%
(5 Year)	 Y 1 Year S&P 500 Point-to-Point with Performance Trigger 	Trigger:	1.90%				para		10%						
	2 Year BlackRock Diversa Volatility Control	00-			5.75%										
Single Premium	2 Year Franklin US Point to Point				5.75%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Choice	 Fixed Account 1 Year Russell 2000 Point to Point 	1.15%	3.95%						Yr 1						
	 I Year MSCI EAFE Point to Point 		3.95%				1% on		10%						
Accumulation	Year PIMCO Balanced Point to Point			65.00%		None	87.5% of	0-85		100%	Vec	7 Yrs	All Except:	0-80	5.00%
П	Year S&P 500 Annual Point-to-Point		3.95%			None	premiums	\$25,000		(1-6)	Yes	7 115	NY	81-85	2.75%
(7 Year)	> 1 Year S&P 500 Monthly Point-to-Point	T ·	0.95%				paid		Yr 2+						
	 1 Year S&P 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 	Trigger:	1.95%		5.50%				10%						
Single Premium	 2 Year Franklin US Point to Point 				5.50%										
0	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	> Fixed Account	1.30%													
Choice	1 Year Russell 2000 Point to Point		4.70%						Yr 1						
Accumulation	> 1 Year MSCI EAFE Point to Point		4.70%				1% on		10%						
П	Year PIMCO Balanced Point to Point			75.00%		None	87.5% of premiums	0-85		100%	Yes	10 Yrs	All Except:	0-80	7.00%
 (10 Year)	1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Doint to Doint		4.70%				premiums	\$25,000	¥- 2 :	(1-6)			NY	81-85	4.00%
(10 real)	 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Point to Point with Performance Trigger 	Trigger:	1.00% 2.00%						Yr 2+ 10%						
	 2 Year BlackRock Diversa Volatility Control 	1188011	2.0070		4.75%				1070						
Single Premium	2 Year Franklin US Point to Point				4.75%										

Annuity Rate Sheet

Indexed Annuities

1-800-255-5055

[AM	S Inc.		Ind	exed Annເ	uities						1-	800-	255-	5055
Indexed Annuities	Creditin	g Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		lissions
Great American	A.M. Best A+ Fitch N/A Moody's A2 S&P A+				Rate Book	Updated On:	12/7/2021	T	T	T	Rat	tes Effective:	3/22/2021	
American	Allocations/Strategies Fixed Account System 500 Annual Point-to-Point Yaar iShares U.S. Real Estate Annual Point to Point	Fixed	Cap Rate 3.80% 4.05%	Par Rate	None	1.1% on 87.5% of	0-89	Yr 1 10%	100%	Yes	5 Yrs	All Except: NY Call for	0-75	3.75%
Landmark 5*	 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point 1 Year S&P U.S. Retiree Spending Annual Point to Point 		4.05%	45.00% 55.00%	None	premiums paid	\$10,000	Yr 2+ 10%	(1-12)	163	5 113	details in: AK, CA, MA, OR, PA, UT	76-85 86-89	2.759 1.759
Single Fremium	Allocations/Strategies	Fixed	Cap Rate	Par Rate Bail	out			Yr 1	100%			All Except:		
Safe Return (ROP)	 Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 	1.20%	3.00%	& 3.0		1.1% on 100% of premiums	0-85	10%	(1-6)	Yes	10 Yrs	NY Call for details in:	0-75 76-80	5.50% 4.10%
Single Premium	 > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Risk Control Annual Point to Point 		3.00%	& 3.0 30.00% & 25.0		paid	\$25,000	Yr 2+ 10%	0% (7-12)			AL, CO, IN, MA, OR	81-85	4.10%
American	Allocations/Strategies Fixed Account 1 Year iShares US Real Estate Annual Point-to-Point 	Fixed 1.30%	Cap Rate	Par Rate		1.1% on		Yr 1 10%	100% (1-6)			All Except:	0-75	4.75%
Legend III	 > 1 Year S&P 500 Monthly Sum with Cap > 1 Year S&P 500 Point-to-Point > 1 Year SPDR Gold Shares Point-to-Point > 1 Year US Retiree Spending Annual Point-to-Point 		1.25% 2.75% 3.50%	40.00%	None	100% of premiums paid	0-85 \$10,000	Yr 2+ 10%	0% (7-12)	Yes	7 Yrs	Call for details in: MA, OR	76-80 81-85	2.75% 2.75%
Flexible Premium	1-Year S&P 500 Risk Control with Participation			35.00%										
Great American	A.M. Best A+ Fitch N/A Moody's A2 S&P A+				Rate Book	Updated On:	12/7/2021	r	r	1	Rat	tes Effective:	3/22/2021	
American Legend 7*	Allocations/Strategies Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Monthly Sum 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Annual Point-to-Point 7 Year S&P 500 Annual Point-to-Point 1 Year S&P U.S. Retiree Spending Annual Point to Point	Fixed	Cap Rate 4.75% 1.85% 4.40% 5.00% 4.05%	Par Rate 65.00%	None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-80 81-85	4.75% 2.75% 2.75%
Flexible Premium	1 Year S&P 500 Risk Control Annual Point to Point Allocations/Strategies	Fixed	Cap Rate	50.00%										
American Landmark 3*	 Fixed Account 1 Year iShares MSCI EAFE 1-year Point-to-Point 1 Year iShares U.S. Real Estate Annual Point-to-Point 1 Year S&P 500 Annual Point-to-Point 	1.15%	2.50% 2.20% 2.35%		None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: NY Call for details in: AK, CA, MA, OR,	0-75 76-85 86-90	2.50% 2.00% 1.50%
Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A				Rate Book	Updated On:	12/7/2021		1	1	Rat	tes Effective:	4/1/2021	
Highlander 7	Allocations/Strategies Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt 	Fixed	Cap Rate	Par Rate 35.00%	None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q	Yr 1 0% Yr 2+	100% (1-12)	Yes	7 Yrs	All Except: NY Call for details in:	0-75 76+	5.00% 4.00%
Flexible 1st Yr Premium	> S&P MARC 5% 1-Year Pt-to-Pt			95.00%		раю	\$5,000	10%				CA, FL		
Highlander	Allocations/Strategies Fixed Account S&P 500 1-Year Pt-to-Pt 	Fixed 2.00%	Cap Rate 3.75%	Par Rate	4%	1% on 87.5% of	0-80 NQ \$10,000	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR Call for	0-75	7.00%
	 S&P 500 1-Year Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt 			30.00% 85.00%		premiums paid	Q \$5,000	Yr 2+ 10%	(1-12)			details in: CA, FL	76+	5.00

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

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

IAM	S Inc.		Ind	exed Ann	nuitie	es						1-	800-	255-5	5055
Indexed Annuities		g Methods			E	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comis	sions
ViStar	Allocations/Strategies Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt	Fixed 2.50%	Cap Rate	Par Rate 35.00% 95.00%		5% nefit Base onus with	1% on 87.5% of premiums	0-80 NQ \$10,000	Yr 1 0% Yr 2+	100%	Yes	10 Yrs	All Except: NY, PR Call for details in:	0-75 76+	7.00%
Flexible 1st Yr Premium	 S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt 			95.00% 85.00% 95.00%		Rider	paid	Q \$5,000	10%	(1-12)			CA, FL	-	5.00%
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA-					ate Book U	Jpdated On:	12/7/2021	r		1	Rat	tes Effective:	4/15/2021	
OptiBlend 7* 100K+	Allocations/Strategies > Fixed Account > 1 Year Fidelity AIM Dividend > 1-Year S&P 500 5% Daily Risk Contol > 1-Year S&P 500 > 1-Year BlackRock > 2-Year BlackRock > 1-Year S&P 500 Point-to-Point	Fixed	Cap Rate	65.00%	0.75%	None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: CA	0-74 75-79 80-84 85	4.50% 3.00% 1.75% 0.75%
Tiexible Fremium	Allocations/Strategies	Fixed	Cap Rate	Par Rate S	pread								All Except:		
OptiBlend 10* 100K+	 Fixed Account 1 Year Fidelity AIM Dividend 1-Year S&P 500 5% Daily Risk Contol 1-Year BlackRock 	1.40%		80.00%	0.60%	None	1.8% on 87.5% of premiums	0-80 \$10,000	Yr 1 10% Yr 2+	100% (1-6) 50%	Yes	10 Yrs	NY Call for details in:	0-74 75-79	7.00% 4.00%
Flexible Premium	 2-Year BlackRock 1-Year S&P 500 1-Year S&P 500 Point-to-Point 		4.50%	110.00% 30.00%			paid		10%	(7-12)			CA, LA, MA	80+	1.75%
Nassau Re	A.M. Best B+ Fitch BB+ Moody's N/A S&P N/A		4.50%		Ra	ate Book U	Jpdated On:	12/7/2021				Rat	tes Effective:	5/1/2021	
Personal Protection Choice Single Premium	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > 1-Year CSTMAI Point-to-Point Spread > 1-Year S&P 500 Point-to-Point Cap > 1-Year S&P 500 Point-to-Point Participation > 1-Year S&P 500 with Par and Spread > 2-Year S&P 500 Point-to-Point Spread > 2-Year S&P 500 Point-to-Point Spread > 2-Year S&P 500 Point-to-Point Cap > 2-Year S&P 500 Point-to-Point Participation > 2-Year S&P 500 with Par and Spread > 3-Year S&P 500 with Par and Spread > 3-Year S&P 500 with Par and Spread > 3-Year S&P 500 with Par and Spread	Fixed	Cap Rate 1.15% 2.50% 5.50% Cap Rate	20.00% 25.00% & 2 30.00% 38.00% & 4 55.00% & 9	4.75% 2.00% 4.75% 4.00% 9.00% pread	None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	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 All Except:	0-75 76+	7.25% 5.00%
Personal Income Annuity	 Fixed Account S&P 500 Monthly Cap 1-Year CSTMAI Point-to-Point Spread 1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 Point-to-Point Spread 2-Year CSTMAI Point-to-Point Cap 2-Year S&P 500 Point-to-Point Cap 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 point-to-Point Participation 2-Year S&P 500 with Par and Spread 3-Year S&P 500 with Par and Spread 3-Year S&P 500 with Par and Spread 	1.50%	1.15% 2.50% 5.50%	20.00% 25.00% & 2 30.00% 38.00% & 4	4.75%	None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	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, TI, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%

