





Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death In Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions									
AIG/MSG	A.M. Best	A	Fitch	A+	Moody's	A2	S&P	A+	Rate Book Updated On: 3/13/2020				Rates Effective: 3/1/2020													
Power Select Plus Income*  Rider Included Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	\$25,000	Yr 1 0%	Yr 2+ 10%	100%	(1-12)	Yes	10 Yrs	All Except: NY, PR	Option 1		
	➤ Fixed Account								1.25%			1.95%												50-75	Yr 1	7.00%
	➤ 1-Year AB All Market Index Point to Point																							50-75	Yr 1	2.25%
	➤ 1-Year ML Strategic Balanced Index										42.00%													50-75	Yr 2+	1.00%
	➤ 1-Year PIMCO Global Optima Index										26.00%													50-75	Yr 1	4.25%
	➤ 1-Year Russel 2000 Annual Point to Point										17.00%													50-75	Yr 2+	0.50%
	➤ 1-Year S&P 500 Annual Point-to-Point Index									2.25%														50-75	Yr 1	4.25%
	➤ 2-Year AB All Market Index Point to Point PR										80.00%													50-75	Yr 2+	0.50%
	➤ 2-Year ML Strategic Balanced Index											2.30%												50-75	Yr 1	4.25%
	➤ 2-Year PIMCO Global Optima Index											5.65%												50-75	Yr 2+	0.50%
➤ 2-Year S&P 500 Annual Point-to-Point										25.00%		50-75	Yr 2+	0.50%												
Power Select Plus Income Multiplier*  Rider Included Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	\$25,000	Yr 1 0%	Yr 2+ 10%	100%	(1-12)	Yes	10 Yrs	All Except: NY, PR	Option 1		
	➤ Fixed Account								1.35%			1.60%												50-75	Yr 1	7.00%
	➤ 1-Year AB All Market Index Point to Point																							50-75	Yr 1	2.25%
	➤ 1-Year ML Strategic Balanced Index										50.00%													50-75	Yr 2+	1.00%
	➤ 1-Year PIMCO Global Optima Index										30.00%													50-75	Yr 1	4.25%
	➤ 1-Year Russel 2000 Annual Point to Point										20.00%													50-75	Yr 2+	0.50%
	➤ 1-Year S&P 500 Annual Point-to-Point Index									2.60%														50-75	Yr 1	4.25%
	➤ 2-Year AB All Market Index Point to Point PR										90.00%													50-75	Yr 2+	0.50%
	➤ 2-Year ML Strategic Balanced Index											1.60%												50-75	Yr 1	4.25%
	➤ 2-Year PIMCO Global Optima Index											4.95%												50-75	Yr 2+	0.50%
➤ 2-Year S&P 500 Annual Point-to-Point										30.00%		50-75	Yr 2+	0.50%												
Power Select Builder*  No Rider Available Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.5% on 87.5% of Premiums Paid	50-78	\$25,000	Yr 1 0%	Yr 2+ 10%	100%	(1-12)	Yes	10 Yrs	All Except: NY, PR	Option 1		
	➤ Fixed Account								1.50%			1.35%												50-75	Yr 1	7.00%
	➤ 1-Year AB All Market Index Point to Point Spread																							50-75	Yr 1	2.25%
	➤ 1-Year ML Strategic Balanced Index										70.00%													50-75	Yr 2+	1.00%
	➤ 1-Year PIMCO Global Optima Index										38.00%													50-75	Yr 1	4.25%
	➤ 1-Year Russel 2000 Annual Point to Point										22.00%													50-75	Yr 2+	0.50%
	➤ 1-Year S&P 500 Annual Point-to-Point Index									3.75%														50-75	Yr 1	4.25%
	➤ 2-Year AB All Market Index Point to Point PR										100.00%													50-75	Yr 2+	0.50%
	➤ 2-Year ML Strategic Balanced Index											0.25%												50-75	Yr 1	4.25%
	➤ 2-Year PIMCO Global Optima Index											4.45%												50-75	Yr 2+	0.50%
➤ 2-Year S&P 500 Annual Point-to-Point										38.00%		50-75	Yr 2+	0.50%												
Power Select Builder 8*  No Rider Available Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	4% Premium Bonus	1.5% on 87.5% of Premiums Paid	18-80	\$25,000	Yr 1 0%	Yr 2+ 5%	100% (1-6)	50% (7-12)	Yes	8 Yrs	All Except: NY, PR Call for details: AK, CA, CT, DE, FL, MN, NJ, NV, OH, OR, PA, SC, TX, UT, WA	Option 1		
	➤ Fixed Account								1.40%		72.00%													0-80	Yr 1	5.00%
	➤ 1-Year AB All Market Index Point to Point											2.25%												0-80	Yr 1	1.00%
	➤ 1-Year ML Strategic Balanced Index Point-to-Point											6.50%												0-80	Yr 2+	1.00%
	➤ 1-Year PIMCO Global Optima Index Point-to-Point																							0-80	Yr 1	1.00%
	➤ 1-Year Russell 2000 Point to Point									2.75%														0-80	Yr 2+	1.00%
	➤ 1-Year S&P 500 Point-to-Point									3.00%														0-80	Yr 1	1.00%
	➤ 1-Year S&P 500 Point-to-Point										27.00%													0-80	Yr 2+	1.00%
	➤ 2-Year AB All Market Index Point to Point											0.45%												0-80	Yr 1	1.00%
	➤ 2-Year ML Strategic Balanced Index Point-to-Point										77.00%													0-80	Yr 2+	1.00%
➤ 2-Year PIMCO Global Optima Index Point-to-Point										42.00%		0-80	Yr 2+	1.00%												

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

Last Update: 3/13/2020

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 Effective: 03/03/2020											
Allianz Accumulation Advantage* Flexible 1st Yr Premium	Allocations/Strategies										Fixed 1.85%	Cap Rate	Par Rate	Spread	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, OR, TX	0-75 6.65% 76-80 4.75%	Trail Commission Options Available	
	➤ Fixed Account																								
	➤ S&P 500 Index Monthly Sum										1.60%														
	➤ BlackRock Index Annual Pt. to Pt.										3.50%	or	70.00%	or											2.75%
	➤ Bloomberg Index II Annual Pt. To Pt.										3.50%	or	65.00%	or											3.00%
	➤ PIMCO Index Annual Pt. to Pt.										3.25%	or	65.00%	or											3.00%
	➤ S&P 500 Index Annual Pt. to Pt.																								
	➤ BlackRock Index 2-Year Pt. to Pt.											95.00%													
	➤ Bloomberg Index II 2-Year Pt. To Pt.											90.00%													
➤ PIMCO Index 2-Year Pt. to Pt.											90.00%														
Allianz 222 Flexible 1st Yr Premium	Allocations/Strategies										Fixed 1.30%	Cap Rate	Par Rate	Spread	15% of First Year Premium Benefit Base	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, NH, OR, TX	0-75 6.175% 76-80 4.275%	Reduced in Yrs 2-3 Trail Commission Options Available	
	➤ Fixed Account																								
	➤ Nasdaq-100 Index Monthly Sum										1.50%														
	➤ Russell 2000 Index Monthly Sum										1.50%														
	➤ S&P 500 Index Monthly Sum										1.20%														
	➤ BlackRock Index Annual Pt. to Pt.										2.15%	or	55.00%	or											3.85%
	➤ Bloomberg Index II Annual Pt. To Pt.										2.50%	or	50.00%	or											4.10%
	➤ Nasdaq-100 Index Annual Pt. to Pt.										2.25%														
	➤ PIMCO Index Annual Pt. to Pt.										2.40%	or	50.00%	or											4.10%
	➤ Russell 2000 Index Annual Pt. to Pt.										2.50%														
	➤ S&P 500 Index Annual Pt. to Pt.										2.25%														
	➤ BlackRock Index 2-Year Pt. to Pt.											75.00%													
	➤ Bloomberg Index II 2-Year Pt. To Pt.											70.00%													
	➤ PIMCO Index 2-Year Pt. to Pt.											70.00%													
	Allianz 360 Flexible 1st Yr Premium	Allocations/Strategies										Fixed 2.00%	Cap Rate	Par Rate											Spread
➤ Fixed Account																									
➤ Nasdaq-100 Index Monthly Sum										1.70%															
➤ Russell 2000 Index Monthly Sum										1.80%															
➤ S&P 500 Index Monthly Sum										1.50%															
➤ BlackRock Index Annual Pt. to Pt.										3.75%	or	80.00%	or	2.20%											
➤ Bloomberg Index II Annual Pt. To Pt.										4.10%	or	75.00%	or	2.60%											
➤ Nasdaq-100 Index Annual Pt. to Pt.										3.50%															
➤ PIMCO Index Annual Pt. to Pt.										3.90%	or	75.00%	or	2.60%											
➤ Russell 2000 Index Annual Pt. to Pt.										3.50%															
➤ S&P 500 Index Annual Pt. to Pt.										3.50%															
➤ BlackRock Index 2-Year Pt. to Pt.											110.00%														
➤ Bloomberg Index II 2-Year Pt. To Pt.											105.00%														
➤ PIMCO Index 2-Year Pt. to Pt.											105.00%														
American Equity		A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 3/13/2020					Rates Effective: 12/10/2019										
Bonus Gold Flexible Premium	Allocations/Strategies										Fixed 1.30%	Cap Rate	Par Rate	Spread	10% of First Year Premium	1.50% on 80% of Yr 1 Premiums Paid	18-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	16 Yrs	All Except: AK, CA, CT, DE, OK, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	Option 1 Yr 1 6.00% Yr 2-3 4.50% Option 2 (No Trail) 76-80 0.75% 0-75 7.00% 76-80 5.25%		
	➤ Fixed Account																								
	➤ Dow Jones Monthly Average Cap										2.25%		35.00%												
	➤ S&P 500 Monthly Average Participation Rate																								
	➤ S&P 500 Monthly Average with Cap										2.25%														
	➤ S&P 500 Monthly Point-to-Point Cap										1.20%														
	➤ Dow Jones Annual Point-to-Point Cap										2.25%														
	➤ S&P 500 Annual Point-to-Point Participation Rate											20.00%													
	➤ S&P 500 Annual Point-to-Point Cap										2.25%														
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% Index												4.00%												
	➤ S&P Performance Triggered										Trigger: 1.75%														
	➤ Bond Yield with Cap & Spread										5.15%	&	2.00%												
	➤ 10 Year U.S. Treasury Bond Value with Cap										2.50%														

