



Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
	A.M. Best	A	Fitch	A+	Moody's A2										S&P	A+
Rate Book Updated On: 12/7/2021 Rates Effective: 5/3/2021																
Power Select Plus Income* Rider Included Single Premium	Allocations/Strategies					None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1 50-75 7.00% Option 2 50-75 Yr 1 2.25% Yr 2+ 1.00% Option 3 50-75 Yr 1 4.25% Yr 2+ 0.50%		
	> Fixed Account	Fixed	1.20%	Cap Rate	Par Rate										Spread	87.00% & 1.00%
	> 1-Year AB All Market Index Point to Point				72.00%											
	> 1-Year ML Strategic Balanced Index				40.00%											
	> 1-Year PIMCO Global Optima Index				20.00%											
	> 1-Year Russell 2000 Annual Point to Point			3.25%												
	> 1-Year S&P 500 Annual Point-to-Point Index				90.00%											
	> 2-Year AB All Market Index Point to Point PR														0.25%	
	> 2-Year ML Strategic Balanced Index														3.95%	
	> 2-Year PIMCO Global Optima Index															
> 2-Year S&P 500 Annual Point-to-Point				21.00%												
Power Select Plus Income Multiplier* Rider Included Single Premium	Allocations/Strategies					None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1 50-75 7.00% Option 2 50-75 Yr 1 2.25% Yr 2+ 1.00% Option 3 50-75 Yr 1 4.25% Yr 2+ 0.50%		
	> Fixed Account	Fixed	1.30%	Cap Rate	Par Rate										Spread	85.00% & 1.00%
	> 1-Year AB All Market Index Point to Point				75.00%											
	> 1-Year ML Strategic Balanced Index				41.00%											
	> 1-Year PIMCO Global Optima Index				18.00%											
	> 1-Year Russell 2000 Annual Point to Point			3.25%												
	> 1-Year S&P 500 Annual Point-to-Point Index				88.00%											
	> 2-Year AB All Market Index Point to Point PR														0.00%	
	> 2-Year ML Strategic Balanced Index														3.50%	
	> 2-Year PIMCO Global Optima Index															
> 2-Year S&P 500 Annual Point-to-Point				21.00%												
Power Select Builder* No Rider Available Single Premium	Allocations/Strategies					None	1.5% on 87.5% of Premiums Paid	50-78	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1 50-75 7.00% Option 2 50-75 Yr 1 2.25% Yr 2+ 1.00% Option 3 50-75 Yr 1 4.25% Yr 2+ 0.50%		
	> Fixed Account	Fixed	1.35%	Cap Rate	Par Rate										Spread	100.00% & 1.00%
	> 1-Year AB All Market Index Point to Point Spread				80.00%											
	> 1-Year ML Strategic Balanced Index				45.00%											
	> 1-Year PIMCO Global Optima Index				22.00%											
	> 1-Year Russell 2000 Annual Point to Point			3.75%												
	> 1-Year S&P 500 Annual Point-to-Point Index				100.00%											
	> 2-Year AB All Market Index Point to Point PR														0.00%	
	> 2-Year ML Strategic Balanced Index														2.50%	
	> 2-Year PIMCO Global Optima Index															
> 2-Year S&P 500 Annual Point-to-Point				30.00%												
Power Select Builder 3* No Rider Available Single Premium	Allocations/Strategies					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	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	Option 1 0-80 5.00% Option 2 0-80 Yr 1 1.00% Yr 2+ 1.00%		
	> Fixed Account	Fixed	1.00%	Cap Rate	Par Rate										Spread	50.00%
	> 1-Year AB All Market Index Point to Point														3.25%	
	> 1-Year ML Strategic Balanced Index Point-to-Point														6.95%	
	> 1-Year PIMCO Global Optima Index Point-to-Point															
	> 1-Year Russell 2000 Point to Point			2.10%												
	> 1-Year S&P 500 Point-to-Point			2.20%												
	> 1-Year S&P 500 Point-to-Point				13.00%											
	> 2-Year AB All Market Index Point to Point				85.00% & 1.00%											
	> 2-Year ML Strategic Balanced Index Point-to-Point				65.00%											
> 2-Year PIMCO Global Optima Index Point-to-Point				40.00%												

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Indexed Annuities

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Allianz Life Insurance	A.M. Best	A+	Fitch	N/A	Moody's A1	S&P AA	Rate Book Updated On: 12/7/2021			Rates Effective: 5/4/2021							
	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread								
Allianz Accumulation Advantage* Flexible 1st Yr Premium	<ul style="list-style-type: none"> Fixed Account S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. PIMCO Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 					1.45%	1.50% 3.25% 3.25% 3.00% 3.25%	60.00% 55.00% 55.00%	2.75% 3.00% 3.50%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: 0-75 7.00% 76-80 5.00% CA, DE, IA, OR, TX Trail Commission Options Available
	Allianz Benefit Control (ABC) Flexible 1st 18 Months Premium	<ul style="list-style-type: none"> Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 					1.10%	1.40% 1.50% 1.10% 3.40% 3.50% 1.40% 3.40% 2.50% 2.75%	60.00% 55.00% 55.00%	2.60% 2.85% 3.10%	18% of First Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs
Allianz 222 Flexible 1st Yr Premium		<ul style="list-style-type: none"> Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 					1.20%	1.50% 1.60% 1.20% 2.65% 2.75% 2.00% 2.65% 2.00% 2.25%	155.00% 50.00% 45.00% 45.00%	3.35% 3.60% 3.85%	25% Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80	Yr 1 0% Yr 1 0%	100% (1-6) 50%	Yes	7 Yrs
	Allianz 360 Flexible 1st Yr Premium	<ul style="list-style-type: none"> Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 					2.00%	2.00% 2.20% 1.80% 5.50% 5.60% 3.25% 5.40% 3.25% 3.25%	80.00% 70.00% 70.00%	0.70% 1.10% 1.35%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs

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American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	12/7/2021				Rates Effect	3/4/2021				
Bonus Gold	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	10% of First Year Premium	1.6% on 100% of premiums paid	18-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	16 Yrs	AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	Option 1 Yr 1 0-75 6.00% 76-80 4.50% Yr 2-3 0-75 1.00%
	> Fixed Account	1.30%																
	> Dow Jones Monthly Average Cap		2.25%															
	> S&P 500 Monthly Average Participation Rate						14.00%											
	> S&P 500 Monthly Average with Cap		2.25%															
	> S&P 500 Monthly Point-to-Point Cap		1.60%															
	> Dow Jones Annual Point-to-Point Cap		2.25%															
	> S&P 500 Annual Point-to-Point Participation Rate						10.00%											
	> S&P 500 Annual Point-to-Point Cap		2.25%															
	> S&P 500 Dividend Aristocrats Daily Risk Control 5% Index								4.75%									
Flexible Premium	> S&P Performance Triggered	Trigger:	1.75%															
	> Bond Yield with Cap & Spread		5.15%			&		2.00%										
	> 10 Year U.S. Treasury Bond Value with Cap		2.50%															
AssetShield 5	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	All Except: NY Call for details: CA	
	> Fixed Account	1.60%																
	> S&P 500 Monthly Pt to Pt		1.50%															
	> S&P 500 Annual Pt to Pt		2.50%															
	> S&P 500 Annual Pt to Pt						15.00%											
	> S&P 500 Dividend Aristocrats Daily Risk Control 5% ER						50.00%											
	> S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate						Replacement Rate:	0.10%										
	> BofA Destinations Index Annual Pt to Pt						60.00%											
	> CS Tech Edge Annual Pt to Pt						65.00%											
	> SB Global Sentiment Annual Pt to Pt						65.00%											
AssetShield 7	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: NY Call for details: CA	
	> Fixed Account	1.90%																
	> S&P 500 Monthly Pt to Pt		1.70%															
	> S&P 500 Annual Pt to Pt		3.00%															
	> S&P 500 Annual Pt to Pt						15.00%											
	> S&P 500 Dividend Aristocrats Daily Risk Control 5% ER						65.00%											
	> S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate						Replacement Rate:	0.50%										
	> BofA Destinations Index Annual Pt to Pt						75.00%											
	> CS Tech Edge Annual Pt to Pt						80.00%											
	> SB Global Sentiment Annual Pt to Pt						80.00%											
AssetShield 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA	
	> Fixed Account	2.00%																
	> S&P 500 Monthly Pt to Pt		1.20%															
	> S&P 500 Annual Pt to Pt		1.75%															
	> S&P 500 Annual Pt to Pt						20.00%											
	> Annual S&P Dividend Aristocrats Daily Risk Control 5% ER						70.00%											
	> 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER						110.00%											
	> S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate						Replacement Rate:	0.60%										
	> BofA Destinations Index Annual Pt to Pt						80.00%											
	> BofA Destinations Index 2-Year Pt to Pt						115.00%											
> CS Tech Edge Annual Pt to Pt						85.00%												
> CS Tech Edge 2-Year Pt to Pt						120.00%												
> SB Global Sentiment Annual Pt to Pt						85.00%												
> SB Global Sentiment 2-Year Pt to Pt						120.00%												

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	A.M. Best	A-	Fitch	A-	Moody's N/A										S&P A-		
American Equity	Rate Book Updated On: 12/7/2021					Rates Effective: 3/4/2021											
IncomeShield 7 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate									
	> Fixed Account					1.70%			None	1% on 87.5% of Yr 1 premiums paid	50-80	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	Year 1 50-75 4.00% 76-80 3.00% Year 2 50-75 1.00% 76-80 0.75% Up-Front (No Trail) 50-75 5.00% 76-80 3.75%
	> S&P Annual Pt to Pt						2.75%										
	> S&P Annual Pt to Pt							10.00%									
	> Volatility Control Annual Pt to Pt						4.50%										
> Volatility Control Annual Pt to Pt							60.00%										
IncomeShield 10 W/LIBR Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate									
	> Fixed Account					1.00%			7% Premium Bonus	1% on 87.5% of Yr 1 premiums paid	18-80	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, NY, PR	Year 1 18-75 5.00% 76-80 3.75% Year 2 18-75 1.50% 76-80 1.15% Year 3 18-75 1.00% 76-80 0.75% Up-Front (No Trail) 18-75 6.25% 76-80 4.70%
	> S&P 500 Monthly Pt to Pt w/ Cap						1.40%										
	> S&P 500 Annual Pt to Pt w/ Cap						1.75%										
	> S&P 500 Annual Pt to Pt w/ PR							10.00%									
	> Volatility Control Index Annual Pt to Pt w/ Cap						2.25%										
> Volatility Control Index Annual Pt to Pt w/ Cap							30.00%										
> Volatility Control Index 2-Year Pt to Pt w/ PR							45.00%										
EstateShield 10 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread								
	> Fixed Account					1.10%			25%	1% on 87.5% of Yr 1 premiums paid	40-75	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, DE, FL, ID, NY, ND, SD	40-75 6.50%
	> BofA Destination Index Annual Pt to Pt							50.00%									
	> Bof A Destination Index 2-Year Pt to Pt							70.00%									
	> CS Tech Edge Annual Pt to Pt							50.00%									
	> CS Tech Edge 2-Year Pt to Pt							70.00%									
	> SG Global Sentiment Annual Pt to Pt							50.00%									
	> SG Global Sentiment 2-Year Pt to Pt							70.00%									
> S&P 500 Dividend Aristocrats ER Annual Pt to Pt w/Cap						2.50%											
> S&P 500 Dividend Aristocrats ER 2-Year Pt to Pt w/Cap						5.50%											

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	A.M. Best	B++	Fitch	N/A										Moody's	N/A	S&P
American Life	Rate Book Updated On: 12/7/2021				Rates Effective: 1/18/2021											
American Select Base 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 2.00%	Cap Rate 4.50%	Par Rate 32.00% 100.00% 80.00%	None	1% on 87.5%	0-85 \$20,000	Yr 1 10% 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,	0-74 7.00% 75-85 3.75%
American Select 7 Base 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 1.50%	Cap Rate 4.00%	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,	0-74 5.25% 75-85 3.00%
American Select Bonus 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%	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,	0-74 7.00% 75-85 3.75%
American Select 7 Bonus 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 1.15%	Cap Rate 3.00%	Par Rate 17.00% 50.00% 45.00%	0-74 7% 75-85 5%	1% on 87.5%	0-85 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	No	7	Only in: AZ,CO,DC,HI,IA,IL,IN,KS,LA,MI,MO,MT,NE,NM,NV,OH,OK,TX,UT,	0-74 5.25% 75-85 3.00%
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 1.15%	Cap Rate 3.00%	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,	0-74 5.25% 75-85 3.00%
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,	0-74 7.00% 75-85 3.75%

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American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 12/7/2021			Rates Effective: 5/1/2021			
Strategy Indexed Annuity PLUS 7 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate							
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate 					1.95%	4.25% & 4.50% & 2.00%	17.00% & 100.00% & 50.00%	0%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes 7 Yrs	All Except: NY Call for details: CA
Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate							
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate 					2.05%	4.35% & 4.60% & 2.10%	20.00% & 100.00% & 50.00%	1%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes 10 Yrs	All Except: NY Call for details: CA
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 12/7/2021			Rates Effective: 4/16/2021			
Ascent Pro 10 Bonus Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate							
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 					1.10%	2.75%	45.00% 55.00% 32.00% 50.00% 57.00% 75.00% 47.00%	3% Bonus to Accum. 20% Income Base Bonus	1% on 100% of Yr 1 premiums paid	35-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes 10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, DC, HI, IL, IN, MA, MN, MO, NJ, OH, OK, PA, SC, UT, WA
Agility 7 Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate							
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 2-Yr S&P 500 Point to Point 					1.30%	2.75%	50.00% 60.00% 37.00% 65.00% 80.00% 55.00%	25% Benefit Base Bonus	1% on 87.5% of premiums paid	40-83 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6) 50% (7-12)	Yes 7 Yrs	All Except: NY
Agility 10 Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate							
	<ul style="list-style-type: none"> Fixed Account 1-Yr AI Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 2-Yr S&P 500 Point to Point 					1.40%	3.00%	57.00% 65.00% 42.00% 72.00% 90.00% 62.00%	25% Benefit Base Bonus	1% on 87.5% of premiums paid	40-80 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6) 50% (7-12)	Yes 10 Yrs	All Except: NY

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Athene Annuity & Life	A.M. Best A	Fitch A	Moody's N/A	S&P A	Rate Book Updated On: 12/7/2021			Rates Effective: 3/19/2021					
Performance Elite 7 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Strategy Charge					
	> Fixed Account	1.60%											
	> 1-Year AI Powered US Equity Index						65.00%						
	> 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point						77.00%						
	> 1-Year Nasdaq FC Index						47.00%						
	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		3.75%										
	> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						45.00%						
	> 2-Year AI Powered US Equity Index						85.00%						
	> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point						105.00%						
	> 2-Year Nasdaq FC Index						70.00%						
	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						60.00%						
	> 1-Year AI Powered US Equity Index						122.00%	& 1.75%					
	> 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point						150.00%	& 1.75%					
	> 1-Year Nasdaq FC Index						90.00%	& 1.75%					
	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		7.25%					& 1.75%					
> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						85.00%	& 1.75%						
> 2-Year AI Powered US Equity Index						160.00%	& 1.75%						
> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point						205.00%	& 1.75%						
> 2-Year Nasdaq FC Index						135.00%	& 1.75%						
> 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						115.00%	& 1.75%						
Performance Elite 10 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Strategy Charge					
	> Fixed Account	1.60%											
	> 1-Year AI Powered US Equity Index						65.00%						
	> 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point						77.00%						
	> 1-Year Nasdaq FC Index						47.00%						
	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		3.75%										
	> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						45.00%						
	> 2-Year AI Powered US Equity Index						85.00%						
	> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point						105.00%						
	> 2-Year Nasdaq FC Index						70.00%						
	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						60.00%						
	> 1-Year AI Powered US Equity Index						122.00%	& 1.75%					
	> 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point						150.00%	& 1.75%					
	> 1-Year Nasdaq FC Index						90.00%	& 1.75%					
	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		7.25%					& 1.75%					
> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						85.00%	& 1.75%						
> 2-Year AI Powered US Equity Index						160.00%	& 1.75%						
> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point						205.00%	& 1.75%						
> 2-Year Nasdaq FC Index						135.00%	& 1.75%						
> 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						115.00%	& 1.75%						

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



Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
	A.M. Best	A	Fitch	A	Moody's N/A										S&P	A
Athene Annuity & Life																
Rate Book Updated On: 12/7/2021					Rates Effective: 1/16/2021											
Performance Elite 15 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Strategy Charge							
	➢ Fixed Account					1.85%										
	➢ 1-Year AI Powered US Equity Index							75.00%								
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point							90.00%								
	➢ 1-Year Nasdaq FC Index							55.00%								
	➢ 1-Year S&P 500 Point-to-Point Index Strategy						4.50%					Yr 1				
	➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							52.00%				0%				
	➢ 2-Year AI Powered US Equity Index							100.00%				Yr 2+	100%			
	➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point							120.00%				5%	(1-6)			
	➢ 2-Year Nasdaq FC Index							85.00%								
	➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							67.00%					50%	(7-12)		
	➢ 1-Year AI Powered US Equity Index							135.00%	&	1.75%						
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point							160.00%	&	1.75%						
	➢ 1-Year Nasdaq FC Index							100.00%	&	1.75%						
	➢ 1-Year S&P 500 Point-to-Point Cap Index Strategy						8.00%		&	1.75%						
➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							92.00%	&	1.75%							
➢ 2-Year AI Powered US Equity Index							180.00%	&	1.75%							
➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point							220.00%	&	1.75%							
➢ 2-Year Nasdaq FC Index							150.00%	&	1.75%							
➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							125.00%	&	1.75%							
Rate Book Updated On: 12/7/2021										Rates Effective: 1/16/2021						
Ascent Pro 7 Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Bailout							
	➢ Fixed Account					1.30%										
	➢ 1-Yr AI Powered US Equity Index							50.00%				Yr 1	100%			
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5							65.00%				10%	(1-6)			
	➢ 1-Yr Nasdaq FC Index							37.00%								
	➢ 1-Yr S&P 500 Daily Risk Control 5% Total Return							55.00%								
	➢ 1-Yr S&P 500 Point-to-Point						3.00%		&	1.00%						
	➢ 2-Yr AI Powered US Equity Index							65.00%				Yr 2+	50%			
	➢ 2-Yr BNP Paribas Multi Asset Diversified 5							85.00%				10%	(7-12)			
	➢ 2-Yr Nasdaq FC Index							55.00%								
	Rate Book Updated On: 12/7/2021										Rates Effective: 1/16/2021					
	Ascent Pro 10 Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Bailout						
		➢ Fixed Account					1.40%									
		➢ 1-Yr AI Powered US Equity Index							57.00%				Yr 1	100%		
		➢ 1-Yr BNP Paribas Multi Asset Diversified 5							70.00%				10%	(1-6)		
➢ 1-Yr Nasdaq FC Index							42.00%									
➢ 1-Yr S&P 500 Daily Risk Control 5% Total Return							60.00%									
➢ 1-Yr S&P 500 Point-to-Point						3.50%		&	1.00%							
➢ 2-Yr AI Powered US Equity Index							72.00%				Yr 2+	50%				
➢ 2-Yr BNP Paribas Multi Asset Diversified 5							95.00%				10%	(7-12)				
➢ 2-Yr Nasdaq FC Index							62.00%									
Rate Book Updated On: 12/7/2021										Rates Effective: 1/16/2021						
Ascent Accumulator 5* Single Premium		Allocations/Strategies					Fixed	Cap Rate	Par Rate	Bailout						
		➢ Fixed Account					1.95%									
		➢ 1-Yr AI Powered US Equity Index							72.00%				Yr 1	100%		
		➢ 1-Yr BNP Paribas Multi Asset Diversified 5							87.00%				10%	(1-6)		
	➢ 1-Yr Nasdaq FC Index							52.00%								
	➢ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return							80.00%								
	➢ 1-Yr S&P 500 Point-to-Point						4.55%		&	2.50%						
	➢ 2-Yr AI Powered US Equity Index							95.00%				Yr 2+	50%			
	➢ 2-Yr BNP Paribas Multi Asset Diversified 5							120.00%				10%	(7-12)			
	➢ 2-Yr Nasdaq FC Index							77.00%								
	Rate Book Updated On: 12/7/2021										Rates Effective: 1/16/2021					