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IAM	S Inc.		Ind	exed A	nnuit	ies						1-	800-	-255	5-50	55
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	
	Allocations/Strategies	Fixed 2.25%	Cap Rate	Par Rate	Fee				Yr 1	100%			All Except:		Income not available in CA	
Nassau Growth	 > 1-year S&P 500 Cap > 1-Year S&P 500 with Par 		4.00%	31.00%		Nono	1% on 87.5% of	0-85	10%	(1-6)	Vac	7 1/100	MA, ME, NY, PR	0-75		6.50%
Annuity (7 Years)	 > 1-year S&P 500 with Par and Fee > 2-year S&P 500 with Par > 2-year S&P 500 with Par and Fee 			45.00% 8 45.00% 62.00%		None	premiums paid	\$15,000	Yr 2+ 10%	50% (7-12)	Yes	7 Yrs	Call for details in:	76+		4.25%
Single Premium	 2-year Sunrise Smart Passage SG 2-year Sunrise Smart Passage SG with Par and Fee 			85.00% 122.00% 8	k 1.00%								IN			
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee											
Nesser	> Fixed Account	2.85%							Yr 1	100%					Income not available in CA	
Nassau Growth Annuity	 > 1-year S&P 500 Cap > 1-Year S&P 500 with Par 		5.25%	50.00%		None	1% on 87.5% of premiums	0-85	5%	(1-6)	Yes	10 Yrs	All Except:	0-75		7.25%
(10 Years)	> 1-year S&P 500 with Pat and Fee			54.00% 8	k 1.00%		paid	\$15,000					MA, ME, NY, PR	76+		5.00%
Single Premium	 2-year S&P 500 with Par 2-year S&P 500 with Par and Fee 2-year Sunrise Smart Passage SG 2-year Sunrise Smart Passage SG with Par and Fee 			70.00% 75.00% 8 105.00% 140.00% 8					Yr 2+ 5%	50% (7-12)						
National Western Life	A.M. Best A Fitch N/A Moody's A2 S&P					Rate Book L	Jpdated On:	12/7/2021	1	1	1	Rat	tes Effective:	r		
NWL Ultra	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread/Fee		1.5% on	0-85 NQ	Yr 1 0%	100% (1-6)			ALL Except: AK, AL, CT, DE, IL, IN, MA, MN, MT, NJ, NV,	0-75 76-80	NQ	10.00% 8.50%
Classic	 > Option A: Monthly Averaging Annual Reset > Option J: Annual Point-to-Point with Cap > Option U: Annual Reset Low Volatility Daily Risk Control 		5.50%	50.00% 8 & 105.00%	6.00%	None	87.5% of premiums paid	\$5,000 Q \$2,000	Yr 2+ 10%	50% (7-12)	Yes	13 Yrs	NY, OR, PA, SC, UT, WA Call for details in:	0-70 71-75	Q	10.00% 8.00%
Flexible Premium				LJ									CA, FL, OH, TX	76-80		7.00%

Annuity Rate Sheet

Indexed Annuities

1-800-255-5055

IAM	S Inc.		Ind	exed A	nnuit	ies					_	1-	800-	255	5-50	55
Indexed Annuities	Crediti	ng 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 l	Jpdated On:	12/7/2021				Ra	tes Effective:	1/1/2021		
NWL Ultra	Allocations/Strategies	Fixed		Par Rate	Spread/Fee	9%	1.5% on	0-85					ALL Except: AK, AL, CT, MT,	0-75	NQ	5.00%
	> Fixed Account	1.65%				Yr 1	87.5% of	NQ \$5.000	Yr 1 0%	100% (1-6)	Yes	15 Yrs	NV, NY, OR, SC	76-80 0-70		3.00% 5.00%
Future	> Option A: Monthly Averaging Annual Reset			50.00% 8	& 6.00%	4.75%	premiums	Q	Yr 2+	50%	res	12 112	Call for details in:	71-75	Q	1.50%
Flexible Premium	> Option U: Annual Reset Low Volatility Daily Risk Control			75.00%		Yrs 2-5	paid	\$2,000	10%	(7-12)			CA, FL, OH, PR, TX	76-80		0.25%
	Allocations/Strategies	Fixed		Par Rate	Spread								ALL Except:	0-75	NQ	5.50%
NWL Impact	Fixed Account	2.00%					1.5% on	0-85 NQ	Yr 1 0%	100% (1-6)			CT, FL, NY	76-80		3.50%
7 / 7S	> 1 Year Annual Point to Point with Monthly Average			30.00% 8	k 6.00%	5%	87.5% of premiums	\$5,000	•/-	()	Yes	7 Yrs	Call for			
.,							paid	Q	Yr 2+	50%			details in:	0-70		5.50%
Flexible Premium	Annual Reset Low Volatility Daily Risk Control			75.00%				\$2,000	10%	(7-12)			PR	71-75 76-80	Q	4.00% 1.50%
	Allocations/Strategies	Fixed		Par Rate	Spread								ALL Except:	0-75	NQ	7.00%
NWL Impact							1.5% on	0-85	Yr 1	100%			AK, CA, CT, DE, IN, MA, MN, NJ,	76-80	NQ	5.00%
-	 Fixed Account 1 Year Annual Point to Point with Monthly Average 	1.65%		30.00% 8	& 6.00%	7%	87.5% of	NQ \$5,000	0%	(1-6)	Yes	10 Yrs	NV, NY, OH, OK,			
10				30.0078 6	x 0.0078		premiums paid	23,000 Q	Yr 2+	50%	100	10 115	OR, PA, SC, TX, UT, WA	0-70		7.00%
	Annual Reset Low Volatility Daily Risk Control			70.00%			paiu	\$2,000	10%	(7-12)				71-75	Q	5.50%
Flexible Premium Nationwide	A.M. Best A+ Fitch N/A Moody's N/A S&P N/A			_		Pata Paak I	Jpdated On:	12/7/2021				Do	PR tes Effective:	76-80		3.00%
Nationwide	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread		opuated on.	12/7/2021	1		<u> </u>	Kd	tes Effective:	4/1/2021		
Peak 10	 Fixed Account AB Growth & Value Balanced Cap AB Growth & Value Balanced Participation J.P. Morgan Cycle Cap J.P. Morgan Cycle Participation S&P 500 Price Participation S&P 500 Price Participation S&P 500 Average Daily Risk Control Cap S&P 500 Average Daily Risk Control Participation 2 Year J.P. Morgan Cycle Participation 2 Year S&P 500 Price Participation 2 Year S&P 500 Average Daily Risk Control Par 	0.95%	1.45% 1.45% 1.25% 1.75%	105.00% 8 110.00% 8 30.00% 8 105.00% 8 55.00% 70.00% 25.00% 70.00%	& 1.50%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, DC, DE, HI, IL, IN, LA, MA, MD, NC, ND, NY, RI, VA, VI	0-75 76-80 81-85		6.50% 4.65% 3.05%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Rate Book I	Jpdated On:	12/7/2021	1			Ra	tes Effective:	5/4/2021		
Benefit Solutions	Fixed Account Fixed Account 1 Year DJI Monthly Averaging 1 Year NASDAQ-100 Monthly Point-to-Point Index 1 Year S&P 500 Annual Point-to-Point Index	1.50%	1.20% 4.00%	35.00%	Spicad	20%	1.75% on 87.5% of premiums	40-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY Call for	40-75 76+		6.75% 4.87%
10 Single Premium	 > 1 Year S&P 500 Low Volatility Daily Risk Control 5% > 1 Year S&P 500 Monthly Averaging > 1 Year S&P 500 Monthly Point-to-Point Index 		1.40%	35.00%	4.35%		paid	\$20,000	Yr 2+ 5%	50% (7-12)			details in: CA	70.		4.0770
Charter Plus 10	Allocations/Strategies > Fixed Account > 1 Year NASDAQ-100 Monthly Point-to-Point Index > 1 Year S&P 500 Annual Point-to-Point Index > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Daily Index Margin > 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index > 1 Year S&P 500 Monthly Point-to-Point Index	Fixed	Cap Rate 1.05% 2.25%	Par Rate	Spread 10.00% 4.50%	6% for years 1-7	1.75% on 87.5% of premiums paid	0-79 \$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75 76+		6.50% 4.875%
Flexible Premium	 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index 		1.0370		5.50%					(/-12)						

