Indexed Annuities

1-800-255-5055

Indexed Annuities	o me.	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
AIG/MSG	A.M. Best A Fitch A+ Moody's A2 S&P	A+				Rate Book l	Jpdated On:	3/13/2020		Months	Death	Period	Rates Effective:	3/1/2020		
	Allocations/Strategies > Fixed Account	Fixed	Cap Rate	Par Rate	Spread										Option 1	
Power Select	> 1-Year AB All Market Index Point to Point	1.25%			1.95%									50-75	Option 1	7.009
	> 1-Year ML Strategic Balanced Index			42.00%	1.93%				Yr 1					30-73	Option 2	
Plus Income*	> 1-Year PIMCO Global Optima Index			26.00%			1% on	50-78	0%	100%			All Except:	50-75	Yr 1	2.259
	> 1-Year Russel 2000 Annual Point to Point			17.00%		None	87.5% of	30 70	0,0	100%	Yes	10 Yrs	NY, PR	30 73	Yr 2+	1.00
IAMS	> 1-Year S&P 500 Annual Point-to-Point Index		2.25%				Premiums	\$25,000	Yr 2+	(1-12)			,		Option 3	
PROPRIETARY	> 2-Year AB All Market Index Point to Point PR			80.00%			Paid	,	10%	. ,				50-75	Yr 1	4.25
Didor Included	> 2-Year ML Strategic Balanced Index				2.30%										Yr 2+	0.50
Rider Included	> 2-Year PIMCO Global Optima Index				5.65%											
Single Premium	> 2-Year S&P 500 Annual Point-to-Point			25.00%		1										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
Power Select	➤ Fixed Account	1.35%													Option 1	
Plus Income	1-Year AB All Market Index Point to Point				1.60%									50-75		7.00
	1-Year ML Strategic Balanced Index			50.00%			1% on		Yr 1						Option 2	
Multiplier*	1-Year PIMCO Global Optima Index			30.00%			87.5% of	50-78	0%	100%			All Except:	50-75	Yr 1	2.25
	1-Year Russel 2000 Annual Point to Point			20.00%		None	Premiums				Yes	10 Yrs	NY, PR		Yr 2+	1.0
IAMS	1-Year S&P 500 Annual Point-to-Point Index		2.60%				Paid	\$25,000	Yr 2+	(1-12)					Option 3	
PROPRIETARY	2-Year AB All Market Index Point to Point PR			90.00%					10%					50-75	Yr 1	4.2
Rider Included	> 2-Year ML Strategic Balanced Index				1.60%										Yr 2+	0.5
	> 2-Year PIMCO Global Optima Index				4.95%											
Single Premium	> 2-Year S&P 500 Annual Point-to-Point			30.00%												
	Allocations/Strategies	1.50%	Cap Rate	Par Rate	Spread										Option 1	
Power Select	 Fixed Account 1-Year AB All Market Index Point to Point Spread 	1.50%			1.35%	1								50-75	Option 1	7.0
Builder*	> 1-Year ML Strategic Balanced Index			70.00%	1.33%				Yr 1					30-73	Option 2	7.00
	> 1-Year PIMCO Global Optima Index			38.00%			1.5% on	50-78	0%	100%			All Except:	50-75	Yr 1	2.25
IAMS	> 1-Year Russel 2000 Annual Point to Point			22.00%		None	87.5% of	30-78	070	100%	Yes	10 Yrs	NY, PR	30-73	Yr 2+	1.00
PROPRIETARY	> 1-Year S&P 500 Annual Point-to-Point Index		3.75%	22.00%		None	Premiums	\$25,000	Yr 2+	(1-12)	103	10 113	(1,11)		Option 3	1.00
No Rider	> 2-Year AB All Market Index Point to Point PR		3.7370	100.00%			Paid	\$23,000	10%	(1 12)				50-75	Yr 1	4.2
Available	> 2-Year ML Strategic Balanced Index			100.00%	0.25%	1			1070					30 73	Yr 2+	0.5
Available	> 2-Year PIMCO Global Optima Index				4.45%	1										0.5
Single Premium	> 2-Year S&P 500 Annual Point-to-Point			38.00%												
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
	> Fixed Account	1.40%	•		·											
Power Select	> 1-Year AB All Market Index Point to Point			72.00%									All Except:		Option 1	
Builder 8*	> 1-Year ML Strategic Balanced Index Point-to-Point				2.25%		,		Yr 1	100%			NY, PR	0-80		5.0
Danaci o	> 1-Year PIMCO Global Optima Index Point-to-Point				6.50%	40/ 0	1.5% on	18-80	0%	(1-6)						
IAMS	> 1-Year Russell 2000 Point to Point		2.75%			4% Premium Bonus	87.5% of Premiums				Yes	8 Yrs	Call for details:			
PROPRIETARY	> 1-Year S&P 500 Point-to-Point		3.00%			Dollus	Paid	\$25,000	Yr 2+	50%			AK, CA, CT, DE, FL, MN,		Option 2	
No Rider	> 1-Year S&P 500 Point-to-Point			27.00%			, alu		5%	(7-12)			NJ, NV, OH, OR, PA, SC,	0-80	Yr 1	1.0
	> 2-Year AB All Market Index Point to Point				0.45%								TX, UT, WA		Yr 2+	1.0
Available	> 2-Year ML Strategic Balanced Index Point-to-Point			77.00%												
Single Premium	> 2-Year PIMCO Global Optima Index Point-to-Point			42.00%												

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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
Allianz Life Insurance	A.M. Best A+ Fitch N/A Moody's A1 S&P	AA				Rate Book	Updated On:	3/13/2020					Rates Effe	ective: 03/03/2020
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									
A II!	Fixed Account	1.85%												
Allianz	S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt.		1.60%		2.750/	1			Yr 1	100%			All Forests	0.75
Accumulation	Bloomberg Index II Annual Pt. To Pt.		3.50% c		or 2.75% or 3.00%	1	1.35% on	0-80	0%	(1-6)			All Except: NY, PR	0-75 6.65% 76-80 4.75%
Advantage*	> PIMCO Index Annual Pt. to Pt.		3.25%		or 3.00%	None	87.5% of Yr	\$20,000			Yes	10 Yrs	NI, FK	70-80 4.73%
Auvantage	> S&P 500 Index Annual Pt. to Pt.		3.50%	03.0070	3.00%	t	1 Premiums	\$20,000	Yr 2+	50%			Call for details:	
	➤ BlackRock Index 2-Year Pt. to Pt.		3.3070	95.00%					5%	(7-12)			CA, DE, IA, OR, TX	
51 11 4 . V 5	➤ Bloomberg Index II 2-Year Pt. To Pt.			90.00%						(/			, , , , , ,	Trail Commission
Flexible 1st Yr Premium	➤ PIMCO Index 2-Year Pt. to Pt.			90.00%										Options Available
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									
	> Fixed Account	1.30%												
	> Nasdaq-100 Index Monthly Sum		1.50%											
	Russell 2000 Index Monthly Sum		1.50%			15% of First								
Allianz 222	> S&P 500 Index Monthly Sum		1.20%			Year			Yr 1	100%				0-75 6.175%
	BlackRock Index Annual Pt. to Pt.		2.15%		or 3.85%	Premium	1.35% on		0%	(1-6)			All Except:	
	Bloomberg Index II Annual Pt. To Pt.		2.50% c	r 50.00%	or 4.10%	4	87.5% of Yr	0-80			Yes	10 Yrs	NY, PR	76-80 4.275%
	Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt.		2.25%		4.100/	ł	1 Premiums	\$20,000	V- 2 -	F00/			Call face distants	
	Russell 2000 Index Annual Pt. to Pt.		2.40% c	r 50.00%	or 4.10%	Benefit Base			Yr 2+ 10%	50% (7-12)			Call for details: CA, DE, IA, NH, OR, TX	
	> S&P 500 Index Annual Pt. to Pt.		2.25%						10%	(7-12)			CA, DE, IA, NH, OK, IX	
	BlackRock Index 2-Year Pt. to Pt.		2.23/0	75.00%										Reduced in Yrs 2-3
	Bloomberg Index II 2-Year Pt. To Pt.			70.00%										Trail Commission
Flexible 1st Yr Premium	> PIMCO Index 2-Year Pt. to Pt.			70.00%										Options Available
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									
	> Fixed Account	2.00%												
	Nasdaq-100 Index Monthly Sum		1.70%											
	Russell 2000 Index Monthly Sum		1.80%											
Allianz 360	> S&P 500 Index Monthly Sum		1.50%						Yr 1	100%				0-75 6.175%
	BlackRock Index Annual Pt. to Pt.		3.75% c		or 2.20%		1.35% on		0%	(1-6)			All Except:	
	Bloomberg Index II Annual Pt. To Pt.		4.10% c	r 75.00%	or 2.60%	None	87.5% of Yr	0-80			Yes	10 Yrs	NY, PR	76-80 4.275%
	Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt.		3.50%	75.000/	2.500/	1	1 Premiums	\$20,000		500/			0 11 1 11	
	Russell 2000 Index Annual Pt. to Pt.		3.90% c	r 75.00%	or 2.60%	1			Yr 2+ 10%	50% (7-12)			Call for details: CA, IA, OR	
	> S&P 500 Index Annual Pt. to Pt.		3.50%						10%	(7-12)			CA, IA, UK	
	BlackRock Index 2-Year Pt. to Pt.		3.30%	110.00%										Reduced in Yrs 2-3
	➤ Bloomberg Index II 2-Year Pt. To Pt.			105.00%										Trail Commission
Flexible 1st Yr Premium	> PIMCO Index 2-Year Pt. to Pt.			105.00%										Options Available
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P	A-				Rate Book	Updated On:	3/13/2020	•				Rates Effe	ective: 12/10/2019
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									Option 1
						I	1						All Except:	Yr 1
	> Fixed Account	1.30%												
	> Dow Jones Monthly Average Cap	1.30%	2.25%						Yr 1				AK. CA. CT. DE. OK. MN.	0-75 6.00%
	 Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate 	1.30%		35.00%					Yr 1 Int.	1st Month			AK, CA, CT, DE, OK, MN, MT, NJ, NV, NY, OH, OR,	76-80 4.50%
Damus Cald	Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap	1.30%	2.25%	35.00%		100/ 5 5 5 1	1.50% on	18-80	1	1st Month Full 1/12				76-80 4.50% Yr 2-3
Bonus Gold	Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Point-to-Point Cap	1.30%	2.25%	35.00%		10% of First	1.50% on 80% of Yr 1	18-80 \$5,000	1	1	Voc	16 Vrs	MT, NJ, NV, NY, OH, OR,	76-80 4.50%
Bonus Gold	Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Point-to-Point Cap Dow Jones Annual Point-to-Point Cap	1.30%	2.25%			Year			1	Full 1/12	Yes	16 Yrs	MT, NJ, NV, NY, OH, OR,	76-80 4.50% Yr 2-3
Bonus Gold	Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Point-to-Point Cap Dow Jones Annual Point-to-Point Cap S&P 500 Annual Point-to-Point Participation Rate	1.30%	2.25% 1.20% 2.25%	35.00%			80% of Yr 1		1	Full 1/12 per month thereafter in first Yr	Yes	16 Yrs	MT, NJ, NV, NY, OH, OR,	76-80 4.50% Yr 2-3
Bonus Gold	Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Point-to-Point Cap Dow Jones Annual Point-to-Point Participation Rate S&P 500 Annual Point-to-Point Cap S&P 500 Annual Point-to-Point Cap		2.25%		4.00%	Year	80% of Yr 1 Premiums		Int.	Full 1/12 per month thereafter	Yes	16 Yrs	MT, NJ, NV, NY, OH, OR,	76-80 4.50% Yr 2-3 0-75 1.00%
Bonus Gold	Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Point-to-Point Cap Dow Jones Annual Point-to-Point Cap S&P 500 Annual Point-to-Point Participation Rate		2.25% 1.20% 2.25% 2.25%		4.00%	Year	80% of Yr 1 Premiums		1	Full 1/12 per month thereafter in first Yr	Yes	16 Yrs	MT, NJ, NV, NY, OH, OR,	76-80 4.50% Yr 2-3
Bonus Gold	Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Point-to-Point Cap Dow Jones Annual Point-to-Point Cap S&P 500 Annual Point-to-Point Participation Rate S&P 500 Annual Point-to-Point Cap S&P 500 Dividend Aristocrats Daily Risk Control 5% Index	×	2.25% 1.20% 2.25% 2.25%		4.00%	Year	80% of Yr 1 Premiums		Int. Yr 2+	Full 1/12 per month thereafter in first Yr	Yes	16 Yrs	MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA	76-80 4.50% Yr 2-3 0-75 1.00% 76-80 0.75%

Indexed Annuities

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Indexed Annuities	Crediting	Methods		Bonus %	Guar Minimum Value Updated On:	Issue Age Minimum Premium 3/13/2020	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
AssetShield 5 Flexible Premium	A.M. Best A- Fitch A- Moody's N/A S&P A- Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 Next Monthly Pt to Pt w/Replacement Rate	Fixed Cap Rate 1.75% 1.40% 3.00%	Par Rate 33.00%	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	All Except: NY Call for details: CA	18-75 3.7 76-80 2.8 81-85 1.8
AssetShield 7 Flexible Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	Fixed Cap Rate 1.90% 1.50% 3.25%	Par Rate 35.00%	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: NY Call for details: CA	18-75 4.5 76-80 3.3 81-85 2.2
AssetShield 10 Flexible Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt Annual S&P Dividend Aristocrats Daily Risk Control 5% ER 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	Fixed Cap Rate 2.00% 1.60% 3.50%	Par Rate 40.00% 105.00% 135.00% Replacement Rate: 0.90%	None	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: NY Call for details: CA	18-75 6.0 76-80 4.5
ncomeShield 7	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. Volatility Control Annual Pt. to Pt. Volatility Control Annual Pt. to Pt.	Fixed Cap Rate 1.70% 2.75% 4.50%	Par Rate 26.00%	None	1% on 87.5% of Yr 1 premiums paid	50-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	Year 1 50-75 4.0 76-80 3.0 Year 2 50-75 1.0 76-80 0.7 Up-Front (No Trail) 50-75 5.0 76-80 3.7
ncomeShield 10 W/LIBR	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt w/ Cap S&P 500 Annual Pt to Pt w/ Cap S&P 500 Annual Pt to Pt w/ PR Volatility Control Index Annual Pt to Pt w/ Cap Volatility Control Index Annual Pt to Pt w/ Cap Volatility Control Index 2-Year Pt to Pt w/ PR	Fixed Cap Rate 1.00% 1.00% 1.75%	Par Rate 15.00% 45.00% 60.00%	7% Premium Bonus	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, NY, PR	Year 1 18-75 5.0 76-80 3.7 Year 2 18-75 1.5 76-80 1.1 Year 3 18-75 1.0 76-80 0.1 Up-Front (No Trail) 18-75 6.2 76-80 4.7
Retirement Gold	Allocations/Strategies Fixed Account 1 Year S&P 500 Monthly Average 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Monthly Average 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Annual Point-to-Point S&P Perf. Trigger Bond Yield with Cap & Spread S&P 500 Dividend Aristocrats Daily Risk Control 5% Index	Fixed Cap Rate 2.00% 1.10% 2.00% Trigger: 1.50% 4.65%	Par Rate Spread 30.00% 17.00% & 2.00% 4.50%	8% 1st Yr Premium ONLY	1% on 87.5% of Yr 1 premiums paid	18-78 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: AK, CA, CT, DE, FL, MN, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, WA Call for details: IN	Year 1 0-78 6.0 Year 2 0-78 1.0 Year 3 0-78 1.0 Up-Front (No Trail) 0-78 7.0

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Indexed Annuities		Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Cor	nissions
American National	A.M. Best A Fitch N/A Moody's N/A S&P A					Rate Book l	Jpdated On:	3/13/2020					Rates Effe	ective: 03/16/2	020
Strategy Indexed Annuity PLUS	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt.	Fixed 1.65%	Cap Rate 3.90% &	20.00% 100.00%		0%	1% on	0-80 \$5,000 - Q	Yr 1 10%	100%	Yes	7 Yrs	All Except: NY	18-75	5.00%
7	S&P Annual Pt. to Pt.S&P 500 Monthly Sum		4.25% &				87.5%	\$10,000 - NQ	Yr 2+ 10%	(1-12)			Call for details: CA	76-80	4.00%
Single Premium	S&P 500 Performance with a Specified Rate	Trigger:	2.95%												
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book l	Jpdated On:	3/13/2020					Rates Effe	ective: 02/21/2	020
Ascent Pro 10	Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5	Fixed 0.90%	Cap Rate	40.00% 50.00%		3% Bonus to	1% on 100%		Yr 1 10%	100% (1-6)			All Except: NY	0-70	6.50%
Bonus	> 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		2.25%	35.00% 30.00% 55.00% 70.00%		20% Income Base Bonus	of Yr 1 premiums paid	35-80 \$10,000	Yr 2+ 10%	50% (7-12)	Yes	10 Yrs	Call for details in: AK, CA, CT, DE, DC, HI, IL, MA, MN, MO, NJ, OH, OK, PA, SC, UT, WA	71-75 76-80	6.00% 5.00%
Single Premium	2-Yr Nasdaq FC Index			45.00%										Trail Comm	ission Available
Agility 10	Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr S&P 500 Point-to-Point 2-Yr Al 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%	3.25%	Par Rate 55.00% 60.00% 50.00% 75.00% 85.00% 65.00%		20% 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, PR	0-70 71-75 76+	6.00% 5.50% 5.00%
Performance	Allocations/Strategies Fixed Account 1-Year Al Powered US Equity Index	Fixed 1.50%	Cap Rate	Par Rate 70.00%	Spread				Yr 1 10%				All Except: NY, PR		
All Plus Variations have a 0.95% ROP/Enhanced	1-Year S&P 500 Risk Control No Cap Point-to-Point 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy		4.00%	70.00% 70.00% 60.00%		Plus 6%	1% on 87.5% of premiums	0-83 \$10,000 (\$25,000 TX)	10% Yr 2+ 10%	100% (1-6) 50%	Yes	7 Yrs	Call for details in: AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX,	0-70 71-75	5.00% 4.50%
Liquidity Rider Fee NOT an Income Rider Single Premium	2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey			95.00% 100.00% 80.00%	4.50%		paid		Plus Cumulative up to 20%	(7-12)			UT, WA Plus Version N/A in CA	76-80 81+	3.50%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	4%			13 20/0						
Performance Elite 10	 Fixed Account 1-Year Al Powered US Equity Index 	1.40%	•	60.00%	•	Plus 10%			Yr 1 0%				All Except:		
All Plus Variations have a 0.95% ROP/Enhanced	1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy		3.50%	65.00% 55.00%		PE Select 3% Plus 8%	1% on 87.5% of premiums	0-78 \$10,000 (\$5,000 CT, MN, NJ, OR,	Yr 2+ 5% Plus	100% (1-6) 50%	Yes	10 Yrs	NY Call for details in: AK, CA, CT, DE, FL, IN,	0-70 71-75	6.50%
Liquidity Rider Fee	 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 			80.00% 90.00% 70.00%		PE 10 Pro 3% Plus	paid	PA, TX, WA)	Yr 1+ 10% Cumulative	(7-12)			MD, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	76+	5.00%
Single Premium	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey				5.25%	9%	<u> </u>		up to 20%		l .				

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Indexed Annuities		g Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book I	Updated On:	3/13/2020					Rates Effe	ective: 02/21/2020
Performance	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread				Yr 1					
Periormance	Fixed Account	1.50%							0%					
Elite 15	> 1-Year Al Powered US Equity Index			70.00%									All Except:	
	> 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point			70.00%		9%	1% on	0.72	Yr 2+	100%			CA, CT, MN, MT, NJ, NY,	0.70
All Plus Variations have	 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Index Strategy 		4.00%	60.00%			87.5% of	0-73 \$10,000	5%	(1-6)	Yes	15 Yrs	OR, PA, PR, UT, WA	0-70 6.50%
a 0.95% ROP/Enhanced	> 1-Year S&P 500 Point-to-Point index Strategy		4.00%	35.00%		Plus	premiums	(\$5,000 TX)	Plus	50%	res	15 115		71+ 6.00%
Liquidity Rider Fee	2-Year Al Powered US Equity Index			95.00%		15%	paid	(\$3,000 1\)	Yr 1+	(7-12)			Call for details in:	71+ 0.00%
	> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point			100.00%		13/0			10%	(7-12)			IN, OH	
NOT an Income Rider	> 2-Year Nasdag FC Index			80.00%					Cumulative				114, 011	
Single Premium	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy			00.0076	4.50%	1			up to 20%					
Single Fremum	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout									
A	> Fixed Account	1.35%											All Except:	
Ascent Pro 7	> 1-Yr Al Powered US Equity Index			50.00%					Yr 1	100%			NY, PR	
	> 1-Yr BNP Paribas Multi Asset Diversified 5			65.00%		15%	1% on 100%		10%	(1-6)				
	> 1-Yr Nasdaq FC Index			45.00%				0-80			Yes	7 Yrs		Available only through Bank &
	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return			40.00%		Income	of premiums paid	\$10,000			res	/ 115	Call for details in:	Broker Dealer Channel
	> 1-Yr S&P 500 Point-to-Point		3.00%	&	1.00%	Base Bonus	paid		Yr 2+	50%			AK, CA, CT, DC, HI, IL,	
	> 2-Yr Al Powered US Equity Index			75.00%		Dasc Bonas			10%	(7-12)			MA, MN, NJ, OH, OR,	
	2-Yr BNP Paribas Multi Asset Diversified 5			95.00%									PA, UT, WA	
Single Premium	> 2-Yr Nasdaq FC Index			60.00%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout									
Ascent Pro 10	Fixed Account	1.60%											All Except:	
	> 1-Yr Al Powered US Equity Index			55.00%		450/			Yr 1	100%			NY, PR	
	 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 			70.00% 50.00%		15%	1% on 100%	0-80	10%	(1-6)				Available only through Bank &
	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return			45.00%			of premiums	\$10,000			Yes	10 Yrs	Call for details in:	Broker Dealer Channel
	> 1-Yr S&P 500 Point-to-Point		3.25%	43.00% &	1.00%	Income	paid	\$10,000	Yr 2+	50%			AK, CA, CT, DC, HI, IL,	broker Dealer Chamiler
	> 2-Yr Al Powered US Equity Index		3.2370	75.00%	1.00%	Base Bonus			10%	(7-12)			MA, MN, NJ, OH, OR,	
	> 2-Yr BNP Paribas Multi Asset Diversified 5			105.00%					10%	(, 12)			PA, UT, WA	
Single Premium	> 2-Yr Nasdag FC Index			65.00%									,,	
_	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout									
Ascent	> Fixed Account	1.90%	-										All Except:	
Accumulator	> 1-Yr Al Powered US Equity Index			70.00%					Yr 1	100%			NY, PR	
5*	> 1-Yr BNP Paribas Multi Asset Diversified 5			75.00%			1% on		10%	(1-6)				
3	> 1-Yr Nasdaq FC Index			60.00%		None	87.5% of	0-85			Yes	5 Yrs		Available only through Bank &
	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return			50.00%]	premiums	\$10,000			1	35	Call for details in:	Broker Dealer Channel
	> 1-Yr S&P 500 Point-to-Point		4.50%	. &	3.75%	1	paid		Yr 2+	50%			AK, CA, HI, MA, MN,	
	> 2-Yr Al Powered US Equity Index			100.00%					10%	(7-12)			MO, NJ, OR, PA, TX, UT,	
	> 2-Yr BNP Paribas Multi Asset Diversified 5			105.00%									WA	
Single Premium	> 2-Yr Nasdaq FC Index			85.00%										
Ascent	Allocations/Strategies Fixed Account	2.00%	Cap Rate	Par Rate	Bailout								All Evenents	
Accumulator	> 1-Yr Al Powered US Equity Index	2.00%		75.00%					Yr 1	100%			All Except: NY, PR	
	> 1-Yr BNP Paribas Multi Asset Diversified 5			75.00% 80.00%			1% on		10%	(1-6)			INT, PK	
7*	> 1-Yr Nasdag FC Index			65.00%			87.5% of	0-85	10%	(1-0)				Available only through Bank &
•	, I i i i i i i i i i i i i i i i i i i			55.00%		None	premiums	\$10,000			Yes	7 Yrs	Call for details in:	Broker Dealer Channel
,	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return						F.C	710,000	1	I		1	Can for actums III.	onc. beater onaille
,	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return > 1-Yr S&P 500 Point-to-Point		4.75%		4.00%	1	paid		Yr 2+	50%			AK. CA. HI. MA. MN.	
,	> 1-Yr S&P 500 Point-to-Point		4.75%	&	4.00%]	paid		Yr 2+ 10%	50% (7-12)			AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT,	
,			4.75%		4.00%]	paid		Yr 2+ 10%	50% (7-12)			AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	

Indexed Annuities

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Indexed Annuities	Cred	iting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comiss	sions
hene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book I	Updated On:	3/13/2020					Rates Eff	ective: 02/21/2020	0
Ascent	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout										
Accumulator	Fixed Account 1-Yr Al Powered US Equity Index	2.10%		80.00%					Yr 1	100%			All Except: NY, PR		
	> 1-Yr BNP Paribas Multi Asset Diversified 5			90.00%			1% on		10%	(1-6)			NY, PK		
10*	> 1-Yr Nasdag FC Index			70.00%			87.5% of	0-85	1070	(10)				Available only th	nrough Ban
	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return			60.00%		None	premiums	\$10,000			Yes	10 Yrs	Call for details in:	Broker Deale	_
	> 1-Yr S&P 500 Point-to-Point		5.00%	&	4.00%		paid		Yr 2+	50%			AK, CA, HI, MA, MN,		
	> 2-Yr Al Powered US Equity Index			110.00%					10%	(7-12)			MO, NJ, OR, PA, TX, UT,		
	> 2-Yr BNP Paribas Multi Asset Diversified 5			125.00%									WA		
Single Premium Brighthouse Life	2-Yr Nasdaq FC Index A.M. Best A Fitch A Moody's A3 S&P A4			100.00%		Pata Paak I	Jpdated On:	3/13/2020					Pates Eff	ective: 03/01/2020	0
	Allocations/Strategies	Fixed	Cap Rate	Par Rate		Nate Book	puateu OII.	3/13/2020		1	1		Rates Ell	ective. 03/01/2020	,
Secure	Fixed Account	1.50%	cap nate	rainate					Yr 1	100%			All Except:		
Advantage*	> 6-Year Russell Annual Sum with Cap	2.50%	7.50%				1% on		10%	(1-6)			CA, NY		
	> 6-Year Russell Annual Sum with Participation Rate			55.00%		None	87.5% of	0-80		' '	Voc	C Vec	· ·	0-80	5.5
IAMS	> 6-Year Russell Point-to-Point with Participation			45.00%		None	premiums	\$50,000			Yes	6 Yrs		0-80	5.
PROPRIETARY	6-Year S&P 500 Annual Sum with Cap		8.00%				paid		Yr 2+	50%			Call for details:		
	6-Year S&P 500 Annual Sum with Participation Rate			60.00%					10%	(7-12)			SD		
Single Premium Equitable	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B+ Fitch N/A Moody's N/A S&P BBE			50.00%		Data Baak I	Jpdated On:	3/13/2020					Dates Fff	ective: 03/13/2020	0
Equitable	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Nate Book	puateu OII.	3/13/2020			1		Rates Elli	ective. 03/13/2020	,
	> Fixed Account	2.35%	cup nate	r ur nucc	Spicau								All Except:		
Teton 7	> S&P 500 Monthly Cap		2.00%						Yr 1	100%			CA, HI, ID, MN, MT, NJ,	0-80	5.
	S&P 500 Monthly Average with Spread				7.25%	1	1% on		0%	(0-6)			NY, PR, VA		
I≜MS	S&P 500 Monthly Average with Participation Rate			42.00%		None	87.5% of	0-90			Yes	7 Yrs		81-85	4.
PROPRIETARY	> S&P 500 Monthly Average with Cap		4.00%				premiums	\$10,000	Yr 2+						
	 S&P 500 Annual Point to Point S&P 500 Annual Point to Point 		4.50%	31.00%			paid		5%	50%			Call for details: AK, DE, MA, NV, OR, PA,	86+	2
kible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate		4.50%	100.00%					Accum. up to	(7-12)			SC, TX, UT, WA	86+	3.
	Barclays Atlas 5 Annual Pt. to Pt. with Spread			100.00%	0.00%	1			30%				30, 11, 01, 111		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Teton 10	> Fixed Account	2.60%											All Except:		
reton 10	➤ S&P 500 Monthly Cap		2.25%			1			Yr 1	100%			CA, HI, ID, MN, MT, NJ,	0-75	7.
TANAC	> S&P 500 Monthly Average with Spread			45.00%	6.25%	-	1% on 87.5% of	0.05	0%	(0-6)			NY, PR, VA		
IAMS	 S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap 		4.75%	45.00%		None	premiums	0-85 \$10,000	Yr 2+		Yes	10 Yrs	Call for details:	76-80	6.
PROPRIETARY	> S&P 500 Annual Point to Point with Participation Rate		4.73%	35.00%			paid	\$10,000	5%	50%			AK, DE, MA, NV, OR, PA,		
this dat Va Basestons	> S&P 500 Annual Point to Point with Cap		5.25%	33.00%			F		3,0	(7-12)			SC, TX, UT, WA	81+	4.
xible 1st Yr Premium	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			115.00%					Accum. up to	. ,					
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				-0.50%				30%						
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Teton 14	Fixed Account	2.85%											All Except:		
	 S&P 500 Monthly Cap S&P 500 Monthly Average with Spread 		2.50%		5.50%	-	1% on		Yr 1 0%	100%			AK, CA, DE, HI, ID, MA, MN, MO, MT, NJ, NV,		
IAMS	S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate			50.00%	5.50%	1	87.5% of	0-80	U%	(0-6)			NY, OH, OR, PA, PR, SC,	0-75	9.
PROPRIETARY	> S&P 500 Monthly Average with Cap		5.50%	30.00%		None	premiums	\$10,000	Yr 2+		Yes	14 Yrs	TX, UT, VA, WA	76-80	7.
	> S&P 500 Annual Point to Point with Participation Rate			40.00%			paid	,	5%	50%			'-', '-'		
xible 1st Yr Premium	S&P 500 Annual Point to Point with Cap		6.00%							(7-12)			Call for details:		
AIDIE IST II PIEIIIUM	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			125.00%]			Accum. up to				FL		
	Barclays Atlas 5 Annual Pt. to Pt. with Spread			_	-1.25%	I	1	I	30%	l	1	1	1	l	

Indexed Annuities

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Indexed Annuities	Crediting	g Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		ssions
Equitable	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+					Rate Book	Updated On:	3/13/2020					Rates Eff	ective: 03/13/20	20
Teton Bonus 7 PROPRIETARY Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate	1.60%	2.50% 3.25%	30.00% 23.00% 75.00%	9.25%	5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, HI, ID, MN, MT, NJ, NY, PR, VA Call for details: AK, DE, MA, NV, OR, PA, SC, TX, UT, WA	0-80 81-85 86+	5.50% 4.00% 3.00%
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				1.50%				30%						
Teton Bonus 10 PROPRIETARY Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread	1.85%	1.75% 3.00% 4.00%	35.00% 27.00%	8.00% 0.75%	7%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, HI, ID, MN, MT, NJ, NY, PR, VA Call for details: AK, DE, FL, MA, NV, OR, PA, SC, TX, UT, WA	0-75 76-80 81+	7.25% 6.00% 4.50%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Teton Bonus 14 IAMS PROPRIETARY Flexible 1st Yr Premium	Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread	2.10%	1.85% 3.50% 4.25%	38.00% 30.00% 95.00%	7.50%	10%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, HI, ID, MA, MN, MO, MT, NI, NV, NY, OH, OR, PA, PR, SC, TX, UT, VA, WA Call for details: FL	0-75 76-80	9.00% 7.00%
Equitrust	A.M. Best B++ Fitch N/A Moody's N/A S&P BBB+					Rate Book	Updated On:	3/13/2020					Rates Ef	ective: 3/13/202	:0
Market Power Bonus Index Flexible 1st Yr Premium	Allocations/Strategies > Fixed Account > 1 Year S&P 500 Monthly Average Participation Index > 1-Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Monthly Cap Index > 1-Year S&P 500 Point-to-Point Cap Index > 2-Year S&P 500 Monthly Averaging Cap Index	Fixed 1.15%	2.75% 1.10% 2.25% 6.00%	Par Rate 30.00%		10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100%	Yes	14 Yrs	All Except: CA, DE, NY, PR Call for details in: AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	AK, CT, IL, MN,	8.00% In States MT, NJ, NV, OH, X, UT, VT, WA 7.00%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate											
Market Power Bonus Index W/LIBR Flexible 1st Yr Premium	Fixed Account 1 Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Cap Index 1-Year S&P 500 Point-to-Point Cap Index 2-Year S&P 500 Monthly Averaging Cap Index	1.00%	2.50% 1.00% 2.00% 5.00%	25.00%		10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100%	Yes	14 Yrs	All Except: CA, DE, NY, PR Call for details in: AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	AK, CT, IL, MN,	8.00% in States MT, NJ, NV, OH, X, UT, VT, WA 7.00%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate											
MarketTen Bonus Index (ROP)	Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index	1.05%	2.00% 2.50% 1.10% 5.00%	25.00%		6% Yrs 1-5	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, DE	0-80	6.00% 5 2-5 3.00%

Indexed Annuities

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Indexed Annuities		Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Equitrust	A.M. Best B++ Fitch N/A Moody's N/A S&	P BBB+			Rate Book	Updated On:	3/13/2020					Rates Eff	ective: 3/	13/2020	
MarketTen Bonus Index W/LIBR	Allocations/Strategies > Fixed Account > 1-Year S&P 500 Point-to-Point Cap Index > 1-Year S&P 500 Monthly Average Cap Index	Fixed 1.00%	1.75% 2.25%	Par Rate	6%	1% on 100% of premiums	40-80	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	0-80	Year 1	6.00%
(ROP) Flexible Premium	1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index	(1.00%	20.00%	Yrs 1-5	paid	\$30,000	Yr 2+ 10%	50% (7-12)			Call for details in: CA, DE	0-80	Years 2-5	3.00%
Market Value Index	Allocations/Strategies Fixed Account 1-Year Dynamo Point-to-Point Participation Index 1-Year Monthly Average Cap Index 1-Year Monthly Average Participation Index 1-Year Monthly Cap Index 1-Year Point-to-Point Cap Index 1-Year Point-to-Point Participation Index 2-Year Dynamo Point-to-Point Participation Index 2-Year Monthly Average Cap Index	Fixed 2.25%	2.00% Cap Rate 4.50% 1.70% 4.25%	Par Rate 70.00% 48.00% 31.00% 100.00%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-80	Year 1	7.00%
Market Value Index W/LIBR	Allocations/Strategies Fixed Account 1-Year Dynamo Point-to-Point Participation Index 1-Year Monthly Average Cap Index 1-Year Monthly Average Participation Index 1-Year Monthly Cap Index 1-Year Point-to-Point Cap Index 1-Year Point-to-Point Participation Index 2-Year Dynamo Point-to-Point Participation Index 2-Year Monthly Average Cap Index	Fixed 2.10%	4.25% 1.50% 4.00%	Par Rate 65.00% 40.00% 28.00% 95.00%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-80	Year 1	7.00%
MarketSeven Index Flexible Premium	Allocations/Strategies Fixed Account 1-Year Dynamo Point-to-Point Participation Index 1-Year Monthly Average Cap Index 1-Year Monthly Average Participation Index 1-Year Monthly Cap Index 1-Year Point-to-Point Cap Index 1-Year Point-to-Point Participation Index 2-Year Dynamo Point-to-Point Participation Index 2-Year Monthly Average Cap Index	Fixed 2.15%	4.50% 1.50% 4.00%	Par Rate 75.00% 50.00% 30.00% 100.00%	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	0-75 76-80 81-85	Year 1	5.50% 4.125% 2.75%
MarketSeven Index W/LIBR	Allocations/Strategies Fixed Account 1-Year Dynamo Point-to-Point Participation Index 1-Year Monthly Average Cap Index 1-Year Monthly Average Participation Index 1-Year Monthly Cap Index 1-Year Point-to-Point Cap Index 1-Year Point-to-Point Participation Index 2-Year Dynamo Point-to-Point Participation Index 2-Year Monthly Average Cap Index	Fixed 2.00%	4.25% 1.40% 3.75%	Par Rate 70.00% 45.00% 28.00% 90.00%	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	0-75 76-80 81-85	Year 1	5.50% 4.125% 2.75%

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	Cor	missions
Fidelity & Guaranty	A.M. Best A- Fitch BBB Moody's Baa2 S&	P BBB+				Rate Book l	Jpdated On:	3/13/2020					Rates Effe	ctive: 03/08/2	.020
Accelerator Plus 10	Allocations/Strategies Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 2-Year Barclays Trailblazer Sectors 5 Index	Fixed 1.50% Trigger:	3.25% 1.60% 3.75%	Par Rate		0-75 5% 76+ 3.25%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: CT, IN, NY, PR, VT Call for details in: AK, AL, CA, DE, FL(65+), HI, IA, ,ID, IL, MA, MN, MO, MS, NH, NJ, NV, OH, OK, OR, PA, SC, TX,	0-75 76-80 81-85	7.50% 5.50% 3.75%
Flexible Premium													UT, WA		
Accumulator Plus 7	Allocations/Strategies Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Pt. to Pt. 1-Year S&P 500 Point-to-Point 2-Year Barclays Trailblazer Sectors 5 Index	Fixed 1.00% Trigger:	3.00% 3.75% 1.50% 3.50%	Par Rate		None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	7 Yrs	All Except: CT, NY, PR Call for details in: AK, AL, FL, ID, IL, MA, MN, MO, MS, OR, PA, TX, WA	0-70 71-80 81-85	4.50% 3.50% 2.75%
Flexible Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate									All Except:		
Accumulator Plus 10	Allocations/Strategies Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Pt. to Pt. 1-Year S&P 500 Point-to-Point 2-Year Barclays Trailblazer Sectors 5 Index	1.00% Trigger:	3.50% 4.00% 1.60% 3.75%	Par Rate		None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	10 Yrs	CT, NY, PR Call for details in: AK, AL, CA, DE, FL, ID, IL, MA, MN, MO, MS, NJ, NV, OH, OK, OR, PA, SC,	0-70 71-80 81-85	6.50% 4.50% 3.25%
Flexible Premium	All 1: /c; 1												TX, UT, WA		
Power Accumulator 10 Flexible Premium	Allocations/Strategies Fixed Account 1-Year Balanced Asset 10 Index Pt. to Pt. 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt. 1-Year iShares Gold Trust (IAU) Pt. to Pt. 1-Year iShares MSCI EAFE (EFA) Pt. to Pt. 1-Year iShares MSCI EAFE (EFA) Pt. to Pt. 2-Year iShares U.S. Real Estate (IYR) Pt. to Pt. 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt. 2-Year iShares MSCI EAFE (EFA) Pt. to Pt. 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.	Fixed 1.00%		47.00% 27.00% 27.00% 36.00% 37.00% 100.00% 54.00% 80.00%	5.00% 5.90% 5.90% 5.90%	None	1% on 87.5% of Premiums Paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: CT, MT, NY, PR, VA Call for details in: AK, AL, CA, DE, FL, IA, ID, IL, MA, MN, MO, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
Prosperity Elite 10 Flexible Premium	Allocations/Strategies 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	Fixed 1.50% Trigger:	5.50% 4.00% 5.25% 1.85% 4.50%	Par Rate		0-75 6% 76+ 3.25%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: CT, NY Call for details in: AK, AL, CA, DE, FL(65+), HI, ID, IL, IN, MA, MD, MN, MO, MS, NC, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, VT, WA	0-75 76-80 81-85	7.50% 5.50% 3.75%
Safe Income Plus	Allocations/Strategies > 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% Trigger:	1.75% 2.00% 2.00% 1.10%			7%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: CT, ID, NY, PR Call for details in: AK, AL, CA, DE, FL, HI, IL, MA, MD, MN, MO, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-75 76-80	6.50% 4.75%

Indexed Annuities

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Indexed Annuities Global Atlantic A.	Cre	editing Methods					Guar	Issue Age	Withdrawal	Chrgbck @	Full	Surrender			
Global Atlantic A						Bonus %	Minimum Value	Minimum Premium	Provisions	Death in Months	Accum @ Death	Charge Period	State Availability	Comission	ns
. —	A.M. Best A Fitch N/A Moody's Baa1 S&P A	_				Rate Book	Updated On:	3/13/2020					Rates Eff	ective: 03/16/2020	
í I	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	Fixed Account	1.50%													
Chaica Incomal	➤ 1 Year Russell 2000 Point to Point		2.75%						Yr 1						
- - - - - - -	1 Year MSCI EAFE Point to Point		2.75%				1% on		10%						
	1 Year PIMCO Balanced Point to Point 1 Year S			70.00%		None	87.5% of	45-85		100%	Yes	7 Yrs	All Except:	45-80	5.00%
i (/ Veari i	▶ 1 Year S&P 500 Annual Point-to-Point ▶ 1 Year S&P 500 Monthly Point-to-Point		2.50%				premiums paid	\$25,000		(1-12)			NY, PR	81-85	2.75%
l l	➤ 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	1.10% 2.00%				paid		Yr 2+ 10%						
	2 Year BlackRock Diversa Volatility Control	mgger.	2.00%		4.00%	1			10%						
	2 Year Franklin US Point to Point				4.00%	1									
Single Freinium /	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
>	Fixed Account	1.60%	cup nate	r ar nate	Spicau										
	➤ 1 Year Russell 2000 Point to Point	2.0070	3.00%						Yr 1						
Chaica Incoma	➤ 1 Year MSCI EAFE Point to Point		3.00%				1% on		10%						
l l	➤ 1 Year PIMCO Balanced Point to Point			75.00%		۱	87.5% of	45-85	***	100%	۱.,		All Except:	45-80	7.00%
l .	➤ 1 Year S&P 500 Annual Point-to-Point		2.75%			None	premiums	\$25,000		(1-12)	Yes	10 Yrs	NY, PR	81-85	5.00%
(10 Year)	➤ 1 Year S&P 500 Monthly Point-to-Point		1.20%				paid		Yr 2+						
>	➤ 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.25%						10%						
>	2 Year BlackRock Diversa Volatility Control		-		3.50%	1									
Single Premium	2 Year Franklin US Point to Point				3.50%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Income									
>	Fixed Account	1.50%				Account									
l I	➤ 1 Year Russell 2000 Point to Point		2.50%			Value the			Yr 1						
I IIICOIIIE IOUT I	➤ 1 Year MSCI EAFE Point to Point		2.50%			1st 5 yrs.	1% on		10%						
CE* >	➤ 1 Year PIMCO Balanced Point to Point			65.00%			87.5% of	55-85		100%	Yes	10 Yrs	All Except:	55-75	7.00%
1 1	➤ 1 Year S&P 500 Annual Point-to-Point		2.50%			20% Yr 1	premiums	\$10,000		(1-12)			NY, PR	76-85	5.00%
l I	Year S&P 500 Monthly Point-to-Point		1.10%			7.5% Yr 2	paid		Yr 2+						
l I	➤ 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.35%			7.5% Yr 3 7.5% Yr 4			10%						
l l	2 Year BlackRock Diversa Volatility Control				4.00%	7.5% Yr 5									
Single Premium >	2 Year Franklin US Point to Point				4.00%	7.570 11 5			ļ						
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	Fixed Account	1.25%	2.000/												
	1 Year Russell 2000 Point to Point		3.00%				40/		Yr 1						
ACCUITIUIALIOIT	 ▶ 1 Year MSCI EAFE Point to Point ▶ 1 Year PIMCO Balanced Point to Point 		3.00%	FF 000/			1% on 87.5% of	0-85	10%	1000/			All 5	0.00	4.000/
	1 Year S&P 500 Annual Point-to-Point		2.75%	55.00%		None	premiums	\$25,000		100% (1-12)	Yes	5 Yrs	All Except: NY, PR	0-80 81-85	4.00% 2.00%
l 1′	1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Monthly Point-to-Point		1.00%				paid	\$25,000	Yr 2+	(1-12)			NT, PK	91-93	2.00%
(Jicai)	➤ 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:					F		10%						
l I	2 Year BlackRock Diversa Volatility Control	mgger.	2.10%		6.80%	<u> </u>			10%						
l I	2 Year Franklin US Point to Point				6.80%	i									
2	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	Fixed Account	1.55%													
Ol *	➤ 1 Year Russell 2000 Point to Point		3.40%						Yr 1						
	➤ 1 Year MSCI EAFE Point to Point		3.40%				1% on		10%						
▶	▶ 1 Year PIMCO Balanced Point to Point			65.00%		None	87.5% of	0-85		100%	Voc	7 Yrs	All Except:	0-80	5.00%
II >	➤ 1 Year S&P 500 Annual Point-to-Point		3.15%			ivone	premiums	\$25,000		(1-12)	Yes	/ 115	NY, PR	81-85	2.75%
(7 Year)	➤ 1 Year S&P 500 Monthly Point-to-Point		1.20%				paid		Yr 2+						
`	➤ 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.40%						10%						
	2 Year BlackRock Diversa Volatility Control				5.75%	[
Single Premium >	2 Year Franklin US Point to Point				5.75%										

Indexed Annuities

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TAXTAT	O IIIC.			IIIacke	G / ()		.03						. 000	200 (3000
Indexed Annuities		ing Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comis	ssions
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Book	Updated On:	3/13/2020					Rates Effe	ective: 03/16/202	20
Choice Accumulation II (10 Year) Single Premium Great American	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 A.M. Best A Fitch N/A Moody's A2 S&P A+	Fixed 1.65% Trigger:	3.50% 3.50% 3.50% 3.25% 1.30% 2.50%	Par Rate 70.00%	5.50% 5.50%	None Rate Book	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Rates Eff	0-80 81-85 ective: 03/07/20	6.00% 3.25% 20
	Allocations/Strategies	Fixed	Cap Rate	Par Rate											
American Landmark 5*	Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point 1 Year S&P U.S. Retiree Spending Annual Point to Point	1.70%	4.30%	45.00% 50.00%		None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: NY, PR Call for details in: AK, CA, MA, OR, PA, UT, VA	0-75 76-85 86-89	3.75% 2.75% 1.75%
6.6.0.1	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout		1.1% on		Yr 1	100%			All Except:		
Safe Return (ROP) Single Premium	 Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point 	1.20%	3.00% 3.00%	& & 30.00% &	3.00% 3.00% 25.00%	None	1.1% on 100% of premiums paid	0-85 \$25,000	10% Yr 2+ 10%	(1-6) 0% (7-12)	Yes	10 Yrs	NY, PR Call for details in: AK, CO, IN, MA, OR	0-75 76-80 81-85	5.50% 4.10% 4.10%
American Legend III Flexible Premium	Allocations/Strategies Fixed Account 1 Year iShares US Real Estate Annual Point-to-Point 1 Year S&P 500 Monthly Sum with Cap 1 Year S&P 500 Point-to-Point 1 Year SPDR Gold Shares Point-to-Point 1 Year US Retiree Spending Annual Point-to-Point 1-Year S&P 500 Risk Control with Participation	Fixed 1.50%	3.55% 1.25% 3.00% 4.00%	45.00% 40.00%		None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: MA, OR	0-75 76-80 81-85	4.75% 2.75% 2.75%
American Legend 7*	Allocations/Strategies Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Monthly Sum 1 Year S&P 500 Annual Point-to-Point 1 Year SPDR Gold Shares Annual Point-to-Point 1 Year S&P U.S. Retiree Spending Annual Point to Point 1 Year S&P 500 Risk Control Annual Point to Point	1.75%	4.70% 1.30% 4.00% 4.65%	50.00% 45.00%		None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, MA, OR, PA, UT, VA	0-75 76-80 81-85	4.75% 2.75% 2.75%
American Landmark 3* Single Premium	Allocations/Strategies > Fixed Account > 1 Year iShares MSCI EAFE 1-year Point-to-Point > 1 Year iShares U.S. Real Estate Annual Point-to-Point > 1 Year S&P 500 Annual Point-to-Point	1.40%	3.55% 3.65% 3.35%			None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: NY, PR Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-90	2.50% 2.00% 1.50%

Indexed Annuities

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Indexed Annuities	Crediti	g Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions		Full Accum @ Death		State Availability	Comissi	ons
Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A				Rate Book	Updated On:	3/13/2020					Rates Effe	ective: 03/01/2020	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate			0-80	Yr 1				All Except:		
Highlander	➤ Fixed Account	2.25%				1% on	NQ	0%	100%			NY		
7	> S&P 500 1-Year Pt-to-Pt	2.2370	4.50%		None	87.5% of	\$10,000	070	100%	Yes	7 Yrs	141	0-75	5.00%
	> S&P 500 1-Year Pt-to-Pt			45.00%	13.13	premiums	Q	Yr 2+	(1-12)			Call for details in:	76+	4.00%
	> S&P MARC 5% 1-Year Pt-to-Pt			90.00%		paid	\$5,000	10%	(/			CA, FL		
Flexible 1st Yr Premium							, , , , , ,					,		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
Highlander	S. Final Assault					1% on	0-80	Yr 1				All Except:		
10	➤ Fixed Account ➤ S&P 500 1-Year Pt-to-Pt	2.00%	2.500/		***	87.5% of	NQ	0%	100%	Yes	10 Yrs	NY, PR	0.75	7.000/
10	> S&P 500 1-Year Pt-to-Pt		3.50%	35.000/	4%	premiums	\$10,000	V- 2.	(4.42)	res	10 115	Call fam datable be	0-75 76+	7.00% 5.00%
	> S&P MARC 5% 1-Year Pt-to-Pt			35.00% 85.00%		paid	Q \$5,000	Yr 2+ 10%	(1-12)			Call for details in: CA, FL	76+	5.00%
Flexible 1st Yr Premium	SQF WARC 3/8 1-16al Ft-to-Ft			85.00%			\$5,000	10%				CA, FL		
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA-				Rate Book	Updated On:	3/13/2020					Rates Effe	ective: 03/20/2020	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									
OptiBlend	> Fixed Account	1.00%				2.05% on		Yr 1	100%			All Except:	0-74	4.50%
7*	> 1 Year Fidelity AIM Dividend			50.00%	None	87.5% of	0-85	10%	(1-6)	Yes	7 Yrs	NY	75-79	3.00%
,	> 1-Year S&P 500 5% Daily Risk Contol				4.75%	premiums paid	\$10,000	Yr 2+	50%			Call for details in:	80-84	1.75%
51 11 B .	> 1-Year S&P 500		4.500/	15.00%		paid		10%	(7-12)			CA	85	0.75%
Flexible Premium	➤ 1-Year S&P 500 Point-to-Point Allocations/Strategies	Fixed	1.50% Cap Rate	Par Rate	Spread									
Out Diame	Fixed Account	1.00%	Cap Nate	rai Nate .	эргеац	1.8% on		Yr 1	100%			All Except:	0-74	7.00%
OptiBlend	> 1 Year Fidelity AIM Dividend	2.0070		50.00%		87.5% of	0-80	10%	(1-6)			NY		
10*	> 1-Year S&P 500 5% Daily Risk Contol				4.75% None	premiums	\$10,000	Yr 2+	50%	Yes	10 Yrs	Call for details in:	75-79	4.00%
	> 1-Year S&P 500			15.00%		paid		10%	(7-12)			CA, LA, MA	80+	1.75%
Flexible Premium	> 1-Year S&P 500 Point-to-Point		1.50%											
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA-				Rate Book	Updated On:	3/13/2020					Rates Effe	ective: 03/09/2020	
Retirement	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									
SafeGuard*	Fixed Account	1.10%	1.000/		15% Income	1.8% on		Yr 1	100%				0.75	7.0051
	➤ 1-Year Point-to-Point ➤ 1-Year Point-to-Point		1.90%	45.00%	Account	87.5% of	50-80	0%	(1-6)	Yes	10 Yrs	All Except:	0-75	7.00%
IAMS	1-Year Volatility Controlled Point-to-Point 1-Year Volatility Controlled Point-to-Point			15.00%	5.20% Value	premiums paid	\$20,000	Yr 2+	50%			NY, PR	76+	3.50%
PROPRIETARY	2-Year Point-to-Point				-1.00%	Paid		10%	(7-12)					
Single Premium	Z-Tear Foint-to-Foint			45.00% &	-1.00%									

Indexed Annuities

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Indexed Annuities		Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Nassau Re	A.M. Best B+ Fitch BB+ Moody's N/A S&	P N/A				Rate Book l	Jpdated On:	3/13/2020					Rates Effe	ective: 03/01/2020
Personal Protection Choice	Allocations/Strategies Fixed Account S&P 500 Monthly Cap 1-Year CSTMAI Point-to-Point Spread 1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 with Par and Spread 2-Year CSTMAI Point-to-Point Spread 2-Year S&P 500 Point-to-Point Cap 2-Year S&P 500 Point-to-Point Cap 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 With Par and Spread 3-Year S&P 500 with Par and Spread	2.65%	1.95% 4.75% 11.00%	41.00%	2.00% 0.00% 0.00%	None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, MN, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MO, MS, MT, NH, NJ, NC, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 7.25% 76+ 5.00%
Personal Income Annuity	Allocations/Strategies Fixed Account S&P 500 Monthly Cap 1-Year CSTMAI Point-to-Point Spread 1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 with Par and Spread 2-Year CSTMAI Point-to-Point Spread 2-Year CSTMAI Point-to-Point Cap 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 with Par and Spread 3-Year S&P 500 with Par and Spread	1.50%	2.50% 5.50%	23.00% & 32.00% & 40.00% & 60.00% & 8	9.00%	None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, MN, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 7.25% 76+ 5.00%
Nassau Growth Annuity (7 Years)	Allocations/Strategies Fixed Account 1-year S&P 500 1-year S&P 500 1-year S&P 500 2-year S&P 500 2-year S&P 500 2-year S&P 500 2-year Swr 500 2-year Swr 500 2-year Swr 500 Allowiting (Carabasia	2.20%	4.00%	35.00%	1.00%	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, MA, ME, MN, NJ, NY, PR Call for details in: IN	0-75 6.50% 76+ 4.25%
Nassau Growth Annuity (10 Years)	Allocations/Strategies Fixed Account 1-year S&P 500 1-year S&P 500 1-year S&P 500 2-year S&P 500 2-year S&P 500 2-year S&P 500 2-year Swr 500 2-year Swr 500 2-year Swr 500 2-year Swr 500	2.80%	Cap Rate 5.25%	45.00% & 61.00% & 61.00% & 110.00% & 110.00% & 150.00% & &	1.00%	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 5% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, MA, ME, MN, NJ, NY, PR	0-75 7.25% 76+ 5.00%

Indexed Annuities

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TATAT	D Inc.			IIIUEX	cu Ai	muit	103						1-000	-20	J-JC	
Indexed Annuities	Creditir	ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
National Western Life	A.M. Best A Fitch N/A Moody's A2 S&P A-					Rate Book	Jpdated On:	3/13/2020					Rates Effe	ective: 03/0	01/2020	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee								ALL Except:	0-75	NQ	10.00%
1							4.50/	0-85	Yr 1	100%			ALCAL CT DE IL IN	76-80	NQ	8.50%
NWL Ultra	> Fixed Account	3.40%					1.5% on	NQ	0%	(1-6)			AK, AL, CT, DE, IL, IN,			
Classic	Option A: Monthly Averaging Annual Reset			75.00%		None	87.5% of	\$5,000			Yes	13 Yrs	MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA			
Classic	Option J: Annual Point-to-Point with Cap and Fee		7.00%	- &	0.00%	1	premiums	Q	Yr 2+	50%			NY, OR, PA, SC, UI, WA	0-70		10.00%
	> Option U: Annual Reset Low Volatility Daily Risk Control			140.00%		1	paid	\$2,000	10%	(7-12)			Call for details in:	71-75	Q	8.00%
Flexible Premium								. ,		` ′			CA, FL, OH, TX	76-80		7.00%
	Allocations/Strategies	Fixed		Par Rate				0-85		1			ALL Except:	0-75		5.00%
NWL Ultra						9%	1.5% on		Yr 1	100%			AK, AL, CT, MT, NV, NY,	76-80	NQ	3.00%
INVVL OILI a	> Fixed Account	2.50%				Yr 1	87.5% of	NQ	0%	(1-6)			OR, SC			
Future	> Option A: Monthly Averaging Annual Reset	2.0071		55.00%			premiums	\$5,000	Yr 2+	50%	Yes	15 Yrs	·	0-70		5.00%
	Option U: Annual Reset Low Volatility Daily Risk Control			105.00%		4.75%	paid	Q	10%	(7-12)			Call for details in:	71-75	Q	1.50%
Flexible Premium	,,			103.0070		Yrs 2-5	·	\$2,000	10/0	(, 12)			CA, FL, OH, PR, TX	76-80		0.25%
Trexible Fremium	Allocations/Strategies	Fixed		Par Rate	Spread			\$2,000					ALL Except:	0-75		5.50%
					Spicad			0-85	Yr 1	100%			AK, CA, CT, DE, FL, IN,	76-80	NQ	3.50%
NWL Impact	➤ Fixed Account	2.80%					1.5% on	NQ	0%	(1-6)			MA, MN, NJ, NV, NY,	, 0 00		3.3070
1	➤ 1 Year Annual Point to Point with Monthly Average	2.80%		65.00% 8	0.30%	5%	87.5% of	\$5,000	078	(1-0)	Yes	7 Yrs	OH, OK, OR, PA, SC, TX,			
7	Global Lookback			65.00%	0.30%	3/0	premiums	33,000 Q	Yr 2+	50%	163	7 113	UT, WA	0-70		5.50%
	Annual Reset Low Volatility Daily Risk Control			120.00%			paid	\$2,000	10%	(7-12)			Call for details in:	71-75	Q	4.00%
Flexible Premium	Allitual Neset Low Volatility Daily Nisk Control			120.00%				\$2,000	10%	(7-12)			PR	76-80	Q	1.50%
TIEXIBIE FTEITIIIIII	Allocations/Strategies	Fixed		Par Rate	Spread								ALL Except:	0-75		7.00%
	Anocations/strategies	Tixeu		rainate	Spread			0-85	Yr 1	100%			ALL LACEPT.	76-80	NQ	5.00%
NWL Impact	➤ Fixed Account	2.45%					1.5% on	NQ	0%	(1-6)			AK, CA, CT, DE, IN, MA,	70-80		3.00%
· ·	➤ 1 Year Annual Point to Point with Monthly Average	2.43/0		55.00% 8	0.15%	7%	87.5% of	\$5,000	078	(1-0)	Yes	10 Yrs	MN, NJ, NV, NY, OH, OK,			
10	Global Lookback			55.00%	0.13%	170	premiums	33,000 Q	Yr 2+	50%	163	10 113	OR, PA, SC, TX, UT, WA	0-70		7.00%
	Annual Reset Low Volatility Daily Risk Control			105.00%			paid	\$2,000	10%	(7-12)			Call for details in:	71-75	Q	5.50%
Flexible Premium	Allitual Neset Low Volatility Daily Nisk Control			103.00%				\$2,000	10%	(7-12)			PR	76-80	Q	3.00%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Rate Book	Jpdated On:	3/13/2020						ective: 03/1	17/2020	3.00%
- Trontin / time real	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread			0, 10, 2020	Г							$\overline{}$
	Fixed Account	1.80%	oup nate		op.cau				Yr 1	100%						
Benefit	> 1 Year DJI Monthly Averaging	1.0070		45.00%			1.75% on	40-79	0%	(1-6)						
Solutions	> 1 Year NASDAQ-100 Monthly Point-to-Point Index		1.40%	15.0070			87.5% of	10 75	0,0	(10)			All Except:	40-75		6.75%
	> 1 Year S&P 500 Annual Point-to-Point Index		4.60%			None	premiums				Yes	10 Yrs	NY, PR	76-79		5.06%
10	> 1 Year S&P 500 Low Volatility Daily Risk Control 5%		4.00%		4.35%	1	paid	\$20,000	Yr 2+	50%			,	1075		3.0070
	> 1 Year S&P 500 Monthly Averaging			45.00%	4.5570	ł	·	\$20,000	5%	(7-12)						
Single Premium	> 1 Year S&P 500 Monthly Point-to-Point Index		1.70%	45.00%					370	(, 12)						
Single Fremium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
	> Fixed Account	0.90%								100%				l		
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index		0.65%						Yr 1	(1-6)			ALL Except:	l		
Charter Plus	➤ 1 Year S&P 500 Annual Point-to-Point Index		2.25%				1.75% on	0-79	0%	(20)			AK, CA, CT, DE, HI, MN,	0-75		6.75%
10	> 1 Year S&P 500 Annual Point-to-Point			20.00%		3%	87.5% of			1	Yes	10 Yrs	MO, NV, NY, OH, OK,	- · -		
10	> 1 Year S&P 500 Daily Index Margin				6.95%	1	premiums	\$75,000	Yr 2+				OR, PA, PR, SC, TX, UT,	76-79		5.06%
	➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index				7.00%	1	paid	Ţ. =,000	10%	50%			VA, WA			2.30/0
	➤ 1 Year S&P 500 Monthly Point-to-Point Index		1.00%			1				(7-12)				l		
Flexible Premium	> 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index				8.00%	1				``,				ı		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread					<u> </u>						
	Fixed Account	1.10%			-1					100%				ı		
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index		0.95%						Yr 1	(1-6)			ALL Except:	l		
Charter Plus	> 1 Year S&P 500 Annual Point-to-Point Index		2.50%				1.75% on	0-75	0%	(20)			AK, CA, CT, DE, HI, MN,	l		
			2.30%	22.00%		5%	87.5% of	0,3	1	1	Yes	14 Yrs	MO, NV, NY, OH, OK,	0-75		6.75%
	> 1 Year S&P 500 Annual Point-to-Point					I 2/0	premiums	1	1			2.113				0.7370
14	> 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Daily Index Margin				6.05%	1		\$75,000	Vr ⊃⊥							
	> 1 Year S&P 500 Daily Index Margin				6.05%		paid	\$75,000	Yr 2+	500/			OR, PA, PR, SC, TX, UT,			
	 1 Year S&P 500 Daily Index Margin 1 Year S&P 500 Low Volatility Daily Risk Control 5% 		1 25%		6.05% 6.00%			\$75,000	Yr 2+ 10%	50%						
	> 1 Year S&P 500 Daily Index Margin		1.25%					\$75,000		50% (7-12)			OR, PA, PR, SC, TX, UT,			

Indexed Annuities

1-800-255-5055

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Indexed Annuities	Cre	diting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comiss	
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A	.+				Rate Book I	Jpdated On:	3/13/2020					Rates Eff	ective: 02/04/2020	
10	Allocations/Strategies > Fixed Account > 1-Year S&P 500 Annual Point-to-Point > 1-Year S&P 500 Annual Point-to-Point Participation > 1-Year S&P 500 Low VC Daily Risk Ctrl 5% > 1-Year S&P 500 MARC 5% ER > 1-Year S&P 500 Monthly Point-to-Point > 2-Year S&P 500 Low VC Daily Risk Ctrl 8% > Threshold Participation Rate Strategy (Base) (Threshold Participation Rate Strategy After 0%)	Fixed [1.10%]	2.30% 1.10%	25.00% 25.00%	5.35%	None	1.75% on 87.5% of premiums paid	40-79 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR	40-75 76+	6.75% 5.06%
Flexible Premium											ļ				
Performance Choice 8 Flexible Premium	Allocations/Strategies Fixed Account 1-Year DJ EuroStoxx 50 Point-to-Point 1-Year Dow Jones Point-to-Point 1-Year Masdaq 100 Monthly Point-to-Point 1-Year Nasdaq 100 Point-to-Point 1-Year Nasdaq 100 Point-to-Point 1-Year Nasdaq 100 Point-to-Point 1-Year S&P 400 Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P MARC 5% ER 1-Year S&P MARC 5% ER 1-Year S&P MARC 5% ER Annual Point to Point Inverse Performance Trigger S&P 500 Low Volatility Daily Risk Control 5% Index Threshold Participation Rate Strategy (Base) (Threshold Participation Rate Strategy After 0%)	Fixed 1.90% Trigger:	<u>-</u>	75.00% 25.00% 115.00%	1.35% 3.75%	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY, PR	Year 0-75 76-79 80-85	1 5.00% 3.75% 2.50%
VersaChoice 10* Single Premium	Allocations/Strategies > Fixed Account > S&P 500 Annual Point to Point > S&P 500 Annual Point to Point > S&P 500 Annual Point to Point > S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. > S&P 500 MARC 5% Excess Return Annual Point to Point > S&P 500 Monthly Point to Point > S&P 500 MARC 5% Excess Return 2-Year Point to Point > S&P 500 2-Year Point to Point	1.60%	4.25%	28.00% 80.00% 120.00% 40.00%	Spread 4.20%	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR	0-75 76-79	6.75% 5.06%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A	_				Rate Book	Jpdated On:	3/13/2020					Rates Eff	ective: 02/04/2020)
Strategic Design X	Allocations/Strategies > Fixed Account > S&P 500 Annual Point to Point > S&P 500 Annual Point to Point > S&P 500 Monthly Point to Point > S&P 500 Annual Point to Point with Inverse Edge > S&P MARC 5% ER Annual Point to Point	Fixed 2.00% Trigger:	4.50% 1.75% 2.00%	38.00%		None	1.75% on 87.5% of premiums paid	50-79 \$50,000	Yr 1 0% Yr 2+ 7%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR	0-75 76-79	6.75% 5.06%
Single Premium	> S&P MARC 5% ER Annual Point to Point 2 Year			120.00%											

Indexed Annuities

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Indexed Annuities		Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months		Surrender Charge Period	State Availability	Comiss	sions
Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S	S&P N/A			Rate Book	Updated On:	3/13/2020					Rates Effe	ective: 03/01/202	0
Royal Select	Allocations/Strategies ➤ Fixed Account ➤ 1 Year Annual Point-to-Point Strategy	1.35%	Cap Rate 3.70%		8%	1% on 87.5% of premiums	18-80 \$10,000	Yr 1 0% Yr 2+	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, PR, VT,	18-75 76-80	6.50° 5.00°
Single Premium	> 1 Year Monthly Average Strategy		3.70%			paid		10%				WV		
Silver Select	Allocations/Strategies Fixed Account 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Annual Monthly Average	Fixed 1.75%	4.50% 4.50%		4%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, PR, VT, WV	18-75 76-80	6.50 5.00
Select Single Premium	Allocations/Strategies > Fixed Account > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Annual Monthly Average	Fixed 2.15%	Cap Rate 5.30% 5.30%		None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	ALL Except: AL, MS, NY, PR, VT, WV	18-75 76-80	6.50 5.00
Sagicor Life	A.M. Best A- Fitch N/A Moody's N/A S	S&P N/A	0.007		Rate Book	Jpdated On:	3/13/2020	-9.1				Rates Effe	ective: 02/29/2020	0
Sage Select	Allocations/Strategies Fixed Account Global Multi-Index Strategy S&P Index Strategy	Fixed 2.00%	Cap Rate	Par Rate 40.00%	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 76-85	4.50 2.50
Standard Insurance	<u> </u>	6&P A+	4.00%		Rate Book	Jpdated On:	3/13/2020	10 50%	(7-12)			Rates Effe	ective: 03/13/2020	0
Index Select Annuity 5*	Allocations/Strategies ➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point	Fixed 2.00%	Cap Rate	Par Rate	None	1% on 87.5% of premiums	0-93 \$15,000	Yr 1 0% Yr 2+	100% (1-6) 50%	Yes	5 Yrs	ALL Except: CA, NY, PR	0-80 81-84	3.00 1.50
Single Premium	> 1 Year S&P 500 Annual Point-to-Point		4.00%			paid	,	10%	(7-12)			, ,	85+	1.35
Index Select Annuity 7*	Allocations/Strategies ➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point	Fixed 2.00%	Cap Rate	Par Rate	None	1% on 87.5% of premiums	0-90 \$15,000	Yr 1 0% Yr 2+	100% (1-6) 50%	Yes	7 Yrs	ALL Except: CA, NY, PR	0-80 81-85	4.00 2.00
Single Premium	> 1 Year S&P 500 Annual Point-to-Point		4.10%		1	paid		10%	(7-12)				86+	1.45

Legacy Products

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Indexed Annuities	C	crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissi	ons
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A				Rate Book	Updated On:	3/13/2020					Rates Eff	ective: 02/29/2020	
LibertyMark 7	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W/PR	Fixed 2.30%	1.90% 5.10% 7.50%	77.00% 75.00% 105.00% 53.00%	1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AL, IN, MO, MS, NY, OR, PR, VT	0-80 81-85	5.00% 3.75%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee										
LibertyMark 7 Plus Single Premium	Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR	2.15%	1.80% 4.80% 6.90%	72.00% 97.00% 49.00%	1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AL, IN, MO, MS, NV, NY, OH, OR, PA, PR, VT	0-80 81-85	4.00% 2.75%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee										
LibertyMark 10 Single Premium	Fixed Account 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	2.85%	2.10% 6.05% 9.50%	91.00% 108.00% 123.00% 62.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AL, IN, MO, MS, NY, OR, PR, VT Call for details in: MN, PA	0-80 81-85	7.00% 6.00%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee										
LibertyMark 10 Plus Single Premium	Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S&C Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	1.85%	1.65% 4.20% 5.70%	70.00% 84.00% 42.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AL, IN, MO, MS, NY, OH, OR, PR, VT Call for details in: CA	0-80	6.00%
LibertyMark 10 LT Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	2.85%	2.10% 6.05% 9.50%	91.00% 108.00% 123.00% 62.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, MN, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 81-85	6.00% 4.75%

Legacy Products

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Indexed Annuities	Credit	ing Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P N/A					Rate Book I	Jpdated On:	3/13/2020				•	Rates Eff	ective: 02/29/2020
LibertyMark 10 LT Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 2.85%	2.10% 6.05% 9.50%	91.00% 91.00% 108.00% 123.00% 62.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, MN, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00%
LibertyMark SE 7 Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point	Fixed 2.80%	2.10% 6.05% 9.50%	90.00% 91.23.00% 92.00%	1.50% 1.50% 1.50% 1.50% 1.50%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AL, IN, MO, MS, NY, OR, PR, VT	0-80 5.00% 81+ 3.75%
LibertyMark SE 7 Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P 500 Point-to-Point Point-to-Point 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR	Eixed 2.65%	2.05% 5.65% 8.60%	Par Rate 84.00% 115.00% 58.00%	1.50% 1.50% 1.50% 1.50% 1.50%	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AL, IN, MO, MS, NV, NY, OH, OR, PA, PR, VT	0-80 4.00% 81-85 2.75%
LibertyMark SE 10 Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 3.35%	2.35% 7.00% 11.40%	Par Rate 104.00% 125.00% 141.00% 71.00% 89.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AL, IN, MN, MO, MS, NY, OR, PR, VT Call for details in: CA, PA, NJ	0-80 6.00% 81-85 4.75%
LibertyMark SE 10 Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S& Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 2.35%	1.90% 5.10% 7.50%	76.00% 89.00% 104.00% 52.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AL, IN, MN, MO, MS, NY, OH, OR, PR, VT Call for details in: CA, PA, NJ	0-80 6.00%

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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
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A				Rate Book	Updated On:	3/13/2020					Rates Effe	ective: 02/29/2020
LibertyMark SE 10 LT	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year S&P 500 Monthly Point-to-Point > 1-Year S&P 500 Point-to-Point > 1-Year S&P 500 Point-to-Point Inversion > 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)	Fixed 3.35%	2.35% 7.00% 11.40%	Par Rate 104.00% 125.00% 141.00% 71.00% 89.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 81-85 4.75%
LibertyMark SE 10 LT Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A)	Fixed 2.35%	1.90% 5.10% 7.50%	Par Rate 76.00% 89.00% 104.00% 52.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OK, PA, SC, TX, UT, WA	0-80 6.00%
Single Premium	> 5-Year FUSION Participation Rate (Part B)			100.00%	1.75%	1								
ClassicMark 10	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.75%	1.60% 3.90% 5.15%	Par Rate 54.00% 60.00% 74.00% 40.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AL, MN, MS, NY, OR, PR, VT Call for details in: CA, IN, MN, NJ, NH	0-80 6.00% 81-85 5.00% 86-90 1.50%
ClassicMark 10 LT	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S&C Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	1.75%	1.60% 3.90% 5.15%	Far Rate 54.00% 60.00% 74.00% 40.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in: CA, NH, NJ, PA	0-80 6.00% 81-85 3.75% 86-90 1.50%

Legacy Products

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Indexed Annuities	Crediting	Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P N/A				Rate Book l	Jpdated On:	3/13/2020					Rates Eff	ective: 02/29/2020	
ClassicMark 10 Plus Single Premium	Allocations Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	s/S Fixed 1.25%	1.30% 3.00% 3.50%	Par Rate 40.00% 41.00% 54.00% 29.00%	4%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AL, MN, MS, NY, OR, PR, VT	0-80	5.00%
ClassicMark 10 LT Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point	Fixed 1.25%	1.30% 3.00% 3.50%	Par Rate 40.00% 41.00% 54.00% 29.00%	3% 2% (CA, MO)	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in: CA, NH, NJ, PA	0-80	5.00%

T 1 7 50	Athene	Athene	Athene	Athene	Athene
IAMS Inc.	Ascent Income Rider				
	Option 1-Guaranteed Growth	Option 2-Growth Plus Interest	Option 1-Guaranteed Growth	Option 2-Growth Plus Interest	Option 1-Guaranteed Growth
Product Line	Ascent Pro Bonus 10% Income Bonus	Ascent Pro Bonus 5% Income Bonus	Ascent Pro 7 20% Income Bonus	Ascent Pro 7 5% Income Bonus	Ascent Pro 10 25% Income Bonus
Issue Ages	35-80	35-80	35-80	35-80	35-80
Rider Roll-Up Rate	10% Simple Yrs 1-10 5% Simple Yrs 11-20	7% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	10% Simple Yrs 1-10 5% Simple Yrs 11-20	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	10% Simple Yrs 1-10 5% Simple Yrs 11-20
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value				
Roll-Up Period	20 Yrs No Restart				
Withdrawal Phase Waiting Period	30 Days Minimum Age 50				
Income Multiplier	Income Doubler With Confinement to a Qualified Nursing Facility				
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

	Athene	Athene	American National	American National	American Equity
IMS Inc.	Ascent Income Rider Option 2-Growth Plus Interest	Agility Income Rider	Lifetime Income Rider Fixed Rate	Lifetime Income Rider Fixed Rate Plus Index Credit	LIBR
Product Line	Ascent Pro 10 10% Income Bonus	Agility 20% Income Base Bonus	All	All	Bonus Gold, Retirement Gold
Issue Ages	35-80	40-80	50-80	50-80	50+
Rider Roll-Up Rate	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	175% of Interest Earned	7.2% Compound	4.2% Compound + Index Credit	6% Compound
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value	None	90 bps Benefit/Income Value	60 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

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

Annuity Rate Sheet

Available Annuity Riders

<u>_</u>			1	TARY	
T 1 3 50	American Equity	American Equity	AIG/MSG	AIG/MSG	Equitrust
IAMS Inc.	LIBR	LIBR W/ Wellbeing Benefit	Lifetime Income Plus Flex	Lifetime Income Plus Multiplier Flex	
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	9% 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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IAMS Inc.	Equitrust	Equitrust	Equitrust	F&G Protection Package	F&G Enhanced Package
Product Line	MarketTen Bonus	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series
Issue Ages	40-80	40-80	40-85	0-85	0-85
Rider Roll-Up Rate	6.5% Compound	10% Benefit Base Bonus 4% 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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T A D 400	F&G	Global Atlantic	Global Atlantic	Global Atlantic	Global Atlantic
IMS Inc.	Income for Life	Living Benefit Rider	Living Benefit Rider	Living Benefit Rider	Living Benefit Rider
Product Line	Safe Income Plus	Income150+ SE	Choice Income Guaranteed Rider	Choice Income Stacked Growth	ForeCare
Issue Ages	0-80 50-80 in Maryland	55-80	45-85	45-85	50-80
Rider Roll-Up Rate	7.25% 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 3 Years and age 60	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

			,		
T A 3 CO	Great American Life	Great American Life	Guggenheim Life	Lincoln National	Lincoln National
IAMS Inc.	Income Secure	Inheritance Enhancer	Lifetime Withdrawal Rider	Lifetime Income Edge 2.0	Standard IAMS PROPRIETARY
Product Line	American Legend III, American Legend 7, Safe Return	American Legend III, American Legend 7, Safe Return	Highlander Fixed Annuity	New Direction & OptiBlend Series	Retirement SafeGuard
Issue Ages	40-85	50-85	45-80	35-85	50-80
Rider Roll-Up Rate	7% Simple	7% Simple	4% Simple Plus Dollar amount of interest credits for the year (minus any withdrawals)	7% Simple	Interest Earnings credited multiplied at 150% compounded
Rider Fee (Annual) & Calculation	95 bps Benefit/Income Value	95 bps Benefit/Income Value	95 bps Accumulation Value	95 bps Benefit/Income Value	None
Roll-Up Period	10 Yrs No Restart	10 Yrs No Restart	20 Yrs	Earlier of 10 Years or Age 85	N/A
Withdrawal Phase Waiting Period	30 Days Minimum Age 55	If death occurs after 5 years, the Death Benefit is replaced by the riders enhanced DB	1 Year Minimum Age 60	1 Year Minimum Age 50	10 Years Minimum Age 60
Income Multiplier	No	No	No	No	Yes
State Variance & Availability	All Except: NY Call for details: NJ, OR	All Except: OR, WA	All Except : NY	All Except: NY	All Except: CA, NJ, NY, OR, PA, TX, WA
Additional Benefits & Other Rider Nuances	Rider fee is Refunded if Death Occurs Prior to Starting Income	Rider fee is also refunded upon the death of the Non-Insured Joint Owner. Regardless of When Death Occurs	N/A	N/A	Enhanced Death Benefit - for the life of the contract, increases to age 70

	Oxford	Nassau Re	Nassau Re	Nassau Re	Nassau Re
IMS Inc.	GLWB	Income Protection Benefit: Today	Income Protection Benefit: Tomorrow	Care, Protection, Benefit, & Income	Family, Protection, & Income
Product Line	Royal Select	Personal Protection Choice	Personal Protection Choice	Personal Protection Choice	Personal Protection Choice
Issue Ages	18-80	0-80	0-80	0-80	0-80
Rider Roll-Up Rate	6.75% Compound	30% - Yr 1 7.5% - Yrs 2-3	14% Simple	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 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	115 bps Benefit/Income Value
Roll-Up Period	10 Yrs No Restart	10 Yrs	10 Yrs 1 Restart	2 Yr wait deferral 90 day elimination	10 Yrs
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: NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & Other Rider Nuances	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%.	10% Simple up to age 70 5% Simple ages 71-85 Family Protection

IAMS Inc.	Nassau Re Family, Care, & Income	National Western Income Outlook	National Western Income Outlook Plus 5	North American GLWB	
Product Line	Personal Protection Choice	All	All	IncomeChoice 10	
Issue Ages	0-80	0-85	0-85	40-79	
Rider Roll-Up Rate	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple	5% Compound	5% Initial Bonus Plus 5% Compound	2% Plus 150% of Interest Earned	
Rider Fee (Annual) & Calculation	115 bps Benefit/Income Value	100 bps Accumulation Value	150 bps Accumulation Value	None	
Roll-Up Period	10 Yrs	10 Yrs Unlimited Restarts	10 Yrs Unlimited Restarts	20 Yrs No Restart	
Withdrawal Phase Waiting Period	30 Days	1 Year Minimum Age 60	1 Year Minimum Age 60	1 Year	
Income Multiplier	N/A	N/A	N/A	N/A	
State Variance & Availability	All Except: 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	N/A	N/A	N/A	Increasing & Level Payout Options	

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Multi-Year Guarantee

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Fixed Annuities		Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
American Equity	A.M. Best	A- Fitch A- Moody's N/A S&P A-					Rate Book Upda		3/13/20	20			Rates Effective	e: 01/01/2020
	>	5 Year	1.80%				Yr 1	100%				18-75		3.00%
Guarantee Series							Int.	(1)		Same as	All Except:			
	>	6 Year	1.85%	1%	18-85	\$10,000			Yes	Guaranteed	NY	76-80		2.10%
(5, 6, 7)							Yr 2+	50%		Period				
Single Premium	> A DA Book	7 Year	1.90%				Int.	(2-12)	2/12/20	30		81-85	Datas Effective	1.50%
American National	A.M. Best	A Fitch N/A Moody's N/A S&P A 5 Year Yield ¹	2.30%	ı		ı	Rate Book Upda	ted On:	3/13/20	20			Rates Effective	e: 03/16/2020
Palladium	5	5 Year Yield 6 Year Yield	2.35%				Yr 1							
MYGA*	>	7 Year Yield ¹	2.34%				Int.	100%			All Except:			
IVITGA	>	8 Year Yield	2.25%			l .		10070		Same as	NY, PR, UT	0-79		2.50%
(= 40)()	>	9 Year Yield ²	2.32%	1%	0-85	\$5,000	Yr 2+	(1-12)	Yes	Guaranteed	Call for details in:	80-85		0.50%
(5-10 Yrs)	>	10 Year Yield ¹	2.35%				10%	` ′		Period	MD, WY			
Cinalo Dramium		¹ Includes 1% 1st Yr Bonus												
Single Premium		² Includes 2% 1st Yr Bonus												
Athene Annuity & Life	A.M. Best	A Fitch A Moody's N/A S&P A					Rate Book Upda	ted On:	3/13/20	20			Rates Effective	e: 02/28/2020
							Yr 1	100%			All Except:	0-70		1.30%
											NY, PR			
MaxRate 3*	>	3 Year	1.95%	0.25%	0-85	\$10,000	Int.	(1-6)	Yes	Same as rate	Call for details in:	71-75		1.30%
	~	3 feat	1.95%	0.25%	0-85	\$10,000	Yr 2+	50%	res	guarantee period	AK, CA, CT, DE, HI,	76-80		0.90%
								30,0			MN, MO, NJ, NV,	70 00		0.50%
Flexible Premium							Int.	(7-12)			OH, OK, OR, PA, SC, TX, UT, WA	81+		0.40%
							Yr 1	100%				0-70		2.00%
							11.1	100%			All Except:	0-70		2.00%
MaxRate 5*							Int.	(1-6)		Cama as rata	NY, PR	71-75		2.00%
	>	5 Year	2.55%	0.25%	0-83	\$10,000			Yes	Same as rate guarantee period	Call for details in: AK, CA, CT, DE, HI,			
							Yr 2+	50%		guarantee period	MN, MO, NJ, NV,	76-80		1.80%
Flexible Premium							Int.	(7-12)			OH, OK, OR, PA, SC,	81+		1.10%
TICKIBIC TTCITIGHT							IIIC.	(7 12)			TX, UT, WA	011		1.10%
							Yr 1	100%			All Except:	0-70		2.50%
May Data 7*							lmt	(1.6)			NY, PR	71 75		2.500/
MaxRate 7*	>	7 Year	2.65%	0.25%	0-83	\$10,000	Int.	(1-6)	Yes	Same as rate	Call for details in:	71-75		2.50%
	[, .ea.	2.0370	0.2570		ψ10,000	Yr 2+	50%		guarantee period	AK, CA, CT, DE, HI, MN, MO, NJ, NV,	76-80		2.25%
											OH, OK, OR, PA, SC,			
Flexible Premium							Int.	(7-12)			TX, UT, WA	81+		1.30%
Atlantic Coast Life	A.M. Best	B++ Fitch N/A Moody's N/A S&P N/A	4				Rate Book Upda	ted On:	3/13/20	20			Rates Effective	e: 03/18/2020
	>	5 Year Yield	3.10%				Yr 1	100%			All Except: AK, CA, CT, DC, ID,	0-80	5 & 6 Year	2.40%
									No		ME, MI, MN, NH, NJ,			
Safe Haven	>	6 Year Yield	3.16%			4= 005	0%	(1-6)		Same as rate	NY, PA, PR, RI, WA,	81+		1.30%
	>	7 Year Yield	3.22%	1.00%	0-90	\$5,000	Yr 2+	50%	Only	guarantee period	WI	0-80	7 & 10 Year	2.65%
	 	/ Icai Iidlu	J.ZZ/0				11 27	30%	with		_ ,	0-80		2.0370
Single Premium	>	10 Year Yield	3.31%				0%	(7-12)	Rider		Call for details in:	81+		1.40%
				<u> </u>	<u> </u>	L			Ц		FL			

Multi-Year Guarantee

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	
Equitable	A.M. Best B+ Fitch N/A Moody's N/A S&P E	BBB+				Rate Book Updat	ed On:	3/13/20	20			Rates Effective	e: 03/13/2020
Secure Savings	> 2 Year	2.05%				Yr 1 Int.	100%		Same as rate	All Except:	18-80 81+	2 Year	1.25% 1.00%
PROPRIETARY Single Premium	> 5 Year	3.00%	1.00%	18-90	\$10,000	Yr 2+ 5%	50% (13-24)	Yes	guarantee period	CA, MN, NJ, NY, PR	18-75 76-80	5 Year	2.00% 1.75%
Secure Savings Elite	> 2 Year	2.45% (2.15%	1.00%	18-85	\$10,000	None without Rider	100%	No	Same as rate	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	81-85 18-80 81+	2 Year	0.75% 1.25% 1.00%
PROPRIETARY Single Premium	> 5 Year	3.25% (3.10%			. ,		50% (13-24)		guarantee period	Call for details in: FL	18-75 76-80 81-85	5 Year	2.00% 1.75% 0.75%
Equitrust	A.M. Best B++ Fitch N/A Moody's N/A S&P E	BBB+				Rate Book Updat	ed On:	3/13/20	20			Rates Effective	e: 03/13/2020
Certainty Select	> 3 Year > 5 Year	1.50% 1.75%				Yr 1 0%	100%			All Except:	0-80 81-90	3 Year MYGA	2.00% 1.50%
Single Premium	 6 Year 8 Year 10 Year 	2.20% 2.20% 2.30%	1.00%	0-90	\$10,000	Yr 2+ Int.	50% (7-12)	Yes	Same as rate guarantee period	NY, PR	0-80 81-90	5, 8, & 10 Year MYG/	3.00% 2.25%
ChoiceFour (6 Year) (MVA & Liquidity)	6 Year > W/ Premium Bonus	2.00% 1.50%	2.00%	0-85	\$10,000	Yr 1 Int. Yr 2 +	100%	Yes	6 Year	All Except: NY, PR	0-80 81-85		5.50% 4.125%
Flexible 1st Yr Premium						10%							
Fidelity & Guaranty	A.M. Best A- Fitch BBB Moody's Baa2 S&P E	BBB+				Rate Book Updat	ed On:	3/13/20	20			Rates Effective	e: 03/08/2020
FG Guarantee	3 Year 5 Year	2.05%	1% on			Yr 1 Int.	100% (1-12)		Same as rate	All Except:	0-79 80-90 0-79	3 Year	1.50% 0.75% 2.00%
Platinum Single Premium	> 7 Year	2.50% 2.75%	87.5%	0-90	\$20,000	Yr 2+ Int.	50% (13-24)	Yes	guarantee period	MT, NY, PR	80-90 0-79 80-90	5 Year 7 Year	2.00% 1.00% 2.25% 1.125%

Multi-Year Guarantee

Fixed Annuities	Guaranteed Fixed Rate and Rat	e Lock Period	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		State Availability		Comissions	
Great American	A.M. Best A Fitch N/A Moody's	A2 S&P A+				Rate Book Upda	ted On:	3/13/20	20			Rates Effecti	ve: 03/07/2020
Secure Gain	Year 1 W/Bonus 0.25%	2.25%				Yr 1	100%						
	w/Bonus 0.25% Year 2	2.10%											
5*	> Year 3	2.20%				10%	(1-6)			All Except:	0-80		2.50%
(Step Rate)	> Year 4	2.30%	1.10%	0-89	\$10,000			Yes	5 Years				
	> Year 5	2.40%	2,120,5	0 00	φ10,000			1.03	3 . ca. 3	CT, IN, MN, MO, NY,			
						Yr 2+	50%			OH, PR, VA	81-89		1.50%
Single Premium	> 5 Year Yield	2.25%				10%	(7-12)						
Guaranty Income Life Insuran	nce Company Ratings: A.M. Best 'B++'					Rate Book Upda	ted On:	3/13/20	20			Rates Effecti	ve: 03/16/2020
,		2.500/	l l				1			All Except:	0-74		1.60%
Guaranty Annuity	> 4 Year	2.50%		0-100	\$5,000	Yr 1	100%			AK, CT, DC, DE, HI,	75+	4 Year	0.80%
' '	≽ 6 Year	2.70%	1.25%	0-90	NQ	Int.	(1-6)	Yes	Same as rate	ID, MA, MD, ME,	0-79	6 Year	2.00%
(4, 6, 8)	6 Year	2.70%	1.25%	0-90	\$2,000	Yr 2+	50%	Yes	guarantee period	MN ,NH, NJ, NY, PA,	80-90	6 Year	1.00%
(4, 0, 0)	> 8 Year	2.70%		0-79	Q	Int.	(7-12)			PR, RI, SD, VA, VT,	0-79	8 Year	3.00%
Single Premium				0 73						WI, WV	0 73		
Guggenheim		N/A S&P N/A	,	1		Rate Book Upda	ted On:	3/13/20	20				ve: 03/01/2020
	> 3 Year*	2.40%										5, 6, 7, 8, 9 Year	
Preserve	> 4 Year*	2.50%			\$10,000	Yr 1					0-80		2.50%
MYGA*	> 5 Year	2.70%	1% on		NQ	0%				All Except:	81-85		1.88%
I IIII OA	> 6 Year	2.85%	87.5% of premium	0-90			100%	Yes	Same as rate	NY	86-90	10.	1.25%
	7 Year 8 Year	2.90% 2.95%	premium		¢F 000	Yr 2 +	(1-12)		guarantee period		0-80	10 Year	3.00%
	9 Year	3.00%	Paid		\$5,000 Q	10%				*Lower commission	0-80 81-85		3.00% 2.25%
Single Premium	> 10 Year	3.00%			ų ų	10%				on 3 & 4 Yr MYGA	86-90		1.50%
Jingle Fremium	7 10 (ea)	3.10%									80-30	5 & 7 Year	1.30/0
					\$10,000	Yr 1					0-80	2 2. 7 . 64.	2.50%
ProOntion MYGA	> 5 Year Yield	2.25%	1% on		NQ	0%					81-85		1.88%
ProOption MYGA			87.5% of				100%		Same as rate	All Except:	86-90		1.25%
W/ ROP	> 7 Year Yield	2.45%	premium	0-90			(1-12)	Yes	guarantee period	NY		10 Year	
	> 10 Year Yield	2.65%	paid		\$5,000	Yr 2 +					0-80		3.00%
					Q	10%					81-85		2.25%
Single Premium											86-90		1.50%

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Liberty Bankers Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N/	/Α				Rate Book Updat		3/13/20	20			Rates Effectiv	e: 03/16/2020
Bankers Elite	> 3 Year	1.95%		0-90		Yr 1				All Except:	0-90	3 Year	2.00%
Series	> 5 Year	2.75%	4 000/	0-90	440.000	0%	100%		Same as rate	AK, AL, DC, DE, MN, MO, NH, NY, PR	0-90	5 Year	2.25%
(3, 5, 7, 9)	> 7 Year	2.90%	1.00%	0-85	\$10,000	Yr 2+	(1-12)	No	guarantee period	Call for details in:	0-85	7 Year	2.50%
Single Premium	> 9 Year	3.05%		0-80		0%				CA & FL	0-80	9 Year	2.75%
Bankers	> 3 Year	1.80%		0-90		Yr 1	1000/				0-80 81-90	3 Year	2.00% 1.00%
(3, 5, 7)	> 5 Year	2.25%	1.65%	0-90	\$10,000	Int. Yr 2+	100%	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN,	0-80 81-90	5 Year	3.25% 1.50%
Single Premium	> 7 Year	2.45%		0-85		Int.	(1-12)			MO, NH, NY, PR	0-80 81-85	7 Year	4.00% 2.00%
Bankers Premier	> 5 Year	2.55%		0-90		Yr 1	100%			All Except: AK, AL, DC, DE, IA,	0-80	5 Year	2.00%
(5, 7) Single Premium	> 7 Year	2.75%	1.65%	0-85	\$10,000	Int. Yr 2+ Int.	(1-12)	Yes	Same as rate guarantee period	MN, MO, NH, NM, NY, OR, PR Call for details in:	0-80	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%	Yes	Same as rate guarantee period	IA, NM, OR All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80 81-90		0.45% 2.00% 0.40%
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA	A-				Rate Book Updat	ted On:	3/13/20	20			Rates Effectiv	e: 03/09/2020
MYGuarantee Plus*	> 5 Year	2.00%	1% on 90% of	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate	All Except: AK, MN, MO, NY	0-75 76-80 81+	5 Year	2.00% 2.30% 0.75%
Single Premium	> 10 Year	1.70%	premium paid	0-83	\$10,000	Yr 2+ 10%	50% (7-12)	103	guarantee period	AK, WIN, IVIO, INT	0-75 76-80 81+	7 & 10 Year	2.50% 1.60% 1.00%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A	+				Rate Book Updat	ted On:	3/13/20	20			Rates Effectiv	e: 02/04/2020
Cuarantas	> 3 Year	1.95%									0-80 81-85 86-90	3 Year	1.50% 1.25% 0.75%
Guarantee Choice*	> 5 Year	2.30%	0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate	All Except:	0-80 81-85 86-90	5 Year	2.00% 1.50% 1.00%
	> 7 Year	2.05%	0.23/0	0-30	\$2,000 Q	Yr 2+ Int.	50% (7-12)	162	guarantee period	MT, NY, PR	0-80 81-85 86-90	7 Year	2.50% 1.875% 1.25%
(3, 5, 7, 10) Single Premium	> 10 Year	2.25%			-		, ,				0-80 81-85 86-90	10 Year	3.00% 2.25% 1.50%

Multi-Year Guarantee

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Fixed Annuities		Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Oxford Life	A.M. Best	A- Fitch N/A Moody's N/A S&P N/A		<u> </u>			Rate Book Upda		3/13/20	1 20			Rates Effectiv	re: 03/01/2020
Multi-Select	>	3 Year	2.00%									18-75 76-80	3 Year	1.00% 0.50%
Series	>	4 Year	2.35%				Yr 1				All Except:	18-75 76-80	4 Year	1.28% 0.55%
	>	5 Year 6 Year	2.40% 2.80%	1%	18-85	\$20,000	Int. Yr 2+	100% (1-12)	Yes	Same as rate guarantee period	AL, MS, NY, PR, VT, WV	18-75 76-80	5 & 7 Year	2.50% 1.50%
(3, 4, 5, 6, 7, 8)	>	7 Year	2.65%				10%					18-75 76-80	6 Year	1.25% 0.75%
Single Premium	>	8 Year	2.95%									18-75 76-80	8 Year	1.46% 0.93%
Multi-Select Series	>	9 Year	2.80%	1%	18-77	\$20,000	Yr 1 Int.	100%	Yes	Same as rate	All Except:	18-75 76-77	9 Year	2.75% 1.75%
Single Premium	>	10 Year	2.85%		18-75	, ,	Yr 2+ 10%	(1-12)	- 1 - 1 - 1	guarantee period	AL, MS, NY, PR, VT, WV	18-75	10 Year	3.00%
Sagicor Life	A.M. Best	A- Fitch N/A Moody's N/A S&P N/A		1			Rate Book Upda	ted On:	3/13/20	20		0.00	Rates Effectiv	re: 02/29/2020
Milestone	>	3 Year	2.50%				Yr 1	100%			All Except: AK, CT, ME, MT, NY,	0-80 81-85 86+	3 Year	1.25% 0.75% 0.50%
MYGA*	>	5 Year	3.00%	1.05% on 87.50% of premium	0-90	\$15,000	0% Yr 2+	(1-6)	Yes	Same as rate guarantee period	PR, VT	0-80 81-85	5 Year	2.00% 1.25%
(3, 5, 7)	>	7 Year	3.05%	paid			10%	50% (7-12)			Call for details in:	86+ 0-80 81-85	7 Year	0.75% 2.50% 1.75%
Single Premium Sentinel Security Life		B++ Fitch N/A Moody's N/A S&P N/A	3.03%				Rate Book Upda	ted On:	3/13/20	20	CA	86+		1.75% 1.00% ve: 03/18/2020
Sentiner Security Life	Allvii Best	DIT THEM NAME WOODY'S NAME OF THE					Yr 1		No		All Except:	0-80	Nates Effective	2.25%
Personal Choice Annuity	>	5 Year	3.10%				0%	If under	140		AK, CT, DC, MA, ME,	81+	5 Year	1.50%
Amulty	>	7 Year	3.20%	1.65%	0-90	\$2,500	Yr 2+ 0%	80, No	Available as a rate	Same as rate guarantee period	MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV	0-80 81+	7 Year	2.25% 1.50%
(5, 7, 10)	>	10 Year	3.30%				Available as a rate	If over 80 Yes	reducing rider		Call for details in:	0-80	10 Year	2.75%
Single Premium			3.30%				reducing rider				CA, FL, MN	81+		2.00%
Standard Insurance	A.M. Best	A Fitch N/A Moody's A1 S&P A+					Rate Book Upda		3/13/20	20			Rates Effective	re: 03/13/2020
Focused Growth	>	3 Year	1.60%		0-93		Yr 1	85 & Under None				0-80 81-85 86+	3 Year	1.50% 0.75% 0.50%
Annuity*	>	5 Year	2.15%	0.10% on 87.50% of	0-93	¢1E 000	Int.	86-90	Yes	Same as rate	All Except:	0-80 81-85	5 & 7 Year	2.00%
	>	7 Year	2.20%	premium paid	0-90	\$15,000	Yr 2+	100%		guarantee period	CA, NY, PR	86+		0.77%
(3, 5, 7, 10) Single Premium	>	10 Year	2.20%	Paid	0-80		Int.	(1-6) 50% (7-12)				0-80	10 Year	3.00%



Multi-Year Guarantee

Fixed Annuities		Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium		Chrgbck @ Death in Months	Accum	Surrender Charge Period	State Availability		Comissions
Global Atlantic	A.M. Best A	Fitch N/A Moody's Baa1 S&P	A-				Rate Book Upda	ted On:	3/13/202	20			Rates Effective: 03/09/2020
ForeCare LTC	>	1st Year Rate	2.50%			\$35,000	Yr 1+ 10%					50-75	7.00%
Annuity*				1.00%	0-80			100% (1-12)	Yes	10 Years	All Except: CT, NY, PR		
With Required Rider	>	Projected Renewal Rate	2.50%			NQ	Yr 2+ 10%					76-80	3.50%



MYGA Reference Guide

1-800-255-5055

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

Surrender	Guaranteed		AM Best		Comissions	Max Issue		ee	Waiver of	
Period	Interest Rate (Entire Period)	Company	Rating	Product Name	(Some Reduced at Older Ages) Max Issue Withdrawal Walver or Surrender Surrender		Waiver of Surrender Provisions			
2	2.05%	Equitable	B+	Secure Savings	1.25%	90	Int.	5%	Yes	N/A
3	1.95%	Athene	Α	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.50%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
3	2.05%	Fidelity & Guaranty Life	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.40%	Guggenheim	B++	Preserve MYGA*	1.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	1.95%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	1.80%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	1.95%	North American Company	A+	Guarantee Choice*	1.50%	90	0%	Int.	Yes	Nursing Home
3	2.00%	Oxford Life	A-	Multi-Select Series	1.00%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
3	2.50%	Sagicor	A-	Milestone MYGA*	1.25%	90	0%	10%	Yes	N/A
3	1.60%	The Standard	Α	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
4	2.50%	Guaranty Income Life (GILICO)	B++	Guaranty Annuity	1.60%	100	Int.	Int.	Yes	N/A
4	2.50%	Guggenheim	B++	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	2.35%	Oxford Life	A-	Multi-Select Series	1.28%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	1.80%	American Equity	A-	Guarantee Series	3.00%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.30%	American National	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	2.55%	Athene	Α	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.10%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	3.00%	Equitable	B+	Secure Savings	2.00%	90	Int.	5%	Yes	N/A
5	1.75%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
5	2.50%	Fidelity & Guaranty Life	A-	FG Guarantee Platinum	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.25%	Great American Life	Α	Secure Gain 5*(Step Rate)	2.50%	89	10%	10%	Yes	Extended Care, Terminal Illness
5	2.70%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	2.25%	Guggenheim	B++	ProOption MYGA W/ ROP	2.50%	90	0%	10%	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
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	2.00%	Lincoln Financial Group	A+	MYGuarantee Plus*	2.00%	85	10%	10%	Yes	Extended Care, Terminal Illness
5	2.30%	North American Company	A+	Guarantee Choice*	2.00%	90	0%	Int.	Yes	Nursing Home
5	2.40%	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	3.10%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	90	0%	0%	No	N/A
5	2.15%	The Standard	Α	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness



MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Fro Withd Yr 1	rawal	Waiver of Surrender	Waiver of Surrender Provisions
6	1.85%	American Equity	A-	Guarantee Series	3.00%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
6	2.35%	American National	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
6	3.16%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	2.00%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
6	2.70%	Guaranty Income Life (GILICO)	B++	Guaranty Annuity	2.00%	90	Int.	Int.	Yes	N/A
6	2.85%	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	1.90%	American Equity	A-	Guarantee Series	3.00%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.34%	American National	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.65%	Athene	А	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.22%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	2.75%	Fidelity & Guaranty Life	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.90%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	2.45%	Guggenheim	B++	ProOption MYGA W/ ROP	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	1.60%	Lincoln Financial Group	A+	MYGuarantee Plus*	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
7	2.05%	North American Company	A+	Guarantee Choice*	2.50%	90	0%	Int.	Yes	Nursing Home
7	2.65%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	3.05%	Sagicor Life	A-	Milestone MYGA*	2.50%	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%	The Standard	Α	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
8	2.25%	American National	А	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
8	2.20%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
8	2.70%	Guaranty Income Life (GILICO)	B++	Guaranty Annuity	3.00%	79	Int.	Int.	Yes	N/A
8	2.95%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	2.95%	Oxford Life	A-	Multi-Select Series	1.46%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	2.32%	American National	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
9	3.00%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
9	3.05%	Liberty Bankers Life	B++	Bankers Elite Series	2.75%	80	0%	0%	No	N/A
9	2.80%	Oxford Life	A-	Multi-Select Series	2.75%	77	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness



MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age		ee Irawal Yr 2+	Waiver of Surrender	Waiver of Surrender Provisions
10	2.35%	American National	А	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
10	3.31%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
10	2.30%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
10	3.10%	Guggenheim	B++	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	2.65%	Guggenheim	B++	ProOption MYGA W/ ROP	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	1.70%	Lincoln Financial Group	A+	MYGuarantee Plus*	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
10	2.25%	North American Company	A+	Guarantee Choice*	3.00%	90	0%	Int.	Yes	Nursing Home
10	2.85%	Oxford Life	A-	Multi-Select Series	3.00%	75	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	3.30%	Sentinel Security Life	B++	Personal Choice Annuity	2.75%	85	0%	0%	No	N/A
10	2.20%	The Standard	А	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness