





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: 5/19/2020								Rates Effective: 5/4/2020			
<div>Power Select Plus Income*</div> <div></div> <div>Rider Included</div> <div>Single Premium</div>	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	Option 1	
	➤ Fixed Account						1.30%			1.50%									50-75	7.00%
	➤ 1-Year AB All Market Index Point to Point								50.00%										50-75	Option 2 Yr 1 2.25%
	➤ 1-Year ML Strategic Balanced Index								33.00%										Yr 2+ 1.00%	
	➤ 1-Year PIMCO Global Optima Index								17.00%											Option 3 Yr 1 4.25%
	➤ 1-Year Russel 2000 Annual Point to Point								85.00%										50-75	Yr 2+ 0.50%
	➤ 1-Year S&P 500 Annual Point-to-Point Index						2.50%													
	➤ 2-Year AB All Market Index Point to Point PR									1.95%										
	➤ 2-Year ML Strategic Balanced Index									4.95%										
	➤ 2-Year PIMCO Global Optima Index																			
➤ 2-Year S&P 500 Annual Point-to-Point								22.00%												
<div>Power Select Plus Income Multiplier*</div> <div></div> <div>Rider Included</div> <div>Single Premium</div>	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	Option 1	
	➤ Fixed Account						1.50%			1.35%									50-75	7.00%
	➤ 1-Year AB All Market Index Point to Point								60.00%										50-75	Option 2 Yr 1 2.25%
	➤ 1-Year ML Strategic Balanced Index								36.00%										Yr 2+ 1.00%	
	➤ 1-Year PIMCO Global Optima Index								20.00%											Option 3 Yr 1 4.25%
	➤ 1-Year Russel 2000 Annual Point to Point								95.00%										50-75	Yr 2+ 0.50%
	➤ 1-Year S&P 500 Annual Point-to-Point Index						3.00%													
	➤ 2-Year AB All Market Index Point to Point PR									0.95%										
	➤ 2-Year ML Strategic Balanced Index									4.25%										
	➤ 2-Year PIMCO Global Optima Index																			
➤ 2-Year S&P 500 Annual Point-to-Point								25.00%												
<div>Power Select Builder*</div> <div></div> <div>No Rider Available</div> <div>Single Premium</div>	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1.5% on 87.5% of Premiums Paid	50-78	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	Option 1	
	➤ Fixed Account						1.50%			1.35%									50-75	7.00%
	➤ 1-Year AB All Market Index Point to Point Spread								75.00%										50-75	Option 2 Yr 1 2.25%
	➤ 1-Year ML Strategic Balanced Index								44.00%										Yr 2+ 1.00%	
	➤ 1-Year PIMCO Global Optima Index								20.00%											Option 3 Yr 1 4.25%
	➤ 1-Year Russel 2000 Annual Point to Point								100.00%										50-75	Yr 2+ 0.50%
	➤ 1-Year S&P 500 Annual Point-to-Point Index						3.75%													
	➤ 2-Year AB All Market Index Point to Point PR									0.00%										
	➤ 2-Year ML Strategic Balanced Index									3.95%										
	➤ 2-Year PIMCO Global Optima Index																			
➤ 2-Year S&P 500 Annual Point-to-Point								25.00%												
<div>Power Select Builder 8*</div> <div></div> <div>No Rider Available</div> <div>Single Premium</div>	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	4% Premium Bonus	1.5% on 87.5% of Premiums Paid	18-80	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY, PR Call for details: AK, CA, CT, DE, FL, MN, NJ, NV, OH, OR, PA, SC, TX, UT, WA	Option 1	
	➤ Fixed Account						1.40%		72.00%										0-80	5.00%
	➤ 1-Year AB All Market Index Point to Point									1.75%										Option 2 Yr 1 1.00%
	➤ 1-Year ML Strategic Balanced Index Point-to-Point									5.75%									0-80	Yr 2+ 1.00%
	➤ 1-Year PIMCO Global Optima Index Point-to-Point																			
	➤ 1-Year Russell 2000 Point to Point																			
	➤ 1-Year S&P 500 Point-to-Point						2.80%													
	➤ 1-Year S&P 500 Point-to-Point						3.00%		17.00%											
	➤ 2-Year AB All Market Index Point to Point									0.50%										
	➤ 2-Year ML Strategic Balanced Index Point-to-Point								85.00%											
➤ 2-Year PIMCO Global Optima Index Point-to-Point								50.00%												

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Last Update: 5/19/2020

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: 5/19/2020										Rates Effective: 5/5/2020									
Allianz Accumulation Advantage*	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	0-75 6.65% 76-80 4.75%
	➢ Fixed Account										1.60%		2.75%													
	➢ S&P 500 Index Monthly Sum										3.50%		or 70.00%		or 3.00%											
	➢ BlackRock Index Annual Pt. to Pt.										3.50%		or 65.00%		or 3.00%											
	➢ Bloomberg Index II Annual Pt. To Pt.										3.25%		or 65.00%		or 3.00%											
	➢ PIMCO Index Annual Pt. to Pt.										3.50%															
	➢ S&P 500 Index Annual Pt. to Pt.																									
	➢ BlackRock Index 2-Year Pt. to Pt.																									
	➢ Bloomberg Index II 2-Year Pt. To Pt.																									
	➢ PIMCO Index 2-Year Pt. to Pt.																									
Allianz 222	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	0-75 6.175% 76-80 4.275%
	➢ Fixed Account										1.50%															
	➢ Nasdaq-100 Index Monthly Sum										1.50%															
	➢ Russell 2000 Index Monthly Sum										1.20%															
	➢ S&P 500 Index Monthly Sum										2.15%		or 55.00%		or 3.85%											
	➢ BlackRock Index Annual Pt. to Pt.										2.50%		or 50.00%		or 4.10%											
	➢ Bloomberg Index II Annual Pt. To Pt.										2.25%															
	➢ Nasdaq-100 Index Annual Pt. to Pt.										2.40%		or 50.00%		or 4.10%											
	➢ PIMCO Index Annual Pt. to Pt.										2.50%															
	➢ Russell 2000 Index Annual Pt. to Pt.										2.25%															
Allianz 360	Allocations/Strategies										Fixed 2.00%	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	0-75 6.175% 76-80 4.275%
	➢ Fixed Account										1.70%															
	➢ Nasdaq-100 Index Monthly Sum										1.80%															
	➢ Russell 2000 Index Monthly Sum										1.50%															
	➢ S&P 500 Index Monthly Sum										3.75%		or 80.00%		or 2.20%											
	➢ BlackRock Index Annual Pt. to Pt.										4.10%		or 75.00%		or 2.60%											
	➢ Bloomberg Index II Annual Pt. To Pt.										3.50%															
	➢ Nasdaq-100 Index Annual Pt. to Pt.										3.90%		or 75.00%		or 2.60%											
	➢ PIMCO Index Annual Pt. to Pt.										3.50%															
	➢ Russell 2000 Index Annual Pt. to Pt.										3.50%															
Bonus Gold	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	Option 1 Yr 1 0-75 6.00% 76-80 4.50%
	➢ Fixed Account										2.25%		14.00%													
	➢ Dow Jones Monthly Average Cap										2.25%															
	➢ S&P 500 Monthly Average Participation Rate										1.60%															
	➢ S&P 500 Monthly Average with Cap										2.25%															
	➢ S&P 500 Monthly Point-to-Point Cap										2.25%															
	➢ Dow Jones Annual Point-to-Point Cap																									
	➢ S&P 500 Annual Point-to-Point Participation Rate												10.00%													
	➢ S&P 500 Annual Point-to-Point Cap										2.25%															
	➢ S&P 500 Dividend Aristocrats Daily Risk Control 5% Index														4.75%											
Flexible Premium	➢ S&P Performance Triggered										Trigger: 1.75%						Yr 2+ 10%				Call for details: FL	Option 2 (No Trail) 76-80 0.75% 0-75 7.00% 76-80 5.25%				
	➢ 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: 5/19/2020										Rates Effective: 4/3/2020				
AssetShield 5	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	18-85	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	All Except: NY Call for details: CA	18-75 3.75% 76-80 2.81% 81-85 1.88%			
	➤ Fixed Account								2.75%	1.80%													
	➤ S&P 500 Monthly Pt to Pt									3.00%													
	➤ S&P 500 Annual Pt to Pt										12.00%												
	➤ S&P 500 Annual Pt to Pt										70.00%												
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER																						
Flexible Premium	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate								Replacement Rate: 1.10%														
AssetShield 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	18-85	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: NY Call for details: CA	18-75 4.50% 76-80 3.38% 81-85 2.25%			
	➤ Fixed Account								2.90%	1.90%													
	➤ S&P 500 Monthly Pt to Pt									3.25%													
	➤ S&P 500 Annual Pt to Pt										15.00%												
	➤ S&P 500 Annual Pt to Pt										80.00%												
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER																						
Flexible Premium	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate								Replacement Rate: 1.20%														
AssetShield 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	18-80	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: NY Call for details: CA	18-75 6.00% 76-80 4.50%			
	➤ Fixed Account								3.00%	2.00%													
	➤ S&P 500 Monthly Pt to Pt									3.50%													
	➤ S&P 500 Annual Pt to Pt										20.00%												
	➤ S&P 500 Annual Pt to Pt										90.00%												
	➤ Annual S&P Dividend Aristocrats Daily Risk Control 5% ER										120.00%												
Flexible Premium	➤ 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER																						
	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate								Replacement Rate: 1.30%														
IncomeShield 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	50-80	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	Year 1 50-75 4.00% 76-80 3.00% Year 2 50-75 1.00% 76-80 0.75% Up-Front (No Trail) 50-75 5.00% 76-80 3.75%			
	➤ Fixed Account								1.70%	2.75%													
	➤ S&P Annual Pt. to Pt.										10.00%												
	➤ S&P Annual Pt. to Pt.																						
	➤ Volatility Control Annual Pt. to Pt.									4.50%													
	➤ Volatility Control Annual Pt. to Pt.										60.00%												
Flexible Premium																							
IncomeShield 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	7% Premium Bonus	1% on 87.5% of Yr 1 premiums paid	18-80	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, NY, PR	Year 1 18-75 5.00% 76-80 3.75% Year 2 18-75 1.50% 76-80 1.15% Year 3 18-75 1.00% 76-80 0.75% Up-Front (No Trail) 18-75 6.25% 76-80 4.70%			
	➤ Fixed Account								1.00%	1.40%													
	➤ S&P 500 Monthly Pt to Pt w/ Cap									1.75%													
	➤ S&P 500 Annual Pt to Pt w/ Cap										10.00%												
	➤ S&P 500 Annual Pt to Pt w/ PR																						
	➤ Volatility Control Index Annual Pt to Pt w/ Cap									2.25%													
W/LIBR	➤ Volatility Control Index Annual Pt to Pt w/ Cap										30.00%												
	➤ Volatility Control Index Annual Pt to Pt w/ Cap										45.00%												
	➤ Volatility Control Index 2-Year Pt to Pt w/ PR																						
Retirement Gold	Allocations/Strategies								Fixed	Cap Rate	Par Rate	8% 1st Yr Premium ONLY	1% on 87.5% of Yr 1 premiums paid	18-78	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: AK, CA, CT, DE, FL, MN, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, WA Call for details: IN	Year 1 0-78 6.00% Year 2 0-78 1.00% Year 3 0-78 1.00% Up-Front (No Trail) 0-78 7.00%			
	➤ Fixed Account								1.15%	2.00%													
	➤ 1 Year S&P 500 Monthly Average									1.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point										12.00%												
	➤ 1 Year S&P 500 Monthly Average										10.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point																						
Flexible Premium	➤ 1 Year S&P 500 Annual Point-to-Point									2.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point																						
	➤ 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										5.25%												

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American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/19/2020				Rates Effective: 5/1/2020								
Strategy Indexed Annuity PLUS 7 Single Premium	Allocations/Strategies								Fixed 1.90%	Cap Rate	Par Rate						All Except: NY Call for details: CA	18-75 76-80 5.00% 4.00%			
	➤ Fixed Account										14.00%	0%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10%	100%			Yes	7 Yrs	
	➤ S&P Annual Pt. to Pt. Uncapped																				
	➤ S&P Annual Pt. to Pt.								4.35%	&	100.00%										
	➤ S&P Annual Pt. to Pt.								4.80%	&	50.00%										
➤ S&P 500 Monthly Sum								1.80%													
➤ S&P 500 Performance with a Specified Rate								Trigger: 3.40%													
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/19/2020				Rates Effective: 5/11/2020								
Ascent Pro 10 Bonus Single Premium	Allocations/Strategies								Fixed 0.85%	Cap Rate	Par Rate	3% Bonus to Accum. 10% 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 6.50% 6.00% 5.00%	
	➤ Fixed Account										35.00%										
	➤ 1-Yr AI Powered US Equity Index										45.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										25.00%										
	➤ 1-Yr Nasdaq FC Index										30.00%										
➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return																					
➤ 1-Yr S&P 500 Point-to-Point								2.25%													
➤ 2-Yr AI Powered US Equity Index										50.00%											
➤ 2-Yr BNP Paribas Multi Asset Diversified 5										60.00%											
➤ 2-Yr Nasdaq FC Index										40.00%											
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) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR	0-70 71-75 76+ 6.00% 5.50% 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 1.40%	Cap Rate	Par Rate	Strategy Charge	Plus 6%	1% on 87.5% of premiums paid	0-83 \$10,000 (\$25,000 TX)	Yr 1 10%	100% (1-6) 50% (7-12)	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	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										35.00%										
	➤ 2-Year AI Powered US Equity Index										95.00%										
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point										100.00%										
	➤ 2-Year Nasdaq FC Index										80.00%										
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey										45.00%										
	➤ 1-Year AI Powered US Equity Index										130.00%	& 1.75%									
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point										140.00%	& 1.75%									
	➤ 1-Year Nasdaq FC Index										105.00%	& 1.75%									
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								7.50%		& 1.75%										
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										75.00%	& 1.75%									
	➤ 2-Year AI Powered US Equity Index										170.00%	& 1.75%									
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point										195.00%	& 1.75%									
	➤ 2-Year Nasdaq FC Index										145.00%	& 1.75%									
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey										95.00%	& 1.75%									
												Plus Cumulative up to 20%				Plus Version N/A in CA					

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Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/19/2020										Rates Effective: 5/11/2020			
Performance Elite 10	Allocations/Strategies								Fixed 1.40%	Cap Rate	Par Rate	Strategy Charge	4% Plus 10%	1% on 87.5% of premiums paid	\$10,000 (\$5,000 CT, MN, NJ, OR, PA, TX, WA)	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	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									30.00%												
	➤ 2-Year AI Powered US Equity Index									80.00%												
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									90.00%												
	➤ 2-Year Nasdaq FC Index									70.00%												
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey									40.00%												
	➤ 1-Year AI Powered US Equity Index									120.00%	& 1.75%											
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									135.00%	& 1.75%											
	➤ 1-Year Nasdaq FC Index									100.00%	& 1.75%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								7.00%	&	1.75%											
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									70.00%	& 1.75%											
	➤ 2-Year AI Powered US Equity Index									155.00%	& 1.75%											
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									185.00%	& 1.75%											
	➤ 2-Year Nasdaq FC Index									135.00%	& 1.75%											
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									90.00%	& 1.75%											
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee																						
NOT an Income Rider																						
Single Premium																						
Performance Elite 15	Allocations/Strategies								Fixed 1.40%	Cap Rate	Par Rate	Strategy Charge	9% Plus 15%	1% on 87.5% of premiums paid	0-73	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	15 Yrs	All Except: CA, CT, MN, MT, NJ, NY, OR, PA, PR, UT, WA Call for details in: IN, OH	0-70 71+	6.50% 6.00%
	➤ 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 Index Strategy								3.50%													
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									30.00%												
	➤ 2-Year AI Powered US Equity Index									80.00%												
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									90.00%												
	➤ 2-Year Nasdaq FC Index									70.00%												
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									40.00%												
	➤ 1-Year AI Powered US Equity Index									120.00%	& 1.75%											
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									135.00%	& 1.75%											
	➤ 1-Year Nasdaq FC Index									100.00%	& 1.75%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								7.00%	&	1.75%											
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									70.00%	& 1.75%											
	➤ 2-Year AI Powered US Equity Index									155.00%	& 1.75%											
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									185.00%	& 1.75%											
	➤ 2-Year Nasdaq FC Index									135.00%	& 1.75%											
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									90.00%	& 1.75%											
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee																						
NOT an Income Rider																						
Single Premium																						
Ascent Pro 7	Allocations/Strategies								Fixed 0.95%	Cap Rate	Par Rate	Bailout	15% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel	
	➤ Fixed Account									40.00%												
	➤ 1-Yr AI Powered US Equity Index									50.00%												
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5									30.00%												
	➤ 1-Yr Nasdaq FC Index									35.00%												
	➤ 1-Yr S&P 500 Daily Risk Control 5% Total Return																					
	➤ 1-Yr S&P 500 Point-to-Point								2.50%	&	1.00%											
	➤ 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%												

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Last Update: 5/19/2020






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
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/19/2020						Rates Effective: 5/11/2020
Ascent Pro 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Bailout					
	➤ Fixed Account						1.10%								
	➤ 1-Yr AI Powered US Equity Index								50.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								55.00%						
	➤ 1-Yr Nasdaq FC Index								40.00%						
	➤ 1-Yr S&P 500 Daily Risk Control 5% Total Return								40.00%						
	➤ 1-Yr S&P 500 Point-to-Point							3.25%	&	1.00%					
	➤ 2-Yr AI Powered US Equity Index								65.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5								80.00%						
	➤ 2-Yr Nasdaq FC Index								60.00%						
Single Premium															
Ascent Accumulator 5*	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Bailout					
	➤ Fixed Account						1.90%								
	➤ 1-Yr AI Powered US Equity Index								70.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								75.00%						
	➤ 1-Yr Nasdaq FC Index								60.00%						
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return								50.00%						
	➤ 1-Yr S&P 500 Point-to-Point							4.50%	&	3.75%					
	➤ 2-Yr AI Powered US Equity Index								100.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5								105.00%						
	➤ 2-Yr Nasdaq FC Index								85.00%						
Single Premium															
Ascent Accumulator 7*	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Bailout					
	➤ Fixed Account						2.00%								
	➤ 1-Yr AI Powered US Equity Index								75.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								80.00%						
	➤ 1-Yr Nasdaq FC Index								65.00%						
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return								55.00%						
	➤ 1-Yr S&P 500 Point-to-Point							4.75%	&	4.00%					
	➤ 2-Yr AI Powered US Equity Index								105.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5								115.00%						
	➤ 2-Yr Nasdaq FC Index								90.00%						
Single Premium															
Ascent Accumulator 10*	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Bailout					
	➤ 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%					
	➤ 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%						
Single Premium															
BrightHouse Life	A.M. Best	A	Fitch	A	Moody's	A3	S&P	A+	Rate Book Updated On: 5/19/2020						Rates Effective: 5/15/2020
Secure Advantage*	Allocations/Strategies						Fixed	Cap Rate	Par Rate						
	➤ Fixed Account						1.50%								
	➤ 6-Year Russell Annual Sum with Cap							6.25%							
	➤ 6-Year Russell Annual Sum with Participation Rate								45.00%						
	➤ 6-Year Russell Point-to-Point with Participation								40.00%						
	➤ 6-Year S&P 500 Annual Sum with Cap							7.25%							
	➤ 6-Year S&P 500 Annual Sum with Participation Rate								50.00%						
	➤ 6-Year S&P 500 Point-to-Point with Participation								45.00%						
Single Premium															

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Last Update: 5/19/2020

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				
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/19/2020										Rates Effective: 4/1/2020				
<div>Teton 7</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 2.35%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, HI, ID, MN, MT, NJ, NY, PR, VA Call for details: AK, DE, MA, NV, OR, PA, SC, TX, UT, WA	0-80 81-85 86+	5.50% 4.00% 3.00%	
	➤ Fixed Account									2.00%		7.25%											
	➤ S&P 500 Monthly Cap																						
	➤ S&P 500 Monthly Average with Spread										28.00%												
	➤ S&P 500 Monthly Average with Participation Rate									4.00%													
	➤ S&P 500 Monthly Average with Cap										20.00%												
	➤ 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											0.25%												
<div>Teton 10</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 2.60%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, HI, ID, MN, MT, NJ, NY, PR, VA Call for details: AK, DE, MA, NV, OR, PA, SC, TX, UT, WA	0-75 76-80 81+	7.25% 6.00% 4.50%	
	➤ Fixed Account									2.25%		6.50%											
	➤ S&P 500 Monthly Cap																						
	➤ S&P 500 Monthly Average with Spread										30.00%												
	➤ S&P 500 Monthly Average with Participation Rate									4.75%													
	➤ S&P 500 Monthly Average with Cap										22.00%												
	➤ S&P 500 Annual Point to Point with Participation Rate									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%												
<div>Teton 14</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 2.85%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, HI, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, PR, SC, TX, UT, VA, WA Call for details: FL	0-75 76-80	9.00% 7.00%	
	➤ Fixed Account									2.50%		6.00%											
	➤ S&P 500 Monthly Cap																						
	➤ S&P 500 Monthly Average with Spread										35.00%												
	➤ S&P 500 Monthly Average with Participation Rate									5.50%													
	➤ S&P 500 Monthly Average with Cap										24.00%												
	➤ S&P 500 Annual Point to Point with Participation Rate									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%												
<div>Teton Bonus 7</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 1.60%	Cap Rate	Par Rate	Spread	0-80 5% 81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, HI, ID, MN, MT, NJ, NY, PR, VA Call for details: AK, DE, MA, NV, OR, PA, SC, TX, UT, WA	0-80 81-85 86+	5.50% 4.00% 3.00%	
	➤ Fixed Account									1.50%		9.25%											
	➤ S&P 500 Monthly Cap																						
	➤ S&P 500 Monthly Average with Spread										20.00%												
	➤ S&P 500 Monthly Average with Participation Rate									2.50%													
	➤ S&P 500 Monthly Average with Cap										15.00%												
	➤ S&P 500 Annual Point to Point with Participation Rate									3.25%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										75.00%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											1.50%												
<div>Teton Bonus 10</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 1.85%	Cap Rate	Par Rate	Spread	7% (5% FL)	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, HI, ID, MN, MT, NJ, NY, PR, VA Call for details: AK, DE, FL, MA, NV, OR, PA, SC, TX, UT, WA	0-75 76-80 81+	7.25% 6.00% 4.50%	
	➤ Fixed Account									1.75%		8.00%											
	➤ S&P 500 Monthly Cap																						
	➤ S&P 500 Monthly Average with Spread										23.00%												
	➤ S&P 500 Monthly Average with Participation Rate									3.00%													
	➤ S&P 500 Monthly Average with Cap										16.00%												
	➤ S&P 500 Annual Point to Point with Participation Rate									4.00%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										85.00%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											0.75%												

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Last Update: 5/19/2020

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					
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/19/2020				Rates Effective: 4/1/2020									
<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	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	0-75 76-80	9.00% 7.00%
	➤ Fixed Account								2.10%													
	➤ S&P 500 Monthly Cap									1.85%												
	➤ S&P 500 Monthly Average with Spread											7.50%										
	➤ S&P 500 Monthly Average with Participation Rate										27.00%											
	➤ S&P 500 Monthly Average with Cap									3.50%												
	➤ S&P 500 Annual Point to Point with Participation Rate										17.00%											
	➤ S&P 500 Annual Point to Point with Cap									4.25%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										95.00%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											0.25%											
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/19/2020				Rates Effective: 4/15/2020									
<div>Market Power Bonus Index</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	100%	Yes	14 Yrs	All Except: CA, DE, NY, PR	0-75	8.00%	
	➤ Fixed Account								2.25%													
	➤ 1-Year S&P 500 Point-to-Point Cap Index									4.00%												
	➤ 1 Year S&P 500 Monthly Average Cap Index									4.25%												
	➤ 1-Year S&P 500 Monthly Average Participation Index										30.00%											
	➤ 1-Year S&P 500 Monthly Cap Index									2.00%												
	➤ 2-Year S&P 500 Monthly Average Cap Index									8.00%												
	➤ 1-Year Barclays Focus50 Participation Index										75.00%											
➤ 2-Year Barclays Focus50 Participation Index										100.00%												
<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	100%	Yes	14 Yrs	All Except: CA, DE, NY, PR	0-75	8.00%	
	➤ Fixed Account								2.00%													
	➤ 1-Year S&P 500 Point-to-Point Cap Index									3.50%												
	➤ 1 Year S&P 500 Monthly Average Cap Index									3.75%												
	➤ 1-Year S&P 500 Monthly Average Participation Index										25.00%											
	➤ 1-Year S&P 500 Monthly Cap Index									1.75%												
	➤ 2-Year S&P 500 Monthly Average Cap Index									7.00%												
	➤ 1-Year Barclays Focus50 Participation Index										60.00%											
➤ 2-Year Barclays Focus50 Participation Index										85.00%												
<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	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	0-80	Year 1 6.00%	
	➤ Fixed Account								2.00%													
	➤ 1-Year S&P 500 Point-to-Point Cap Index									3.50%												
	➤ 1 Year S&P 500 Monthly Average Cap Index									3.75%												
	➤ 1-Year S&P 500 Monthly Average Participation Index										25.00%											
	➤ 1-Year S&P 500 Monthly Cap Index									1.75%												
	➤ 2-Year S&P 500 Monthly Average Cap Index									7.00%												
	➤ 1-Year Barclays Focus50 Participation Index										65.00%											
➤ 2-Year Barclays Focus50 Participation Index										85.00%												
<div>MarketTen Bonus Index W/LIBR (ROP)</div> <div>Flexible Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	6% Yrs 1-5	1% on 100% of premiums paid	40-80 \$30,000	Yr 1	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	0-80	Year 1 6.00%	
	➤ Fixed Account								1.75%													
	➤ 1-Year S&P 500 Point-to-Point Cap Index									3.00%												
	➤ 1 Year S&P 500 Monthly Average Cap Index									3.25%												
	➤ 1-Year S&P 500 Monthly Average Participation Index										20.00%											
	➤ 1-Year S&P 500 Monthly Cap Index									1.50%												
	➤ 2-Year S&P 500 Monthly Average Cap Index									6.00%												
	➤ 1-Year Barclays Focus50 Participation Index										55.00%											
➤ 2-Year Barclays Focus50 Participation Index										75.00%												

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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: 5/19/2020			Rates Effective: 4/15/2020							
Market Value Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%
	➤ Fixed Account							3.00%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index								5.00%										
	➤ 1-Year S&P 500 Point-to-Point Participation Index									35.00%									
	➤ 1 Year S&P 500 Monthly Average Cap Index								5.25%										
	➤ 1-Year S&P 500 Monthly Average Participation Index									50.00%									
	➤ 1-Year S&P 500 Monthly Cap Index								2.25%										
	➤ 2-Year S&P 500 Monthly Average Cap Index								13.00%										
	➤ 1-Year Barclays Focus50 Participation Index									100.00%									
	➤ 2-Year Barclays Focus50 Participation Index									140.00%									
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index									110.00%									
Market Value Index W/LIBR	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%
	➤ Fixed Account							2.50%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index								4.50%										
	➤ 1-Year S&P 500 Point-to-Point Participation Index									30.00%									
	➤ 1 Year S&P 500 Monthly Average Cap Index								4.75%										
	➤ 1-Year S&P 500 Monthly Average Participation Index									40.00%									
	➤ 1-Year S&P 500 Monthly Cap Index								2.00%										
	➤ 2-Year S&P 500 Monthly Average Cap Index								11.00%										
	➤ 1-Year Barclays Focus50 Participation Index									90.00%									
	➤ 2-Year Barclays Focus50 Participation Index									120.00%									
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index									110.00%									
MarketSeven Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-75 76-80 81-85 5.50% 4.125% 2.75%
	➤ Fixed Account							2.75%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index								4.75%										
	➤ 1-Year S&P 500 Point-to-Point Participation Index									30.00%									
	➤ 1 Year S&P 500 Monthly Average Cap Index								5.00%										
	➤ 1-Year S&P 500 Monthly Average Participation Index									50.00%									
	➤ 1-Year S&P 500 Monthly Cap Index								2.00%										
	➤ 2-Year S&P 500 Monthly Average Cap Index								10.00%										
	➤ 1-Year Barclays Focus50 Participation Index									90.00%									
	➤ 2-Year Barclays Focus50 Participation Index									125.00%									
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index									100.00%									
MarketSeven Index W/LIBR	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-75 76-80 81-85 5.50% 4.125% 2.75%
	➤ Fixed Account							2.25%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index								4.25%										
	➤ 1-Year S&P 500 Point-to-Point Participation Index									28.00%									
	➤ 1 Year S&P 500 Monthly Average Cap Index								4.50%										
	➤ 1-Year S&P 500 Monthly Average Participation Index									45.00%									
	➤ 1-Year S&P 500 Monthly Cap Index								1.75%										
	➤ 2-Year S&P 500 Monthly Average Cap Index								9.00%										
	➤ 1-Year Barclays Focus50 Participation Index									75.00%									
	➤ 2-Year Barclays Focus50 Participation Index									100.00%									
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index									85.00%									

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Last Update: 5/19/2020

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												
Fidelity & Guaranty	A.M. Best	A-	Fitch	BBB	Moody's Baa2	S&P	BBB+	Rate Book Updated On: 5/19/2020				Rates Effective: 5/18/2020																
Accelerator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate						All Except: CT, IN, NY, PR, VT												
	➤ Fixed Account							1.50%			0-75																	
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.25%		5%																	
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.60%																			
	➤ 1-Year S&P 500 Point-to-Point								3.75%																			
	➤ 2-Year Barclays Trailblazer Sectors 5 Index									120.00%	76+ 3.25%				Yr 1 0%		10 Yrs	CT, IN, NY, PR, VT Call for details in: AK, AL, CA, DE, FL(65+), HI, IA, ,ID, IL, MA, MN, MO, MS, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-75 76-80 81-85	7.50% 5.50% 3.75%								
Flexible Premium																												
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, NY, PR											
	➤ Fixed Account							1.00%																				
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.50%		None																	
	➤ 1-Year S&P 500 Monthly Average								3.25%																			
	➤ 1-Year S&P 500 Monthly Pt. to Pt.								1.75%																			
	➤ 1-Year S&P 500 Point-to-Point								3.75%																			
Flexible Premium																												
Accumulator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, NY, PR											
	➤ Fixed Account							1.00%																				
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.75%		None																	
	➤ 1-Year S&P 500 Monthly Average								3.50%																			
	➤ 1-Year S&P 500 Monthly Pt. to Pt.								1.75%																			
	➤ 1-Year S&P 500 Point-to-Point								4.00%																			
Flexible Premium																												
Power Accumulator 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread																	
	➤ Fixed Account							1.00%																				
	➤ 1-Year Balanced Asset 10 Index Pt. to Pt.									44.00%																		
	➤ 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.									25.00%																		
	➤ 1-Year iShares Gold Trust (IAU) Pt. to Pt.									25.00%																		
	➤ 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.									34.00%																		
Prosperity Elite 10	➤ 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.									35.00%																		
	➤ 2-Year Balanced Asseet 10 Index Pt. to Pt.									100.00%	5.10%																	
	➤ 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.									52.00%	5.90%																	
	➤ 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.									77.00%	5.90%																	
	➤ 2-Year iShares U.S. Real (IYR) Pt. to Pt.									79.00%	5.90%																	
	Flexible Premium																											
Safe Income Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
	➤ Fixed Account							1.50%																				
	➤ 1-Year Gold Point-to-Point with a Cap								5.50%																			
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.75%																			
	➤ 1-Year S&P 500 Monthly Average with A Cap								4.50%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap								1.85%																			
Accelerator Plus 10	➤ 1-Year S&P 500 Point-to-Point with a Cap								4.25%																			
	➤ 2-Year Barclays Trailblazer Sectors 5 Index									120.00%																		
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
	➤ Fixed Account							1.00%																				
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
Accumulator Plus 7	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
	➤ Fixed Account							1.00%																				
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																			
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																			
	➤ 1-Year S&P 500 Monthly Average								2.00%																			
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																			
	Flexible Premium																											
	Allocations/Strategies							Fixed	Cap Rate	Par Rate							All Except: CT, ID, NY, PR											
➤ Fixed Account							1.00%																					
Accumulator Plus 7	➤ 1-Year Index Gain Option with Declared Rate							Trigger:																				

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Last Update: 5/19/2020

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					
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 5/19/2020										Rates Effective: 5/11/2020					
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%														
	➤ 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%														
	➤ 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									2.25%														
	➤ 1 Year MSCI EAFE Point to Point									2.25%														
	➤ 1 Year PIMCO Balanced Point to Point										55.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point									2.25%														
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.05%														
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.10%														
	➤ 2 Year BlackRock Diversa Volatility Control											6.00%												
	➤ 2 Year Franklin US Point to Point											6.00%												
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								1.35%															
	➤ 1 Year Russell 2000 Point to Point									3.25%														
	➤ 1 Year MSCI EAFE Point to Point									3.25%														
	➤ 1 Year PIMCO Balanced Point to Point										60.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point									3.25%														
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.10%														
	➤ 1 Yr S&P 500 Point-to-Point with Performance Trigger								Trigger:	2.35%														
	➤ 2 Year BlackRock Diversa Volatility Control											5.00%												
	➤ 2 Year Franklin US Point to Point											5.00%												
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								1.40%															
	➤ 1 Year Russell 2000 Point to Point									3.35%														
	➤ 1 Year MSCI EAFE Point to Point									3.35%														
	➤ 1 Year PIMCO Balanced Point to Point										65.00%													
	➤ 1 Year S&P 500 Annual Point-to-Point									3.35%														
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.15%														
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.45%														
	➤ 2 Year BlackRock Diversa Volatility Control											4.75%												
	➤ 2 Year Franklin US Point to Point											4.75%												

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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: 5/19/2020										Rates Effective: 5/11/2020			
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								1.50%													
	➤ 1 Year Russell 2000 Point to Point									3.45%												
	➤ 1 Year MSCI EAFE Point to Point									3.45%												
	➤ 1 Year PIMCO Balanced Point to Point										70.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									3.45%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.20%												
Single Premium	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.55%			4.50%									
	➤ 2 Year BlackRock Diversa Volatility Control											4.50%										
	➤ 2 Year Franklin US Point to Point											4.50%										
Great American	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 5/19/2020										Rates Effective: 4/7/2020			
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									4.40%												
	➤ 1 Year S&P 500 Risk Control Annual Point to Point										50.00%											
	➤ 1 Year S&P U.S. Retiree Spending Annual Point to Point										50.00%											
	Single Premium																					
Safe Return (ROP)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	10 Yrs	All Except: NY, PR 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%												
	➤ 1 Year SPDR Gold Shares Point-to-Point									4.00%												
	➤ 1 Year US Retiree Spending Annual Point-to-Point										45.00%											
Flexible Premium	➤ 1-Year S&P 500 Risk Control with Participation										40.00%											
American Legend 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: 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									4.50%												
	➤ 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%											
Flexible Premium	➤ 1 Year S&P 500 Risk Control Annual Point to Point										50.00%											
American Landmark 3*	Allocations/Strategies								Fixed	Cap Rate			None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: 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								1.25%													
	➤ 1 Year iShares MSCI EAFE 1-year Point-to-Point									2.60%												
	➤ 1 Year iShares U.S. Real Estate Annual Point-to-Point									2.70%												
	➤ 1 Year S&P 500 Annual Point-to-Point									2.50%												
Single Premium																						

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/19/2020				Rates Effective: 4/1/2020									
Highlander 7	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 76+	5.00% 4.00%	
	➤ Fixed Account								2.25%													
	➤ S&P 500 1-Year Pt-to-Pt									4.50%												
	➤ S&P 500 1-Year Pt-to-Pt										35.00%											
	➤ S&P MARC 5% 1-Year Pt-to-Pt										90.00%											
Flexible 1st Yr Premium																						
Highlander 10	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 76+	7.00% 5.00%	
	➤ Fixed Account								2.00%													
	➤ S&P 500 1-Year Pt-to-Pt									3.50%												
	➤ S&P 500 1-Year Pt-to-Pt										30.00%											
	➤ S&P MARC 5% 1-Year Pt-to-Pt										85.00%											
Flexible 1st Yr Premium																						
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 5/19/2020				Rates Effective: 5/15/2020									
OptiBlend 7*	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 75-79 80-84 85	4.50% 3.00% 1.75% 0.75%
	➤ Fixed Account								1.00%													
	➤ 1 Year Fidelity AIM Dividend										35.00%											
	➤ 1-Year S&P 500 5% Daily Risk Contol											4.75%										
	➤ 1-Year S&P 500										9.00%											
Flexible Premium	➤ 1-Year S&P 500 Point-to-Point									1.50%												
OptiBlend 10*	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 75-79 80+	7.00% 4.00% 1.75%
	➤ Fixed Account								1.00%													
	➤ 1 Year Fidelity AIM Dividend										50.00%											
	➤ 1-Year S&P 500 5% Daily Risk Contol											4.75%										
	➤ 1-Year S&P 500										9.00%											
Flexible Premium	➤ 1-Year S&P 500 Point-to-Point									1.50%												
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 76+	7.00% 3.50%
	➤ Fixed Account								1.00%													
	➤ 1-Year Point-to-Point									1.50%												
	➤ 1-Year Point-to-Point										10.00%											
	➤ 1-Year Volatility Controlled Point-to-Point											5.20%										
	➤ 2-Year Point-to-Point										30.00%	& 0.00%										

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Last Update: 5/19/2020

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: 5/19/2020			Rates Effective: 5/1/2020								
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						1.50%													
	➤ S&P 500 Monthly Cap							1.60%												
	➤ 1-Year CSTMAI Point-to-Point Spread									4.00%										
	➤ 1-Year S&P 500 Point-to-Point Cap							2.75%												
	➤ 1-Year S&P 500 Point-to-Point Participation								15.00%											
	➤ 1-Year S&P 500 with Par and Spread								17.00%	& 2.00%										
	➤ 2-Year CSTMAI Point-to-Point Spread									4.00%										
	➤ 2-Year S&P 500 Point-to-Point Cap							6.00%												
	➤ 2-Year S&P 500 Point-to-Point Participation								26.00%											
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%													
	➤ S&P 500 Monthly Cap							1.60%												
	➤ 1-Year CSTMAI Point-to-Point Spread									4.00%										
	➤ 1-Year S&P 500 Point-to-Point Cap							2.75%												
	➤ 1-Year S&P 500 Point-to-Point Participation								15.00%											
	➤ 1-Year S&P 500 with Par and Spread								17.00%	& 2.00%										
	➤ 2-Year CSTMAI Point-to-Point Spread									4.00%										
	➤ 2-Year S&P 500 Point-to-Point Cap							6.00%												
	➤ 2-Year S&P 500 Point-to-Point Participation								26.00%											
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						1.50%													
	➤ 1-year S&P 500							2.75%												
	➤ 1-year S&P 500								15.00%											
	➤ 1-year S&P 500								25.00%	& 1.00%										
	➤ 2-year S&P 500								26.00%											
	➤ 2-year S&P 500								43.00%	& 1.00%										
	➤ 2-year Sunrise Smart Passage SG								56.00%											
	➤ 2-year Sunrise Smart Passage SG								94.00%	& 1.00%										
	Nassau Growth Annuity (10 Years)	Allocations/Strategies						Fixed	Cap Rate	Par Rate										
➤ Fixed Account						2.25%														
➤ 1-year S&P 500							4.25%													
➤ 1-year S&P 500								22.00%												
➤ 1-year S&P 500								32.00%	& 1.00%											
➤ 2-year S&P 500								38.00%												
➤ 2-year S&P 500								56.00%	& 1.00%											
➤ 2-year Sunrise Smart Passage SG								84.00%												
➤ 2-year Sunrise Smart Passage SG								122.00%	& 1.00%											
➤ 2-year Sunrise Smart Passage SG																				

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Last Update: 5/19/2020

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: 5/19/2020			Rates Effective: 3/27/2020															
NWL Ultra Classic Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.5% on 87.5% of premiums paid	0-85	Yr 1	100% (1-6)	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								2.50%		50.00%	&			6.00%	NQ	0%					76-80		8.50%			
	➤ Option A: Monthly Averaging Annual Reset														\$5,000												
	➤ Option J: Annual Point-to-Point with Cap								5.50%			&			0.50%	Q	Yr 2+				50% (7-12)	0-70	Q	10.00%			
➤ Option U: Annual Reset Low Volatility Daily Risk Control										105.00%		\$2,000	10%						71-75		8.00%						
																				76-80		7.00%					
NWL Ultra Future Flexible Premium	Allocations/Strategies								Fixed		Par Rate		9% Yr 1	1.5% on 87.5% of premiums paid	0-85	Yr 1	100% (1-6)	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								1.65%		50.00%	&	6.00%		NQ	0%					76-80		3.00%				
	➤ Option A: Monthly Averaging Annual Reset										75.00%		Q		Yr 2+	50% (7-12)	0-70				Q	5.00%					
	➤ Option U: Annual Reset Low Volatility Daily Risk Control												\$2,000		10%		71-75					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	Yr 1	100% (1-6)	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								2.00%		30.00%	&			6.00%	NQ	0%					76-80		3.50%			
	➤ 1 Year Annual Point to Point with Monthly Average										20.00%	&			2.00%	Q	Yr 2+				50% (7-12)	0-70		5.50%			
	➤ Global Lookback										75.00%				\$2,000	10%					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	Yr 1	100% (1-6)	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								1.65%		30.00%	&			6.00%	NQ	0%					76-80		5.00%			
	➤ 1 Year Annual Point to Point with Monthly Average										20.00%	&			2.00%	Q	Yr 2+				50% (7-12)	0-70		7.00%			
	➤ Global Lookback										70.00%				\$2,000	10%					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: 5/19/2020			Rates Effective: 5/12/2020															
Benefit Solutions 10 Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79	Yr 1	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	40-75		6.75%				
	➤ Fixed Account								1.80%		45.00%																
	➤ 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	6%	1.75% on 87.5% of premiums paid	0-79	Yr 1	100% (1-6)	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		6.50%				
	➤ Fixed Account								1.10%																		
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index									1.00%																	
	➤ 1 Year S&P 500 Annual Point-to-Point Index									2.50%		20.00%															
➤ 1 Year S&P 500 Annual Point-to-Point																											
➤ 1 Year S&P 500 Daily Index Margin											6.95%																
➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index											5.75%																
➤ 1 Year S&P 500 Monthly Point-to-Point Index									1.10%																		
➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index											2.50%																
Charter Plus 14 Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	8%	1.75% on 87.5% of premiums paid	0-75	Yr 1	100% (1-6)	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		6.50%				
	➤ Fixed Account								1.30%																		
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index									1.05%																	
	➤ 1 Year S&P 500 Annual Point-to-Point Index									3.00%		22.00%															
➤ 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%											5.25%																
➤ 1 Year S&P 500 Monthly Point-to-Point Index									1.40%																		
➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8%											2.00%																

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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						
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 5/19/2020										Rates Effective: 5/12/2020				
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 6.50%	76+ 4.87%	
	➤ Fixed Account								1.00%														
	➤ 1-Year S&P 500 Annual Point-to-Point									2.70%													
	➤ 1-Year S&P 500 Annual Point-to-Point Participation										18.00%												
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%											6.35%											
	➤ 1-Year S&P 500 MARC 5% ER									3.00%													
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.00%													
Performance Choice 8	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 40-75 4.75%	76-79 3.562%	80-85 2.375%
	➤ Fixed Account								1.60%														
	➤ 1-Year DJ EuroStoxx 50 Point-to-Point									3.05%													
	➤ 1-Year Dow Jones Point-to-Point									2.55%													
	➤ 1-Year Hang Seng Point-to-Point									2.70%													
	➤ 1-Year Nasdaq 100 Monthly Point-to-Point									1.15%													
	➤ 1-Year Nasdaq 100 Point-to-Point									2.35%													
VersaChoice 10*	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	40-75 6.50%	76+ 4.87%	
	➤ Fixed Account								2.00%														
	➤ S&P 500 Annual Point to Point									4.00%													
	➤ S&P 500 Monthly Point to Point									1.80%													
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.											2.00%											
	➤ S&P 500 Annual Point to Point										25.00%												
	➤ S&P 500 MARC 5% ER Annual Point to Point										80.00%												
Strategic Design X	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 6.50%	76+ 4.87%	
	➤ Fixed Account								1.70%														
	➤ S&P 500 Annual Point to Point									3.75%													
	➤ S&P 500 Annual Point to Point										30.00%												
	➤ S&P 500 Monthly Point to Point									1.45%													
	➤ S&P 500 Annual Point to Point with Inverse Edge								Trigger:	2.00%													
	➤ S&P MARC 5% ER Annual Point to Point										70.00%												

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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		
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/19/2020					Rates Effective: 4/15/2020							
Royal Select	Allocations/Strategies								Fixed 1.30%	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, NY, PR, WV	18-75 76-80	6.50% 5.00%
Single Premium	➤ Fixed Account									3.30%											
	➤ 1 Year Annual Point-to-Point Strategy									3.30%											
	➤ 1 Year Monthly Average Strategy																				
Silver Select	Allocations/Strategies								Fixed 1.70%	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, NY, PR, WV	18-75 76-80	6.50% 5.00%
Single Premium	➤ Fixed Account									4.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									4.00%											
	➤ 1 Year S&P 500 Annual Monthly Average																				
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, WV	18-75 76-80	6.50% 5.00%
Single Premium	➤ Fixed Account									5.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									5.00%											
	➤ 1 Year S&P 500 Annual Monthly Average																				
Sagcor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/19/2020					Rates Effective: 4/21/2020							
Sage Select	Allocations/Strategies								Fixed 1.50%	Cap Rate	Par Rate	4%	3% on 87.5% of premiums paid	0-85 \$2,000	Yr 2+ 10% Accumulates to 50%	100% (1-6) 50% (7-12)	Yes	9 Yrs	All Except: AK, CT, ME, NY, PR, VT	0-75 76-85	4.50% 2.50%
Single Premium	➤ Fixed Account										11.00%										
	➤ Global Multi-Index Strategy																				
	➤ S&P Index Strategy									2.00%											
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 5/19/2020					Rates Effective: 5/14/2020							
Index Select Annuity 5*	Allocations/Strategies								Fixed 2.00%	Cap Rate	Par 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 81-84 85+	3.00% 1.50% 1.35%
Single Premium	➤ Fixed Account										30.00%										
	➤ 1 Year S&P 500 Annual Point-to-Point																				
	➤ 1 Year S&P 500 Annual Point-to-Point									4.25%											
Index Select Annuity 7*	Allocations/Strategies								Fixed 2.00%	Cap Rate	Par 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 81-85 86+	4.00% 2.00% 1.45%
Single Premium	➤ Fixed Account										32.00%										
	➤ 1 Year S&P 500 Annual Point-to-Point																				
	➤ 1 Year S&P 500 Annual Point-to-Point									4.35%											

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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: 5/19/2020							Rates Effective: 5/15/2020
LibertyMark 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							1.95%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									62.00%	1.00%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.75%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point								4.20%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								4.60%		1.00%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									83.00%	1.00%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									49.00%	1.00%					
Single Premium																
LibertyMark 7 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							1.80%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									57.00%	1.00%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.65%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point								3.85%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								4.15%		1.00%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									76.00%	1.00%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									45.00%	1.00%					
Single Premium																
LibertyMark 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.45%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									77.00%	1.25%					
	➤ 1-Year S&P 500 Monthly Point-to-Point										1.25%					
	➤ 1-Year S&P 500 Point-to-Point								2.00%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								5.00%		1.25%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.								5.90%		1.25%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									89.00%	1.25%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									102.00%	1.25%					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%	60.00%	1.25%					
Single Premium										100.00%	1.25%					
LibertyMark 10 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							1.45%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									49.00%	1.25%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.50%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point								3.25%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								3.30%		1.25%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									53.00%	1.25%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									65.00%	1.25%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									38.00%	1.25%					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%		1.25%					
Single Premium										69.00%	1.25%					
LibertyMark 10 LT	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.45%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									77.00%	1.25%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								2.00%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point								5.00%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								5.90%		1.25%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									89.00%	1.25%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									102.00%	1.25%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									60.00%	1.25%					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%		1.25%					
Single Premium										100.00%	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: 5/19/2020			Rates Effective: 5/15/2020											
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% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, MN, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	6.00%	
									1.45%														
	➤ Fixed Account																						
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										49.00%	1.25%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.50%		1.25%											
	➤ 1-Year S&P 500 Point-to-Point									3.25%		1.25%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									3.30%		1.25%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										53.00%	1.25%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										65.00%	1.25%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR										38.00%	1.25%											
Single Premium	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									1.00%		1.25%											
	➤ 5-Year FUSION Participation Rate (Part B)										69.00%	1.25%											
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AL, IN, MO, MS, NY, OR, PR, VT	0-80 81+	5.00% 3.75%	
									2.45%														
	➤ Fixed Account											1.50%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										76.00%	1.50%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.00%		1.50%											
	➤ 1-Year S&P 500 Point-to-Point									5.00%		1.50%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									5.90%		1.50%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										101.00%	1.50%											
➤ 2-Year S&P 500 Point-to-Point										58.00%	1.50%												
Single Premium	➤ 2-Year S&P 500 Point-to-Point																						
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	5%	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AL, IN, MO, MS, NV, NY, OH, OR, PA, PR, VT	0-80 81-85	4.00% 2.75%	
									2.30%														
	➤ Fixed Account											1.50%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										70.00%	1.50%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.90%		1.50%											
	➤ 1-Year S&P 500 Point-to-Point									4.65%		1.50%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									5.35%		1.50%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										94.00%	1.50%											
	➤ 2-Year S&P 500 Point-to-Point										54.00%	1.50%											
Single Premium	➤ 2-Year S&P 500 Point-to-Point																						
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AL, IN, MN, MO, MS, NY, OR, PR, VT	0-80 81-85	6.00% 4.75%	
									2.95%														
	➤ Fixed Account											1.75%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										90.00%	1.75%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.30%		1.75%											
	➤ 1-Year S&P 500 Point-to-Point									6.00%		1.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									7.25%		1.75%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										107.00%	1.75%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										120.00%	1.75%											
Single Premium	➤ 2-Year S&P 500 Point-to-Point										68.00%	1.75%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									3.00%		1.75%											
	➤ 5-Year FUSION Participation Rate (Part B)										93.00%	1.75%											
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AL, IN, MN, MO, MS, NY, OH, OR, PR, VT	0-80	6.00%	
									1.95%														
	➤ Fixed Account											1.75%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										63.00%	1.75%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.75%		1.75%											
	➤ 1-Year S&P 500 Point-to-Point									4.15%		1.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									4.60%		1.75%											
➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										71.00%	1.75%												
➤ 2-Year Morgan Stanley TEBI Point-to-Point										84.00%	1.75%												
Single Premium	➤ 2-Year S&P 500 Point-to-Point										48.00%	1.75%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									2.00%		1.75%											
	➤ 5-Year FUSION Participation Rate (Part B)										64.00%	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: 5/19/2020				Rates Effective: 5/15/2020									
LibertyMark SE 10 LT	Allocations/Strategies								Fixed 2.95%	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	6.00%
	➤ Fixed Account									90.00%	1.75%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										1.75%											
	➤ 1-Year S&P 500 Monthly Point-to-Point								2.30%		1.75%											
	➤ 1-Year S&P 500 Point-to-Point								6.00%		1.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion								7.25%		1.75%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									107.00%	1.75%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									120.00%	1.75%											
	➤ 2-Year S&P 500 Point-to-Point									68.00%	1.75%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								3.00%		1.75%											
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									93.00%	1.75%											
LibertyMark SE 10 LT Plus	Allocations/Strategies								Fixed 1.95%	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									63.00%	1.75%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										1.75%											
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.75%		1.75%											
	➤ 1-Year S&P 500 Point-to-Point								4.15%		1.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion								4.60%		1.75%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									71.00%	1.75%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									84.00%	1.75%											
	➤ 2-Year S&P 500 Point-to-Point									48.00%	1.75%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%		1.75%											
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									64.00%	1.75%											
ClassicMark 10	Allocations/Strategies								Fixed 1.35%	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	0-80	6.00%
	➤ Fixed Account									44.00%												
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.40%													
	➤ 1-Year S&P 500 Point-to-Point								3.00%													
	➤ 1-Year S&P 500 Point-to-Point Inversion								2.90%													
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									47.00%												
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									59.00%												
	➤ 2-Year S&P 500 Point-to-Point w/ PR									35.00%												
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%													
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									57.00%												
ClassicMark 10 LT	Allocations/Strategies								Fixed 1.35%	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	0-80	6.00%
	➤ Fixed Account									44.00%												
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.40%													
	➤ 1-Year S&P 500 Point-to-Point								3.00%													
	➤ 1-Year S&P 500 Point-to-Point Inversion								2.90%													
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									47.00%												
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									59.00%												
	➤ 2-Year S&P 500 Point-to-Point w/ PR									35.00%												
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%													
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									57.00%												

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: 5/19/2020				Rates Effective: 5/15/2020								
ClassicMark 10 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	4%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AL, MN, MS, NY, OR, PR, VT	0-80	5.00%
	➤ Fixed Account								1.00%		30.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																				
	➤ 1-Year S&P 500 Monthly Point-to-Point									0.90%											
	➤ 1-Year S&P 500 Point-to-Point									2.15%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									1.70%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										28.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										39.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										24.00%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										18.00%										
ClassicMark 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	3%	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	5.00%
	➤ Fixed Account								1.00%		30.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																				
	➤ 1-Year S&P 500 Monthly Point-to-Point									0.90%											
	➤ 1-Year S&P 500 Point-to-Point									2.15%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									1.70%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										28.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										39.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										24.00%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										18.00%										

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	6% Compound	3% Compound + Indexed Credit	6% Compound
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value	None	100 bps Benefit/Income Value	70 bps Benefit/Income Value	90 bps Benefit/Income Value
Roll-Up Period	20 Yrs No Restart	N/A	10 Yrs	10 Yrs	20 Yrs No Restart
Withdrawal Phase Waiting Period	30 Days Minimum Age 50	10 Years Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	No	No	No
State Variance & Availability	All Except: NY	All Except: OR, NY	All Except: NJ, NY, WA	All Except: NJ, NY, WA	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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	7% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	6% Compound
Rider Fee (Annual) & Calculation	110 bps Accumulation Value	120 bps Accumulation Value	110 bps Benefit/Income Value	110 bps Benefit/Income Value	125 bps Accumulation Value
Roll-Up Period	15 Yrs No Restart	15 Yrs No Restart	10 Yrs No Restart	Up to Age 95 or Income Triggered	10 Yrs No Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	30 days Minimum Age 50	30 days Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	No	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	Doubler for Confinement	Doubler for Confinement	Chronic Illness Doubler
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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 <u>Sales Temporarily Suspended</u>	Great American Life <u>Sales Temporarily Suspended</u>	Guggenheim Life <i>Lifetime Withdrawal Rider</i>	Lincoln National <u>Sales Temporarily Suspended</u>	Lincoln National <u>Sales Temporarily Suspended</u>
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% compound
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 upon the life of the contract increases to age 70

Available Annuity Riders



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

Available Annuity Riders



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

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 5/19/2020						Rates Effective: 3/30/2020				
Guarantee Series (5, 6, 7) Single Premium	➤ 5 Year 1.80%											Yr 1 Int.	100% (1)		Same as Guaranteed Period	All Except: NY	18-75	3.00%	
	➤ 6 Year 1.85%								1%	18-85	\$10,000	Yr 2+ Int.	50% (2-12)	76-80			2.10%		
	➤ 7 Year 1.90%													81-85			1.50%		
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/19/2020						Rates Effective: 5/1/2020				
Palladium MYGA* (5-10 Yrs) Single Premium	➤ 5 Year Yield ¹ 2.55%								1%	0-85	\$5,000	Yr 1 Int.	100%	Yes	Same as Guaranteed Period	All Except: NY, PR, UT Call for details in: MD, WY	0-79 80-85	2.50% 0.50%	
	➤ 6 Year Yield 2.60%																		
	➤ 7 Year Yield ¹ 2.59%																		
	➤ 8 Year Yield 2.50%																		
	➤ 9 Year Yield ² 2.57%											Yr 2+ Int.	(1-12)						
	➤ 10 Year Yield ¹ 2.60%											10%							
¹ Includes 1% 1st Yr Bonus ² Includes 2% 1st Yr Bonus																			
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/19/2020						Rates Effective: 4/11/2020				
MaxRate 3* Flexible Premium	➤ 3 Year 1.95%								0.25%	0-85	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	1.30%	
												Yr 2+ Int.	50% (7-12)				71-75	1.30%	
																	76-80	0.90%	
																	81+	0.40%	
MaxRate 5* Flexible Premium	➤ 5 Year 2.55%								0.25%	0-83	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	2.00%	
												Yr 2+ Int.	50% (7-12)				71-75	2.00%	
																	76-80	1.80%	
																	81+	1.10%	
MaxRate 7* Flexible Premium	➤ 7 Year 2.65%								0.25%	0-83	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	2.50%	
												Yr 2+ Int.	50% (7-12)				71-75	2.50%	
																	76-80	2.25%	
																	81+	1.30%	
Atlantic Coast Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/19/2020						Rates Effective: 5/25/2020				
Safe Haven Single Premium	➤ 5 Year Yield 3.10%								1.00%	0-90	\$5,000	Yr 1	100%	No	Same as rate guarantee period	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA, WI Call for details in: FL	0-80	5 & 6 Year	2.40%
	➤ 6 Year Yield 3.17%											0%	(1-6)				81+	1.30%	
	➤ 7 Year Yield 3.19%											Yr 2+	50%				0-80	7 & 10 Year	2.65%
	➤ 10 Year Yield 3.30%											0%	(7-12)				81+	1.40%	

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Last Update:5/19/2020

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period							Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/19/2020							Rates Effective: 4/1/2020				
Secure Savings  Single Premium	➤				2 Year			1.90%	1.00%	18-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	CA, MN, NJ, NY, PR	18-80	2 Year	1.25%	
	➤				5 Year			2.85%				Int.	(1-12)				81+	1.00%		
	➤											Yr 2+	50%					5 Year	2.00%	
												5%	(13-24)				18-75		2.00%	
																	76-80		1.75%	
																	81-85		0.75%	
Secure Savings Elite  Single Premium	➤				2 Year			2.30%	1.00%	18-85	\$10,000	None without Rider	(1-12)	No	Same as rate guarantee period	CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	18-80	2 Year	1.25%	
	➤				5 Year			2.00% FL					50%				81+	1.00%		
	➤							3.10%					(13-24)					5 Year	2.00%	
																	18-75		1.75%	
																	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: 5/19/2020							Rates Effective: 4/15/2020				
Certainty Select Single Premium	➤				3 Year			2.25%	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			3.00%				0%	(1-6)				81-90		1.50%	
	➤				6 Year			3.10%									5, 6, 8, & 10 Year MYGA's			
	➤				8 Year			3.15%				Yr 2+	50%				0-80		3.00%	
	➤				10 Year			3.30%				Int.	(7-12)				81-90		2.25%	
ChoiceFour (6 Year) (MVA & Liquidity) Flexible 1st Yr Premium	➤				6 Year			3.00%	2.00%	0-85	\$10,000	Yr 1	100%	Yes	6 Year	All Except: NY, PR	0-80		5.50%	
					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: 5/19/2020							Rates Effective: 5/18/2020				
FG Guarantee Platinum Single Premium	➤				3 Year			2.25%	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			2.90%				Int.	(1-12)				80-90	0.75%		
	➤				7 Year			3.05%				Yr 2+ Int.	50%				0-79	5 Year	2.00%	
													(13-24)				80-90	7 Year	1.00%	
																			2.25%	
																			1.125%	

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Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Great American	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 5/19/2020						Rates Effective: 3/7/2020				
Secure Gain 5* (Step Rate)	➤ Year 1 W/Bonus 0.25% 2.00%								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%	
	➤ Year 2 2.10%											10%	(1-6)						
	➤ Year 3 2.20%																		
	➤ Year 4 2.30%																		
	➤ Year 5 2.40%																		
Single Premium	➤ 5 Year Yield 2.25%											Yr 2+ 10%	50% (7-12)				81-89	1.50%	
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/19/2020						Rates Effective: 5/1/2020				
Guaranty Annuity (4, 6, 8)	➤ 4 Year 3.00%								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 \$2,000	Int. Yr 2+	(1-6) 50%				75+ 4 Year 0.80%		
	➤ 8 Year 2.55%									0-79	Q	Int.	(7-12)				80-90 6 Year 2.00%		
	Single Premium																0-79 8 Year 3.00%		
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/19/2020						Rates Effective: 5/1/2020				
Preserve MYGA*	➤ 3 Year* 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	5, 6, 7, 8, 9 Year		
	➤ 4 Year* 2.35%											0%					0-80 2.50%		
	➤ 5 Year 2.60%																81-85 1.88%		
	➤ 6 Year 2.70%																86-90 1.25%		
	➤ 7 Year 2.75%											10 Year							
	➤ 8 Year 2.80%										\$5,000	Yr 2 + 10%						0-80 3.00%	
	➤ 9 Year 2.90%																	81-85 2.25%	
	➤ 10 Year 3.00%																	86-90 1.50%	
Single Premium																			
ProOption MYGA W/ ROP	➤ 5 Year Yield 2.15%								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 2.30%											0%					81-85 1.88%		
	➤ 10 Year Yield 2.55%																86-90 1.25%		
	Single Premium																		0-80 3.00%
																			81-85 2.25%
													86-90 1.50%						

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Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
Liberty Bankers Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/19/2020								Rates Effective: 4/15/2020						
Bankers Elite Series (3, 5, 7, 9) Single Premium	➤	3 Year			1.95%			1.00%	0-90	\$10,000	Yr 1	0%	100%	(1-12)	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR Call for details in: CA & FL	0-90	3 Year	2.00%			
	➤	5 Year			2.75%				0-90									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. Yr 2+ Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN, MO, NH, NY, PR	0-80	3 Year	2.00%				
	➤	5 Year			2.25%				0-90								81-90		5 Year	3.25%			
	➤	7 Year			2.45%				0-85								0-80		7 Year	4.00%			
Bankers Premier (5, 7) Single Premium	➤	5 Year			2.55%			1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY, OR, PR Call for details in: IA, NM, OR	0-80	5 Year	2.00%				
	➤	7 Year			2.75%				0-85								81-90		7 Year	0.40%			
Bankers 5 Premier Plus Single Premium	➤	5 Year Yield			2.55%			1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80		2.00%				
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 5/19/2020								Rates Effective: 5/15/2020						
MYGuarantee Plus* Single Premium	➤	5 Year			1.05%			1% on 90% of premium paid	0-85	\$10,000	Yr 1 10%	Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY	0-75	5 Year	2.00%				
	➤	7 Year			1.15%														76-80	2.30%			
	➤	10 Year			1.25%														81+	0.75%			
																	0-75	7 & 10 Year	2.50%				
																	76-80		1.60%				
																	81+		1.00%				
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 5/19/2020								Rates Effective: 5/12/2020						
Guarantee Choice* <i>5 & 7 Year E-App Special</i> (3, 5, 7, 10) Single Premium	➤	3 Year			2.25%			0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	(7-12)	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-80		1.50%				
																			81-85	3 Year	1.125%		
																			86-90	0.75%			
	➤	5 Year			2.40%														0-80	5 Year	2.00%		
																			81-85		1.50%		
	➤	7 Year			3.50%					\$2,000 Q	Yr 2+ Int.	50% (7-12)					0-80	7 Year	2.50%				
																						81-85	1.875%
																							86-90
	➤	10 Year			2.60%												0-80	10 Year	3.00%				
																	81-85		2.25%				
																	86-90		1.50%				

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Last Update:5/19/2020

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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: 5/19/2020						Rates Effective: 5/11/2020				
ForeCare LTC Annuity* With Required Rider	➤ 1st Year Rate								1.75%			\$35,000	Yr 1+ 10%	100% (1-12)	Yes	10 Years	All Except: CT, NY, PR	50-75	7.00%
	➤ Projected Renewal Rate								1.75%	1.00%	0-80	NQ	Yr 2+ 10%					76-80	3.50%

MYGA Reference Guide

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Commissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+	Waiver of Surrender	Waiver of Surrender Provisions
2	1.90%	Equitable	B+	Secure Savings	1.25%	90	Int. 5%	Yes	N/A
3	1.95%	Athene Annuity & Life	A	MaxRate 3*	1.30%	85	Int. Int.	Yes	Nursing Home, Terminal Illness
3	2.25%	Equitrust	B++	Certainty Select	2.00%	90	0% Int.	Yes	Nursing Home, Terminal Illness
3	2.25%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int. Int.	Yes	Nursing Home, Terminal Illness
3	2.25%	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	2.25%	North American	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	2.20%	Sagcor Life	A-	Milestone MYGA*	1.25%	90	0% 10%	Yes	N/A
3	1.80%	Standard Insurance	A	Focused Growth Annuity*	1.50%	93	Int. Int.	Yes	Nursing Home, Terminal Illness
4	3.00%	Guaranty Income Life	B++	Guaranty Annuity	1.60%	100	Int. Int.	Yes	N/A
4	2.35%	Guggenheim	B++	Preserve MYGA*	1.75%	90	0% 10%	Yes	Nursing Home, Terminal Illness
4	2.40%	Oxford Life	A-	Multi-Select Series	1.28%	80	Int. 10%	Yes	ADL, Nursing Home, Terminal Illness
5	1.80%	American Equity	A-	Guarantee Series	3.00%	85	Int. Int.	Yes	Nursing Home, Terminal Illness
5	2.55%	American National	A	Palladium MYGA*	2.50%	85	Int. 10%	Yes	Disability, Nursing Home
5	2.55%	Athene Annuity & Life	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	2.85%	Equitable	B+	Secure Savings	2.00%	90	Int. 5%	Yes	N/A
5	3.00%	Equitrust	B++	Certainty Select	3.00%	90	0% Int.	Yes	Nursing Home, Terminal Illness
5	2.90%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.00%	90	Int. Int.	Yes	Nursing Home, Terminal Illness
5	2.25%	Great American	A	Secure Gain 5*(Step Rate)	2.50%	89	10% 10%	Yes	Extended Care, Terminal Illness
5	2.60%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0% 10%	Yes	Nursing Home, Terminal Illness
5	2.15%	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	1.05%	Lincoln Financial	A+	MYGuarantee Plus*	2.00%	85	10% 10%	Yes	Extended Care, Terminal Illness
5	2.40%	North American	A+	Guarantee Choice*	2.00%	90	0% Int.	Yes	Nursing Home
5	2.35%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int. 10%	Yes	ADL, Nursing Home, Terminal Illness
5	2.70%	Sagcor 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	2.55%	Standard Insurance	A	Focused Growth Annuity*	2.00%	93	Int. Int.	Yes	Nursing Home, Terminal Illness

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MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	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	2.60%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
6	3.17%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	3.10%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
6	2.70%	Guaranty Income Life	B++	Guaranty Annuity	2.00%	90	Int.	Int.	Yes	N/A
6	2.70%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	2.75%	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	2.59%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.65%	Athene Annuity & Life	A	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.19%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	3.05%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.75%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	2.30%	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	1.15%	Lincoln Financial	A+	MYGuarantee Plus*	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
7	3.50%	North American	A+	Guarantee Choice*	2.50%	90	0%	Int.	Yes	Nursing Home
7	2.60%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	2.75%	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	2.55%	Standard Insurance	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
8	2.50%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
8	3.15%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
8	2.55%	Guaranty Income Life	B++	Guaranty Annuity	3.00%	79	Int.	Int.	Yes	N/A
8	2.80%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	2.85%	Oxford Life	A-	Multi-Select Series	1.46%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	2.57%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
9	2.90%	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	2.75%	Oxford Life	A-	Multi-Select Series	2.75%	77	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness

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10	2.60%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
10	3.30%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
10	3.30%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
10	3.00%	Guggenheim	B++	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	2.55%	Guggenheim	B++	ProOption MYGA W/ ROP	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	1.25%	Lincoln Financial	A+	MYGuarantee Plus*	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
10	2.60%	North American	A+	Guarantee Choice*	3.00%	90	0%	Int.	Yes	Nursing Home
10	2.80%	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%	Standard Insurance	A	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness

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