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

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

I AM	S Inc.		Ind	exed A	nnuit	ies						1-	800-	·255	-5055
Indexed Annuities	Crediting I	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 Charter Plus 14 Flexible Premium	A.M. Best A+ Fitch A+ Moody's N/A S&P A+ Allocations/Strategies > Fixed Account > 1 Year NASDAQ-100 Monthly Point-to-Point Index > 1 Year S&P 500 Annual Point-to-Point Index > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Daily Index Margin > 1 Year S&P 500 Low Volatility Daily Risk Control 5% > 1 Year S&P 500 Monthly Point-to-Point Index > 1 Year S&P 500 Low Volatility Daily Risk Control 8%	Fixed 1.20%	Cap Rate 1.10% 2.75% 1.20%	Par Rate	Spread 9.00% 4.50%	Rate Book 1 8% in years 1-7	Jpdated On: 1.75% on 87.5% of premiums paid	0-75 \$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	Rat 14 Yrs	ALL Except: AK, CA, CI, DE, HI, ID, MN, MO, NV, NY, OH, OK OR PA	0-75	6.50%
Income Choice 10	 Fixed Account Fixed Account 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Annual Point-to-Point Participation 1-Year S&P 500 Low VC Daily Risk Ctrl 5% 1-Year S&P 500 MARC 5% ER 1-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Low VC Daily Risk Ctrl 8% Threshold Participation Rate Strategy (Base) (Threshold Participation Rate Strategy After 0%) 	Fixed 1.30%	Cap Rate 3.00% 1.30%	Par Rate 18.00% 5.00% 100.00%	2.90% 2.50%	None	1.75% on 87.5% of premiums paid	40-79 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: ID, NY	40-75 76+	6.50% 4.87%
Performance Choice 8	Allocations/Strategies > Fixed Account > S&P 500 Annual Point to Point > S&P 500 Monthly Point to Point > S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. > S&P 500 Annual Point to Point > S&P 500 MARC 5% ER Annual Point to Point > Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. > Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Par/Fee > Two-year S&P 500 MARC 5% ER Pt. to Pt. > Two-year Fidelity Multifactor Yield Index 5% ER > Two-year Fidelity Multifactor Yield Index 5% ER	Fixed 1.50%	Cap Rate 3.00% 1.40%	30.00% 80.00% 90.00%	Spread 2.10% & 1.50%	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY	40-75 76-79 80-85	Year 1 4.75% 3.562% 2.375%
VersaChoice 10*	Allocations/Strategies > Fixed Account > S&P 500 Annual Point to Point > S&P 500 Monthly Point to Point > S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. > S&P 500 Annual Point to Point > S&P 500 Annual Point to Point > S&P 500 MARC 5% ER Annual Point to Point > Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. > Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. > Two-year S&P 500 Point to Point > Two-year S&P 500 MARC 5% ER Pt. to Pt. > Two-year Fidelity Multifactor Yield Index 5% ER > Two-year Fidelity Multifactor Yield Index 5% ER	Fixed 1.60%	Cap Rate 3.25% 1.50%	30.00% 85.00% 95.00%	Spread 2.00% & 1.50% & 1.50%	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	40-75 76+	6.50% 4.87%

Indexed Annuities

1-800-255-5055

I AM	S Inc.		Ind	exed Annui	ties						1-	800-	255-5	055
Indexed Annuities	Crediting	g Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comiss	ions
Oceanview	A.M. Best A- Fitch N/A Moody's N/A S&P N/A				Rate Book	Jpdated On:	3/18/2021			<u>.</u>	Rat	tes Effective:	4/29/2021	
Harbourview 3	Allocations/Strategies Fixed Account S&P 500 Annual Point to Point S&P 500 Annual Point to Point S&P 500 Annual Point to Point 2-Year S&P 500 Point to Point	Fixed 1.35%	Cap Rate	Par Rate 18.00% 27.00%	None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50%	Yes	10 Yrs	All Except: CA, CT, NY,	0-79	2.50%
Single Premium	 S&P 500 Monthly Average 		2.50%	27.00%		paid		10%	(7-12)			PR, UT, VT	80-89	1.25%
Harbourview 5	Allocations/Strategies Fixed Account S&P 500 Annual Point to Point S&P 500 Annual Point to Point 2-Year S&P 500 Point to Point S&P 500 Monthly Average 	Fixed	Cap Rate 3.75%	Par Rate 26.00% 40.00%	None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79 80-89	4.00%
Single Premium	· -													
Harbourview 7	Allocations/Strategies Fixed Account S&P 500 Annual Point to Point S&P 500 Annual Point to Point 2-Year S&P 500 Point to Point	Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0% Yr 2+	100% (1-6) 50%	Yes	10 Yrs	All Except:	0-79	5.25%
				50.00%				10%	(7-12)			PR, UT, VT	80-89	2.625%
Single Premium	S&P 500 Monthly Average Allocations/Strategies	Fixed	3.00% Cap Rate	Par Rate										
Harbourview 10	 Fixed Account S&P 500 Annual Point to Point S&P 500 Annual Point to Point 2-Year S&P 500 Point to Point 	2.00%	5.00%	40.00% 60.00%	None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79 80-89	7.00%
Single Premium	S&P 500 Monthly Average		3.00%											
Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S&P N/A				Rate Book	Jpdated On:	12/7/2021				Rat	tes Effective:	4/1/2021	
Silver Select	 Fixed Account 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Annual Monthly Average 	2.05%	4.30% 4.30%		4%	1% on 87.5% of premiums	18-80 \$10,000	0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT,	18-75 76-80	6.50% 5.00%
Select	Allocations/Strategies Fixed Account 1 Year S&P 500 Annual Point-to-Point 	Fixed 2.50%	Cap Rate		None	1% on 87.5% of premiums	18-80 \$10,000	Yr 1 0% Yr 2+	100% (1-12)	Yes	10 Yrs	ALL Except: AL, MS, NY,	18-75 76-80	6.50% 5.00%
Single Premium	> 1 Year S&P 500 Annual Monthly Average		5.15%		Data Back I	paid Jpdated On:	40/7/0004	10%					F /11 /2021	
Protective Life Guaranteed Income	A.M. Best A+ Fitch A+ Moody's A1 S&P A Allocations/Strategies > Fixed Account > S&P 500 Annual Point-to-Point	Fixed 1.20%	Cap Rate	Par Rate	None	1% on 100% of	12/7/2021 50-79	Yr 1 10%	100% (1-6)		10 Yrs	All Except:	50-79	5.50%
Indexed Flexible 1st Yr Premium	 S&P 500 Annual Rate for Term Cap 2-Year Citi Flexible Allocation 6 Excess Return 		2.25%	55.00%		premiums paid	\$25,000	Yr 2+ 10%	50% (7-12)	Yes		NY		
	A.M. Best A- Fitch N/A Moody's N/A S&P N/A				Rate Book	Jpdated On:	12/7/2021		· · · ·	·	Rat	tes Effective:	5/21/2020	
Sage Select	Allocations/Strategies Fixed Account Global Multi-Index Strategy 	Fixed 1.50%	Cap Rate	Par Rate	4%	3% on 87.5% of premiums	0-85 \$2,000	Yr 2+ 10% Accumula	100% (1-6) 50%	Yes	9 Yrs	ALL Except: AK, CT, ME,	0-75	4.50% 2.50%
Single Premium	S&P Index Strategy		2.00%			paid		tes to 50%	(7-12)			NY, PR, VT		

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

IAMS Inc.	Ind	exed An	nuitie	-						800-	255-5	055
Annuities	Methods			nus % Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comiss	ions
SILAC A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+ Allocations/Strategies	Fixed Cap Rate	Par Rate	Spread	e Book Updated On:	12/7/2021	1		1	Rat	es Effective:	3/1/2021	
Denali 7 > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread	2.50% 2.00%	i ui nuce	2.50%								0-75	6.00%
 S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point 	6.50%	70.00%		1% on 87.5% of	0-90	Yr 1 0%	100% (0-6)			All Except:	76-80	4.50%
 S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread 	5.50%	110.00%	N/A	premiums paid	\$10,000	Yr 2+ 5%	50% (7-12)	Yes	7 Yrs	AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV,	81-85	3.00%
Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost		115.00%	0.50% N/A 0.75%							OH, OR, PA, UT, VA, WA	86-90	2.00%
Allocations/Strategies	Fixed Cap Rate	Par Rate	Spread									
Denali 10 > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread	2.75%		2.25%									
 S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point 	7.00%	72.00% 40.00%		1% on 87.5% of	0-85	Yr 1 0%	100% (0-6)	N	10 //	All Except: AK, CA, DE,	0-75 76-80	7.00%
 S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread 	5.75%	115.00%	N/A	one premiums paid	\$10,000	Yr 2+ 5%	50% (7-12)	Yes	10 Yrs	HI, IA, MD, MN, MT, NJ, NV, NY,	81-85	6.00%
 Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread 		120.00%	0.75% N/A							OH, OR, PA, UT, VA, WA		
Credit Suisse RavenPack Annual Pt. to Pt. w/Boost Allocations/Strategies	Fixed Cap Rate	Par Rate	1.00% Spread									
Denali 14 > Fixed Account > s&P 500 Monthly Cap	3.00%	r al Nate	Shiead									
 > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap 	8.50%	80.00%	1.50%	1% on		Yr 1 0%	100% (0-6)			All Except:		
 S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate 	7.00%	45.00% 135.00%	N	one 87.5% of premiums paid	0-80 \$10,000	Yr 2+	50%	Yes	14 Yrs	AK, CA, DE, HI, IA, ID, MD, MA,	0-75 76-80	8.50% 6.50%
Flexible 1st Yr Premium > Barclays Atlas 5 Annual Pt. to Pt. with Spread > Barclays Atlas 5 Annual Pt. to Pt. with Boost		140.00%	N/A 1.50%	p =		5%	(7-12)			MO, MN, MT, NJ, NV, NY, OH, OR,		
 Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost 			N/A 1.75%							PA, SC, TX, UT, VA, WA		
Allocations/Strategies Denali Bonus 7 Fixed Account S&P 500 Monthly Cap	Fixed Cap Rate	Par Rate	Spread							All Except: AK, CA, CT,	0-75	C 00%
 S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Care 	1.50%	47.00%	4.50% 0	-80	0-90	Yr 1	100%			DE, HI, IA, MD, MT, MN, NJ,	0-75	6.00%
 S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap 	3.75%	25.00%	5	.0% 1% on 87.5% of premiums	\$10,000	0%	(0-6)	Yes	7 Yrs	NV, NY, OH, OR, PA, UT,	76-80	4.50%
 Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread 	5.5676	75.00%	1.50% 2	1-90 paid .5%		Yr 2+ 5%	50% (7-12)			VA, WA Call for	81-85	3.00%
 Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread 		75.00%	N/A 1.25%							details: MA, MO, SC, TX	86-90	2.00%