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American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 3/13/2020									Rates Effective: 12/10/2019					
AssetShield 5 Flexible Premium	Allocations/Strategies								Fixed 1.75%	Cap Rate	Par Rate		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 76-80 81-85	3.75% 2.81% 1.88%	
	➤ Fixed Account																						
	➤ S&P 500 Monthly Pt to Pt								1.40%														
	➤ S&P 500 Annual Pt to Pt								3.00%														
	➤ S&P 500 Annual Pt to Pt									33.00%													
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER									85.00%													
➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate								Replacement Rate: 0.70%															
AssetShield 7 Flexible Premium	Allocations/Strategies								Fixed 1.90%	Cap Rate	Par Rate		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 76-80 81-85	4.50% 3.38% 2.25%	
	➤ Fixed Account																						
	➤ S&P 500 Monthly Pt to Pt								1.50%														
	➤ S&P 500 Annual Pt to Pt								3.25%														
	➤ S&P 500 Annual Pt to Pt									35.00%													
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER									95.00%													
➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate								Replacement Rate: 0.80%															
AssetShield 10 Flexible Premium	Allocations/Strategies								Fixed 2.00%	Cap Rate	Par Rate		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 76-80	6.00% 4.50%	
	➤ Fixed Account																						
	➤ S&P 500 Monthly Pt to Pt								1.60%														
	➤ S&P 500 Annual Pt to Pt								3.50%														
	➤ S&P 500 Annual Pt to Pt									40.00%													
	➤ Annual S&P Dividend Aristocrats Daily Risk Control 5% ER									105.00%													
➤ 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER									135.00%														
➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate								Replacement Rate: 0.90%															
IncomeShield 7 Flexible Premium	Allocations/Strategies								Fixed 1.70%	Cap Rate	Par Rate		None	1% on 87.5% of Yr 1 premiums paid	50-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	Year 1		
	➤ Fixed Account											50-75 4.00%											
	➤ S&P Annual Pt. to Pt.								2.75%			76-80 3.00%											
	➤ S&P Annual Pt. to Pt.									26.00%		50-75 1.00%											
	➤ Volatility Control Annual Pt. to Pt.								4.50%			76-80 0.75%											
	➤ Volatility Control Annual Pt. to Pt.									75.00%		50-75 5.00%											
											76-80 3.75%												
IncomeShield 10 W/LIBR Flexible Premium	Allocations/Strategies								Fixed 1.00%	Cap Rate	Par Rate		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		
	➤ Fixed Account											18-75 5.00%											
	➤ S&P 500 Monthly Pt to Pt w/ Cap								1.00%			76-80 3.75%											
	➤ S&P 500 Annual Pt to Pt w/ Cap								1.75%			18-75 1.50%											
	➤ S&P 500 Annual Pt to Pt w/ PR									15.00%		76-80 1.15%											
	➤ Volatility Control Index Annual Pt to Pt w/ Cap								2.25%			18-75 1.00%											
➤ Volatility Control Index Annual Pt to Pt w/ Cap									45.00%		76-80 0.75%												
➤ Volatility Control Index 2-Year Pt to Pt w/ PR									60.00%		Up-Front (No Trail)												
											18-75 6.25%												
											76-80 4.70%												
Retirement Gold Flexible Premium	Allocations/Strategies								Fixed 1.15%	Cap Rate	Par Rate		Spread	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	
	➤ Fixed Account											0-78 6.00%											
	➤ 1 Year S&P 500 Monthly Average								2.00%			Year 2											
	➤ 1 Year S&P 500 Monthly Point-to-Point								1.10%			0-78 1.00%											
	➤ 1 Year S&P 500 Monthly Average									30.00%		Year 3											
	➤ 1 Year S&P 500 Annual Point-to-Point									17.00%		0-78 1.00%											
➤ 1 Year S&P 500 Annual Point-to-Point								2.00%			Up-Front (No Trail)												
➤ S&P Perf. Trigger								Trigger: 1.50%															
➤ Bond Yield with Cap & Spread								4.65%	&	2.00%													
➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% Index										4.50%			0-78 7.00%										