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P										BBB+		
EquiTrust	Rate Book Updated On: 12/7/2021							Rates Effective: 4/14/2021											
Market Value Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%
	Fixed Account							2.50%											
	1-Year S&P 500 Point-to-Point Cap Index								4.50%	30.00%									
	1-Year S&P 500 Point-to-Point Participation Index																		
	1 Year S&P 500 Monthly Average Cap Index								5.00%										
	1-Year S&P 500 Monthly Average Participation Index									55.00%									
	1-Year S&P 500 Monthly Cap Index								1.85%										
	2-Year S&P 500 Monthly Average Cap Index								12.00%										
	1-Year Barclays Focus50 Participation Index									90.00%									
	2-Year Barclays Focus50 Participation Index									120.00%									
Flexible Premium	1-Year S&P MARCS Participation Index									100.00%									
MarketSeven Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-75 5.50% 76-80 4.125% 81-85 2.75%
	Fixed Account							2.40%											
	1-Year S&P 500 Point-to-Point Cap Index								4.25%	28.00%									
	1-Year S&P 500 Point-to-Point Participation Index																		
	1 Year S&P 500 Monthly Average Cap Index								4.75%										
	1-Year S&P 500 Monthly Average Participation Index									50.00%									
	1-Year S&P 500 Monthly Cap Index								1.90%										
	2-Year S&P 500 Monthly Average Cap Index								10.00%										
	1-Year Barclays Focus50 Participation Index									85.00%									
	2-Year Barclays Focus50 Participation Index									115.00%									
Flexible Premium	1-Year S&P MARCS Participation Index									95.00%									

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Indexed Annuities

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Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's Baa1	S&P	A-	Rate Book Updated On: 12/7/2021					Rates Effective: 5/8/2021	
Accelerator Plus 10 Flexible Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Spread						
	➢ Fixed Account				1.00%				0-75					
	➢ 1-Year Index Gain Option with Declared Rate				Trigger:	3.50%			5%					
	➢ 1-Year S&P 500 Monthly Point-to-Point					1.85%								
	➢ 1-Year S&P 500 Point-to-Point					4.00%								
	➢ 2-Year Barclays Trailblazer Sectors 5 Index						125.00%		76+					
	➢ 1-Year Balanced Asset						120.00%	1%						
	➢ 1-Year Balanced Asset With Fee						155.00%			1% on 87.5% of premiums paid				
	➢ 2 Year Balanced Asset						135.00%							
	➢ 2-Year Balanced Asset With Fee						175.00%							
Accumulator Plus 7 Flexible Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate							
	➢ Fixed Account				1.00%				None					
	➢ 1-Year Index Gain Option with Declared Rate				Trigger:	3.00%				1% on 87.5% of premiums paid				
	➢ 1-Year S&P 500 Monthly Average					3.25%								
	➢ 1-Year S&P 500 Monthly Pt. to Pt.					1.50%								
	➢ 1-Year S&P 500 Point-to-Point					3.25%								
Accumulator Plus 10 Flexible Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate							
	➢ Fixed Account				1.00%				None					
	➢ 1-Year Index Gain Option with Declared Rate				Trigger:	3.00%				1% on 87.5% of premiums paid				
	➢ 1-Year S&P 500 Monthly Average					3.75%								
	➢ 1-Year S&P 500 Monthly Pt. to Pt.					1.75%								
	➢ 1-Year S&P 500 Point-to-Point					3.75%								
Flex Accumulator Flexible Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Spread						
	➢ Fixed Account				1.00%				None					
	➢ 1-Year S&P 500 Monthly Point-to-Point with a Cap					1.50%				1% on 87.5% of premiums paid				
	➢ 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%)					2.10%								
	➢ 1-Year S&P 500 Annual Point-to-Point with a Cap					3.25%								
	➢ 1-Year S&P 500 Point-to-Point						30.00%	& 3.00%						
	➢ 1-Year S&P 500 Point-to-Point (Fee 1.25%)						45.00%	& 3.00%						
	➢ 1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator						40.00%	& 0%						
	➢ 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator						70.00%	& 0%						
	➢ 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%)						80.00%	& 0%						
Power Accumulator 10 Flexible Premium	Allocations/Strategies				Fixed	Par Rate	Spread							
	➢ Fixed Account				1.00%				None					
	➢ 1-Year Balanced Asset 10 Index Pt. to Pt.						43.00%							
	➢ 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.						29.00%							
	➢ 1-Year iShares Gold Trust (IAU) Pt. to Pt.						26.00%							
	➢ 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.						29.00%							
	➢ 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.						25.00%							
	➢ 2-Year Balanced Asset 10 Index Pt. to Pt.						100.00%	& 5.00%						
	➢ 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.						52.00%	& 5.90%						
	➢ 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.						59.00%	& 5.90%						

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
	A.M. Best	A-	Fitch	A-	Moody's Baa1										S&P A-				
Rate Book Updated On: 12/7/2021														Rates Effective: 5/8/2021					
Prosperity Elite 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate											
Flexible Premium	<ul style="list-style-type: none"> > Fixed Account > 1-Year Gold Point-to-Point with a Cap > 1-Year Index Gain Option with Declared Rate > 1-Year S&P 500 Monthly Average with A Cap > 1-Year S&P 500 Monthly Point-to-Point with a Cap > 1-Year S&P 500 Point-to-Point with a Cap > 2-Year Barclays Trailblazer Sectors 5 Index 					1.00%	5.25%		0-75	1% on 87.5% of premiums paid	0-85	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL(65+), HI, ID, IL, IN, MA, MD, MN, MO, MS, NC, NJ, NV, OH, OK, OR, PA, PR.	0-75 7.50%	76-80 5.50%	81-85 3.75%
						Trigger:	3.50%												
							4.25%												
							2.00%												
							4.00%												
								120.00%											
Safe Income Plus	Allocations/Strategies					Fixed	Cap Rate												
Flexible Premium	<ul style="list-style-type: none"> > Fixed Account > 1-Year Index Gain Option with Declared Rate > 1-Year S&P 500 Annual Point-to-Point > 1-Year S&P 500 Monthly Average > 1-Year S&P 500 Monthly Point-to-Point 					1.00%	1.75%		6%	1% on 87.5% of premiums paid	0-80	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL, HI, ID, IL, IN, MA, MD, MN, MO, MS, MT, NC, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-75 6.50%	76-80 4.75%	
						Trigger:	2.00%												
							2.00%												
							1.10%												
Rate Book Updated On: 12/7/2021														Rates Effective: 3/22/2021					
Wealth Choice 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate											
Single Premium	<ul style="list-style-type: none"> > Fixed Account > Horizon Ascend 5% Index > Annual Pt to Pt > Annual Pt to Pt w/ Cap > Monthly Sum Cap 					1.50%		60.00%	5%	1% on 87.5% of premiums paid	0-80. \$20,000	Year 1 10%	100% 0-6	Yes	10 Yrs	All Except: AZ, HI, MN, NY, SD	0-74 6.50%	75-80 4.00%	
							3.00%	25.00%											
							1.00%												
Rate Book Updated On: 12/7/2021														Rates Effective: 11/15/2021					
Choice Income II (7 Year)	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread										
Single Premium	<ul style="list-style-type: none"> > Fixed Account > 1 Year Russell 2000 Point to Point > 1 Year MSCI EAFE Point to Point > 1 Year PIMCO Balanced Point to Point > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Monthly Point-to-Point > 1 Year S&P 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point 					1.50%	2.75%	70.00%	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY Call for details in: CA	45-80 5.00%	81-85 2.75%	
							2.75%												
							1.10%												
						Trigger:	2.00%												
									4.00%										
									4.00%										

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Choice Income II (10 Year) Single Premium	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 > 1 Year S&P 500 Monthly Point-to-Point > 1 Year S&P 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point	Fixed: 1.60% Cap Rate: 3.00%, 3.00%, 2.75%, 1.20% Par Rate: 75.00% Spread: 3.50%, 3.50% Trigger: 2.25%	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) Yes	10 Yrs	All Except: NY Call for details in: CA	45-80 7.00% 81-85 5.00%
	Income 150+ SE* Single Premium	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 > 1 Year S&P 500 Monthly Point-to-Point > 1 Year S&P 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point	Fixed: 1.50% Cap Rate: 2.50%, 2.50%, 2.50%, 1.10% Par Rate: 65.00% Spread: 4.00%, 4.00% Trigger: 2.35%	Income Account Value the 1st 5 yrs.	1% on 87.5% of premiums paid	55-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) Yes	10 Yrs	All Except: NY Call for details in: CA
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-	Rate Book Updated On: 12/7/2021			Rates Effective: 11/15/2021					
Choice Accumulation II (5 Year) Single Premium	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 > 1 Year S&P 500 Monthly Point-to-Point > 1 Yr S&P 500 Point-to-Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point	Fixed: 1.20% Cap Rate: 3.65%, 3.65%, 3.65%, 0.90% Par Rate: 60.00% Spread: 5.75%, 5.75% Trigger: 1.90%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) Yes	5 Yrs	All Except: NY	0-80 4.00% 81-85 1.75%
	Choice Accumulation II (7 Year) Single Premium	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 > 1 Year S&P 500 Monthly Point-to-Point > 1 Year S&P 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point	Fixed: 1.15% Cap Rate: 3.95%, 3.95%, 3.95%, 0.95% Par Rate: 65.00% Spread: 5.50%, 5.50% Trigger: 1.95%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) Yes	7 Yrs	All Except: NY
Choice Accumulation II (10 Year) Single Premium	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 > 1 Year S&P 500 Monthly Point-to-Point > 1 Year S&P 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point	Fixed: 1.30% Cap Rate: 4.70%, 4.70%, 4.70%, 1.00% Par Rate: 75.00% Spread: 4.75%, 4.75% Trigger: 2.00%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) Yes	10 Yrs	All Except: NY	0-80 7.00% 81-85 4.00%

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Indexed Annuities

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Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
	A.M. Best	A+	Fitch	N/A	Moody's A2	S&P A+													
Great American	A.M. Best	A+	Fitch	N/A	Moody's A2	S&P A+	Rate Book Updated On: 12/7/2021						Rates Effective: 3/22/2021						
American Landmark 5*	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10%	100% (1-12)	Yes	5 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-89	3.75% 2.75% 1.75%
	> Fixed Account	1.60%	3.80%	4.05%	4.05%	45.00%	55.00%												
Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 100% of premiums paid	0-85	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: AL, CO, IN, MA, OR	0-75 76-80 81-85	5.50% 4.10% 4.10%
> Fixed Account	1.20%	3.00%	&	3.00%	30.00%	&	25.00%												
Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 100% of premiums paid	0-85	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY Call for details in: MA, OR	0-75 76-80 81-85	4.75% 2.75% 2.75%
> Fixed Account	1.30%	3.05%	1.25%	2.75%	3.50%	40.00%	35.00%												
Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-85	Yr 1 10%	100% (1-6)	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%
> Fixed Account	1.85%	4.75%	1.85%	4.40%	5.00%	4.05%	65.00%	50.00%											
Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-90	Yr 1 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%
> Fixed Account	1.15%	2.50%	2.20%	2.35%															
Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0%	100% (1-12)	Yes	7 Yrs	All Except: NY Call for details in: CA, FL	0-75 76+	5.00% 4.00%
> Fixed Account	2.50%	4.50%	35.00%	95.00%															
Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+	7.00% 5.00%
> Fixed Account	2.00%	3.75%	30.00%	85.00%															
Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-85	Yr 1 10%	100% (1-6)	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%
> Fixed Account	1.85%	4.75%	1.85%	4.40%	5.00%	4.05%	65.00%	50.00%											
Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-85	Yr 1 10%	100% (1-6)	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%
> Fixed Account	1.85%	4.75%	1.85%	4.40%	5.00%	4.05%	65.00%	50.00%											
Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-90	Yr 1 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%
> Fixed Account	1.15%	2.50%	2.20%	2.35%															
Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0%	100% (1-12)	Yes	7 Yrs	All Except: NY Call for details in: CA, FL	0-75 76+	5.00% 4.00%
> Fixed Account	2.50%	4.50%	35.00%	95.00%															
Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+	7.00% 5.00%
> Fixed Account	2.00%	3.75%	30.00%	85.00%															

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Indexed Annuities

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Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
ViStar Flexible 1st Yr Premium	Allocations/Strategies				5%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+	7.00% 5.00%
	Fixed 2.50%	Cap Rate 4.50%	Par Rate 35.00% 95.00% 85.00% 95.00%	Spread										
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA-					Rate Book Updated On: 12/7/2021				Rates Effective: 4/15/2021				
OptiBlend 7* 100K+ Flexible Premium	Allocations/Strategies				None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% 50% (1-6) (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%
	Fixed 1.35%	Cap Rate	Par Rate 65.00% 20.00% 85.00% 95.00%	Spread 0.75%										
OptiBlend 10* 100K+	A.M. Best A+ Fitch A+ Moody's A1 S&P AA-					Rate Book Updated On: 12/7/2021				Rates Effective: 4/15/2021				
OptiBlend 10* 100K+ Flexible Premium	Allocations/Strategies				None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% 50% (1-6) (7-12)	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA	0-74 75-79 80+	7.00% 4.00% 1.75%
	Fixed 1.40%	Cap Rate 4.30%	Par Rate 80.00% 100.00% 110.00% 30.00%	Spread 0.60%										
Nassau Re	A.M. Best B+ Fitch BB+ Moody's N/A S&P N/A					Rate Book Updated On: 12/7/2021				Rates Effective: 5/1/2021				
Personal Protection Choice Single Premium	Allocations/Strategies				None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% 50% (1-6) (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	0-75 76+	7.25% 5.00%
	Fixed 1.50%	Cap Rate 1.15% 2.50% 5.50%	Par Rate 20.00% 25.00% & 30.00% 38.00% & 55.00%	Spread 4.75% 2.00% 4.75% 4.00% 9.00%										
Personal Income Annuity	A.M. Best B+ Fitch BB+ Moody's N/A S&P N/A					Rate Book Updated On: 12/7/2021				Rates Effective: 5/1/2021				
Personal Income Annuity Single Premium	Allocations/Strategies				None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% 50% (1-6) (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, NE, NH, NJ, NC, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%
	Fixed 1.50%	Cap Rate 1.15% 2.50% 5.50%	Par Rate 20.00% 25.00% & 30.00% 38.00% & 55.00%	Spread 4.75% 2.00% 4.75% 4.00% 9.00%										

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Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Nassau Growth Annuity (7 Years) Single Premium	Allocations/Strategies > Fixed Account > 1-year S&P 500 Cap > 1-Year S&P 500 with Par > 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 > 2-year Sunrise Smart Passage SG > 2-year Sunrise Smart Passage SG with Par and Fee	Fixed: 2.25% Cap Rate: 4.00% Par Rate: 31.00%, 45.00%, 45.00%, 62.00%, 85.00%, 122.00% Fee: 1.00%, 1.00%	None	1% on 87.5% of premiums paid	0-85	\$15,000	Yr 1: 100% Yr 2+: 50% 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: MA, ME, NY, PR Call for details in: IN Income not available in CA 0-75: 6.50% 76+: 4.25%		
	Nassau Growth Annuity (10 Years) Single Premium	Allocations/Strategies > Fixed Account > 1-year S&P 500 Cap > 1-Year S&P 500 with Par > 1-year S&P 500 with Pat and Fee > 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	Fixed: 2.85% Cap Rate: 5.25% Par Rate: 50.00%, 54.00%, 70.00%, 75.00%, 105.00%, 140.00% Fee: 1.00%, 1.00%	None	1% on 87.5% of premiums paid	0-85	\$15,000	Yr 1: 100% Yr 2+: 50% 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY, PR Income not available in CA 0-75: 7.25% 76+: 5.00%	
		National Western Life	A.M. Best A Fitch N/A Moody's A2 S&P A-	Rate Book Updated On: 12/7/2021			Rates Effective: 1/1/2021						
		NWL Ultra Classic Flexible Premium	Allocations/Strategies > Fixed Account > Option A: Monthly Averaging Annual Reset > Option J: Annual Point-to-Point with Cap > Option U: Annual Reset Low Volatility Daily Risk Control	Fixed: 2.50% Cap Rate: 5.50% Par Rate: 50.00%, 105.00% Spread/Fee: 6.00%, 0.50%	None	1.5% on 87.5% of premiums paid	0-85	\$5,000	Yr 1: 100% Yr 2+: 50% 10%	100% (1-6) 50% (7-12)	Yes	13 Yrs	ALL Except: AK, AL, CT, DE, IL, IN, MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA Call for details in: CA, FL, OH, TX 0-75: NQ, 10.00% 76-80: 8.50% 0-70: 10.00% 71-75: Q, 8.00% 76-80: 7.00%

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



Indexed Annuities

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
National Western Life	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A-	Rate Book Updated On: 12/7/2021				Rates Effective: 1/1/2021			
NWL Ultra Future	Allocations/Strategies					Fixed	Par Rate	Spread/Fee	9%	1.5% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	ALL Except: AK, AL, CT, MT, NV, NY, OR, SC	0-75 NQ 5.00%	
Flexible Premium	> Fixed Account 1.65% > Option A: Monthly Averaging Annual Reset > Option U: Annual Reset Low Volatility Daily Risk Control					50.00%	& 6.00%	4.75%	Yrs 2-5	Q	Yr 2+ 10%	50% (7-12)	Yes	15 Yrs	76-80 NQ 3.00%	
						75.00%				\$2,000				Call for details in: CA, FL, OH, PR, TX	0-70 Q 1.50%	
															76-80 0.25%	
NWL Impact 7 / 7S	Allocations/Strategies					Fixed	Par Rate	Spread	5%	1.5% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	ALL Except: CT, FL, NY	0-75 NQ 5.50%	
Flexible Premium	> Fixed Account 2.00% > 1 Year Annual Point to Point with Monthly Average > Annual Reset Low Volatility Daily Risk Control					30.00%	& 6.00%			Q	Yr 2+ 10%	50% (7-12)	Yes	7 Yrs	76-80 NQ 3.50%	
						75.00%				\$2,000				Call for details in: PR	0-70 5.50%	
															71-75 Q 4.00%	
															76-80 1.50%	
NWL Impact 10	Allocations/Strategies					Fixed	Par Rate	Spread	7%	1.5% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	ALL Except: AK, CA, CT, DE, IN, MA, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-75 NQ 7.00%	
Flexible Premium	> Fixed Account 1.65% > 1 Year Annual Point to Point with Monthly Average > Annual Reset Low Volatility Daily Risk Control					30.00%	& 6.00%			Q	Yr 2+ 10%	50% (7-12)	Yes	10 Yrs	76-80 NQ 5.00%	
						70.00%				\$2,000				Call for details in: PR	0-70 7.00%	
															71-75 Q 5.50%	
															76-80 3.00%	
Nationwide	A.M. Best	A+	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 12/7/2021				Rates Effective: 4/1/2021			
Peak 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85	Yr 1 10%	100% (1-6)	ALL Except: CA, DC, DE, HI, IL, IN, LA, MA, MD, NC, ND, NY, RI, VA, VI	0-75 6.50%
Single Premium	> Fixed Account 0.95% > AB Growth & Value Balanced Cap 1.45% > AB Growth & Value Balanced Participation 1.45% > J.P. Morgan Cycle Cap 1.25% > J.P. Morgan Cycle Participation 1.75% > S&P 500 Price Cap 1.50% > S&P 500 Price Participation 1.50% > S&P 500 Average Daily Risk Control Cap 1.50% > S&P 500 Average Daily Risk Control Participation 1.50% > 2 Year AB Growth & Value Balanced Participation 1.50% > 2 Year J.P. Morgan Cycle Participation 1.50% > 2 Year S&P 500 Price Participation 1.50% > 2 Year S&P 500 Average Daily Risk Control Par 1.50%					105.00%	& 1.50%				Yr 2+ 10%	50% (7-12)	Yes	10 Yrs	0-75 4.65%	
						65.00%				\$25,000					76-80 3.05%	
						70.00%									81-85 3.05%	
						25.00%										
						70.00%										
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 12/7/2021				Rates Effective: 5/4/2021			
Benefit Solutions 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	20%	1.75% on 87.5% of premiums paid	40-79	Yr 1 0%	100% (1-6)	ALL Except: ID, NY	40-75 6.75%
Single Premium	> Fixed Account 1.50% > 1 Year DJI Monthly Averaging > 1 Year NASDAQ-100 Monthly Point-to-Point Index 1.20% > 1 Year S&P 500 Annual Point-to-Point Index 4.00% > 1 Year S&P 500 Low Volatility Daily Risk Control 5% 4.35% > 1 Year S&P 500 Monthly Averaging > 1 Year S&P 500 Monthly Point-to-Point Index 35.00%					35.00%				\$20,000	Yr 2+ 5%	50% (7-12)	Yes	10 Yrs	76+ 4.87%	
						1.40%								Call for details in: CA		
Charter Plus 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	6% for years 1-7	1.75% on 87.5% of premiums paid	0-79	Yr 1 0%	100% (1-6)	ALL Except: AK, CA, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75 6.50%
Flexible Premium	> Fixed Account 1.10% > 1 Year NASDAQ-100 Monthly Point-to-Point Index 1.05% > 1 Year S&P 500 Annual Point-to-Point Index 2.25% > 1 Year S&P 500 Annual Point-to-Point 15.00% > 1 Year S&P 500 Daily Index Margin 10.00% > 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index 4.50% > 1 Year S&P 500 Monthly Point-to-Point Index 1.05% > 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index 5.50%									\$75,000	Yr 2+ 10%	50% (7-12)	Yes	10 Yrs	76+ 4.875%	