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

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

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Indexed Annuities

1-800-255-5055

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Indexed Annuities	Crediting I	Nethods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissi	ons
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+					Rate Book	Jpdated On:	12/7/2021	-		-	Rat	tes Effective:	3/1/2021	
Denali Bonus 10 IRAMS PROPRIETARY	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate	Fixed 2.00%	Cap Rate 1.60%	Par Rate 55.00% 30.00%	Spread	0-75 7.0% 76-85 5.0%	1% on 87.5% of	0-85	Yr 1 0%	100% (0-6)	Yes	10 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR,	0-75 76-80	7.00%
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost		4.00%	85.00% 90.00%	0.75% N/A 0.50% N/A	0-80 FL. 5.0% 81-90 FL 3.5	premiums paid	\$10,000	Yr 2+ 5%	50% (7-12)		10.113	PA, UT, VA, WA Call for details: FL, MA, MO, SC, TX	81-85	4.50%
Denali Bonus 14 Flexible 1st Yr Premium	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap > S&P 500 Annual Point to Point with Participation Rate > S&P 500 Annual Point to Point With Cap > Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate > Barclays Atlas 5 Annual Pt. to Pt. with Boost > Credit Suisse RavenPack Annual Pt. to Pt. w/Para C credit Suisse RavenPack Annual Pt. to Pt. w/Boost	Fixed	Cap Rate 2.00% 5.75% 4.75%	Par Rate 65.00% 35.00% 100.00%	Spread 3.00% 0.00% N/A 0.25%	0-70 10.0% 71-80 5.0%	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	All Except: AK, CA, CT, DE, HI, IA, ID, MA, MD, MO, MN MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA Call for details: FL	0-75 76-80 0-75 76-80	8.50% 6.50% 8.50% 6.50%
Teton 7	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap > S&P 500 Annual Point to Point with Participation Rate > S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate > Barclays Atlas 5 Annual Pt. to Pt. with Spread > Barclays Atlas 5 Annual Pt. to Pt. with Boost > Credit Suisse RavenPack Annual Pt. to Pt. w/Par > Credit Suisse RavenPack Annual Pt. to Pt. w/Spread > Credit Suisse RavenPack Annual Pt. to Pt. w/Soread > Credit Suisse RavenPack Annual Pt. to Pt. w/Soread > Credit Suisse RavenPack Annual Pt. to Pt. w/Boost Allocations/Strategies	Fixed 2.00%	Cap Rate 1.75% 4.50% 4.25% Cap Rate	Par Rate 57.00% 30.00% 90.00% 95.00%	Spread 3.50% 0.50% N/A 0.25% N/A Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-75 76-80 81-85 86-90	6.00% 4.50% 3.00% 2.00%
Teton 10	 Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost 	2.25%	1.75% 5.00% 4.50%	60.00% 30.00% 90.00% 95.00%	0.50% N/A	None	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: CA	0-75 76-80 81+	7.25% 6.00% 4.50%

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

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

[AM	S Inc.		Ind	lexed A	nnuit	ies						1-	800-	255-5	5055
Indexed Annuities		g Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Period	State Availability		issions
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Rate Book	Jpdated On:	12/7/2021	T		1	Ra	tes Effective:	3/1/2021	
Teton 14	 Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost 	2.50%	2.00% 6.50%	70.00% 40.00% 110.00% 115.00%	2.50% N/A 0.50% N/A 0.75%	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%
Teton Bonus 7	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap > S&P 500 Annual Point to Point with Participation Rate > S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread > Barclays Atlas 5 Annual Pt. to Pt. with Boost > Credit Suisse RavenPack Annual Pt. to Pt. w/Spread > Credit Suisse RavenPack Annual Pt. to Pt. w/Spread	Fixed	Cap Rate 1.25% 2.75% 2.75%	Par Rate 40.00% 20.00% 60.00%	Spread 5.75% 2.50% N/A 2.00% N/A	0-80 5% 81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-80 81-85 86+	4.50% 3.00% 2.00%

IAM	S Inc.		Ind	exed A	nnuit	ies						1-	800-	-255-8	5055
Indexed Annuities		editing Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comi	issions
Teton Bonus 10	Allocations/Strategies Fixed Account S&P 500 Monthly Cap	Fixed 1.50%	Cap Rate	Par Rate	Spread								All Except:		
	 S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap 		3.00%	40.00%	5.50%				Yr 1 0%	100% (0-6)			MN, MT, NJ, NY	0-75	7.25%
	 S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread 		3.00%	22.00% 60.00%	2.25%	7% (5% FL)	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 2+ 5%	50% (7-12)	Yes	10 Yrs	Call for details:	76-80 81+	6.00% 4.50%
Flexible 1st Yr Premium	 Barclays Atlas 5 Annual Pt. to Pt. with Boost 				N/A		paiu		Accum. up to 30%	(7 12)			АК, СА, СТ,	01.	4.50%
	Credit Suisse RavenPack Annual Pt. to Pt. w/Par			65.00%									DE, MA, MO, NV, OH, OR,		
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread			LI	2.00%								PA, SC, TX, UT, WA		
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A								01, 111		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Teton Bonus	> Fixed Account	1.75%													
14	> S&P 500 Monthly Cap		1.50%												
IAMS	S&P 500 Monthly Average with Spread				4.25%				Yr 1				All Except:		
PROPRIETARY	> S&P 500 Monthly Average with Participation Rate			50.00%	•				0%	100%					
	S&P 500 Monthly Average with Cap		4.00%				1% on			(0-6)			AK, CA, DE,		
	S&P 500 Annual Point to Point with Participation Rate			25.00%		10%	87.5% of	0-80	Yr 2+		Yes	14 Yrs	ID, MA, MN, MO,	0-75	8.50%
	S&P 500 Annual Point to Point with Cap		3.75%				premiums paid	\$10,000	5%				MT, NJ, NV,	76-80	6.50%
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			75.00%						50%			NY, OH, OR, PA, SC, TX,		
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Spread				1.25%				Accum.	(7-12)			UT, WA		
	Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A				up to 30%						
	Credit Suisse RavenPack Annual Pt. to Pt. w/Par			80.00%									Call for		
	Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				1.00%								details:		
	Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A								FL		
Standard Insurance	A.M. Best A Fitch N/A Moody's A1 S&P A+					Rate Book I	Jpdated On:	12/7/2021	r		T	Ra	tes Effective:	r	
Index Select	Allocations/Strategies	Fixed	Cap Rate	Par Rate			1% on		Yr 1	100%				0-80	3.00%
Annuity 5*	Fixed Account	2.00%				None	87.5% of	0-93	0%	(1-6)	Yes	5 Yrs	ALL Except:	81-85	1.50%
	> 1 Year S&P 500 Annual Point-to-Point			27.00%			premiums paid	\$15,000	Yr 2+	50%			CA, NY, PR		
Single Premium	Year S&P 500 Annual Point-to-Point		3.45%						10%	(7-12)				86-93	1.35%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate					Yr 1	100%				0-80	4.00%
Index Select	> Fixed Account	2.00%					1% on 87.5% of	0-90	0%	(1-6)			ALL Except:	1	
Annuity 7*	1 Year S&P 500 Annual Point-to-Point			33.00%		None	premiums paid	\$15,000	Yr 2+	50%	Yes	7 Yrs	CA, NY, PR	81-85	2.00%
Single Premium	1 Year S&P 500 Annual Point-to-Point		4.50%				paid		10%	(7-12)				86+	1.45%

I AM	S Inc.			Le	gacy Pro	duct	S						1-8	300-	255-5	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	Comis	sions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A					Rate Boo	k Updated Or	12/7/2021				Rate		11/29/2020	
LibertyMark 7	Allocations/Strategies > Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year Gold Point-to-Point W/Par 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 2-Year SG SG Columbia Adaptive Index PTP w/Par		Fixed	Cap Rate	Par Rate 74.00% 36.00% 99.00% 53.00% 127.00%	Fee 1.00% 1.00% 1.00% 1.00% 1.00%	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 81-85 50bps boni December	0
LibertyMark 7 Plus	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year S&P 500 Point-to-Point > 1-Year Gold Point-to-Point W/Par > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point w/ PR > 2-Year SG SG Columbia Adaptive Index PTP w/Par		Fixed 2.05%	Cap Rate	Par Rate 65.00% 33.00% 88.00% 48.00% 113.00%	Fee 1.00% 1.00% 1.00% 1.00%	5% Paid end of year 7	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 50bps bon December	0
Single Premium																

I M	S Inc.		Le	gacy Pro	oduct	S						1-8	300-	255-5	055
Indexed Annuities		Crediting Methods				Bonus %	Guar Minimum Value	lssue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissic	ins
LibertyMark 10	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year S&P 500 Point-to-Point 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 2-Year SG SG Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed	Cap Rate 6.20%	Par Rate 88.00% 43.00% 111.00% 118.00% 63.00% 151.00%	Fee 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	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 50bps bonus December 3	-
LibertyMark 10 Plus Single Premium	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year Gold Point-to-Point W/Par > 1-Year S&P 500 Point-to-Point > 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point w/ PR > 2-Year SG SG Columbia Adaptive Index PTP w/Par > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)	Fixed	Cap Rate 4.00%	Par Rate 56.00% 28.00% 71.00% 75.00% 42.00% 97.00% 110.00%	Fee 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	0-80 \$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	0-80 50bps bonus December 3	0
LibertyMark 10 LT Single Premium	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year Gold Point-to-Point W/Par > 1-Year S&P 500 Point-to-Point > 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point w/ PR > 2-Year SG SG Columbia Adaptive Index PTP w/Par > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)	Fixed 2.80%	Cap Rate 6.20%	Par Rate 88.00% 43.00% 111.00% 118.00% 63.00% 151.00% 150.00%	Fee 1.25% 1.	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	0-75 76-80 81-85 50bps bonus December 3	-