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American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 3/13/2020			Rates Effective: 03/16/2020									
Strategy Indexed Annuity PLUS 7 Single Premium	Allocations/Strategies								Fixed 1.65%	Cap Rate	Par Rate	0%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10%	100%	Yes	7 Yrs	All Except: NY Call for details: CA	18-75 76-80 5.00%	
	➢ Fixed Account									20.00%											
	➢ S&P Annual Pt. to Pt. Uncapped									3.90% & 100.00%											
	➢ S&P Annual Pt. to Pt.									4.25% & 50.00%											
	➢ S&P Annual Pt. to Pt.									1.60%											
➢ S&P 500 Monthly Sum																					
➢ 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 Updated On: 3/13/2020			Rates Effective: 02/21/2020									
Ascent Pro 10 Bonus Single Premium	Allocations/Strategies								Fixed 0.90%	Cap Rate	Par Rate	3% Bonus to Accum. 20% Income Base Bonus	1% on 100% of Yr 1 premiums paid	35-80 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, DC, HI, IL, MA, MN, MO, NJ, OH, OK, PA, SC, UT, WA	0-70 71-75 76-80 Trail Commission Available	
	➢ Fixed Account									40.00%											
	➢ 1-Yr AI Powered US Equity Index									50.00%											
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5									35.00%											
	➢ 1-Yr Nasdaq FC Index									30.00%											
➢ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return									2.25%												
➢ 1-Yr S&P 500 Point-to-Point																					
➢ 2-Yr AI Powered US Equity Index									55.00%												
➢ 2-Yr BNP Paribas Multi Asset Diversified 5									70.00%												
➢ 2-Yr Nasdaq FC Index									45.00%												
Agility 10 Single Premium	Allocations/Strategies								Fixed 1.30%	Cap Rate	Par Rate	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)	Yes	10 Yrs	All Except: NY, PR	0-70 71-75 76+ 5.00%	
	➢ Fixed Account									55.00%											
	➢ 1-Yr AI Powered US Equity Index									60.00%											
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5									50.00%											
	➢ 1-Yr Nasdaq FC Index																				
➢ 1-Yr S&P 500 Point-to-Point									3.25%												
➢ 2-Yr AI Powered US Equity Index									75.00%												
➢ 2-Yr BNP Paribas Multi Asset Diversified 5									85.00%												
➢ 2-Yr Nasdaq FC Index									65.00%												
➢ 2-Yr S&P 500 Point to Point									7.00%												
Performance Elite 7 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies								Fixed 1.50%	Cap Rate	Par Rate	Spread	Plus 6%	1% on 87.5% of premiums paid	0-83 \$10,000 (\$25,000 TX)	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA Plus Version N/A in CA	0-70 71-75 76-80 81+ 5.00% 4.50% 3.50% 3.00%
	➢ Fixed Account									70.00%											
	➢ 1-Year AI Powered US Equity Index									70.00%											
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									60.00%											
	➢ 1-Year Nasdaq FC Index																				
➢ 1-Year S&P 500 Point-to-Point Cap Index Strategy									4.00%												
➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																					
➢ 2-Year AI Powered US Equity Index									35.00%												
➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									95.00%												
➢ 2-Year Nasdaq FC Index									100.00%												
➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgy									80.00%												
									4.50%												
Performance Elite 10 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies								Fixed 1.40%	Cap Rate	Par Rate	Spread	4% Plus 10%	1% on 87.5% of premiums paid	0-78 \$10,000 (\$5,000 CT, MN, NJ, OR, PA, TX, WA)	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, FL, IN, MD, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-75 76+ 6.50% 6.00% 5.00%
	➢ Fixed Account									60.00%											
	➢ 1-Year AI Powered US Equity Index									65.00%											
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									55.00%											
	➢ 1-Year Nasdaq FC Index																				
➢ 1-Year S&P 500 Point-to-Point Cap Index Strategy									3.50%												
➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																					
➢ 2-Year AI Powered US Equity Index									30.00%												
➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									80.00%												
➢ 2-Year Nasdaq FC Index									90.00%												
➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									70.00%												
									5.25%												

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Last Update: 3/13/2020

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 3/13/2020								Rates Effective: 02/21/2020				
Ascent Accumulator 10*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	➤ Fixed Account								2.10%												
	➤ 1-Yr AI Powered US Equity Index										80.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										90.00%										
	➤ 1-Yr Nasdaq FC Index										70.00%										
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return										60.00%										
	➤ 1-Yr S&P 500 Point-to-Point								5.00%	&	4.00%										
Single Premium	➤ 2-Yr AI Powered US Equity Index										110.00%										
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5										125.00%										
	➤ 2-Yr Nasdaq FC Index										100.00%										
Brighthouse Life	A.M. Best	A	Fitch	A	Moody's	A3	S&P	A+	Rate Book Updated On: 3/13/2020								Rates Effective: 03/01/2020				
Secure Advantage*	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10%	100% (1-6)	Yes	6 Yrs	All Except: CA, NY Call for details: SD	0-80 5.50%
	➤ Fixed Account								1.50%												
	➤ 6-Year Russell Annual Sum with Cap									7.50%											
	➤ 6-Year Russell Annual Sum with Participation Rate										55.00%										
	➤ 6-Year Russell Point-to-Point with Participation										45.00%										
	➤ 6-Year S&P 500 Annual Sum with Cap									8.00%											
	➤ 6-Year S&P 500 Annual Sum with Participation Rate										60.00%										
Single Premium	➤ 6-Year S&P 500 Point-to-Point with Participation										50.00%										
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/13/2020								Rates Effective: 03/13/2020				
Teton 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	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 5.50% 81-85 4.00% 86+ 3.00%
	➤ Fixed Account								2.35%												
	➤ S&P 500 Monthly Cap									2.00%											
	➤ S&P 500 Monthly Average with Spread											7.25%									
	➤ S&P 500 Monthly Average with Participation Rate										42.00%										
	➤ S&P 500 Monthly Average with Cap									4.00%											
	➤ S&P 500 Annual Point to Point										31.00%										
Flexible 1st Yr Premium	➤ S&P 500 Annual Point to Point									4.50%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										100.00%										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											0.00%									
Teton 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (0-6)	Yes	10 Yrs	All Except: CA, HI, ID, MN, MT, NJ, NY, PR, VA Call for details: AK, DE, MA, NV, OR, PA, SC, TX, UT, WA	0-75 7.25% 76-80 6.00% 81+ 4.50%
	➤ Fixed Account								2.60%												
	➤ S&P 500 Monthly Cap									2.25%											
	➤ S&P 500 Monthly Average with Spread											6.25%									
	➤ S&P 500 Monthly Average with Participation Rate										45.00%										
	➤ S&P 500 Monthly Average with Cap									4.75%											
	➤ S&P 500 Annual Point to Point with Participation Rate										35.00%										
Flexible 1st Yr Premium	➤ S&P 500 Annual Point to Point with Cap									5.25%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										115.00%										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-0.50%									
Teton 14	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (0-6)	Yes	14 Yrs	All Except: AK, CA, DE, HI, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, PR, SC, TX, UT, VA, WA Call for details: FL	0-75 9.00% 76-80 7.00%
	➤ Fixed Account								2.85%												
	➤ S&P 500 Monthly Cap									2.50%											
	➤ S&P 500 Monthly Average with Spread											5.50%									
	➤ S&P 500 Monthly Average with Participation Rate										50.00%										
	➤ S&P 500 Monthly Average with Cap									5.50%											
	➤ S&P 500 Annual Point to Point with Participation Rate										40.00%										
Flexible 1st Yr Premium	➤ S&P 500 Annual Point to Point with Cap									6.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										125.00%										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-1.25%									

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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												
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/13/2020				Rates Effective: 03/13/2020																
<div>Teton Bonus 7</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, HI, ID, MN, MT, NJ, NY, PR, VA Call for details: AK, DE, MA, NV, OR, PA, SC, TX, UT, WA	0-80	5.50%							
	➤ Fixed Account								1.60%	1.50%		9.25%									81-85	4.00%							
	➤ S&P 500 Monthly Cap																												
	➤ S&P 500 Monthly Average with Spread										30.00%																		
	➤ S&P 500 Monthly Average with Participation Rate									2.50%	23.00%																		
	➤ S&P 500 Monthly Average with Cap																												
	➤ S&P 500 Annual Point to Point with Participation Rate									3.25%	75.00%																		
	➤ S&P 500 Annual Point to Point with Cap																												
<div>Teton Bonus 10</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	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	7.25%							
	➤ Fixed Account								1.85%	1.75%		8.00%									76-80	6.00%							
	➤ S&P 500 Monthly Cap																												
	➤ S&P 500 Monthly Average with Spread										35.00%																		
	➤ S&P 500 Monthly Average with Participation Rate									3.00%	27.00%																		
	➤ S&P 500 Monthly Average with Cap																												
	➤ S&P 500 Annual Point to Point with Participation Rate									4.00%	85.00%																		
	➤ S&P 500 Annual Point to Point with Cap																												
<div>Teton Bonus 14</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	10%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, HI, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, PR, SC, TX, UT, VA, WA Call for details: FL	0-75	9.00%							
	➤ Fixed Account								2.10%	1.85%		7.50%									76-80	7.00%							
	➤ S&P 500 Monthly Cap																												
	➤ S&P 500 Monthly Average with Spread										38.00%																		
	➤ S&P 500 Monthly Average with Participation Rate									3.50%	30.00%																		
	➤ S&P 500 Monthly Average with Cap																												
	➤ S&P 500 Annual Point to Point with Participation Rate									4.25%	95.00%																		
	➤ S&P 500 Annual Point to Point with Cap																												
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/13/2020				Rates Effective: 3/13/2020																
	Allocations/Strategies								Fixed	Cap Rate	Par Rate		10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	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	0-75	8.00%							
<div>Market Power Bonus Index</div> <div>Flexible 1st Yr Premium</div>	➤ Fixed Account								1.15%		30.00%																		
	➤ 1 Year S&P 500 Monthly Average Participation Index																												
	➤ 1-Year S&P 500 Monthly Average Cap Index									2.75%																			
	➤ 1-Year S&P 500 Monthly Cap Index									1.10%																			
	➤ 1-Year S&P 500 Point-to-Point Cap Index									2.25%																			
	➤ 2-Year S&P 500 Monthly Averaging Cap Index									6.00%																			
<div>Market Power Bonus Index W/LIBR</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate		10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	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	0-75	8.00%							
	➤ Fixed Account								1.00%		25.00%																		
	➤ 1 Year S&P 500 Monthly Average Participation Index																												
	➤ 1-Year S&P 500 Monthly Average Cap Index									2.50%																			
	➤ 1-Year S&P 500 Monthly Cap Index									1.00%																			
	➤ 1-Year S&P 500 Point-to-Point Cap Index									2.00%																			
<div>MarketTen Bonus Index (ROP)</div> <div>Flexible Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate		6% Yrs 1-5	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, DE	0-80	Year 1 6.00%							
	➤ Fixed Account								1.05%																				
	➤ 1-Year S&P 500 Point-to-Point Cap Index									2.00%																			
	➤ 1-Year S&P 500 Monthly Average Cap Index									2.50%																			
	➤ 1-Year S&P 500 Monthly Average Participation Index										25.00%																		
	➤ 1-Year S&P 500 Monthly Cap Index									1.10%																			
➤ 2-Year S&P 500 Monthly Average Cap Index									5.00%																				

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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
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/13/2020							Rates Effective: 3/13/2020
MarketTen Bonus Index W/LIBR (ROP)	Allocations/Strategies															
	➤ Fixed Account															
Flexible Premium	➤ 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															
Market Value Index	Allocations/Strategies															
	➤ Fixed Account															
Flexible Premium	➤ 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															
Market Value Index W/LIBR	Allocations/Strategies															
	➤ Fixed Account															
Flexible Premium	➤ 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															
MarketSeven Index	Allocations/Strategies															
	➤ Fixed Account															
Flexible Premium	➤ 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															
MarketSeven Index W/LIBR	Allocations/Strategies															
	➤ Fixed Account															
Flexible Premium	➤ 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															

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Fidelity & Guaranty	A.M. Best	A-	Fitch	BBB	Moody's	Baa2	S&P	BBB+	Rate Book Updated On: 3/13/2020							Rates Effective: 03/08/2020
Accelerator Plus 10	Allocations/Strategies															
	➤ Fixed Account							Fixed	Cap Rate	Par Rate						
	➤ 1-Year Index Gain Option with Declared Rate							1.50%			0-75					
	➤ 1-Year S&P 500 Monthly Point-to-Point							Trigger:	3.25%		5%					
Accumulator Plus 7	➤ 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															
Accumulator Plus 10	➤ Fixed Account							Fixed	Cap Rate	Par Rate						
	➤ 1-Year Index Gain Option with Declared Rate							1.00%								
	➤ 1-Year S&P 500 Monthly Average							Trigger:	3.00%							
	➤ 1-Year S&P 500 Monthly Pt. to Pt.															
Power Accumulator 10	➤ 1-Year S&P 500 Point-to-Point															
	➤ 2-Year Barclays Trailblazer Sectors 5 Index															
	➤ Fixed Account							Fixed	Cap Rate	Par Rate						
	➤ 1-Year Index Gain Option with Declared Rate							1.00%								
Prosperity Elite 10	➤ 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															
Safe Income Plus	➤ Fixed Account							Fixed	Cap Rate	Par Rate						
	➤ 1-Year Index Gain Option with Declared Rate							1.00%								
	➤ 1-Year S&P 500 Annual Point-to-Point							Trigger:	1.75%							
	➤ 1-Year S&P 500 Monthly Average															
Safe Income Plus	➤ 1-Year S&P 500 Monthly Point-to-Point															
	➤ Fixed Account							Fixed	Cap Rate	Par Rate						
	➤ 1-Year Index Gain Option with Declared Rate							1.00%								
	➤ 1-Year S&P 500 Annual Point-to-Point							Trigger:	1.75%							
Safe Income Plus	➤ 1-Year S&P 500 Monthly Average															
	➤ 1-Year S&P 500 Monthly Point-to-Point															
	➤ Fixed Account							Fixed	Cap Rate	Par Rate						
	➤ 1-Year Index Gain Option with Declared Rate							1.00%								
Safe Income Plus	➤ 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															
	➤ 2-Year Barclays Trailblazer Sectors 5 Index															

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Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P	A-	Rate Book Updated On: 3/13/2020										Rates Effective: 03/16/2020					
Choice Income II (7 Year)	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10%	100% (1-12)	Yes	7 Yrs	All Except: NY, PR	45-80 81-85	5.00% 2.75%		
	➤ Fixed Account							1.50%															
	➤ 1 Year Russell 2000 Point to Point								2.75%														
	➤ 1 Year MSCI EAFE Point to Point								2.75%														
	➤ 1 Year PIMCO Balanced Point to Point									70.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point								2.50%														
	➤ 1 Year S&P 500 Monthly Point-to-Point								1.10%														
	➤ 1 Year S&P 500 Point to Point with Performance Trigger							Trigger:	2.00%														
Single Premium	➤ 2 Year BlackRock Diversa Volatility Control										4.00%												
	➤ 2 Year Franklin US Point to Point										4.00%												
Choice Income II (10 Year)	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	45-80 81-85	7.00% 5.00%		
	➤ Fixed Account							1.60%															
	➤ 1 Year Russell 2000 Point to Point								3.00%														
	➤ 1 Year MSCI EAFE Point to Point								3.00%														
	➤ 1 Year PIMCO Balanced Point to Point									75.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point								2.75%														
	➤ 1 Year S&P 500 Monthly Point-to-Point								1.20%														
	➤ 1 Year S&P 500 Point to Point with Performance Trigger							Trigger:	2.25%														
Single Premium	➤ 2 Year BlackRock Diversa Volatility Control										3.50%												
	➤ 2 Year Franklin US Point to Point										3.50%												
Income 150+ SE*	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	Income Account Value the 1st 5 yrs.	1% on 87.5% of premiums paid	55-85 \$10,000	Yr 1 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	55-75 76-85	7.00% 5.00%		
	➤ Fixed Account							1.50%															
	➤ 1 Year Russell 2000 Point to Point								2.50%														
	➤ 1 Year MSCI EAFE Point to Point								2.50%														
	➤ 1 Year PIMCO Balanced Point to Point									65.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point								2.50%														
	➤ 1 Year S&P 500 Monthly Point-to-Point								1.10%														
	➤ 1 Year S&P 500 Point to Point with Performance Trigger							Trigger:	2.35%														
Single Premium	➤ 2 Year BlackRock Diversa Volatility Control										4.00%												
	➤ 2 Year Franklin US Point to Point										4.00%												
Choice Accumulation II (5 Year)	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-12)	Yes	5 Yrs	All Except: NY, PR	0-80 81-85	4.00% 2.00%		
	➤ Fixed Account							1.25%															
	➤ 1 Year Russell 2000 Point to Point								3.00%														
	➤ 1 Year MSCI EAFE Point to Point								3.00%														
	➤ 1 Year PIMCO Balanced Point to Point									55.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point								2.75%														
	➤ 1 Year S&P 500 Monthly Point-to-Point								1.00%														
	➤ 1 Year S&P 500 Point to Point with Performance Trigger							Trigger:	2.10%														
Single Premium	➤ 2 Year BlackRock Diversa Volatility Control										6.80%												
	➤ 2 Year Franklin US Point to Point										6.80%												
Choice Accumulation II (7 Year)	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-12)	Yes	7 Yrs	All Except: NY, PR	0-80 81-85	5.00% 2.75%		
	➤ Fixed Account							1.55%															
	➤ 1 Year Russell 2000 Point to Point								3.40%														
	➤ 1 Year MSCI EAFE Point to Point								3.40%														
	➤ 1 Year PIMCO Balanced Point to Point									65.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point								3.15%														
	➤ 1 Year S&P 500 Monthly Point-to-Point								1.20%														
	➤ 1 Year S&P 500 Point to Point with Performance Trigger							Trigger:	2.40%														
Single Premium	➤ 2 Year BlackRock Diversa Volatility Control										5.75%												
	➤ 2 Year Franklin US Point to Point										5.75%												

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 3/13/2020				Rates Effective: 03/16/2020									
Choice Accumulation II (10 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	0-80 81-85	6.00% 3.25%
	➢ Fixed Account								1.65%													
	➢ 1 Year Russell 2000 Point to Point									3.50%												
	➢ 1 Year MSCI EAFE Point to Point									3.50%												
	➢ 1 Year PIMCO Balanced Point to Point										70.00%											
Single Premium	➢ 1 Year S&P 500 Annual Point-to-Point									3.25%												
	➢ 1 Year S&P 500 Monthly Point-to-Point									1.30%												
	➢ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.50%												
	➢ 2 Year BlackRock Diversa Volatility Control										5.50%											
	➢ 2 Year Franklin US Point to Point										5.50%											
Great American	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 3/13/2020				Rates Effective: 03/07/2020									
American Landmark 5*	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: 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%
	➢ Fixed Account								1.70%													
	➢ 1 Year iShares U.S. Real Estate Annual Point to Point									4.30%												
	➢ 1 Year S&P 500 Annual Point-to-Point									3.90%												
	➢ 1 Year S&P 500 Risk Control Annual Point to Point										45.00%											
Single Premium	➢ 1 Year S&P U.S. Retiree Spending Annual Point to Point										50.00%											
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CO, IN, MA, OR	0-75 76-80 81-85	5.50% 4.10% 4.10%
	➢ Fixed Account								1.20%													
	➢ 1 Year iShares U.S. Real Estate Annual Point to Point									3.00%	&	3.00%										
	➢ 1 Year S&P 500 Annual Point-to-Point									3.00%	&	3.00%										
➢ 1 Year S&P 500 Risk Control Annual Point to Point										30.00%	&	25.00%										
American Legend III	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: MA, OR	0-75 76-80 81-85	4.75% 2.75% 2.75%
	➢ Fixed Account								1.50%													
	➢ 1 Year iShares US Real Estate Annual Point-to-Point									3.55%												
	➢ 1 Year S&P 500 Monthly Sum with Cap									1.25%												
	➢ 1 Year S&P 500 Point-to-Point									3.00%												
Flexible Premium	➢ 1 Year SPDR Gold Shares Point-to-Point									4.00%												
	➢ 1 Year US Retiree Spending Annual Point-to-Point										45.00%											
	➢ 1-Year S&P 500 Risk Control with Participation										40.00%											
	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: 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%
	➢ Fixed Account								1.75%													
➢ 1 Year iShares U.S. Real Estate Annual Point to Point									4.70%													
➢ 1 Year S&P 500 Monthly Sum									1.30%													
➢ 1 Year S&P 500 Annual Point-to-Point									4.00%													
Flexible Premium	➢ 1 Year SPDR Gold Shares Annual Point-to-Point									4.65%												
	➢ 1 Year S&P U.S. Retiree Spending Annual Point to Point										50.00%											
	➢ 1 Year S&P 500 Risk Control Annual Point to Point										45.00%											
	Allocations/Strategies								Fixed	Cap Rate		None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: NY, PR Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-90	2.50% 2.00% 1.50%	
	➢ Fixed Account								1.40%													
➢ 1 Year iShares MSCI EAFE 1-year Point-to-Point									3.55%													
➢ 1 Year iShares U.S. Real Estate Annual Point-to-Point									3.65%													
➢ 1 Year S&P 500 Annual Point-to-Point									3.35%													
Single Premium																						

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Last Update: 3/13/2020

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/13/2020				Rates Effective: 03/01/2020								
Highlander 7 Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	7 Yrs	All Except: NY Call for details in: CA, FL	0-75 5.00% 76+ 4.00%	
	➤ Fixed Account								2.25%												
	➤ S&P 500 1-Year Pt-to-Pt									4.50%											
	➤ S&P 500 1-Year Pt-to-Pt										45.00% 90.00%										
	➤ S&P MARC 5% 1-Year Pt-to-Pt																				
Highlander 10 Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 7.00% 76+ 5.00%	
	➤ Fixed Account								2.00%												
	➤ S&P 500 1-Year Pt-to-Pt									3.50%											
	➤ S&P 500 1-Year Pt-to-Pt										35.00% 85.00%										
	➤ S&P MARC 5% 1-Year Pt-to-Pt																				
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 3/13/2020				Rates Effective: 03/20/2020								
OptiBlend 7* Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: CA	0-74 4.50% 75-79 3.00% 80-84 1.75% 85 0.75%
	➤ Fixed Account								1.00%		50.00%	4.75%									
	➤ 1 Year Fidelity AIM Dividend										15.00%										
	➤ 1-Year S&P 500 5% Daily Risk Contol																				
	➤ 1-Year S&P 500									1.50%											
OptiBlend 10* Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA	0-74 7.00% 75-79 4.00% 80+ 1.75%
	➤ Fixed Account								1.00%		50.00%	4.75%									
	➤ 1 Year Fidelity AIM Dividend										15.00%										
	➤ 1-Year S&P 500 5% Daily Risk Contol																				
	➤ 1-Year S&P 500									1.50%											
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 3/13/2020				Rates Effective: 03/09/2020								
Retirement SafeGuard*  Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	15% Income Account Value	1.8% on 87.5% of premiums paid	50-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR	0-75 7.00% 76+ 3.50%
	➤ Fixed Account								1.10%	1.90%											
	➤ 1-Year Point-to-Point										15.00%										
	➤ 1-Year Point-to-Point											5.20%									
	➤ 1-Year Volatility Controlled Point-to-Point										45.00% & -1.00%										

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Last Update: 3/13/2020

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions													
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/13/2020			Rates Effective: 03/01/2020																		
Personal Protection Choice	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: MA, ME, 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 76+	7.25% 5.00%								
	➤ Fixed Account								2.65%	1.95%		0.75%																		
	➤ S&P 500 Monthly Cap									4.75%																				
	➤ 1-Year CSTMAI Point-to-Point Spread										41.00%																			
	➤ 1-Year S&P 500 Point-to-Point Cap										50.00%	& 2.00%																		
	➤ 1-Year S&P 500 Point-to-Point Participation											0.00%																		
	➤ 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								11.00%		56.00%																			
	➤ 2-Year S&P 500 Point-to-Point Participation										73.00%	& 4.00%																		
Single Premium	➤ 2-Year S&P 500 with Par and Spread										105.00%	& 9.00%																		
Personal Income Annuity	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: MA, ME, 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 76+	7.25% 5.00%								
	➤ Fixed Account								1.50%	1.20%		4.25%																		
	➤ S&P 500 Monthly Cap									2.50%																				
	➤ 1-Year CSTMAI Point-to-Point Spread										23.00%																			
	➤ 1-Year S&P 500 Point-to-Point Cap										28.00%	& 2.00%																		
	➤ 1-Year S&P 500 Point-to-Point Participation											4.00%																		
	➤ 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								5.50%		32.00%																			
	Single Premium	➤ 2-Year S&P 500 Point-to-Point Participation										40.00%											& 4.00%							
➤ 2-Year S&P 500 with Par and Spread										60.00%	& 9.00%																			
Nassau Growth Annuity (7 Years)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: CA, MA, ME, MN, NJ, NY, PR Call for details in: IN	0-75 76+	6.50% 4.25%								
	➤ Fixed Account								2.20%	4.00%																				
	➤ 1-year S&P 500										35.00%																			
	➤ 1-year S&P 500										51.00%	& 1.00%																		
	➤ 1-year S&P 500										48.00%																			
	➤ 2-year S&P 500										70.00%	& 1.00%																		
	➤ 2-year S&P 500										85.00%																			
	➤ 2-year Sunrise Smart Passage SG										125.00%	& 1.00%																		
	Single Premium	➤ 2-year Sunrise Smart Passage SG																												
	Nassau Growth Annuity (10 Years)	Allocations/Strategies								Fixed	Cap Rate	Par Rate											Fee	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 5%	100% (1-6)	Yes	10 Yrs
➤ Fixed Account								2.80%	5.25%																					
➤ 1-year S&P 500										45.00%																				
➤ 1-year S&P 500										61.00%	& 1.00%																			
➤ 1-year S&P 500										61.00%																				
➤ 2-year S&P 500										83.00%	& 1.00%																			
➤ 2-year S&P 500										110.00%																				
➤ 2-year Sunrise Smart Passage SG										150.00%	& 1.00%																			
Single Premium		➤ 2-year Sunrise Smart Passage SG																												

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Last Update: 3/13/2020

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
National Western Life	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A-	Rate Book Updated On: 3/13/2020				Rates Effective: 03/01/2020									
NWL Ultra Classic Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	13 Yrs	ALL Except: AK, AL, CT, DE, IL, IN, MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA Call for details in: CA, FL, OH, TX	0-75 NQ 10.00%	
	➤ Fixed Account								3.40%		75.00%										76-80 8.50%	
	➤ Option A: Monthly Averaging Annual Reset																					
	➤ Option J: Annual Point-to-Point with Cap and Fee									7.00%	&	0.00%									0-70 10.00%	
➤ Option U: Annual Reset Low Volatility Daily Risk Control										140.00%				71-75 Q 8.00%								
																			76-80 7.00%			
NWL Ultra Future Flexible Premium	Allocations/Strategies								Fixed		Par Rate		9% Yr 1 4.75% Yrs 2-5	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	15 Yrs	ALL Except: AK, AL, CT, MT, NV, NY, OR, SC Call for details in: CA, FL, OH, PR, TX	0-75 NQ 5.00%	
	➤ Fixed Account								2.50%		55.00%										76-80 3.00%	
	➤ Option A: Monthly Averaging Annual Reset										105.00%										0-70 5.00%	
	➤ Option U: Annual Reset Low Volatility Daily Risk Control																				71-75 Q 1.50%	
																			76-80 0.25%			
NWL Impact 7 Flexible Premium	Allocations/Strategies								Fixed		Par Rate	Spread	5%	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AK, CA, CT, DE, FL, IN, MA, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Call for details in: PR	0-75 NQ 5.50%	
	➤ Fixed Account								2.80%		65.00%	&									0.30%	76-80 3.50%
	➤ 1 Year Annual Point to Point with Monthly Average										65.00%										0-70 5.50%	
	➤ Global Lookback										120.00%										71-75 Q 4.00%	
➤ Annual Reset Low Volatility Daily Risk Control																		76-80 1.50%				
NWL Impact 10 Flexible Premium	Allocations/Strategies								Fixed		Par Rate	Spread	7%	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, IN, MA, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Call for details in: PR	0-75 NQ 7.00%	
	➤ Fixed Account								2.45%		55.00%	&									0.15%	76-80 5.00%
	➤ 1 Year Annual Point to Point with Monthly Average										55.00%										0-70 7.00%	
	➤ Global Lookback										105.00%										71-75 Q 5.50%	
➤ Annual Reset Low Volatility Daily Risk Control																		76-80 3.00%				
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 3/13/2020				Rates Effective: 03/17/2020									
Benefit Solutions 10 Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	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 6.75%	
	➤ Fixed Account								1.80%		45.00%										76-79 5.06%	
	➤ 1 Year DJI Monthly Averaging																					
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index									1.40%												
➤ 1 Year S&P 500 Annual Point-to-Point Index									4.60%													
➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5%											4.35%											
➤ 1 Year S&P 500 Monthly Averaging										45.00%												
➤ 1 Year S&P 500 Monthly Point-to-Point Index									1.70%													
Charter Plus 10 Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	3%	1.75% on 87.5% of premiums paid	0-79 \$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75 6.75%	
	➤ Fixed Account								0.90%												76-79 5.06%	
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index									0.65%												
	➤ 1 Year S&P 500 Annual Point-to-Point Index									2.25%												
➤ 1 Year S&P 500 Annual Point-to-Point										20.00%												
➤ 1 Year S&P 500 Daily Index Margin											6.95%											
➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index											7.00%											
➤ 1 Year S&P 500 Monthly Point-to-Point Index									1.00%													
➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index											8.00%											
Charter Plus 14 Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	5%	1.75% on 87.5% of premiums paid	0-75 \$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	14 Yrs	ALL Except: AK, CA, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75 6.75%	
	➤ Fixed Account								1.10%		22.00%											
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index									0.95%												
	➤ 1 Year S&P 500 Annual Point-to-Point Index									2.50%												
➤ 1 Year S&P 500 Annual Point-to-Point																						
➤ 1 Year S&P 500 Daily Index Margin											6.05%											
➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5%											6.00%											
➤ 1 Year S&P 500 Monthly Point-to-Point Index									1.25%													
➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8%											7.25%											

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 3/13/2020									Rates Effective: 02/04/2020					
Income Choice 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	40-75	6.75%	
									1.10%	3.10%	25.00%	5.35%											
	➤ 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									2.30%													
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.10%													
Flexible Premium	➤ 2-Year S&P 500 Low VC Daily Risk Ctrl 8%											6.40%											
	➤ Threshold Participation Rate Strategy (Base)									25.00%													
	(Threshold Participation Rate Strategy After 0%)									115.00%													
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY, PR	Year 1	0-75 5.00%	
									1.90%	3.95%													3.75%
	➤ Fixed Account																						
	➤ 1-Year DJ EuroStoxx 50 Point-to-Point									3.05%													
	➤ 1-Year Dow Jones Point-to-Point									3.40%													
➤ 1-Year Hang Seng Point-to-Point									1.45%														
➤ 1-Year Nasdaq 100 Monthly Point-to-Point									2.95%														
➤ 1-Year Nasdaq 100 Point-to-Point									2.95%														
Performance Choice 8	➤ 1-Year Russell 2000 Point-to-Point									3.00%													
	➤ 1-Year S&P 400 Point-to-Point									1.40%													
	➤ 1-Year S&P 500 Monthly Point-to-Point									4.00%													
	➤ 1-Year S&P 500 Point-to-Point											1.35%											
	➤ 1-Year S&P MARC 5% ER																						
	➤ 1-Year S&P MARC 5% ER Annual Point to Point									75.00%													
	➤ Inverse Performance Trigger								Trigger:	4.65%													
	➤ S&P 500 Low Volatility Daily Risk Control 5% Index											3.75%											
Flexible Premium	➤ Threshold Participation Rate Strategy (Base)									25.00%													
	(Threshold Participation Rate Strategy After 0%)									115.00%													
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	0-75 6.75%		
									1.60%	4.25%	28.00%	4.20%											
	➤ Fixed Account																						
	➤ S&P 500 Annual Point to Point																						
	➤ S&P 500 Annual Point to Point										80.00%												
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.																						
➤ S&P 500 MARC 5% Excess Return Annual Point to Point									1.40%														
➤ S&P 500 Monthly Point to Point										120.00%													
VersaChoice 10*	➤ S&P 500 MARC 5% Excess Return 2-Year Point to Point																						
	➤ S&P 500 2-Year Point to Point									40.00%													
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	50-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	0-75 6.75%		
									2.00%	4.50%	38.00%												
	➤ Fixed Account																						
	➤ S&P 500 Annual Point to Point																						
	➤ S&P 500 Annual Point to Point																						
	➤ S&P 500 Monthly Point to Point									1.75%													
➤ S&P 500 Annual Point to Point with Inverse Edge								Trigger:	2.00%														
➤ S&P 500 Annual Point to Point with Inverse Edge																							
Strategic Design X	➤ S&P MARC 5% ER Annual Point to Point										85.00%												
	➤ S&P MARC 5% ER Annual Point to Point 2 Year										120.00%												
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	\$50,000	Yr 2+ 7%	50% (7-12)	Yes	10 Yrs	All Except: NY, PR	76-79 5.06%		
	➤ 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 500 Annual Point to Point with Inverse Edge																							
Single Premium	➤ S&P MARC 5% ER Annual Point to Point																						
	➤ S&P MARC 5% ER Annual Point to Point 2 Year																						

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

For Agent Use Only

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

Last Update: 3/13/2020

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
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/13/2020				Rates Effective: 03/01/2020						
Royal Select	Allocations/Strategies								Fixed 1.35%	Cap Rate	8%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, PR, VT, WV	18-75 6.50% 76-80 5.00%
Single Premium	➤ Fixed Account ➤ 1 Year Annual Point-to-Point Strategy ➤ 1 Year Monthly Average Strategy									3.70% 3.70%									
Silver Select	Allocations/Strategies								Fixed 1.75%	Cap Rate	4%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, PR, VT, WV	18-75 6.50% 76-80 5.00%
Single Premium	➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point ➤ 1 Year S&P 500 Annual Monthly Average									4.50% 4.50%									
Select	Allocations/Strategies								Fixed 2.15%	Cap Rate	None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, NY, PR, VT, WV	18-75 6.50% 76-80 5.00%
Single Premium	➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point ➤ 1 Year S&P 500 Annual Monthly Average									5.30% 5.30%									
Sagcor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/13/2020				Rates Effective: 02/29/2020						
Sage Select	Allocations/Strategies								Fixed 2.00%	Cap Rate	4%	3% on 87.5% of premiums paid	0-85 \$2,000	Yr 2+ 10% Accumulates to 50%	100% (1-6) 50% (7-12)	Yes	9 Yrs	All Except: AK, CT, ME, NY, PR, VT	0-75 4.50% 76-85 2.50%
Single Premium	➤ Fixed Account ➤ Global Multi-Index Strategy ➤ S&P Index Strategy									4.00%			40.00%						
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 3/13/2020				Rates Effective: 03/13/2020						
Index Select Annuity 5*	Allocations/Strategies								Fixed 2.00%	Cap Rate	None	1% on 87.5% of premiums paid	0-93 \$15,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	5 Yrs	All Except: CA, NY, PR	0-80 3.00% 81-84 1.50% 85+ 1.35%
Single Premium	➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point ➤ 1 Year S&P 500 Annual Point-to-Point									4.00%			35.00%						
Index Select Annuity 7*	Allocations/Strategies								Fixed 2.00%	Cap Rate	None	1% on 87.5% of premiums paid	0-90 \$15,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, NY, PR	0-80 4.00% 81-85 2.00% 86+ 1.45%
Single Premium	➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point ➤ 1 Year S&P 500 Annual Point-to-Point									4.10%			39.00%						

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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 Effective: 02/29/2020
LibertyMark 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.30%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									77.00%	1.00%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.90%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point								5.10%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								7.50%		1.00%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									105.00%	1.00%					
Single Premium	➤ 2-Year S&P 500 Point-to-Point w/ PR									53.00%	1.00%					
LibertyMark 7 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.15%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									72.00%	1.00%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.80%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point								4.80%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								6.90%		1.00%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									97.00%	1.00%					
Single Premium	➤ 2-Year S&P 500 Point-to-Point w/ PR									49.00%	1.00%					
LibertyMark 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.85%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									91.00%	1.25%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								2.10%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point								6.05%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								9.50%		1.25%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									108.00%	1.25%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									123.00%	1.25%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									62.00%	1.25%					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								3.00%		1.25%					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									96.00%	1.25%					
LibertyMark 10 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							1.85%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									62.00%	1.25%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.65%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point								4.20%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								5.70%		1.25%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									70.00%	1.25%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									84.00%	1.25%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									42.00%	1.25%					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%		1.25%					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									61.00%	1.25%					
LibertyMark 10 LT	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.85%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									91.00%	1.25%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								2.10%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point								6.05%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								9.50%		1.25%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									108.00%	1.25%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									123.00%	1.25%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									62.00%	1.25%					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								3.00%		1.25%					
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									96.00%	1.25%					

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 Effective: 02/29/2020										
LibertyMark 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (1-6)	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%
	➤ Fixed Account								2.85%													
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									91.00%	1.25%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.10%	1.25%											
	➤ 1-Year S&P 500 Point-to-Point									6.05%	1.25%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									9.50%	1.25%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									108.00%	1.25%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									123.00%	1.25%											
	➤ 2-Year S&P 500 Point-to-Point									62.00%	1.25%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								3.00%		1.25%											
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									96.00%	1.25%											
LibertyMark SE 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AL, IN, MO, MS, NY, OR, PR, VT	0-80 81+	5.00% 3.75%
	➤ Fixed Account								2.80%			1.50%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									90.00%	1.50%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.10%	1.50%											
	➤ 1-Year S&P 500 Point-to-Point									6.05%	1.50%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									9.50%	1.50%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									123.00%	1.50%											
	➤ 2-Year S&P 500 Point-to-Point									62.00%	1.50%											
	Single Premium																					
	LibertyMark SE 7 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate										
➤ Fixed Account								2.65%			1.50%											
➤ 1-Year Morgan Stanley TEBI Point-to-Point									84.00%	1.50%												
➤ 1-Year S&P 500 Monthly Point-to-Point									2.05%	1.50%												
➤ 1-Year S&P 500 Point-to-Point									5.65%	1.50%												
➤ 1-Year S&P 500 Point-to-Point Inversion									8.60%	1.50%												
➤ 2-Year Morgan Stanley TEBI Point-to-Point									115.00%	1.50%												
➤ 2-Year S&P 500 Point-to-Point									58.00%	1.50%												
Single Premium																						
LibertyMark SE 10		Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AL, IN, MN, MO, MS, NY, OR, PR, VT	0-80 81-85
	➤ Fixed Account								3.35%			1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									104.00%	1.75%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.35%	1.75%											
	➤ 1-Year S&P 500 Point-to-Point									7.00%	1.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									11.40%	1.75%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									125.00%	1.75%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									141.00%	1.75%											
	➤ 2-Year S&P 500 Point-to-Point									71.00%	1.75%											
	Single Premium																					
LibertyMark SE 10 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AL, IN, MN, MO, MS, NY, OH, OR, PR, VT	0-80	6.00%
	➤ Fixed Account								2.35%			1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									76.00%	1.75%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.90%	1.75%											
	➤ 1-Year S&P 500 Point-to-Point									5.10%	1.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									7.50%	1.75%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									89.00%	1.75%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									104.00%	1.75%											
	➤ 2-Year S&P 500 Point-to-Point									52.00%	1.75%											
	Single Premium																					
➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%		1.75%												
➤ 5-Year FUSION Participation Rate (Part B)									100.00%	1.75%												

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 Effective: 02/29/2020									
LibertyMark SE 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 81-85	6.00% 4.75%
	➤ Fixed Account								3.35%			1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										104.00%	1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.35%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									7.00%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									11.40%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										125.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										141.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										71.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								4.00%			1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										89.00%	1.75%										
LibertyMark SE 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OK, PA, SC, TX, UT, WA	0-80	6.00%
	➤ Fixed Account								2.35%			1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										76.00%	1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.90%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									5.10%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									7.50%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										89.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										104.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										52.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%			1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										100.00%	1.75%										
ClassicMark 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	ALL Except: AL, MN, MS, NY, OR, PR, VT Call for details in: CA, IN, MN, NJ, NH	0-80 81-85 86-90	6.00% 5.00% 1.50%
	➤ Fixed Account								1.75%													
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										54.00%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.60%												
	➤ 1-Year S&P 500 Point-to-Point									3.90%												
	➤ 1-Year S&P 500 Point-to-Point Inversion									5.15%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										60.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										74.00%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR										40.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%													
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										49.00%											
ClassicMark 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	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 81-85 86-90	6.00% 3.75% 1.50%
	➤ Fixed Account								1.75%													
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										54.00%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.60%												
	➤ 1-Year S&P 500 Point-to-Point									3.90%												
	➤ 1-Year S&P 500 Point-to-Point Inversion									5.15%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										60.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										74.00%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR										40.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%													
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										49.00%											

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 Effective: 02/29/2020
ClassicMark 10 Plus	Allocations/S Fixed								Cap Rate	Par Rate							
	➤ Fixed Account								1.25%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									40.00%							
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.30%			Yr 1	100%				
	➤ 1-Year S&P 500 Point-to-Point								3.00%			0%	(1-6)				
	➤ 1-Year S&P 500 Point-to-Point Inversion								3.50%			Yr 2+	50%				
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									41.00%			(7-12)				
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									54.00%							
	➤ 2-Year S&P 500 Point-to-Point w/ PR									29.00%							
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%								
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									52.00%							
ClassicMark 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate						
	➤ Fixed Account								1.25%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									40.00%							
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.30%			Yr 1	100%				
	➤ 1-Year S&P 500 Point-to-Point								3.00%			10%	(1-6)				
	➤ 1-Year S&P 500 Point-to-Point Inversion								3.50%			Yr 2+	50%				
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									41.00%			(7-12)				
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									54.00%							
	➤ 2-Year S&P 500 Point-to-Point w/ PR									29.00%							
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%								
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									52.00%							

Available Annuity Riders



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

Available Annuity Riders



	Athene <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	Athene <i>Agility Income Rider</i>	American National <i>Lifetime Income Rider Fixed Rate</i>	American National <i>Lifetime Income Rider Fixed Rate Plus Index Credit</i>	American Equity <i>LIBR</i>
Product Line	Ascent Pro 10 <i>10% Income Bonus</i>	Agility <i>20% Income Base Bonus</i>	All	All	Bonus Gold, Retirement Gold
Issue Ages	35-80	40-80	50-80	50-80	50+
Rider Roll-Up Rate	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	175% of Interest Earned	7.2% Compound	4.2% Compound + 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

Available Annuity Riders



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

Available Annuity Riders



	American Equity <i>LIBR</i>	American Equity <i>LIBR W/ Wellbeing Benefit</i>	AIG/MSG <i>Lifetime Income Plus Flex</i>	AIG/MSG <i>Lifetime Income Plus Multiplier Flex</i>	Equitrust
Product Line	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	Power Select Plus Income	Power Select Plus Income	MarketPower Bonus
Issue Ages	50-80	50-80	50-78	50-78	40-75
Rider Roll-Up Rate	6% Compound	6% Compound	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

Available Annuity Riders

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


Available Annuity Riders



	F&G <i>Income for Life</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>
Product Line	Safe Income Plus	Income150+ SE	Choice Income Guaranteed Rider	Choice Income Stacked Growth	ForeCare
Issue Ages	0-80 50-80 in Maryland	55-80	45-85	45-85	50-80
Rider Roll-Up Rate	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

Available Annuity Riders



	Great American Life <i>Income Secure</i>	Great American Life <i>Inheritance Enhancer</i>	Guggenheim Life <i>Lifetime Withdrawal Rider</i>	Lincoln National <i>Lifetime Income Edge 2.0</i>	Lincoln National <i>Standard</i> 
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

Available Annuity Riders



	Oxford <i>GLWB</i>	Nassau Re <i>Income Protection Benefit: Today</i>	Nassau Re <i>Income Protection Benefit: Tomorrow</i>	Nassau Re <i>Care, Protection, Benefit, & Income</i>	Nassau Re <i>Family, Protection, & Income</i>
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

Available Annuity Riders





	Nassau Re <i>Family, Care, & Income</i>	National Western <i>Income Outlook</i>	National Western <i>Income Outlook Plus 5</i>	North American <i>GLWB</i>	
Product Line	Personal Protection Choice	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	

Last Update:3/13/2020

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period							Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On:				3/13/2020		Rates Effective: 03/13/2020				
<div>Secure Savings</div> <div>Single Premium</div>	➤ 2 Year 2.05%							1.00%	18-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: CA, MN, NJ, NY, PR	18-80	2 Year	1.25%	
	➤ 5 Year 3.00%										Int.	(1-12)				81+	1.00%		
											Yr 2+	50%				5 Year		18-75	2.00%
											5%	(13-24)				76-80	1.75%	81-85	0.75%
<div>Secure Savings Elite</div> <div>Single Premium</div>	➤ 2 Year 2.45%							1.00%	18-85	\$10,000	None without Rider	100%	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	18-80	2 Year	1.25%	
	➤ 5 Year (2.15%)											(1-12)				81+	1.00%		
												50%				5 Year		18-75	2.00%
												(13-24)				76-80	1.75%	81-85	0.75%
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On:				3/13/2020		Rates Effective: 03/13/2020				
<div>Certainty Select</div> <div>Single Premium</div>	➤ 3 Year 1.50%							1.00%	0-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: NY, PR	0-80	3 Year MYGA	2.00%	
	➤ 5 Year 1.75%										0%	(1-6)				81-90		1.50%	
	➤ 6 Year 2.00%										Yr 2+	5, 6, 8, & 10 Year MYGA's							
	➤ 8 Year 2.20%											0-80				3.00%			
	➤ 10 Year 2.30%											Int.				(7-12)	81-90	2.25%	
	<div>ChoiceFour (6 Year) (MVA & Liquidity)</div> <div>Flexible 1st Yr Premium</div>	➤ 6 Year 2.00%									2.00%	0-85				\$10,000	Yr 1	100%	Yes
W/ Premium Bonus 1.50%							Yr 2 +	(1-12)	81-85	4.125%									
							10%												
Fidelity & Guaranty	A.M. Best	A-	Fitch	BBB	Moody's	Baa2	S&P	BBB+	Rate Book Updated On:				3/13/2020		Rates Effective: 03/08/2020				
<div>FG Guarantee Platinum</div> <div>Single Premium</div>	➤ 3 Year 2.05%							1% on 87.5%	0-90	\$20,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-79	3 Year	1.50%	
	➤ 5 Year 2.50%										Int.	(1-12)				80-90		0.75%	
	➤ 7 Year 2.75%										Yr 2+	50%				5 Year		0-79	2.00%
											Int.	(13-24)				80-90	1.00%	0-79	7 Year
											80-90	1.125%							

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

Last Update:3/13/2020

Multi-Year Guarantee

1-800-255-5055

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

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Last Update:3/13/2020

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Liberty Bankers Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/13/2020						Rates Effective: 03/16/2020				
Bankers Elite Series (3, 5, 7, 9) Single Premium	➤	3 Year			1.95%			1.00%	0-90	\$10,000	Yr 1	0%	100%	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR Call for details in: CA & FL	0-90	3 Year	2.00%
	➤	5 Year			2.75%				0-90		0-90						5 Year	2.25%	
	➤	7 Year			2.90%				0-85		0-85						7 Year	2.50%	
	➤	9 Year			3.05%				0-80		0-80						9 Year	2.75%	
Bankers (3, 5, 7) Single Premium	➤	3 Year			1.80%			1.65%	0-90	\$10,000	Yr 1 Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN, MO, NH, NY, PR	0-80 81-90	3 Year	2.00% 1.00%
	➤	5 Year			2.25%				0-90		0-80 81-90						5 Year	3.25% 1.50%	
	➤	7 Year			2.45%				0-85		0-80 81-85						7 Year	4.00% 2.00%	
Bankers Premier (5, 7) Single Premium	➤	5 Year			2.55%			1.65%	0-90	\$10,000	Yr 1 Int.	100%	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY, OR, PR Call for details in: IA, NM, OR	0-80 81-90	5 Year	2.00% 0.40%	
	➤	7 Year			2.75%				0-85		0-80 81-85					7 Year	2.15% 0.45%		
Bankers 5 Premier Plus Single Premium	➤	5 Year Yield			2.55%			1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80 81-90		2.00% 0.40%	
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 3/13/2020						Rates Effective: 03/09/2020				
MYGuarantee Plus* Single Premium	➤	5 Year			2.00%			1% on 90% of premium paid	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY	0-75 76-80 81+	5 Year	2.00% 2.30% 0.75%	
	➤	7 Year			1.60%						Yr 2+ 10%					50% (7-12)	7 & 10 Year		
	➤	10 Year			1.70%												0-75 76-80 81+	2.50% 1.60% 1.00%	
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 3/13/2020						Rates Effective: 02/04/2020				
Guarantee Choice* (3, 5, 7, 10) Single Premium	➤	3 Year			1.95%			0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-80 81-85 86-90	3 Year	1.50% 1.25% 0.75%	
	➤	5 Year			2.30%						0-80 81-85 86-90					5 Year	2.00% 1.50% 1.00%		
	➤	7 Year			2.05%						0-80 81-85 86-90					7 Year	2.50% 1.875% 1.25%		
	➤	10 Year			2.25%						0-80 81-85 86-90					10 Year	3.00% 2.25% 1.50%		

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Last Update:3/13/2020

Multi-Year Guarantee

1-800-255-5055

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

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Multi-Year Guarantee

1-800-255-5055

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

MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Commissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+	Waiver of Surrender	Waiver of Surrender Provisions
2	2.05%	Equitable	B+	Secure Savings	1.25%	90	Int. 5%	Yes	N/A
3	1.95%	Athene	A	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	A	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	A	Palladium MYGA*	2.50%	85	Int. 10%	Yes	Disability, Nursing Home
5	2.55%	Athene	A	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	A	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	A	Focused Growth Annuity*	2.00%	93	Int. Int.	Yes	Nursing Home, Terminal Illness

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Commissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		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	A	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	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.65%	Athene	A	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	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
8	2.25%	American National	A	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	A	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

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10	2.35%	American National	A	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	A	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness

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