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Indexed Annuities

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions									
	North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P										A+								
Rate Book Updated On: 12/7/2021																										
Rates Effective: 5/4/2021																										
Charter Plus 14 Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	8% in years 1-7	1.75% on 87.5% of premiums paid	0-75	Yr 1 0%	100% (1-6)	Yes	14 Yrs	ALL Except: AK, CA, CT, DE, HI, ID, MN, MO, NV, NY, OH, OK OR PA	0-75	6.50%				
	➢ Fixed Account																						1.20%			
	➢ 1 Year NASDAQ-100 Monthly Point-to-Point Index																							1.10%		
	➢ 1 Year S&P 500 Annual Point-to-Point Index																							2.75%		
	➢ 1 Year S&P 500 Annual Point-to-Point																								20.00%	
	➢ 1 Year S&P 500 Daily Index Margin																									9.00%
	➢ 1 Year S&P 500 Low Volatility Daily Risk Control 5%																									4.50%
➢ 1 Year S&P 500 Monthly Point-to-Point Index									1.20%																	
➢ 2-Year S&P 500 Low Volatility Daily Risk Control 8%											4.75%															
Income Choice 10 Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY	40-75	6.50%				
	➢ Fixed Account																						1.30%			
	➢ 1-Year S&P 500 Annual Point-to-Point																							3.00%		
	➢ 1-Year S&P 500 Annual Point-to-Point Participation																								18.00%	
	➢ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%																									2.90%
	➢ 1-Year S&P 500 MARC 5% ER																									2.50%
	➢ 1-Year S&P 500 Monthly Point-to-Point																							1.30%		
➢ 2-Year S&P 500 Low VC Daily Risk Ctrl 8%											4.50%															
➢ Threshold Participation Rate Strategy (Base)										5.00%																
(Threshold Participation Rate Strategy After 0%)										100.00%																
Performance Choice 8 Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY	Year 1 40-75 76-79 80-85	4.75% 3.562% 2.375%				
	➢ Fixed Account																						1.50%			
	➢ S&P 500 Annual Point to Point																							3.00%		
	➢ S&P 500 Monthly Point to Point																							1.40%		
	➢ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.																									2.10%
	➢ S&P 500 Annual Point to Point																								20.00%	
	➢ S&P 500 MARC 5% ER Annual Point to Point																								55.00%	
	➢ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.																								60.00%	
	➢ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Par/Fee																								120.00%	& 1.50%
	➢ Two-year S&P 500 Point to Point																							30.00%		
	➢ Two-year S&P 500 MARC 5% ER Pt. to Pt.																							80.00%		
➢ Two-year Fidelity Multifactor Yield Index 5% ER									90.00%																	
➢ Two-year Fidelity Multifactor Yield Index 5% ER									180.00%	& 1.50%																
VersaChoice 10* Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-79	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	40-75 76+	6.50% 4.87%				
	➢ Fixed Account																						1.60%			
	➢ S&P 500 Annual Point to Point																							3.25%		
	➢ S&P 500 Monthly Point to Point																							1.50%		
	➢ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.																									2.00%
	➢ S&P 500 Annual Point to Point																								20.00%	
	➢ S&P 500 MARC 5% ER Annual Point to Point																								60.00%	
	➢ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.																								65.00%	
	➢ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.																								125.00%	& 1.50%
	➢ Two-year S&P 500 Point to Point																							30.00%		
	➢ Two-year S&P 500 MARC 5% ER Pt. to Pt.																							85.00%		
➢ Two-year Fidelity Multifactor Yield Index 5% ER									95.00%																	
➢ Two-year Fidelity Multifactor Yield Index 5% ER									185.00%	& 1.50%																

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021			Rates Effective: 4/29/2021							
Harbourview 3 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	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	2.50%
	> Fixed Account	1.35%		3.00%		18.00%													
	> S&P 500 Annual Point to Point					27.00%													
	> S&P 500 Annual Point to Point																		
	> 2-Year S&P 500 Point to Point																		
> S&P 500 Monthly Average			2.50%				80-89	1.25%											
Harbourview 5 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	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	4.00%
	> Fixed Account	1.85%		3.75%		26.00%													
	> S&P 500 Annual Point to Point					40.00%													
	> S&P 500 Annual Point to Point																		
	> 2-Year S&P 500 Point to Point																		
> S&P 500 Monthly Average			2.75%				80-89	2.00%											
Harbourview 7 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	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	5.25%
	> Fixed Account	1.90%		5.00%		35.00%													
	> S&P 500 Annual Point to Point					50.00%													
	> S&P 500 Annual Point to Point																		
	> 2-Year S&P 500 Point to Point																		
> S&P 500 Monthly Average			3.00%				80-89	2.625%											
Harbourview 10 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	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	7.00%
	> Fixed Account	2.00%		5.00%		40.00%													
	> S&P 500 Annual Point to Point					60.00%													
	> S&P 500 Annual Point to Point																		
	> 2-Year S&P 500 Point to Point																		
> S&P 500 Monthly Average			3.00%				80-89	3.50%											
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 12/7/2021			Rates Effective: 4/1/2021							
Silver Select Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	4%	1% on 87.5% of premiums	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT,	18-75	6.50%
	> Fixed Account	2.05%		4.30%		4.30%													
	> 1 Year S&P 500 Annual Point-to-Point																		
> 1 Year S&P 500 Annual Monthly Average							76-80	5.00%											
Select Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, NY,	18-75	6.50%
	> Fixed Account	2.50%		5.15%		5.15%													
	> 1 Year S&P 500 Annual Point-to-Point																		
> 1 Year S&P 500 Annual Monthly Average							76-80	5.00%											
Protective Life	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	A--	Rate Book Updated On: 12/7/2021			Rates Effective: 5/11/2021							
Guaranteed Income Indexed Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1% on 100% of premiums paid	50-79 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	50-79	5.50%
	> Fixed Account	1.20%		2.35%															
	> S&P 500 Annual Point-to-Point			2.25%															
	> S&P 500 Annual Rate for Term Cap																		
	> 2-Year Citi Flexible Allocation 6 Excess Return					55.00%													
Sagor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 12/7/2021			Rates Effective: 5/21/2020							
Sage Select Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	4%	3% on 87.5% of premiums paid	0-85 \$2,000	Yr 2+ 10% Accumulates to 50%	100% (1-6) 50% (7-12)	Yes	9 Yrs	ALL Except: AK, CT, ME, NY, PR, VT	0-75	4.50%
	> Fixed Account	1.50%				11.00%													
	> Global Multi-Index Strategy																		
> S&P Index Strategy			2.00%				76-85	2.50%											

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 12/7/2021												
Denali 7 Flexible 1st Yr Premium	Allocations/Strategies										None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-75 76-80 81-85 86-90	6.00% 4.50% 3.00% 2.00%	
	> Fixed Account	Fixed	2.50%	Cap Rate	2.00%	Par Rate	70.00%	Spread	2.50%												
	> 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																				
	> S&P 500 Annual Point to Point with Boost																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost																				
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par																				
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread																					
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost																					
Denali 10 Flexible 1st Yr Premium	Allocations/Strategies										None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA	0-75 76-80 81-85	7.00% 6.00% 4.50%	
	> Fixed Account	Fixed	2.75%	Cap Rate	2.25%	Par Rate	72.00%	Spread	2.25%												
	> 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																				
	> S&P 500 Annual Point to Point with Boost																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost																				
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par																				
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread																					
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost																					
Denali 14 Flexible 1st Yr Premium	Allocations/Strategies										None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, HI, IA, ID, MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75 76-80	8.50% 6.50%	
	> Fixed Account	Fixed	3.00%	Cap Rate	2.50%	Par Rate	80.00%	Spread	1.50%												
	> S&P 500 Monthly Cap																				
	> S&P 500 Monthly Average with Spread																				
	> S&P 500 Monthly Average with Participation Rate																				
	> S&P 500 Monthly Average with Cap																				
	> S&P 500 Annual Point to Point with Participation Rate																				
	> S&P 500 Annual Point to Point with Cap																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost																				
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par																				
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread																					
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost																					
Denali Bonus 7 Flexible 1st Yr Premium	Allocations/Strategies										0-80 5.0% 81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NV, NY, OH, OR, PA, UT, VA, WA Call for details: MA, MO, SC, TX	0-75 76-80 81-85 86-90	6.00% 4.50% 3.00% 2.00%	
	> Fixed Account	Fixed	1.75%	Cap Rate	1.50%	Par Rate	47.00%	Spread	4.50%												
	> S&P 500 Monthly Cap																				
	> S&P 500 Monthly Average with Spread																				
	> S&P 500 Monthly Average with Participation Rate																				
	> S&P 500 Monthly Average with Cap																				
	> S&P 500 Annual Point to Point with Participation Rate																				
	> S&P 500 Annual Point to Point with Cap																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread																				
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost																				
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par																				
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread																					
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost																					

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Indexed Annuities

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
	A.M. Best	B+	Fitch	N/A	Moody's N/A									S&P	BBB+	
Denali Bonus 10 Flexible 1st Yr Premium	Allocations/Strategies					Rate Book Updated On: 12/7/2021								Rates Effective: 3/1/2021		
	> Fixed Account	2.00%														
	> S&P 500 Monthly Cap		1.60%													
	> S&P 500 Monthly Average with Spread															
	> S&P 500 Monthly Average with Participation Rate															
	> S&P 500 Monthly Average with Cap		4.50%													
	> S&P 500 Annual Point to Point with Participation Rate															
	> S&P 500 Annual Point to Point with Cap		4.00%													
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread															
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost															
	> 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																
Denali Bonus 14 Flexible 1st Yr Premium	Allocations/Strategies					Rate Book Updated On: 12/7/2021								Rates Effective: 3/1/2021		
	> Fixed Account	2.25%														
	> S&P 500 Monthly Cap		2.00%													
	> S&P 500 Monthly Average with Spread															
	> S&P 500 Monthly Average with Participation Rate															
	> S&P 500 Monthly Average with Cap		5.75%													
	> S&P 500 Annual Point to Point with Participation Rate															
	> S&P 500 Annual Point to Point With Cap		4.75%													
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread															
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost															
	> 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																
Teton 7 Flexible 1st Yr Premium	Allocations/Strategies					Rate Book Updated On: 12/7/2021								Rates Effective: 3/1/2021		
	> Fixed Account	2.00%														
	> S&P 500 Monthly Cap		1.75%													
	> S&P 500 Monthly Average with Spread															
	> S&P 500 Monthly Average with Participation Rate															
	> S&P 500 Monthly Average with Cap		4.50%													
	> S&P 500 Annual Point to Point with Participation Rate															
	> S&P 500 Annual Point to Point with Cap		4.25%													
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread															
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost															
	> 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																
Teton 10 Flexible 1st Yr Premium	Allocations/Strategies					Rate Book Updated On: 12/7/2021								Rates Effective: 3/1/2021		
	> Fixed Account	2.25%														
	> S&P 500 Monthly Cap		1.75%													
	> S&P 500 Monthly Average with Spread															
	> S&P 500 Monthly Average with Participation Rate															
	> S&P 500 Monthly Average with Cap		5.00%													
	> S&P 500 Annual Point to Point with Participation Rate															
	> S&P 500 Annual Point to Point with Cap		4.50%													
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread															
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost															
	> 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																

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Indexed Annuities

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
	SILAC	A.M. Best	B+	Fitch	N/A									
Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	Rate Book Updated On: 12/7/2021					
Teton 14 Flexible 1st Yr Premium	> Fixed Account					2.50%								
	> S&P 500 Monthly Cap						2.00%							
	> S&P 500 Monthly Average with Spread								2.50%					
	> S&P 500 Monthly Average with Participation Rate							70.00%						
	> S&P 500 Monthly Average with Cap							6.50%						
	> S&P 500 Annual Point to Point with Participation Rate							40.00%						
	> S&P 500 Annual Point to Point with Cap							5.50%						
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							110.00%						
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								N/A					
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								0.50%					
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								115.00%						
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread									N/A					
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost									0.75%					
Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	Rates Effective: 3/1/2021					
Teton Bonus 7 Flexible 1st Yr Premium	> Fixed Account					1.25%								
	> S&P 500 Monthly Cap						1.25%							
	> S&P 500 Monthly Average with Spread								5.75%					
	> S&P 500 Monthly Average with Participation Rate							40.00%						
	> S&P 500 Monthly Average with Cap							2.75%						
	> S&P 500 Annual Point to Point with Participation Rate							20.00%						
	> S&P 500 Annual Point to Point with Cap							2.75%						
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							60.00%						
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								2.50%					
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A					
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								60.00%						
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread									2.00%					
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost									N/A					

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



Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Teton Bonus 10 Flexible 1st Yr Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Spread					
	> Fixed Account	1.50%										All Except: MN, MT, NJ, NY 0-75 76-80 81+ 7.25% 6.00% 4.50% Call for details: AK, CA, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	
	> S&P 500 Monthly Cap		1.25%										
	> S&P 500 Monthly Average with Spread				5.50%								
	> S&P 500 Monthly Average with Participation Rate			40.00%									
	> S&P 500 Monthly Average with Cap		3.00%										
	> S&P 500 Annual Point to Point with Participation Rate			22.00%									
	> S&P 500 Annual Point to Point with Cap		3.00%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			60.00%									
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				2.25%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A								
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			65.00%									
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				2.00%								
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A									
Teton Bonus 14 Flexible 1st Yr Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Spread					
	> Fixed Account	1.75%										All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA 0-75 76-80 8.50% 6.50% Call for details: FL	
	> S&P 500 Monthly Cap		1.50%										
	> S&P 500 Monthly Average with Spread				4.25%								
	> S&P 500 Monthly Average with Participation Rate			50.00%									
	> S&P 500 Monthly Average with Cap		4.00%										
	> S&P 500 Annual Point to Point with Participation Rate			25.00%									
	> S&P 500 Annual Point to Point with Cap		3.75%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			75.00%									
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				1.25%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A								
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			80.00%									
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				1.00%								
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A									
Standard Insurance	A.M. Best A	Fitch N/A	Moody's A1	S&P A+	Rate Book Updated On: 12/7/2021				Rates Effective: 5/6/2021				
Index Select Annuity 5* Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate						
	> Fixed Account	2.00%										ALL Except: CA, NY, PR 0-80 81-85 86-93 3.00% 1.50% 1.35%	
	> 1 Year S&P 500 Annual Point-to-Point			27.00%									
> 1 Year S&P 500 Annual Point-to-Point		3.45%											
Index Select Annuity 7* Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate						
	> Fixed Account	2.00%										ALL Except: CA, NY, PR 0-80 81-85 86+ 4.00% 2.00% 1.45%	
	> 1 Year S&P 500 Annual Point-to-Point			33.00%									
> 1 Year S&P 500 Annual Point-to-Point		4.50%											

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Legacy Products

1-800-255-5055

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A													
Americo Financial	late Book Updated On 12/7/2021								Rates Effective: 11/29/2020												
LibertyMark 7 Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1	100%	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 5.00% 81-85 3.75%
	> Fixed Account	2.25%			1.00%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			74.00%	1.00%																
	> 1-Year S&P 500 Point-to-Point		5.10%		1.00%																
	> 1-Year Gold Point-to-Point W/Par			36.00%	1.00%																
	> 2-Year Morgan Stanley TEBI Point-to-Point			99.00%	1.00%																
	> 2-Year S&P 500 Point-to-Point w/ PR			53.00%	1.00%																
> 2-Year SG SG Columbia Adaptive Index PTP w/Par			127.00%	1.00%																	
LibertyMark 7 Plus Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1	100%	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 4.00% 81-85 2.75%
	> Fixed Account	2.05%			1.00%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			65.00%	1.00%																
	> 1-Year S&P 500 Point-to-Point		4.60%		1.00%																
	> 1-Year Gold Point-to-Point W/Par			33.00%	1.00%																
	> 2-Year Morgan Stanley TEBI Point-to-Point			88.00%	1.00%																
	> 2-Year S&P 500 Point-to-Point w/ PR			48.00%	1.00%																
> 2-Year SG SG Columbia Adaptive Index PTP w/Par			113.00%	1.00%																	

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Legacy Products

1-800-255-5055

Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
LibertyMark 10	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-75 7.00%	76-80 6.00%	81-85 5.00%	50bps bonus through December 31, 2020	
	> Fixed Account	2.80%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			88.00%	1.25%													
	> 1-Year Gold Point-to-Point W/Par			43.00%	1.25%													
	> 1-Year S&P 500 Point-to-Point		6.20%		1.25%													
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			111.00%	1.25%													
	> 2-Year Morgan Stanley TEBI Point-to-Point			118.00%	1.25%													
	> 2-Year S&P 500 Point-to-Point w/ PR			63.00%	1.25%													
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par			151.00%	1.25%													
	> 5-Year FUSION Fixed Rate on Gain (Part A)		2.00%		1.25%													
> 5-Year FUSION Participation Rate (Part B)			150.00%	1.25%														
Single Premium																		
LibertyMark 10 Plus	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, 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			
	> Fixed Account	1.75%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			56.00%	1.25%													
	> 1-Year Gold Point-to-Point W/Par			28.00%	1.25%													
	> 1-Year S&P 500 Point-to-Point		4.00%		1.25%													
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			71.00%	1.25%													
	> 2-Year Morgan Stanley TEBI Point-to-Point			75.00%	1.25%													
	> 2-Year S&P 500 Point-to-Point w/ PR			42.00%	1.25%													
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par			97.00%	1.25%													
	> 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%		1.25%													
> 5-Year FUSION Participation Rate (Part B)			110.00%	1.25%														
Single Premium																		
LibertyMark 10 LT	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-75 7.00%	76-80 6.00%	81-85 5.00%	50bps bonus through December 31, 2020	
	> Fixed Account	2.80%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			88.00%	1.25%													
	> 1-Year Gold Point-to-Point W/Par			43.00%	1.25%													
	> 1-Year S&P 500 Point-to-Point		6.20%		1.25%													
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			111.00%	1.25%													
	> 2-Year Morgan Stanley TEBI Point-to-Point			118.00%	1.25%													
	> 2-Year S&P 500 Point-to-Point w/ PR			63.00%	1.25%													
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par			151.00%	1.25%													
	> 5-Year FUSION Fixed Rate on Gain (Part A)		2.00%		1.25%													
> 5-Year FUSION Participation Rate (Part B)			150.00%	1.25%														
Single Premium																		

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

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee										
LibertyMark SE 10 Single Premium	Fixed Account	3.30%				None	1.6% on 100% of premiums paid	0-85	Yr 1	100%	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-75	7.00%
	1-Year Morgan Stanley TEBI Point-to-Point			102.00%	1.75%				0%	(1-6)				76-80	6.00%
	1-Year Gold Point-to-Point W/Par			49.00%	1.75%				Yr 2+	50%				81-85	5.00%
	1-Year S&P 500 Point-to-Point		7.10%		1.75%				10%	(7-12)					
	1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			129.00%	1.75%										
	2-Year Morgan Stanley TEBI Point-to-Point			137.00%	1.75%										
	2-Year S&P 500 Point-to-Point			72.00%	1.75%										
	2-Year SG SG Columbia Adaptive Index PTP w/Par			175.00%	1.75%										
	5-Year FUSION Fixed Rate on Gain (Part A)		3.00%		1.75%										
5-Year FUSION Participation Rate (Part B)			144.00%	1.75%					50bps bonus through December 31, 2020						
LibertyMark SE 10 Plus Single Premium	Fixed Account	2.25%				7%	1.6% on 100% of premiums paid	0-80	Yr 1	100%	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%
	1-Year Morgan Stanley TEBI Point-to-Point			70.00%	1.75%				0%	(1-6)					
	1-Year Gold Point-to-Point W/Par			35.00%	1.75%				Yr 2+	50%					
	1-Year S&P 500 Point-to-Point		5.00%		1.75%				10%	(7-12)					
	1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			89.00%	1.75%										
	2-Year Morgan Stanley TEBI Point-to-Point			94.00%	1.75%										
	2-Year S&P 500 Point-to-Point			52.00%	1.75%										
	2-Year SG SG Columbia Adaptive Index PTP w/Par			121.00%	1.75%										
	5-Year FUSION Fixed Rate on Gain (Part A)		2.00%		1.75%										
5-Year FUSION Participation Rate (Part B)			106.00%	1.75%					50bps bonus through December 31, 2020						

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Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Americo Financial	A.M. Best	Fitch	N/A	Moody's	N/A	S&P	N/A	late Book Updated Or 12/7/2021				Rates Effective: 11/29/2020						
LibertyMark SE 10 LT	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-75 76-80 81-85	7.00% 6.00% 5.00%
	> Fixed Account	3.30%				1.75%												
	> 1-Year Morgan Stanley TEBI Point-to-Point			102.00%	1.75%													
	> 1-Year Gold Point-to-Point W/Par			49.00%	1.75%													
	> 1-Year S&P 500 Point-to-Point		7.10%		1.75%													
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			129.00%	1.75%													
	> 2-Year Morgan Stanley TEBI Point-to-Point			137.00%	1.75%													
	> 2-Year S&P 500 Point-to-Point			72.00%	1.75%													
> 2-Year SG SG Columbia Adaptive Index PTP w/Par			175.00%	1.75%														
> 5-Year FUSION Fixed Rate on Gain (Part A)		3.00%		1.75%														
> 5-Year FUSION Participation Rate (Part B)			144.00%	1.75%														
Single Premium																		
LibertyMark SE 10 LT Plus	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	6.00%
	> Fixed Account	2.25%				1.75%												
	> 1-Year Morgan Stanley TEBI Point-to-Point			70.00%	1.75%													
	> 1-Year Gold Point-to-Point W/Par			35.00%	1.75%													
	> 1-Year S&P 500 Point-to-Point		5.00%		1.75%													
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			89.00%	1.75%													
	> 2-Year Morgan Stanley TEBI Point-to-Point			94.00%	1.75%													
	> 2-Year S&P 500 Point-to-Point			52.00%	1.75%													
> 2-Year SG SG Columbia Adaptive Index PTP w/Par			121.00%	1.75%														
> 5-Year FUSION Fixed Rate on Gain (Part A)		2.00%		1.75%														
> 5-Year FUSION Participation Rate (Part B)			106.00%	1.75%														
Single Premium																		
ClassicMark 10	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 81-85 86-90	6.00% 5.00% 1.50%
	> Fixed Account	1.70%				1.75%												
	> 1-Year Morgan Stanley TEBI Point-to-Point			55.00%	1.75%													
	> 1-Year S&P 500 Point-to-Point		3.80%		1.75%													
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			70.00%	1.75%													
	> 2-Year Morgan Stanley TEBI Point-to-Point			73.00%	1.75%													
	> 2-Year S&P 500 Point-to-Point w/ PR			40.00%	1.75%													
	> 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%		1.75%													
> 5-Year FUSION Participation Rate (Part B)			106.00%	1.75%														
Single Premium																		
ClassicMark 10 LT	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 81-85 86-90	6.00% 3.75% 1.50%
	> Fixed Account	1.70%				1.75%												
	> 1-Year Morgan Stanley TEBI Point-to-Point			55.00%	1.75%													
	> 1-Year S&P 500 Point-to-Point		3.80%		1.75%													
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			70.00%	1.75%													
	> 2-Year Morgan Stanley TEBI Point-to-Point			73.00%	1.75%													
	> 2-Year S&P 500 Point-to-Point w/ PR			40.00%	1.75%													
	> 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%		1.75%													
> 5-Year FUSION Participation Rate (Part B)			106.00%	1.75%														
Single Premium																		

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Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
	A.M. Best	A	Fitch	N/A	Moody's	N/A										S&P	N/A		
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 12/7/2021			Rates Effective: #####							
ClassicMark 10 Plus	Allocations/Strategies						Fixed	Cap Rate	Par Rate	4%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK.	0-80	5.00%
	➤ Fixed Account						1.30%		41.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																		
	➤ 1-Year S&P 500 Point-to-Point							3.00%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.								52.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point								55.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR								30.00%										
➤ 5-Year FUSION Fixed Rate on Gain (Part A)							1.00%												
➤ 5-Year FUSION Participation Rate (Part B)								71.00%											
Single Premium																			
ClassicMark 10 LT Plus	Allocations/Strategies						Fixed	Cap Rate	Par Rate	3% 2%	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	5.00%
	➤ Fixed Account						1.30%		41.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																		
	➤ 1-Year S&P 500 Point-to-Point							3.00%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.								52.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point								55.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR								30.00%										
➤ 5-Year FUSION Fixed Rate on Gain (Part A)							1.00%												
➤ 5-Year FUSION Participation Rate (Part B)								71.00%											
Single Premium																			

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Available Annuity Riders



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

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Available Annuity Riders



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

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Available Annuity Riders



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

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Available Annuity Riders



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

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Available Annuity Riders



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

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Available Annuity Riders



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

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Available Annuity Riders



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

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

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Available Annuity Riders



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

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 12/7/2021								12/6/2021 2/8/2021		
Guarantee Shield Series (3 & 5) Single Premium	3 Year		1.45%		1%	18-85	\$10,000	Yr 1 Int.	100% (1)	Yes	Same as Guaranteed Period	All Except: NY	3 Year	18-80	1.50%				
	5 Year		2.00%										5 Year	18-80	2.25%	81+	1.13%		
American Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 12/7/2021								Rates Effective: 3/15/2021		
American Classic Single Premium	3 Year		2.25%		1%	0-90	\$1,000	Yr 1 Int.	100% (1-6)	Yes	Same as Guaranteed Period	Only available in: AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT	0-80	1.25%					
	5 Year		2.95%										*Loyalty Bonus Available	81-90	0.75%				
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 12/7/2021								Rates Effective: 5/1/2021		
Palladium MYGA* 250K+ (3-10 Yrs) Single Premium	3 Year		2.00%		1%	0-85	\$5,000	Yr 1 Int.	100%	Yes	Same as Guaranteed Period	All Except: NY, PR, UT							
	5 Year Yield ¹		2.15%																
	6 Year Yield		2.45%																
	7 Year Yield ¹		2.45%																
	8 Year Yield		2.45%																
	9 Year Yield ²		2.55%																
	10 Year Yield ¹		2.55%																
				Call for details in: MD, WY															
				3 Year			0-79	1.50%											
				80-90			0.50%												
				5 Year			0-79	2.50%											
				80-90			0.50%												
				6 Year			0-79	2.50%											
				80-90			5.00%												
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 12/7/2021								Rates Effective: 4/29/2021		
Platinum Assure 5 Single Premium	5 Year		2.65%		1%	0-90	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as Guaranteed Period	All Except: AL, AK, MN, MS, OR, PA, WA, VI	0-80	1.25%					
													81-90	0.75%					
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 12/7/2021								Rates Effective: 4/16/2021		
MaxRate 3* Flexible Premium	3 Year		1.60%		0.25%	0-85	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	1.30%					
													71-75	1.30%					
													76-80	0.90%					
													81+	0.40%					
MaxRate 5* Flexible Premium	5 Year		2.20%		0.25%	0-83	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	2.00%					
													71-75	2.00%					
													76-80	1.80%					
													81+	1.10%					

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Multi-Year Guarantee

1-800-255-5055

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

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period						Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 12/7/2021						Rates Effective:			
Secure Gain 5* (Step Rate) Single Premium	>				Year 1					Yr 1	100%		All Except: CT, IN, MN, MO, NY, OH, PR, VS	0-80		2.50%		
	>				W/Bonus 0.25%					10%	(1-6)					81-89		2.10%
	>				Year 2									2.20%				
	>				Year 3										2.30%			
	>				Year 4						Yr 2+	50%					1.50%	
>				Year 5														
>				5 Year Yield						10%	(7-12)							
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 12/7/2021						Rates Effective:			
Annuicare10 Flexible Premium	>				Fixed Rate					Yr 1	100%		All Except: AL, AK, AR, CT, DE, HI, ID, ME, MD, MA, MN, NH, NJ, PA, RI, SD, VT, VA, WI					
	>									Int.	(0-6)	Yes		10 Years	0-74		7.50%	
	>									Yr 2+	50%				75-79		5.50%	
	>										Int.	(7-12)						
Guaranty Annuity (4, 6, 8) Single Premium	>				4 Year					Yr 1	100%	Yes	Same as rate guarantee period	CA	0-79	4 Year	1.60%	
	>				6 Year					Int.	(1-6)					0-79	6 Year	2.00%
	>				8 Year					Yr 2+	50%					80-90	8 Year	1.00%
>										Int.	(7-12)			0-79	8 Year	3.00%		
Guaranty Rate Lock (3, 4, 5, 6, 7, 8, 9, 10) Single Premium	>				3 Year					Yr 1	100%	Yes	Same as rate guarantee period	All Except: NY, ME and HI	0-74	3 Year	1.85%	
	>				4 Year											75+		0.93%
	>				5 Year					0%	(1-6)					0-74	4 Year	2.25%
	>															75+		1.13%
	>															0-74	5 Year	2.75%
	>															75+		1.50%
	>				6 Year											0-74	6 Year	2.75%
	>															75+		1.38%
	>				7 Year											0-74	7 Year	3.00%
	>															75+		1.50%
>				8 Year						Yr 2	50%		0-74	8 Year	3.00%			
>													75+		1.50%			
>				9 Year									0-74	9 Year	3.25%			
>													75+		1.63%			
>				10 Year						5%	(7-12)		0-74	10 Year	3.25%			
>													75+		1.63%			

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 12/7/2021								Rates Effective: 12/1/2020			
Preserve MYGA* Single Premium	>				3 Year*				1.75%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes	All Except NY	0-80	5, 6, 7, 8, 9 Year	2.50%	
	>				4 Year*			2.00%	81-85								1.88%			
	>				5 Year			2.20%	86-90								1.25%			
	>				6 Year			2.30%	10 Year								0-80	3.00%		
	>				7 Year			2.40%									81-85	2.25%		
	>				8 Year			2.50%									86-90	1.50%		
	>				9 Year			2.60%												
>				10 Year			2.75%													
Liberty Bankers Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 12/7/2021								Rates Effective: 4/26/2021			
Bankers Elite Series (3, 5, 7, 9) Single Premium	>				3 Year				2.10%	1.00%	0-90	\$10,000	Yr 1 0%	100% (1-12)	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR Call for details in: CA & FL	0-90	3 Year	2.00%
	>				5 Year			2.75%	0-90		5 Year							2.25%		
	>				7 Year			2.90%	0-85		7 Year							2.50%		
	>				9 Year			3.00%	0-80		9 Year							2.75%		
Bankers (3, 5, 7) Single Premium	>				3 Year				2.00%	1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN, MO, NH, NY, PR	0-80	3 Year	2.00%
	>				5 Year			2.25%	81-90		5 Year							1.00%		
	>				7 Year			2.45%	0-80		7 Year							4.00%		
Bankers Premier (5, 7) Single Premium	>				5 Year				2.55%	1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY, OR, PR Call for details in: IA, NM, OR	0-80	5 Year	2.00%
	>				7 Year			2.75%	81-90		7 Year							0.40%		
Bankers 5 Premier Plus Single Premium	>				5 Year Yield				2.55%	1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80		2.00%
	>								81-90									0.40%		

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period				Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Lincoln Financial	A.M. Best A+	Fitch A+	Moody's A1	S&P AA-	Rate Book Updated On: 12/7/2021								Rates Effective: 8/15/2020				
MYGuarantee Plus* 100K Single Premium	>	5 Year	1.45%	1% on 90% of premium paid	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY Call for details in: CA, NY	5 Year					
	>	7 Year	1.65%				0-75					2.00%	76-80	1.30%	81+	0.75%	
	>	10 Year	1.85%				7 & 10 Year										
	>	0-75	2.50%	76-80	1.60%	81+	1.00%										
Nassau Re	A.M. Best B+	Fitch BB+	Moody's N/A	S&P N/A	Rate Book Updated On: 12/7/2021								Rates Effective: 5/1/2021				
MYAnnuity X Single Premium	>	5 Year	2.80%	1% on 87.5% of premium paid	0-85	\$10,000	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except:	5 Year					
	>	7 Year	2.60%				0-75					2.00%	76-80	2.00%	81+	1.00%	
	>	7 Year	2.90%				7 Year										
	>	0-75	2.50%	76-80	2.50%	81+	1.25%										
North American	A.M. Best A+	Fitch A+	Moody's N/A	S&P A+	Rate Book Updated On: 12/7/2021								Rates Effective: 4/6/2021				
Guarantee Choice* <i>5 & 7 Year E-App Special</i> (3, 5, 7, 10) Single Premium	>	3 Year	1.75%	0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: ID, MT, NY	0-80	1.50%				
	>	5 Year	1.90%				81-85					3 Year	1.125%	86-90	0.75%		
	>	7 Year	2.20%				0-80					5 Year	2.00%	81-85	1.50%	86-90	1.00%
	>	10 Year	1.95%				0-80					7 Year	2.50%	81-85	1.875%	86-90	1.25%
	>	0-80	3.00%	81-85	2.25%	86-90	1.50%										
Oceanview	A.M. Best A-	Fitch N/A	Moody's N/A	S&P N/A	Rate Book Updated On: 12/7/2021								Rates Effective: 5/3/2021				
Harbourview Single Premium	>	2 Year	1.80%	1% on 87.5% of premium paid	0-89	\$20,000	Yr 1	1/12 per month in the first Yr ONLY	Yes	Same as rate guarantee period	All Except: HI, MA, ME, MN, MS, MT, NC, WY	0-79	2 Year	0.75%			
	>	3 Year	2.35%				80+					0.375%					
	>	4 Year	2.60%				0-79					3 Year	1.50%	80+	0.75%		
	>	5 Year	2.60%				0-79					4 Year	1.00%	80+	0.50%		
	>	7 Year	2.95%				0-79					5 Year	2.25%	80+	1.125%		
	>	10 Year	3.05%				0-79					7 Year	2.75%	80+	1.375%		
	>	10 Year	3.05%				0-79					10 Year	2.75%	80+	1.375%		

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Multi-Year Guarantee

1-800-255-5055



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

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period				Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions												
Sagcor Life													Rate Book Updated On: 12/7/2021		Rates Effective: 5/8/2021										
Milestone MYGA* (3, 5, 7) Single Premium	➤	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	3 Year	2.30%													0-80	1.35%
	➤									5 Year	3.00%	1.00%	0-90	\$100,000	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, CT, ME, MT, NY, PR, VT	81+	0.60%	0-80	2.00%		
	➤									7 Year	2.85%				Yr 2+ 10%	50% (7-12)			Call for details in: CA	81+	0.75%	0-80	2.10%		
Sentinel Security Life													Rate Book Updated On: 12/7/2021		Rates Effective: 1/19/2021										
Personal Choice Annuity (5, 7, 10) Single Premium	➤	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	5 Year	3.15%				Yr 1 0%	If under 80, No	No	Same as rate guarantee period	All Except: AK, CT, DC, MA, ME, MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV	0-80	2.25%				
	➤									7 Year	3.20%	1.65%	0-90	\$2,500	0%	If over 80 Yes	Available as a rate reducing rider		Call for details in: CA, FL, MN	81+	1.50%	0-80	2.25%		
	➤									10 Year	3.25%				Available as a rate reducing					81+	1.50%	0-80	2.75%		
SILAC													Rate Book Updated On: 12/7/2021		Rates Effective: 11/9/2020										
Secure Savings  Single Premium	➤	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	2 Year	1.75%	1.00%	18-90	\$10,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: MN, NJ, NY, PR	18-80	1.25%				
	➤									5 Year	2.70%				Yr 2+ 5%	50% (13-24)				81+	1.00%	18-75	2.00%		
	➤																		Call for details in: FL	81+	0.75%	76-80	1.75%		
Secure Savings Elite  Single Premium	➤									2 Year	2.15% 1.85% FL	1.00%	18-85	\$10,000	None without Rider	100% (1-12)	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	18-80	1.25%				
	➤									5 Year	2.95% 2.80% FL					50% (13-24)			Call for details in: FL	81+	1.00%	18-75	2.00%		
	➤																				81-85	0.75%	76-80	1.75%	
Standard Insurance													Rate Book Updated On: 12/7/2021		Rates Effective: 4/7/2021										
Focused Growth Annuity* (3, 5, 7, 10) Single Premium	➤	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	3 Year	1.55%		0-93		Yr 1 Int.	85 & Under None		Same as rate guarantee period	All Except: CA, NY, PR	0-80	1.50%				
	➤									5 Year	2.10%	0.10%	0-93	\$15,000	Int.	86-90	Yes			81-85	0.75%				
	➤									7 Year	2.20%		0-90		Yr 2+ Int.	100% (1-6)				86+	0.50%				
	➤									10 Year	1.95%		0-80		Int.	50% (7-12)				0-80	3.00%				

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



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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
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	A	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%	Sagcor Life	A-	Milestone MYGA*	1.35%	90	0%	10%	Yes	N/A
3	1.55%	Standard Insurance	A	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	A	Palladium MYGA* 250K+	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	2.20%	Athene Annuity & Life	A	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

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MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate <i>(Entire Period)</i>	Company	AM Best Rating	Product Name	Comissions <i>(Some Reduced at Older Ages)</i>	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
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	A	Focused Growth Annuity*	2.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
6	2.45%	American National	A	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	A	Palladium MYGA* 250K+	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.30%	Athene Annuity & Life	A	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

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							Yr 1	Yr 2+		
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	A	Focused Growth Annuity*	2.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
8	2.45%	American National	A	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	A	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	A	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	A	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness

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