IAMS Inc. Legacy Products 1-800-255-5055 Full Surrender Guar Issue Age Chrgbck @ Withdrawa Indexed State **Crediting Methods** Minimum Minimun Death in Accum @ Charge Comissions Availability Annuities Provisions Death Period Value Premium Months Rates Effective: 11/29/2020 A.M. Best A Fitch N/A Moody's N/A S&P Americo Financial N/A late Book Updated Or 12/7/2021 Only Allocations/Strategies Fixed Cap Rate Par Rate Fee Available Fixed Account 1.75% Yr 1 100% in: > 1-Year Morgan Stanley TEBI Point-to-Point 1.25% 56.00% 0-80 0% (1-6) AK, CA, CT > 1-Year Gold Point-to-Point W/Par 27.00% 1.25% 0-80 6.00% DE, FL, NH 1.6% on LibertyMark > 1-Year S&P 500 Point-to-Point 4.00% 1.25% \$10,000 50% Yr 2+ NJ, NV, 100% of > 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 1.25% 71.00% 7% Yes 10 Yrs 10 LT Plus OH, OK, premiums > 2-Year Morgan Stanley TEBI Point-to-Point 75.00% 1.25% 10% PA, SC, TX, paid > 2-Year S&P 500 Point-to-Point w/ PR 1.25% 42.00% UT, WA > 2-Year SG SG Columbia Adaptive Index PTP w/Par 98.00% 50bps bonus through 5-Year FUSION Fixed Rate on Gain (Part A) 1.00% 1.25% December 31, 2020 5-Year FUSION Participation Rate (Part B) 110.00% 1.25% Single Premium ALL Allocations/Strategies Fixed Cap Rate Par Rate Fee Except: Fixed Account 2.75% AK, AL, CA 0-85 Yr 1 100% 0-80 5.00% CT, DE, FL > 1-Year Morgan Stanley TEBI Point-to-Point 87.00% 1.50% 0% (1-6) LibertyMark 1.6% on IN. MO. MS 1-Year Gold Point-to-Point W/Par 43.00% 1.25% \$10,000 3.75% 100% of 81+ NH, NJ, NV, None Yes 7 Yrs **SE 7** > 1-Year S&P 500 Point-to-Point 6.10% 1.50% premiums Yr 2+ 50% NY. OH. OK 2-Year SG SG Columbia Adaptive Index PTP w/Par (7-12) OR, PA, SC, 50bps bonus through 150.00% paid 10% TX, UT, VT, > 2-Year Morgan Stanley TEBI Point-to-Point 117.00% 1.50% December 31, 2020 WA > 2-Year S&P 500 Point-to-Point 63.00% 1.50% Single Premium ALL Allocations/Strategies Fixed Cap Rate Par Rate Fee 5% Except: 2.55% AK, AL, CA 4.00% Fixed Account 0-85 Yr 1 0-80 CT, DE, FL > 1-Year Morgan Stanley TEBI Point-to-Point 78.00% 1.50% \$10,000 0% 100% 81-85 2.75% 1.6% on LibertyMark IN, MO, MS, 1-Year Gold Point-to-Point W/Par 39.00% 1.50% (1-6) 100% of NH, NJ, NV, Yes 7 Yrs SE 7 Plus > 1-Year S&P 500 Point-to-Point 5.50% 1.50% Paid Yr 2+ NY, OH, OK, premiums > 2-Year Morgan Stanley TEBI Point-to-Point 105.00% 1.50% end o 10% 50% OR, PA, SC, 50bps bonus through paid TX, UT, VT, December 31, 2020 > 2-Year SG SG Columbia Adaptive Index PTP w/Par 135.00% vear 7 (7-12) WA > 2-Year S&P 500 Point-to-Point w/ PR 58.00% 1.50% Single Premium

For Agent Use Only

AM	S Inc.	Inc. Legacy Products								_		1-8	Surrender Charge Period State Availability Comissions State Availability Comissions 10 Yrs ALL AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OR, PA, SC, TX, UT, VT, 0-75 7.00% 10 Yrs AS 5.00% 50bps bonus through December 31, 2020			
Indexed Annuities		Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Charge	State	Comissions		
LibertyMark SE 10 Single Premium	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year Gold Point-to-Point W/Par > 1-Year S&P 500 Point-to-Point > 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. > 2-Year AG Columbia PTEBI Point-to-Point > 2-Year S&P 500 Point-to-Point > 2-Year S&P 500 Point-to-Point > 2-Year S&G Columbia Adaptive Index PTP w/Par > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)	Fixed 3.30%	Cap Rate 7.10% 3.00%	Par Rate 102.00% 49.00% 129.00% 137.00% 72.00% 175.00% 144.00%	Fee 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	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	Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC,	76-80 6.009 81-85 5.009 50bps bonus through		
LibertyMark SE 10 Plus	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year Gold Point-to-Point W/Par > 1-Year S&P 500 Point-to-Point > 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point > 2-Year S&G SG Columbia Adaptive Index PTP w/Par > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)	Fixed 2.25%	Cap Rate 5.00%	Par Rate 70.00% 35.00% 94.00% 52.00% 121.00%	Fee 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$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	0-80 6.00 50bps bonus through December 31, 2020		

I AM	S Inc.		Le	gacy Pro	oduct	S						1-8	800-	255-5055
Indexed Annuities		Crediting Methods				Bonus %	Guar Minimum Value	lssue 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 Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point	N/A Fixed 3.30%	Cap Rate	Par Rate	Fee 1.75%	late Boo	k Updated Or	12/7/2021				Rat	es Effective: Only	0-75 7.00%
LibertyMark SE 10 LT	 > 1-Year Gold Point-to-Point W/Par > 1-Year S&P 500 Point-to-Point > 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 		7.10%	49.00% 129.00%	1.75% 1.75% 1.75%	None	1.6% on 100% of	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Available in: AK, CA, CT,	76-80 6.00%
3E 10 L1	 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 2-Year SG SG Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B) 		3.00%	137.00% 72.00% 175.00%	1.75% 1.75% 1.75% 1.75%		premiums paid	\$10,000	Yr 2+ 10%	50% (7-12)			DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	50bps bonus through
Single Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee								01, WA	December 31, 2020
LibertyMark SE 10 LT Plus Single Premium	 Fixed Account Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year SG SG Columbia Adaptive Index PTP w/Par 2-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B) 	2.25%	2.00%	70.00% 35.00% 89.00% 94.00% 52.00% 121.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$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	0-80 6.00% 50bps bonus through December 31, 2020
ClassicMark 10	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year S&P 500 Point-to-Point > 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point w/ PR > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)	Fixed 1.70%	Cap Rate 3.80% 1.00%	Par Rate 55.00% 70.00% 73.00% 40.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80 6.00% 81-85 5.00% 86-90 1.50% S0bps bonus through December 31, 2020
ClassicMark 10 LT	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.70%	Cap Rate 3.80% 1.00%	Par Rate 55.00% 70.00% 73.00% 40.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% 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 Call for details in: CA, NH, NJ, PA	0-80 6.00% 81-85 3.75% 86-90 1.50% 50bps bonus through December 31, 2020

IAM	S Inc.			Le	egacy Proc	ducts						1-8	800-	255-5055
Indexed Annuities		Crediting	Methods			Bonus %	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 Allocations/Strategies	N/A	Fixed	Cap Rate	Par Rate	Rate Book Upd	ated On:	12/7/2021	<u> </u>		T	Rat	tes Effective:	########
ClassicMark 10 Plus	 Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B) 		1.30%	3.00%	41.00% 52.00% 55.00% 30.00% 71.00%	4%	1.6% on 100% of premiums paid	0-80 \$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, ID, MN, MS, NH, NJ, NV, NY, OH. OK.	0-80 5.00% 50bps bonus through December 31, 2020
Single Premium ClassicMark 10 LT Plus	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year S&P 500 Point-to-Point > 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point w/ PR > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)		Fixed	Cap Rate 3.00%	Par Rate 41.00% 52.00% 55.00% 30.00% 71.00%	3% CA,MO 2%	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% 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 Call for details in:	0-80 5.00%
Single Premium													CA, NH, NJ, PA	December 31, 2020

	Athene	Athene	Athene	Athene	Athene								
IAMS Inc.	Ascent Income Rider												
	Option 1-Guaranteed Growth	Option 2-Growth Plus Interest	Option 1-Guaranteed Growth	Option 2-Growth Plus Interest	Option 1-Guaranteed Growth								
Product Line	Ascent Pro Bonus 20% Income Bonus	Ascent Pro Bonus 15% Income Bonus	Ascent Pro 7 18% Income Bonus	Ascent Pro 7 13% Income Bonus	Ascent Pro 10 20% Income Bonus								
Issue Ages	35-80	35-80	35-80	35-80	35-80								
Rider Roll-Up Rate	10% Simple Yrs 1-10 5% Simple Yrs 11-20	7% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	10% Simple Yrs 1-10 5% Simple Yrs 11-20	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	10% Simple Yrs 1-10 5% Simple Yrs 11-20								
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value												
Roll-Up Period	20 Yrs No Restart												
Withdrawal Phase Waiting Period	30 Days Minimum Age 50												
Income Multiplier	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								

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

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

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

	Equitrust	Equitrust	Equitrust	F&G	F&G
IAMS Inc.				Protection Package	Enhanced Package
Product Line	MarketTen Bonus	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series
Issue Ages	40-80	40-80	40-85	0-85	0-85
Rider Roll-Up Rate	5% Compound	10% Benefit Base Bonus 3% Compound	7% Benefit Base Bonus 7% Compound	6% Compound over 5 or 10 years if age 71+ or 4% Simple Lump Sum Pavout	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

	F&G	Global Atlantic	Global Atlantic	Global Atlantic	Global Atlantic
IAMS Inc.	Income for Life	Living Benefit Rider	Living Benefit Rider	Living Benefit Rider	Living Benefit Rider
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

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

The above information is provided for Reference ONLY. Product details subject to change with or without prior notice. Call 800-255-5055 to confirm. *Rates shown are based on premium bands. Call for details.

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

The above information is provided for Reference ONLY. Product details subject to change with or without prior notice. Call 800-255-5055 to confirm. *Rates shown are based on premium bands. Call for details.

Available Annuity Riders

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

The above information is provided for Reference ONLY. Product details subject to change with or without prior notice. Call 800-255-5055 to confirm. *Rates shown are based on premium bands. Call for details.

IAMS	S Inc. 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		12/7/2021				12/6/2021	2/8/2021
Guarantee Shield Series	> 3 Year	1.45%	1%	18-85	\$10,000	Yr 1 Int.	100% (1)	Yes	Same as Guaranteed	All Except:	3 Year	18-80 81+	1.50% 1.13%
(3 & 5) Single Premium	> 5 Year	2.00%				Yr 2+ 10%	50% (2-12)		Period		5 Year	18-80 81+	2.25% 1.69%
American Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A					Rate Book I	Jpdated On:	12/7/2021			Rat	es Effective:	3/15/2021
American Classic	 3 Year *Loyalty Bonus Available 5 Year 	2.25% 2.95%	1%	0-90	\$1,000	Yr 1 Int. Yr 2+	100% (1-6) 50%	Yes	Same as Guaranteed Period	Only available in: AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO, MT, NE, NM, NV, OH,	0-80 81-90 0-80		1.25% 0.75% 2.25%
Single Premium	*Loyalty Bonus Available					10%	(7-12)			OK, TX, UT	81-90		1.25%
American National	A.M. Best A Fitch N/A Moody's N/A S&P A					Rate Book I	Jpdated On:	12/7/2021			Rat	es Effective:	5/1/2021
Palladium MYGA*	3 Year 5 Year Yield ¹ 6 Year Yield	2.00% 2.15% 2.45%				Yr 1				All Except:	2.14	0-79	1.50%
250K+	> 7 Year Yield ¹ > 8 Year Yield > 9 Year Yield ²	2.45% 2.45% 2.55%	1%	0-85	\$5,000	Int. Yr 2+	100%	Yes	Same as Guaranteed Period	NY, PR, UT	3 Year 5 Year	80-90 0-79 80-90	0.50% 2.50% 0.50%
(3-10 Yrs)	 10 Year Yield¹ ¹Includes 1% 1st Yr Bonus 	2.55%				10%	(1 12)		, chou	Call for details in: MD, WY	6 Year	0-79 80-90	2.50% 5.00%
Single Premium	² Includes 2% 1st Yr Bonus												
	A.M. Best A Fitch N/A Moody's N/A S&P N/A					Rate Book	Jpdated On: 100%	12///2021		All Except:	Rat	es Effective:	4/29/2021
Platinum Assure 5 Single Premium	> 5 Year	2.65%	1%	0-90	\$10,000	Yr 1 10%	(1-6)	Yes	Same as Guaranteed Period	Al, AK, MN, MS, OR, PA, WA, VI	0-80 81-90		1.25% 0.75%
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book	Jpdated On:	12/7/2021			Rat	es Effective:	4/16/2021
MaxRate 3*						Yr 1 Int.	100% (1-6)		Same as rate	All Except: NY, PR	0-70 71-75		1.30% 1.30%
WIAXNALE 5	> 3 Year	1.60%	0.25%	0-85	\$10,000	Yr 2+	50%	Yes	guarantee period	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH,	76-80		0.90%
Flexible Premium						Int.	(7-12)			OK, OR, PA, SC, TX, UT, WA	81+		0.40%
MayData 5*						Yr 1	100%		Samo as rota	All Except: NY, PR	0-70		2.00%
MaxRate 5*	> 5 Year	2.20%	0.25%	0-83	\$10,000	Int. Yr 2+	(1-6) 50%	Yes	Same as rate guarantee period	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH,	71-75 76-80		2.00% 1.80%
Flexible Premium						Int.	(7-12)			OK, OR, PA, SC, TX, UT, WA	81+		1.10%

Multi-Year Guarantee

1-800-255-5055

IAMS	Multi-Year Guarantee									1-800-255-5055			
Fixed Annuities Athene Annuity & Life	Guaranteed Fixed Rate and Rate Lock Period	A	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions Rate Book L	Chrgbck @ Death in Months Jpdated On:	Full Accum @ Death 12/7/2021	Surrender Charge Period	State Availability	Rate	Comissions	4/16/2021
						Yr 1	100%			All Except:	0-70		2.50%
MaxRate 7*	> 7 Year	2.30%	0.25%	0-83	\$10,000	Int. Yr 2+	(1-6) 50%	Yes	Same as rate guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI,	71-75		2.50%
Flexible Premium						Int.	(7-12)		period	MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT. WA	76-80 81+		2.25% 1.30%
Atlantic Coast Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N	I/A				Rate Book L	Jpdated On:	12/7/2021		01, WA	Rate	es Effective:	2/22/2021
Safe Haven	 5 Year Yield 6 Year Yield 	3.15% 3.17%				Yr 1 0%	100% (1-6)	No	Same as rate	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH,	0-80 81+	5 & 6 Year	2.40% 1.30%
	> 7 Year Yield	3.19%	1.00%	0-90	\$5,000	Yr 2+	50%	Only with Rider	guarantee period	NJ, NY, PA, PR, RI, WA, WI Call for details in:	0-80 81+	7 & 10 Year	r 2.65% 1.40%
Single Premium	> 10 Year Yield	3.25%				0%	(7-12)			FL	-		1.40%
Equitrust	A.M. Best B++ Fitch N/A Moody's N/A S&P B	3B+				Rate Book l	Jpdated On:	12/7/2021		1	Rate	es Effective:	4/14/2021
	> 3 Year	1.20%				Yr 1	100%			All Except:	0-80	3 Year	2.00%
Certainty Select	> 5 Year	1.70%				0%	(1-6)		Same as rate		81-90		1.50%
Certainty Select	> 6 Year	1.85%	1.00%	0-90	\$10,000			Yes	guarantee		5,	6, 8, & 10 Ye	ear
	> 8 Year	2.00%				Yr 2+	50%		period	NY,PR	0-80		3.00%
Single Premium	> 10 Year	2.20%				Int.	(7-12)				81-90		2.25%
ChoiceFour						Yr 1				All Except:			
(6 Year)	6 Year	2.00%				Int.	100%				0-80		5.50%
(MVA & Liquidity)	> W/ Premium Bonus	1.50%	1.00%	0-85	\$10,000	Yr 2 +	(1-12)	Yes	6 Year	NY,PR	81-85		4.125%
Flexible 1st Yr Premium						10%							
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's Baa1 S&P	A-				Rate Book L	Jpdated On:	12/7/2021			Rate	es Effective:	5/8/2021
FG Guarantee	> 3 Year	1.95%				Yr 1	100%		Come	All Except:	0-79 80-90	3 Year	1.50% 0.75%
Platinum	> 5 Year	2.65%	1% on 87.5%	0-90	\$20,000	Int. Yr 2+	(1-12) 50%	Yes	Same as rate guarantee	MT, NY, PR	0-79 80-90	5 Year	1.50% 0.75%
Single Premium	> 7 Year	2.80%				Int.	(13-24)		period	1011, 101, 1 IX	0-79 80-90	7 Year	2.25% 1.125%
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P	A-				Rate Book L	Jpdated On:	12/7/2021				es Effective:	4/5/2021
ForeCare LTC	> 1st Year Rate	3.00%			\$35,000	155%				All Except:	50-75		7.00%
Annuity*			1.00%	0-80			100% (1-12)	Yes	10 Years				
With Required Rider	> Projected Renewal Rate	3.00%			NQ	Yr 2+ 10%	(/			CT, NY, PR	76-80		3.50%

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

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

Fixed Annuities Guaranteed Fixed Rate and

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Peri	od	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 L	Ipdated On:	12/7/2021			Rate	s Effective:	
Secure Gain 5*	Year 1 W/Bonus 0.25% Year 2 Year 3 Year 4	2.25% 2.10% 2.20% 2.30%	1.00%	0 20	¢10.000	Yr 1 10%	100% (1-6)	VEC	F V = ===	All Except:	0-80		2.50%
(Step Rate) Single Premium	 Year 5 5 Year Yield 	2.40% 2.25%	1.00%	0-89	\$10,000	Yr 2+ 10%	50% (7-12)	YES	5 Years	CT, IN, MN, MO, NY, OH, PR, VS	81-89		1.50%
Guaranty Income Life	A.M. Best B++ Fitch N/A Moody's N/A S&	P N/A				Rate Book L	Ipdated On:	12/7/2021			Rate	s Effective:	
Annuicare10					\$36,500	Yr 1 Int.	100% (0-6)			All Except: AL, AK, AR, CT, DE,	0-74		7.50%
	> Fixed Rate	2.45%	1% on 87.5%	0-79	NQ \$50,000 Q	Yr 2+	50%	Yes	10 Years	HI, ID, ME, MD, MA, MN, NH, NJ, PA, RI, SD, VT, VA,	75-79		5.50%
Flexible Premium						Int.	(7-12)			WI			
Guaranty Annuity	> 4 Year	1.95%		0-100	\$5,000	Yr 1	100%		Same as rate	Only available in:	0-79 80-100	4 Year	1.60% 0.80%
(4, 6, 8)	> 6 Year	2.35%	1.00%	0-90	NQ \$2,000	Int. Yr 2+	(1-6) 50%	Yes	guarantee period	CA	0-79 80-90	6 Year	2.00% 1.00%
Single Premium	> 8 Year	2.65%		0-79	Q	Int.	(7-12)				0-79	8 Year	3.00%
	> 3 Year	1.90%				Yr 1	100%			All Except:	0-74 75+	3 Year	1.85% 0.93%
	> 4 Year	1.95%		0-100							0-74 75+	4 Year	2.25% 1.13%
Guaranty Rate Lock	> 5 Year	2.50%				0%	(1-6)				0-74 75+	5 Year	2.75% 1.50%
	> 6 Year	2.35%	0.50%		\$10,000			Ves	Same as rate guarantee		0-74 75+	6 Year	2.75% 1.38%
	> 7 Year	2.70%	0.5070		910,000				period	NY, ME and HI	0-74 75+	7 Year	3.00% 1.50%
(3, 4, 5, 6, 7, 8, 9,	> 8 Year	2.65%		0-90		Yr 2	50%				0-74 75+	8 Year	3.00% 1.50%
(3, 4, 5, 6, 7, 8, 9, 10)	> 9 Year	2.90%									0-74 75+	9 Year	3.25% 1.63%
Single Premium	> 10 Year	2.90%				5%	(7-12)				0-74 75+	10 Year	3.25% 1.63%

Multi-Year Guarantee

1-800-255-5055

						Minimum	Withdrawal	Chrgbck @	Full Accum @	Surrender Charge				
Fixed Annuities		Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Premium	Provisions	Death in Months	Death	Period	State Availability		Comissions	
Guggenheim	A.M. Best	B++ Fitch N/A Moody's N/A S&P N/A					Rate Book L	Jpdated On:	12/7/2021			Rate	es Effective:	12/1/202
	>	3 Year*	1.75%									5,	6, 7, 8, 9 Ye	ar
Preserve	>	4 Year*	2.00%			\$10,000	Yr 1					0-80		2.50%
MYGA*	>	5 Year	2.20%	1% on 87.5%		NQ	0%				All Except	81-85		1.88%
WITGA	>	6 Year	2.30%	of premium	0-90			100%	Yes		NY	86-90		1.25%
	>	7 Year	2.40%	paid				(1-12)			*Lower		10 Year	
	>	8 Year	2.50%			\$5,000	Yr 2 +				commission on 3	0-80		3.00%
Single Premium	~	9 Year 10 Year	2.60% 2.75%			Q	10%				& 4 Yr MYGA	81-85 86-90		2.25% 1.50%
Liberty Bankers Life	A.M. Best		2.75%			_	Rate Book I	Jpdated On:	12/7/2021				es Effective:	4/26/20
			2.40%		0.00			puated on.	12,772021	1	All Except:			
Bankers Elite	>	3 Year	2.10% 0-90 Yr 1	Yr 1				AK, AL, DĊ, DE,	0-90	3 Year	2.00%			
Series	>	5 Year	2.75%	1.00%	0-90	\$10,000	0%	100%	Ne	Same as rate	MN, MO, NH, NY, PR	0-90	5 Year	2.25
(3, 5, 7, 9)	>	7 Year	2.90%	1.00%	0-85	\$10,000	Yr 2+	(1-12)	No	guarantee period	Call for details in:	0-85	7 Year	2.50%
Single Premium	>	9 Year	3.00%		0-80		0%				CA & FL	0-80	9 Year	2.75%
Bankers	>	3 Year	2.00%		0-90		Yr 1					0-80 81-90	3 Year	2.009
(0)							Int.	100%		Same as rate	All Except:	0-80		3.259
(3, 5, 7)	>	5 Year	2.25%	1.65%	0-90	\$10,000	Yr 2+	(1-12)	Yes	guarantee	AK, AL, DC, MN,	81-90	5 Year	1.509
Single Premium	>	7 Year	2.45%		0-85		Int.	(1-12)		period	MO, NH, NY, PR	0-80	7 Year	4.00%
											All Except:	81-85	5 Year	2.00%
Bankers Premier	>	5 Year	2.55%		0-90		Yr 1	100%		Same as rate	AK, AL, DC, DE, IA,	0-80		2.00%
(5, 7)				1.65%		\$10,000	Int.		Yes	guarantee	MN, MO, NH, NM,	81-90		0.40%
	>	7 Year	2.75%			Yr 2+ Int.	(1-12)		period	NY, OR, PR Call for details in:	0-80	7 Year	2.15%	
Single Premium	ĺ ĺ	7 1001	2.13/0		0-05			(1-12)			IA, NM, OR	0-80 81-85		0.45%
Bankers 5							Yr 1	100%		Same as rate	All Except:			
Premier Plus	>	5 Year Yield	2.55%	1.65%	0-90	\$10,000	Int.		Yes	guarantee	AK, AL, DC, DE, MN, MO, NH, NY,	0-80		2.00%
Single Premium					0.50		Yr 2+ Int.	(1-12)		period	PR	81-90		0.40%

Multi-Year Guarantee

1-800-255-5055

						Minimum	Withdrawal	Chrgbck @	Full Accum	Surrender Charge				
Fixed Annuities	Guara	anteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Premium	Provisions	Death in Months	Death	Period	State Availability		Comissions	
Lincoln Financial	A.M. Best A+ Fito	ch A+ Moody's A1 S&P /	AA-				Rate Book l	Jpdated On:	12/7/2021			Rat	es Effective:	8/15/20
MYGuarantee	>	5 Year	1.45%	10/ 000/			Yr 1	100%				0-75 76-80	5 Year	2.00% 1.30%
Plus* 100K	>	7 Year	1.65%	1% on 90% of premium paid	0-85	\$10,000	10% Yr 2+	(1-6) 50%	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY		7 & 10 Year	0.75%
Single Premium	>	10 Year	1.85%				10%	(7-12)			Call for details in: CA, NY	0-75 76-80 81+		2.50% 1.60% 1.00%
Nassau Re	A.M. Best B+ Fite	ch BB+ Moody's N/A S&P M	N/A					Jpdated On:	12/7/2021			Rate	es Effective:	5/1/20
	>	5 Year	2.80%				Yr 1 0% Yr 2+	100%			All Except:	0-75 76-80 81+	5 Year	2.00% 2.00% 1.00%
MYAnnuity X			2.60%	1% on 87.5% of premium paid	0-85	\$10,000	10% Yr 1	(1-6) 50%	Yes	Same as rate guarantee period		817	7 Year	1.00
	>	7 Year	2.90%	paid			0%	(7-12)		penou		0-75 76-80	/ fear	2.50%
Single Premium			2.70%				Yr 2+ 10%					81+		1.25%
North American	A.M. Best A+ Fito	ch A+ Moody's N/A S&P	A+				Rate Book I	Jpdated On:	12/7/2021			Rat	es Effective:	4/6/20
Guarantee Choice*	>	3 Year	1.75%									0-80 81-85 86-90	3 Year	1.50% 1.125 0.75%
5 & 7 Year E-App	>	5 Year	1.90%	0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee	All Except:	0-80 81-85 86-90	5 Year	2.00% 1.50% 1.00%
Special	>	7 Year	2.20%			\$2,000 Q	Yr 2+ Int.	50% (7-12)		period	ID, MT, NY	0-80 81-85 86-90	7 Year	2.50% 1.875 1.25%
(3, 5, 7, 10) Single Premium	>	10 Year	1.95%									0-80 81-85 86-90	10 Year	3.009 2.259 1.509
Oceanview	A.M. Best A- Fite	ch N/A Moody's N/A S&P M	N/A				Rate Book l	Jpdated On:	12/7/2021			Rate	es Effective:	5/3/20
	>	2 Year	1.80%				Yr 1					0-79 80+ 0-79	2 Year 🗕	0.75% 0.375 1.50%
	>	3 Year	2.35%								All Except:	80+ 0-79	3 Year 🗕	0.75
na sourview	> >	4 Year 5 Year	2.60% 2.60%	1% on 87.5% of premium paid	0-89	\$20,000	0%	1/12 per month in the first Yr ONLY		Same as rate guarantee period	HI, MA, ME, MN,	80+ 0-79	4 Year -	0.509
	×	5 Year	2.60%	μαια			Yr 2+			period	MS, MT, NC, WY	80+ 0-79	7 Year -	1.125
							10%					80+ 0-79		1.375 2.759

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

IAMS	Inc.	Ν	/ulti	-Year	Guar	rante	е			1-80	0-25	5-50)55
Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period	4	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
One America	A.M Best A+ Fitch NA Moody's NA S&P	NA				Rate Book L	Ipdated On:	12/7/2021			Rate	s Effective:	5/3/2021
Annuity Care	LTC Fund Cash Fund		1% on 87.5% of premium paid	50-85	\$10,000	Yr 2+ 10%	10% 1-12% 50% 13-24%	Yes	10 Years	All Except: NY	50-75 76-85		4.75% 2.75%
Single Premium Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S&P	N/A				Data Daak I	Ipdated On:	12/7/2021			Dete	s Effective:	3/1/2021
Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S&P	N/A				Kale BOOK C	poated On:	12/7/2021			18-75		1.00%
Multi-Select Series	> 3 Year > 4 Year	1.85% 2.40%				Yr 1				All Except:	76-80 18-75 76-80	3 Year 4 Year	0.50% 1.28% 0.55%
	> 5 Year > 6 Year	2.45% 2.80%	1%	18-85	\$20,000	Int. Yr 2+	100% (1-12)	Yes	Same as rate guarantee period	AL, MS, NY, PR, WV	18-75 76-80	5 & 7 Year	2.50% 1.50%
(3, 4, 5, 6, 7, 8)	> 7 Year	2.70%				10%					18-75 76-80	6 Year	1.25% 0.75%
Single Premium	> 8 Year	2.90%									18-75 76-80	8 Year	1.46% 0.93%
Multi-Select	> 9 Year	2.85%		18-77		Yr 1	1000/		Same as rate		18-75	9 Year	2.75%
Series	> 10 Year	2.90%	1%	18-75	\$20,000	Int. Yr 2+	100% (1-12)	Yes	guarantee period	All Except: AL, MS, NY, PR,	76-77 18-75	10 Year	1.75% 3.00%
Single Premium						10%				WV			

For Agent Use Only

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guar	ranteed Fixed Rate and Ra	te 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- Fit	tch N/A Moody's	N/A S&P N/A				Rate Book I	Updated On:	12/7/2021		-	Rat	es Effective:	5/8/2021
Milestone	>	3 Year	2.30%				Yr 1	100%			All Except: AK, CT, ME, MT,	0-80 81-85 86+	3 Year	1.35% 0.85% 0.60%
MYGA*	>	5 Year	3.00%	1.00%	0-90	\$100,000	0% Yr 2+ 10%	(1-6) 50%	Yes	Same as rate guarantee period	NY, PR, VT Call for details in:	0-80 81-85 86+	5 Year	2.00% 1.25% 0.75%
(3, 5, 7) Single Premium	>	7 Year	2.85%					(7-12)			CA	0-80 81-85 86+	7 Year	2.10% 1.60% 0.85%
Sentinel Security Life	A.M. Best B++ Fit	tch N/A Moody's	N/A S&P N/A	-				Updated On:	12/7/2021		1		es Effective:	1/19/2021
Personal Choice Annuity	>	5 Year	3.15%				Yr 1 0%	If under 80,	No		All Except: AK, CT, DC, MA,	0-80 81+	5 Year	2.25% 1.50%
	8	7 Year	3.20%	1.65%	0-90	\$2,500	Yr 2+ 0%	No If over 80	Available as a rate reducing	Same as rate guarantee period	ME, MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV	0-80 81+	7 Year	2.25% 1.50%
(5, 7, 10) Single Premium	>	10 Year	3.25%				Available as a rate reducing	Yes	rider		Call for details in: CA, FL, MN	0-80 81+	10 Year	2.75% 2.00%
SILAC	A.M. Best B+ Fit	tch N/A Moody's	N/A S&P BBB+				÷	Updated On:	12/7/2021		- , ,		es Effective:	11/9/2020
							Yr 1	100%				18-80	2 Year	1.25%
Secure Savings	>	2 Year	1.75%	1.00%	18-90	\$10,000	Int.	(1-12)	Yes	Same as rate guarantee	All Except: MN, NJ, NY, PR	81+		1.00%
PROPRIETARY Single Premium	>	5 Year	2.70%	1.00/0	10.00	<i><i><i>v</i>₁0,000</i></i>	Yr 2+ 5%	50% (13-24)		period		18-75 76-80 81-85	5 Year	2.00% 1.75% 0.75%
Secure Savings Elite	>	2 Year	2.15% 1.85% F				None	100% (1-12)		Same as rate	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	18-80 81+	2 Year	1.25% 1.00%
PROPRIETARY Single Premium	>	5 Year	2.95% 2.80% F	1.00%	18-85	\$10,000	without Rider	50% (13-24)	No	guarantee period	Call for details in: FL	18-75 76-80	5 Year	2.00% 1.75% 0.75%
Standard Insurance	A.M. Best A Fit	tch N/A Moody's	A1 S&P A+				Rate Book I	Updated On:	12/7/2021			<u>81-85</u> Rat	es Effective:	4/7/2021
Focused Growth	>	3 Year	1.55%		0-93		Yr 1	85 & Under None				0-80 81-85 86+	3 Year	1.50% 0.75% 0.50%
Annuity*	> >	5 Year 7 Year	2.10%	0.10%	0-93 0-90	\$15,000	Int. Yr 2+	86-90 100%	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80 81-85 86+	5 & 7 Year	2.50% 1.25% 0.90%
(3, 5, 7, 10) Single Premium	>	10 Year	1.95%	1	0-90		Int.	(1-6) 50% (7-12)		period		0-80	10 Year	3.00%

IAMS Inc.

MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
2	2.15%	SILAC	B+	Secure Savings Elite	1.25%	90	0%	0%	No	N/A
3	2.40%	American Equity	A-	Guarantee Shield Series	1.50%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
3	2.40%	American Life	B++	American Classic	1.25%	90	0%	10%	No	N/A
3	1.60%	Athene Annuity & Life	А	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.20%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
3	1.95%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.75%	Guggenheim	B++	Preserve MYGA*	1.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	2.10%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	2.00%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	1.75%	North American	A+	Guarantee Choice*	1.50%	90	0%	Int.	Yes	Nursing Home
3	2.35%	Oceanview	A-	Harbourview	1.50%	89	0%	0%	Yes	N/A
3	1.85%	Oxford Life	A-	Multi-Select Series	1.00%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
3	2.30%	Sagicor Life	A-	Milestone MYGA*	1.35%	90	0%	10%	Yes	N/A
3	1.55%	Standard Insurance	А	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
4	1.95%	Guaranty Income Life	B++	Guaranty Rate Lock	1.60%	100	Int.	Int.	Yes	N/A
4	2.00%	Guggenheim	B++	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	2.40%	Oxford Life	A-	Multi-Select Series	1.28%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	2.65%	American Equity	A-	Guarantee Shield Series	2.25%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
5	2.95%	American Life	B++	American Classic	2.25%	90	Int.	10%	Yes	N/A
5	2.15%	American National	А	Palladium MYGA* 250K+	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	2.20%	Athene Annuity & Life	А	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.15%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	2.95%	SILAC	B+	Secure Savings Elite	2.00%	90	0%	0%	YES	N/A
5	1.70%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
5	2.65%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.25%	Great American	A+	Secure Gain 5*(Step Rate)	2.50%	89	10%	10%	YES	Extended Care, Terminal Illness
5	2.20%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	2.70%	Guaranty Income Life	B++	Guaranty Rate Lock	2.75%	90	0%	5%	YES	Nursing Home, Terminal Illness
5	2.75%	Liberty Bankers Life	B++	Bankers Elite Series	2.25%	90	0%	0%	No	N/A
5	2.25%	Liberty Bankers Life	B++	Bankers	3.25%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness

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

MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age		ee Irawal Yr 2+	Waiver of Surrender	Waiver of Surrender Provisions
5	2.55%	Liberty Bankers Life	B++	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	2.55%	Liberty Bankers Life	B++	Bankers 5 Premier Plus	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	1.45%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.00%	85	10%	10%	Yes	Extended Care, Terminal Illness
5	1.90%	North American	A+	Guarantee Choice*	2.00%	90	0%	Int.	Yes	Nursing Home
5	2.60%	Oceanview	A-	Harbourview	2.25%	89	0%	0%	Yes	N/A
5	2.45%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	3.00%	Sagicor Life	A-	Milestone MYGA*	2.00%	90	0%	10%	Yes	N/A
5	3.15%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	90	0%	0%	No	N/A
5	2.10%	Standard Insurance	А	Focused Growth Annuity*	2.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
6	2.45%	American National	А	Palladium MYGA* 250K+	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
6	3.17%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	1.85%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
6	2.35%	Guaranty Income Life	B++	Guaranty Annuity	2.00%	90	Int.	Int.	Yes	N/A
6	2.30%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	2.80%	Oxford Life	A-	Multi-Select Series	1.25%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	2.45%	American National	Α	Palladium MYGA* 250K+	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.30%	Athene Annuity & Life	Α	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.19%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	2.80%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.40%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	2.90%	Liberty Bankers Life	B++	Bankers Elite Series	2.50%	85	0%	0%	No	N/A
7	2.45%	Liberty Bankers Life	B++	Bankers	4.00%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	2.75%	Liberty Bankers Life	B++	Bankers Premier	2.15%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	1.65%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
7	2.20%	North American	A+	Guarantee Choice*	2.50%	90	0%	Int.	Yes	Nursing Home
7	2.95%	Oceanview	A-	Harbourview	2.75%	89	0%	0%	Yes	N/A
7	2.70%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness

IAMS Inc. MYGA Reference Guide 1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
7	2.85%	Sagicor Life	A-	Milestone MYGA*	2.10%	90	0%	10%	Yes	N/A
7	3.20%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	85	0%	0%	No	N/A
7	2.20%	Standard Insurance	А	Focused Growth Annuity*	2.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
8	2.45%	American National	А	Palladium MYGA* 250K+	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
8	2.00%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
8	2.65%	Guaranty Income Life	B++	Guaranty Annuity	3.00%	79	Int.	Int.	Yes	N/A
8	2.50%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	2.90%	Oxford Life	A-	Multi-Select Series	1.46%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	2.55%	American National	А	Palladium MYGA* 250K+	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
9	2.60%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
9	3.00%	Liberty Bankers Life	B++	Bankers Elite Series	2.75%	80	0%	0%	No	N/A
9	2.85%	Oxford Life	A-	Multi-Select Series	2.75%	77	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	2.55%	American National	А	Palladium MYGA* 250K+	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
10	3.25%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
10	2.20%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
10	2.75%	Guggenheim	B++	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	2.90%	Guggenheim	B++	Harbourview	2.75%	90	0%	10%	yes	Nursing Home, Terminal Illness
10	1.85%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
10	1.95%	North American	A+	Guarantee Choice*	3.00%	90	0%	Int.	Yes	Nursing Home
10	3.05%	Oceanview	A-	Harbourview	2.75%	89	0%	0%	Yes	N/A
10	2.90%	Oxford Life	A-	Multi-Select Series	3.00%	75	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	3.25%	Sentinel Security Life	B++	Personal Choice Annuity	2.75%	85	0%	0%	No	N/A
10	1.95%	Standard Insurance	А	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness