

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: 8/26/2020										Rates Effective: 8/10/2020					
<div>Power Select Plus Income*</div> <div>IAMS PROPRIETARY</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								1.25%		85.00%	&									1.00%	50-75	7.00%
	➤ 1-Year AB All Market Index Point to Point										52.00%											50-75	Option 2
	➤ 1-Year ML Strategic Balanced Index										33.00%											Yr 1	2.25%
	➤ 1-Year PIMCO Global Optima Index										17.00%											Yr 2+	1.00%
	➤ 1-Year Russel 2000 Annual Point to Point										80.00%											Option 3	
	➤ 1-Year S&P 500 Annual Point-to-Point Index								2.50%												Yr 1	4.25%	
	➤ 2-Year AB All Market Index Point to Point PR																				Yr 2+	0.50%	
	➤ 2-Year ML Strategic Balanced Index											1.95%											
	➤ 2-Year PIMCO Global Optima Index											4.95%											
➤ 2-Year S&P 500 Annual Point-to-Point										20.00%													
<div>Power Select Plus Income Multiplier*</div> <div>IAMS PROPRIETARY</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								1.35%		90.00%	&									1.00%	50-75	7.00%
	➤ 1-Year AB All Market Index Point to Point										60.00%											50-75	Option 2
	➤ 1-Year ML Strategic Balanced Index										33.00%											Yr 1	2.25%
	➤ 1-Year PIMCO Global Optima Index										18.00%											Yr 2+	1.00%
	➤ 1-Year Russel 2000 Annual Point to Point										90.00%											Option 3	
	➤ 1-Year S&P 500 Annual Point-to-Point Index								2.75%												Yr 1	4.25%	
	➤ 2-Year AB All Market Index Point to Point PR																				Yr 2+	0.50%	
	➤ 2-Year ML Strategic Balanced Index											0.95%											
	➤ 2-Year PIMCO Global Optima Index											4.50%											
➤ 2-Year S&P 500 Annual Point-to-Point										22.00%													
<div>Power Select Builder*</div> <div>IAMS PROPRIETARY</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								1.40%		90.00%	&									1.00%	50-75	7.00%
	➤ 1-Year AB All Market Index Point to Point Spread										70.00%											50-75	Option 2
	➤ 1-Year ML Strategic Balanced Index										40.00%											Yr 1	2.25%
	➤ 1-Year PIMCO Global Optima Index										20.00%											Yr 2+	1.00%
	➤ 1-Year Russel 2000 Annual Point to Point										90.00%											Option 3	
	➤ 1-Year S&P 500 Annual Point-to-Point Index								3.75%												Yr 1	4.25%	
	➤ 2-Year AB All Market Index Point to Point PR																				Yr 2+	0.50%	
	➤ 2-Year ML Strategic Balanced Index											0.00%											
	➤ 2-Year PIMCO Global Optima Index											3.75%											
➤ 2-Year S&P 500 Annual Point-to-Point										23.00%													
<div>Power Select Builder 8*</div> <div>IAMS PROPRIETARY</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								1.30%		70.00%											0-80	5.00%
	➤ 1-Year AB All Market Index Point to Point											1.95%									0-80	Option 2	
	➤ 1-Year ML Strategic Balanced Index Point-to-Point											5.95%											
	➤ 1-Year PIMCO Global Optima Index Point-to-Point																						
	➤ 1-Year Russell 2000 Point to Point																						
	➤ 1-Year S&P 500 Point-to-Point								2.60%														
	➤ 1-Year S&P 500 Point-to-Point								2.75%		16.00%												
	➤ 2-Year AB All Market Index Point to Point										110.00%	&									1.00%	Yr 1	1.00%
	➤ 2-Year ML Strategic Balanced Index Point-to-Point										80.00%										Yr 2+	1.00%	
➤ 2-Year PIMCO Global Optima Index Point-to-Point										50.00%													

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Last Update: 8/26/2020

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: 8/26/2020										Rates Effective: 8/4/2020							
Allianz Accumulation Advantage*	Allocations/Strategies						Fixed 1.05%	Cap Rate		Par Rate		Spread		None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, OR, TX	0-75 6.65% 76-80 4.75%		
	➢ Fixed Account							1.00%			4.50%													
	➢ S&P 500 Index Monthly Sum							2.00%		or	30.00%		or										4.75%	
	➢ BlackRock Index Annual Pt. to Pt.							2.00%		or	30.00%		or										4.75%	
	➢ Bloomberg Index II Annual Pt. To Pt.							1.75%		or	30.00%		or										4.75%	
	➢ PIMCO Index Annual Pt. to Pt.							2.00%																
	➢ S&P 500 Index Annual Pt. to Pt.										60.00%													
	➢ BlackRock Index 2-Year Pt. to Pt.										55.00%													
	➢ Bloomberg Index II 2-Year Pt. To Pt.										55.00%													
	➢ PIMCO Index 2-Year Pt. to Pt.																							
Allianz 222	Allocations/Strategies						Fixed 1.10%	Cap Rate		Par Rate		Spread		15% of First Year Premium Benefit Base	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, NH, OR, TX	0-75 6.175% 76-80 4.275%		
	➢ Fixed Account							1.40%																
	➢ Nasdaq-100 Index Monthly Sum							1.40%																
	➢ Russell 2000 Index Monthly Sum							1.10%																
	➢ S&P 500 Index Monthly Sum							1.65%		or	45.00%		or										3.85%	
	➢ BlackRock Index Annual Pt. to Pt.							2.00%		or	40.00%		or										4.10%	
	➢ Bloomberg Index II Annual Pt. To Pt.							2.00%																
	➢ Nasdaq-100 Index Annual Pt. to Pt.							1.90%		or	40.00%		or										4.10%	
	➢ PIMCO Index Annual Pt. to Pt.							2.00%																
	➢ Russell 2000 Index Annual Pt. to Pt.							2.00%																
Allianz 360	Allocations/Strategies						Fixed 1.90%	Cap Rate		Par Rate		Spread		None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, IA, OR	0-75 6.175% 76-80 4.275%		
	➢ Fixed Account							1.90%																
	➢ Nasdaq-100 Index Monthly Sum							2.00%																
	➢ Russell 2000 Index Monthly Sum							1.70%																
	➢ S&P 500 Index Monthly Sum							4.00%		or	75.00%		or										1.95%	
	➢ BlackRock Index Annual Pt. to Pt.							4.35%		or	70.00%		or										2.35%	
	➢ Bloomberg Index II Annual Pt. To Pt.							3.25%																
	➢ Nasdaq-100 Index Annual Pt. to Pt.							4.15%		or	70.00%		or										2.35%	
	➢ PIMCO Index Annual Pt. to Pt.							3.25%																
	➢ Russell 2000 Index Annual Pt. to Pt.							3.25%																
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, ID, MN, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Call for details: FL	Option 1 Yr 1 0-75 6.00% 76-80 4.50% Yr 2-3 0-75 1.00% Option 2 (No Trail) 76-80 0.75% 0-75 7.00% 76-80 5.25%		
	➢ Fixed Account							2.25%																
	➢ Dow Jones Monthly Average Cap										14.00%													
	➢ S&P 500 Monthly Average Participation Rate							2.25%																
	➢ S&P 500 Monthly Average with Cap							1.60%																
	➢ S&P 500 Monthly Point-to-Point Cap							2.25%																
	➢ Dow Jones Annual Point-to-Point Cap										10.00%													
	➢ S&P 500 Annual Point-to-Point Participation Rate							2.25%																
	➢ S&P 500 Annual Point-to-Point Cap																							
	➢ S&P 500 Dividend Aristocrats Daily Risk Control 5% Index																						4.75%	

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				
American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 8/26/2020										Rates Effective: 7/1/2020				
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%			
									1.75%	1.90%	21.00%												
										3.00%	80.00%												
											Replacement Rate: 1.10%												
Flexible Premium																							
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%			
									1.90%	2.00%	23.00%												
										3.25%	85.00%												
											Replacement Rate: 1.20%												
Flexible Premium																							
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: CA	18-75 6.00% 76-80 4.50%			
									2.00%	2.10%	25.00%												
										3.50%	90.00%												
											125.00%												
											Replacement Rate: 1.30%												
Flexible Premium																							
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%			
									1.70%	2.75%	10.00%												
										4.50%													
											60.00%												
Flexible Premium																							
IncomeShield 10 W/LIBR	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%			
									1.00%	1.40%	10.00%												
										1.75%													
										2.25%	30.00%												
											45.00%												
Flexible Premium																							
Retirement Gold	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	8% 1st Yr Premium ONLY	1% on 87.5% of Yr 1 premiums paid	18-78	\$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: AK, CA, CT, DE, FL, ID, 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%	
									1.15%	2.00%	12.00%												
										1.50%	10.00%												
										2.00%													
									Trigger:	1.50%													
										4.65%	&	2.00%											
												5.25%											
Flexible 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				
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 8/26/2020										Rates Effective: 8/1/2020				
Strategy Indexed Annuity PLUS 7	Allocations/Strategies										Fixed 2.15%	Cap Rate	Par Rate										
	➢ Fixed Account												17.00%										
	➢ S&P Annual Pt. to Pt. Uncapped											4.85%	& 100.00%										
	➢ S&P Annual Pt. to Pt.											5.40%	& 50.00%										
	➢ S&P 500 Monthly Sum											2.00%											
Single Premium	➢ S&P 500 Performance with a Specified Rate										Trigger: 3.85%												
Strategy Indexed Annuity PLUS 10	Allocations/Strategies										Fixed 2.25%	Cap Rate	Par Rate										
	➢ Fixed Account												20.00%										
	➢ S&P Annual Pt. to Pt. Uncapped											5.00%	& 100.00%										
	➢ S&P Annual Pt. to Pt.											5.50%	& 50.00%										
	➢ S&P 500 Monthly Sum											2.10%											
Single Premium	➢ S&P 500 Performance with a Specified Rate										Trigger: 3.95%												
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 8/26/2020										Rates Effective: 8/11/2020				
Ascent Pro 10 Bonus	Allocations/Strategies										Fixed 0.85%	Cap Rate	Par Rate										
	➢ Fixed Account																						
	➢ 1-Yr AI Powered US Equity Index												35.00%										
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5												45.00%										
	➢ 1-Yr Nasdaq FC Index												25.00%										
Single Premium	➢ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return												30.00%										
	➢ 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	Allocations/Strategies										Fixed 1.30%	Cap Rate	Par Rate										
	➢ Fixed Account																						
	➢ 1-Yr AI Powered US Equity Index												55.00%										
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5												60.00%										
	➢ 1-Yr Nasdaq FC Index												50.00%										
Single Premium	➢ 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	Allocations/Strategies										Fixed 1.40%	Cap Rate	Par Rate	Strategy Charge									
	➢ Fixed Account																						
	➢ 1-Year AI Powered US Equity Index												70.00%										
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point												70.00%										
	➢ 1-Year Nasdaq FC Index												60.00%										
	➢ 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 Strategy												95.00%	& 1.75%										
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee																							
NOT an Income Rider																							
Single Premium																							

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: 8/26/2020										Rates Effective: 8/11/2020			
Performance Elite 10	Allocations/Strategies								Fixed 1.40%	Cap Rate	Par Rate	Strategy Charge	4% Plus 10%	1% on 87.5% of premiums paid	0-78 \$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: ID, 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 Stratgy									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 \$10,000 (\$5,000 TX)	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	15 Yrs	All Except: CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, PR, UT, WA Call for details in: AK, DE, FL, IN, NV, OK, SC, TX	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%												
Single Premium																						

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Last Update: 8/26/2020






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: 8/26/2020								Rates Effective: 8/11/2020					
Ascent Pro 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	15%	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 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								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									3.00%	&	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%											
Ascent Accumulator 5*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	5 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel	
	➤ Fixed Account								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%											
Ascent Accumulator 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel	
	➤ Fixed Account								2.00%													
	➤ 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%											
Ascent Accumulator 10*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel	
	➤ Fixed Account								2.10%													
	➤ 1-Yr AI Powered US Equity Index										80.00%											
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										90.00%											
	➤ 1-Yr Nasdaq FC Index										70.00%											
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return										60.00%											
	➤ 1-Yr S&P 500 Point-to-Point									5.00%	&	4.00%										
	➤ 2-Yr AI Powered US Equity Index										110.00%											
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5										125.00%											
	➤ 2-Yr Nasdaq FC Index										100.00%											
Brighthouse Life	A.M. Best	A	Fitch	A	Moody's	A3	S&P	A+	Rate Book Updated On: 8/26/2020								Rates Effective: 9/1/2020					
Secure Advantage* IAMS PROPRIETARY	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10%	100% (1-6)	Yes	6 Yrs	All Except: NY Call for details: SD	0-80	5.50%
	➤ Fixed Account								1.50%													
	➤ 6-Year Russell Annual Sum with Cap									5.50%												
	➤ 6-Year Russell Annual Sum with Participation Rate										40.00%											
	➤ 6-Year Russell Point-to-Point with Participation										35.00%											
	➤ 6-Year S&P 500 Annual Sum with Cap									6.00%												
	➤ 6-Year S&P 500 Annual Sum with Participation Rate										45.00%											
	➤ 6-Year S&P 500 Point-to-Point with Participation										40.00%											
	➤ 6-Year S&P 500 Point-to-Point with Participation										40.00%											
	➤ 6-Year S&P 500 Point-to-Point with Participation										40.00%											

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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					
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 8/26/2020				Rates Effective: 8/3/2020									
<div>Denali 7</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-80 81-85 86+	5.50% 4.00% 3.00%
	➤ Fixed Account								2.50%													
	➤ S&P 500 Monthly Cap									2.50%												
	➤ S&P 500 Monthly Average with Spread											5.25%										
	➤ S&P 500 Monthly Average with Participation Rate										50.00%											
	➤ S&P 500 Monthly Average with Cap									5.75%												
	➤ S&P 500 Annual Point to Point										32.00%											
	➤ S&P 500 Annual Point to Point									5.25%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										110.00%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-0.50%											
<div>Denali 10</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA	0-75 76-80 81-85	7.00% 6.00% 4.50%
	➤ Fixed Account								3.00%													
	➤ S&P 500 Monthly Cap									2.75%												
	➤ S&P 500 Monthly Average with Spread											4.25%										
	➤ S&P 500 Monthly Average with Participation Rate										57.00%											
	➤ S&P 500 Monthly Average with Cap									6.75%												
	➤ S&P 500 Annual Point to Point										37.00%											
	➤ S&P 500 Annual Point to Point									6.25%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										130.00%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-1.50%											
<div>Denali 14</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, HI, IA, ID, MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75 76-80	8.50% 6.50%
	➤ Fixed Account								3.25%													
	➤ S&P 500 Monthly Cap									3.00%												
	➤ S&P 500 Monthly Average with Spread											3.50%										
	➤ S&P 500 Monthly Average with Participation Rate										65.00%											
	➤ S&P 500 Monthly Average with Cap									7.75%												
	➤ S&P 500 Annual Point to Point										42.00%											
	➤ S&P 500 Annual Point to Point									6.75%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										145.00%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-2.00%											
<div>Denali Bonus 7</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	0-80 5.0%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NV, NY, OH, OR, PA, UT, VA, WA Call for details: MA, MO, SC, TX	0-80 81-85 86+	5.50% 4.00% 3.00%
	➤ Fixed Account								2.00%													
	➤ S&P 500 Monthly Cap									2.00%												
	➤ S&P 500 Monthly Average with Spread											7.00%										
	➤ S&P 500 Monthly Average with Participation Rate										37.00%											
	➤ S&P 500 Monthly Average with Cap									4.00%												
	➤ S&P 500 Annual Point to Point										25.00%											
	➤ S&P 500 Annual Point to Point									3.75%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										80.00%												
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											1.00%											
<div>Denali Bonus 10</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	0-75 7.0%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA Call for details: FL, MA, MO, SC, TX	0-75 76-80 81-85	7.00% 6.00% 4.50%
	➤ Fixed Account								2.25%													
	➤ S&P 500 Monthly Cap									2.25%												
	➤ S&P 500 Monthly Average with Spread											6.00%										
	➤ S&P 500 Monthly Average with Participation Rate										45.00%											
	➤ S&P 500 Monthly Average with Cap									4.75%												
	➤ S&P 500 Annual Point to Point										30.00%											
	➤ 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											0.00%											

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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
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 8/26/2020					Rates Effective: 8/3/2020
Denali Bonus 14  Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account					2.50%								
	➤ S&P 500 Monthly Cap						2.50%							
	➤ S&P 500 Monthly Average with Spread								5.50%					
	➤ S&P 500 Monthly Average with Participation Rate							50.00%						
	➤ S&P 500 Monthly Average with Cap						5.25%							
	➤ S&P 500 Annual Point to Point							32.00%						
	➤ S&P 500 Annual Point to Point						5.00%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							105.00%						
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread								-0.25%					
Teton 7  Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account					2.35%								
	➤ S&P 500 Monthly Cap						2.25%							
	➤ S&P 500 Monthly Average with Spread								5.75%					
	➤ S&P 500 Monthly Average with Participation Rate							47.00%						
	➤ S&P 500 Monthly Average with Cap						5.00%							
	➤ S&P 500 Annual Point to Point							30.00%						
	➤ S&P 500 Annual Point to Point						4.75%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							100.00%						
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread								0.00%					
Teton 10  Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account					2.60%								
	➤ S&P 500 Monthly Cap						2.50%							
	➤ S&P 500 Monthly Average with Spread								5.00%					
	➤ S&P 500 Monthly Average with Participation Rate							50.00%						
	➤ S&P 500 Monthly Average with Cap						5.75%							
	➤ S&P 500 Annual Point to Point with Participation Rate							35.00%						
	➤ S&P 500 Annual Point to Point with Cap						5.50%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							115.00%						
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread								-0.50%					
Teton 14  Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account					2.85%								
	➤ S&P 500 Monthly Cap						2.75%							
	➤ S&P 500 Monthly Average with Spread								4.50%					
	➤ S&P 500 Monthly Average with Participation Rate							55.00%						
	➤ S&P 500 Monthly Average with Cap						6.50%							
	➤ S&P 500 Annual Point to Point with Participation Rate							37.00%						
	➤ S&P 500 Annual Point to Point with Cap						6.00%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							125.00%						
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread								-1.25%					
Teton Bonus 7  Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account					1.60%								
	➤ S&P 500 Monthly Cap						1.85%							
	➤ S&P 500 Monthly Average with Spread								7.50%					
	➤ S&P 500 Monthly Average with Participation Rate							35.00%						
	➤ S&P 500 Monthly Average with Cap						3.75%							
	➤ S&P 500 Annual Point to Point with Participation Rate							22.00%						
	➤ S&P 500 Annual Point to Point with Cap						3.50%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							75.00%						
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread								1.50%					

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 8/26/2020				Rates Effective: 8/3/2020									
Teton Bonus 10  Flexible 1st Yr Premium	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: MN, MT, NJ, NY Call for details: AK, CA, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	0-75 7.25% 76-80 6.00% 81+ 4.50%	
										2.00%												
											40.00%	6.75%										
										4.25%												
										25.00%												
										4.00%												
										85.00%												
												0.75%										
Teton Bonus 14  Flexible 1st Yr Premium	Allocations/Strategies								Fixed 2.10%	Cap Rate	Par Rate	Spread	10%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 9.00% 76-80 7.00%	
										2.25%												
											42.00%	6.25%										
										4.50%												
										27.00%												
										4.50%												
										95.00%												
												0.25%										
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 8/26/2020				Rates Effective: 8/21/2020									
Market Power Bonus Index Flexible 1st Yr Premium	Allocations/Strategies								Fixed 1.15%	Cap Rate	Par Rate		10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes	14 Yrs	All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00%	
										2.25%												
										2.50%												
											25.00%											
										1.30%												
										5.00%												
											45.00%											
											65.00%											
Market Power Bonus Index W/LIBR Flexible 1st Yr Premium	Allocations/Strategies								Fixed 1.00%	Cap Rate	Par Rate		10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes	14 Yrs	All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00%	
										2.00%												
										2.25%												
											23.00%											
										1.15%												
										4.00%												
											40.00%											
											60.00%											
MarketTen Bonus Index (ROP) Flexible Premium	Allocations/Strategies								Fixed 1.10%	Cap Rate	Par Rate		6% Yrs 1-5	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-80 6.00% Years 2-5 0-80 3.00%	
										2.25%												
										2.50%												
											23.00%											
										1.20%												
										5.00%												
											45.00%											
											65.00%											
MarketTen Bonus Index W/LIBR (ROP) Flexible Premium	Allocations/Strategies								Fixed 1.00%	Cap Rate	Par Rate		6% Yrs 1-5	1% on 100% of premiums paid	40-80 \$30,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-80 6.00% Years 2-5 0-80 3.00%	
										2.00%												
										2.25%												
											18.00%											
										1.10%												
										4.00%												
											40.00%											
											60.00%											

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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: 8/26/2020			Rates Effective: 8/21/2020							
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, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%
	➤ Fixed Account							2.50%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index								4.25%										
	➤ 1-Year S&P 500 Point-to-Point Participation Index									28.00%									
	➤ 1 Year S&P 500 Monthly Average Cap Index								4.75%										
	➤ 1-Year S&P 500 Monthly Average Participation Index									45.00%									
	➤ 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									85.00%									
	➤ 2-Year Barclays Focus50 Participation Index									120.00%									
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, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%
	➤ Fixed Account							2.25%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index								4.00%										
	➤ 1-Year S&P 500 Point-to-Point Participation Index									25.00%									
	➤ 1 Year S&P 500 Monthly Average Cap Index								4.50%										
	➤ 1-Year S&P 500 Monthly Average Participation Index									35.00%									
	➤ 1-Year S&P 500 Monthly Cap Index								1.80%										
	➤ 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									90.00%									
MarketSeven Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-75 5.50% 76-80 4.125% 81-85 2.75%
	➤ Fixed Account							2.25%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index								4.00%										
	➤ 1-Year S&P 500 Point-to-Point Participation Index									26.00%									
	➤ 1 Year S&P 500 Monthly Average Cap Index								4.50%										
	➤ 1-Year S&P 500 Monthly Average Participation Index									43.00%									
	➤ 1-Year S&P 500 Monthly Cap Index								1.90%										
	➤ 2-Year S&P 500 Monthly Average Cap Index								9.00%										
	➤ 1-Year Barclays Focus50 Participation Index									80.00%									
	➤ 2-Year Barclays Focus50 Participation Index									115.00%									
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index									90.00%									
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 5.50% 76-80 4.125% 81-85 2.75%
	➤ Fixed Account							2.00%											
	➤ 1-Year S&P 500 Point-to-Point Cap Index								3.75%										
	➤ 1-Year S&P 500 Point-to-Point Participation Index									24.00%									
	➤ 1 Year S&P 500 Monthly Average Cap Index								4.25%										
	➤ 1-Year S&P 500 Monthly Average Participation Index									38.00%									
	➤ 1-Year S&P 500 Monthly Cap Index								1.65%										
	➤ 2-Year S&P 500 Monthly Average Cap Index								8.00%										
	➤ 1-Year Barclays Focus50 Participation Index									65.00%									
	➤ 2-Year Barclays Focus50 Participation Index									90.00%									
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index									75.00%									

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Last Update: 8/26/2020

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	A-	Moody's Baa1	S&P	A-	Rate Book Updated On: 8/26/2020											Rates Effective: 8/21/2020			
Accelerator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate								All Except: CT, IN, NY, VT				
	➤ Fixed Account							1.50%			0-75							CT, NY, VT	0-75	7.50%		
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.25%		5%	1% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-12)	Yes	10 Yrs	AK, AL, CA, DE, FL(65+), HI, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	76-80	5.50%		
	➤ 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%										81-85	3.75%
Flexible Premium																						
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate								All Except: CT, NY				
	➤ Fixed Account							1.00%			None	1% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-12)	Yes	7 Yrs	CT, NY	0-70	4.50%		
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.50%									Call for details in:	71-80	3.50%		
	➤ 1-Year S&P 500 Monthly Average								3.25%									AK, AL, FL, ID, IL, MA, MN, MO, MS, MT, NH, OR, PA, TX, WA	81-85	2.75%		
	➤ 1-Year S&P 500 Monthly Pt. to Pt.								1.75%													
➤ 1-Year S&P 500 Point-to-Point								3.75%														
➤ 2-Year Barclays Trailblazer Sectors 5 Index									110.00%													
Flexible Premium																						
Accumulator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate								All Except: CT, NY				
	➤ Fixed Account							1.00%			None	1% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-12)	Yes	10 Yrs	CT, NY	0-70	6.50%		
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.75%									Call for details in:	71-80	4.50%		
	➤ 1-Year S&P 500 Monthly Average								3.50%									AK, AL, CA, DE, FL, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	81-85	3.25%		
	➤ 1-Year S&P 500 Monthly Pt. to Pt.								1.75%													
➤ 1-Year S&P 500 Point-to-Point								4.00%														
➤ 2-Year Barclays Trailblazer Sectors 5 Index									120.00%													
Flexible Premium																						
Flex Accumulator	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread							All Except: CT, ID, NY				
	➤ Fixed Account							1.00%			None	1% on 87.5% of premiums paid	0-85	Yr 1 10%	100% (1-12)	Yes	10 Yrs	CT, ID, NY	0-70	6.50%		
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap								1.60%									Call for details in:	71-80	4.50%		
	➤ 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%)								2.10%									AK, AL, CA, DE, FL, IL, IA, MN, MS, MO, NV, NH, NJ, OH, OK, OR, PA, SC, TX, UT, WA	81-85	3.25%		
	➤ 1-Year S&P 500 Annual Point-to-Point with a Cap								3.00%													
	➤ 1-Year S&P 500 Point-to-Point									20.00% & 3%												
	➤ 1-Year S&P 500 Point-to-Point (Fee 1.25%)									30.00% & 3%												
	➤ 1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator									40.00% & 0%												
	➤ 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator									70.00% & 0%												
	➤ 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%)									85.00% & 0%												
➤ 2-Year Barclays Trailblazer Sectors 5 Index									105.00% & 0%													
➤ 2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)									120.00% & 0%													
Flexible Premium																						
Power Accumulator 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread							All Except: CT, NY				
	➤ Fixed Account							1.00%			None	1% on 87.5% of Premiums Paid	0-85	Yr 1 0%	100% (1-12)	Yes	10 Yrs	CT, NY	0-70	6.50%		
	➤ 1-Year Balanced Asset 10 Index Pt. to Pt.									44.00%							Call for details in:	71-80	4.50%			
	➤ 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.									25.00%								AK, AL, CA, DE, FL, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	81-85	3.25%		
	➤ 1-Year iShares Gold Trust (IAU) Pt. to Pt.									25.00%												
	➤ 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.									34.00%												
	➤ 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																						

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Last Update: 8/26/2020

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	A-	Moody's Baa1	S&P A-	Rate Book Updated On: 8/26/2020						Rates Effective: 8/21/2020		
Prosperity Elite 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate					All Except:	
	➤ Fixed Account						1.50%			0-75				CT, NY	0-75
	➤ 1-Year Gold Point-to-Point with a Cap							5.50%		6%					7.50%
	➤ 1-Year Index Gain Option with Declared Rate						Trigger:	3.75%		1% on				Call for details in:	
	➤ 1-Year S&P 500 Monthly Average with A Cap							4.50%		87.5% of				AK, AL, CA, DE, FL(65+),	76-80
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap							1.85%		premiums				HI, ID, IL, IN, MA, MD,	5.50%
Flexible Premium	➤ 1-Year S&P 500 Point-to-Point with a Cap							4.25%		paid				MN, MO, MS, NC, NJ,	81-85
	➤ 2-Year Barclays Trailblazer Sectors 5 Index									\$10,000				NV, OH, OK, OR, PA,	3.75%
														PR, SC, TX, UT, VT, WA	
								120.00%							
Safe Income Plus	Allocations/Strategies						Fixed	Cap Rate						All Except:	
	➤ Fixed Account						1.00%							CT, NY	
	➤ 1-Year Index Gain Option with Declared Rate						Trigger:	1.75%		1% on				Call for details in:	
	➤ 1-Year S&P 500 Annual Point-to-Point							2.00%		87.5% of				AK, AL, CA, DE, FL, HI,	0-75
	➤ 1-Year S&P 500 Monthly Average							2.00%		premiums				ID, IL, IN, MA, MD, MN,	6.50%
	➤ 1-Year S&P 500 Monthly Point-to-Point							1.10%		paid				MO, MS, MT, NC, NH,	76-80
Flexible Premium										\$10,000				NJ, NV, OH, OK, OR, PA,	4.75%
														SC, TX, UT, VT, WA	
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P A-	Rate Book Updated On: 8/26/2020						Rates Effective: 8/31/2020		
Choice Income II (7 Year)	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread				All Except:	
	➤ Fixed Account						1.50%							NY	
	➤ 1 Year Russell 2000 Point to Point							2.75%							
	➤ 1 Year MSCI EAFE Point to Point							2.75%						Call for details in:	
	➤ 1 Year PIMCO Balanced Point to Point								70.00%					CA	
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%							
Single Premium	➤ 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														
	➤ 2 Year Franklin US Point to Point														
Choice Income II (10 Year)	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread				All Except:	
	➤ Fixed Account						1.60%							NY	
	➤ 1 Year Russell 2000 Point to Point							3.00%							
	➤ 1 Year MSCI EAFE Point to Point							3.00%						Call for details in:	
	➤ 1 Year PIMCO Balanced Point to Point								75.00%					CA	
	➤ 1 Year S&P 500 Annual Point-to-Point							2.75%							
Single Premium	➤ 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														
	➤ 2 Year Franklin US Point to Point														
Income 150+ SE*	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread				All Except:	
	➤ Fixed Account						1.50%							NY	
	➤ 1 Year Russell 2000 Point to Point							2.50%							
	➤ 1 Year MSCI EAFE Point to Point							2.50%						Call for details in:	
	➤ 1 Year PIMCO Balanced Point to Point								65.00%					CA	
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%							
Single Premium	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%							
	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%							
	➤ 2 Year BlackRock Diversa Volatility Control														
	➤ 2 Year Franklin US Point to Point														

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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: 8/26/2020								Rates Effective: 8/31/2020					
Choice Accumulation II (5 Year) Single Premium	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% (1-6)	Yes	5 Yrs	All Except: NY	0-80 81-85	4.00% 2.00%
	➤ Fixed Account								1.05%													
	➤ 1 Year Russell 2000 Point to Point									2.80%												
	➤ 1 Year MSCI EAFE Point to Point									2.80%												
	➤ 1 Year PIMCO Balanced Point to Point										55.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									2.80%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.90%												
	➤ 1 Yr S&P 500 Point-to-Point with Performance Trigger								Trigger:	1.80%												
	➤ 2 Year BlackRock Diversa Volatility Control											6.25%										
	➤ 2 Year Franklin US Point to Point											6.25%										
Choice Accumulation II (7 Year) Single Premium	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% (1-6)	Yes	7 Yrs	All Except: NY	0-80 81-85	5.00% 2.75%
	➤ Fixed Account								1.10%													
	➤ 1 Year Russell 2000 Point to Point									2.90%												
	➤ 1 Year MSCI EAFE Point to Point									2.90%												
	➤ 1 Year PIMCO Balanced Point to Point										60.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									2.90%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.95%												
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	1.90%												
	➤ 2 Year BlackRock Diversa Volatility Control											6.00%										
	➤ 2 Year Franklin US Point to Point											6.00%										
Choice Accumulation II (10 Year) Single Premium	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% (1-6)	Yes	10 Yrs	All Except: NY	0-80 81-85	6.00% 3.25%
	➤ Fixed Account								1.15%													
	➤ 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										65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									3.00%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.00%												
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.00%												
	➤ 2 Year BlackRock Diversa Volatility Control											5.75%										
	➤ 2 Year Franklin US Point to Point											5.75%										
Great American	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 8/26/2020								Rates Effective: 8/7/2020					
American Landmark 5* Single Premium	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 Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-89	3.75% 2.75% 1.75%
	➤ Fixed Account								1.50%													
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point									4.05%												
	➤ 1 Year S&P 500 Annual Point-to-Point									4.05%												
	➤ 1 Year S&P 500 Risk Control Annual Point to Point										45.00%											
➤ 1 Year S&P U.S. Retiree Spending Annual Point to Point											50.00%											
Safe Return (ROP) Single Premium	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 Call for details in: AL, CO, IN, MA, OR	0-75 76-80 81-85	5.50% 4.10% 4.10%
	➤ Fixed Account								1.20%													
	➤ 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 Flexible Premium	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 Call for details in: MA, OR	0-75 76-80 81-85	4.75% 2.75% 2.75%
	➤ Fixed Account								1.30%													
	➤ 1 Year iShares US Real Estate Annual Point-to-Point									3.05%												
	➤ 1 Year S&P 500 Monthly Sum with Cap									1.25%												
	➤ 1 Year S&P 500 Point-to-Point									2.75%												
	➤ 1 Year SPDR Gold Shares Point-to-Point									3.50%												
	➤ 1 Year US Retiree Spending Annual Point-to-Point										40.00%											
	➤ 1-Year S&P 500 Risk Control with Participation										35.00%											

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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			
Great American	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 8/26/2020				Rates Effective: 8/7/2020							
American Legend 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate									
	➤ Fixed Account								1.70%			None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY	0-75 4.75%
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point									4.75%								Call for details in:	76-80 2.75%	
	➤ 1 Year S&P 500 Monthly Sum									1.50%									81-85 2.75%	
	➤ 1 Year S&P 500 Annual Point-to-Point									4.15%										
	➤ 1 Year SPDR Gold Shares Annual Point-to-Point									5.00%										
	➤ 1 Year S&P U.S. Retiree Spending Annual Point to Point										55.00%									
Flexible Premium	➤ 1 Year S&P 500 Risk Control Annual Point to Point										50.00%									
American Landmark 3*	Allocations/Strategies								Fixed	Cap Rate										
	➤ Fixed Account								1.15%			None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10%	100% (1-12)	Yes	3 Yrs	All Except: NY	0-75 2.50%
	➤ 1 Year iShares MSCI EAFE 1-year Point-to-Point									2.75%								Call for details in:	76-85 2.00%	
	➤ 1 Year iShares U.S. Real Estate Annual Point-to-Point									2.45%									86-90 1.50%	
	➤ 1 Year S&P 500 Annual Point-to-Point									2.50%										
Single Premium																				
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020				Rates Effective: 8/1/2020							
Highlander 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate									
	➤ Fixed Account								2.50%			None	1% on 87.5% of premiums paid	0-80 NQ \$10,000	Yr 1 0%	100%	Yes	7 Yrs	All Except: NY	0-75 5.00%
	➤ S&P 500 1-Year Pt-to-Pt									4.50%								Call for details in:	76+ 4.00%	
	➤ S&P 500 1-Year Pt-to-Pt										30.00%									
	➤ S&P MARC 5% 1-Year Pt-to-Pt										100.00%									
Flexible 1st Yr Premium																				
Highlander 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate									
	➤ Fixed Account								2.00%			4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	0-75 7.00%
	➤ S&P 500 1-Year Pt-to-Pt									3.75%								Call for details in:	76+ 5.00%	
	➤ S&P 500 1-Year Pt-to-Pt										25.00%									
	➤ S&P MARC 5% 1-Year Pt-to-Pt										85.00%									
Flexible 1st Yr Premium																				
ViStar	Allocations/Strategies								Fixed	Cap Rate	Par Rate									
	➤ Fixed Account								2.50%			5%	1% on 87.5% of premiums paid	0-80 NQ \$10,000	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	0-75 7.00%
	➤ S&P 500 1-Year Pt-to-Pt									4.25%		Benefit Base Bonus with Rider						Call for details in:	76+ 5.00%	
	➤ S&P 500 1-Year Pt-to-Pt										30.00%									
	➤ S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt										100.00%									
	➤ S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt										90.00%									
	➤ S&P MARC 5% 1-Year Pt-to-Pt										90.00%									
Flexible 1st Yr Premium																				
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 8/26/2020				Rates Effective: 8/15/2020							
OptiBlend 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread								
	➤ Fixed Account								1.00%			None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY	0-74 4.50%
	➤ 1 Year Fidelity AIM Dividend										35.00%							Call for details in:	75-79 3.00%	
	➤ 1-Year S&P 500 5% Daily Risk Control											4.00%							80-84 1.75%	
	➤ 1-Year S&P 500										9.00%								85 0.75%	
Flexible Premium	➤ 1-Year S&P 500 Point-to-Point									2.00%										
OptiBlend 10*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread								
	➤ Fixed Account								1.00%			None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	0-74 7.00%
	➤ 1 Year Fidelity AIM Dividend										45.00%							Call for details in:	75-79 4.00%	
	➤ 1-Year S&P 500 5% Daily Risk Control											3.00%							80+ 1.75%	
	➤ 1-Year S&P 500										9.00%									
Flexible Premium	➤ 1-Year S&P 500 Point-to-Point									2.00%										

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Last Update: 8/26/2020

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: 8/26/2020										Rates Effective: 8/1/2020					
Personal Protection Choice	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-85 \$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	0-85 \$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								1.80%															
	➤ 1-year S&P 500									3.25%														
	➤ 1-year S&P 500										19.00%													
	➤ 1-year S&P 500										29.00%	& 1.00%												
	➤ 2-year S&P 500										31.00%													
	➤ 2-year S&P 500										49.00%	& 1.00%												
	➤ 2-year Sunrise Smart Passage SG										67.00%													
	➤ 2-year Sunrise Smart Passage SG										106.00%	& 1.00%												
	Nassau Growth Annuity (10 Years)	Allocations/Strategies								Fixed	Cap Rate	Par Rate											Fee	None
➤ Fixed Account								2.40%																
➤ 1-year S&P 500									4.50%															
➤ 1-year S&P 500										25.00%														
➤ 1-year S&P 500										35.00%	& 1.00%													
➤ 2-year S&P 500										41.00%														
➤ 2-year S&P 500										59.00%	& 1.00%													
➤ 2-year Sunrise Smart Passage SG										90.00%														
➤ 2-year Sunrise Smart Passage SG										128.00%	& 1.00%													
➤ 2-year Sunrise Smart Passage SG																								

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
National Western Life	A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-	Rate Book Updated On: 8/26/2020										Rates Effective: 8/1/2020							
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 0%	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			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			0-70	10.00%										
	➤ Option U: Annual Reset Low Volatility Daily Risk Control							105.00%		\$2,000			Yr 2+ 10%	50% (7-12)	71-75				Q	8.00%				
																	76-80		7.00%					
NWL Ultra Future Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate			9% Yr 1 4.75% Yrs 2-5	1.5% on 87.5% of premiums paid	0-85	Yr 1 0%	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			76-80						3.00%					
	➤ Option A: Monthly Averaging Annual Reset								\$5,000	Yr 2+ 10%			50% (7-12)						0-70		5.00%			
	➤ Option U: Annual Reset Low Volatility Daily Risk Control					75.00%			Q				71-75	Q	1.50%									
										\$2,000					76-80				0.25%					
NWL Impact 7 / 7S Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate		Spread	5%	1.5% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: CT, FL, NY Call for details in: PR	0-75	NQ	5.50%			
	➤ Fixed Account					2.00%	30.00% &		6.00%	NQ			76-80						3.50%					
	➤ 1 Year Annual Point to Point with Monthly Average								\$5,000	Yr 2+ 10%			50% (7-12)						0-70		5.50%			
	➤ Global Lookback								Q				71-75	Q	4.00%									
	➤ Annual Reset Low Volatility Daily Risk Control					75.00%			\$2,000					76-80	1.50%									
NWL Impact 10 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate		Spread	7%	1.5% on 87.5% of premiums paid	0-85	Yr 1 0%	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			76-80						5.00%					
	➤ 1 Year Annual Point to Point with Monthly Average								\$5,000	Yr 2+ 10%			50% (7-12)						0-70		7.00%			
	➤ Global Lookback								Q				71-75	Q	5.50%									
	➤ Annual Reset Low Volatility Daily Risk Control					70.00%			\$2,000					76-80	3.00%									
North American	A.M. Best	A+	Fitch	A+	Moody's N/A	S&P A+	Rate Book Updated On: 8/26/2020										Rates Effective: 8/25/2020							
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 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY Call for details in: CA	40-75		6.75%			
	➤ Fixed Account					1.80%	45.00%						76+						4.87%					
	➤ 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%																		
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 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, HI, ID, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75		6.50%			
	➤ Fixed Account					1.10%	20.00%						76+						4.875%					
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index																							
	➤ 1 Year S&P 500 Annual Point-to-Point																							
	➤ 1 Year S&P 500 Daily Index Margin																							
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 0%	100% (1-6)	Yes	14 Yrs	ALL Except: AK, CA, CT, DE, HI, ID, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75		6.50%			
	➤ Fixed Account					1.30%	20.00%																	
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index																							
	➤ 1 Year S&P 500 Annual Point-to-Point																							
	➤ 1 Year S&P 500 Daily Index Margin																							

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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: 8/26/2020										Rates Effective: 8/25/2020				
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: ID, NY	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%		3.75%											
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: ID, NY	Year 1 40-75 4.75%	76-79 3.562%	80-85 2.375%
	➤ Fixed Account								1.50%														
	➤ 1-Year DJ EuroStoxx 50 Point-to-Point									3.00%													
	➤ 1-Year Dow Jones Point-to-Point									3.00%													
	➤ 1-Year Hang Seng Point-to-Point									3.25%													
	➤ 1-Year Nasdaq 100 Monthly Point-to-Point									1.20%													
	➤ 1-Year Nasdaq 100 Point-to-Point									3.00%													
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: ID, NY	40-75 6.50%	76+ 4.87%	
	➤ Fixed Account								1.75%														
	➤ S&P 500 Annual Point to Point									3.75%													
	➤ S&P 500 Monthly Point to Point									1.50%													
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.											2.00%											
	➤ S&P 500 Annual Point to Point										20.00%												
	➤ S&P 500 MARC 5% ER Annual Point to Point										70.00%												
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: ID, NY	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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Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020				Rates Effective: 8/1/2020					
Royal Select	Allocations/Strategies						Fixed	Cap Rate					Yr 1				All Except: AL, MS, MT, NY, VT, WV	
Single Premium	➤ Fixed Account						1.30%		8%	1% on 87.5% of premiums paid	18-80	0%	100%	Yes	10 Yrs	18-75		6.50%
	➤ 1 Year Annual Point-to-Point Strategy							3.30%		\$10,000	Yr 2+	(1-12)			76-80	5.00%		
	➤ 1 Year Monthly Average Strategy							3.30%			10%							
Silver Select	Allocations/Strategies						Fixed	Cap Rate					Yr 1				All Except: AL, MS, MT, NY, VT, WV	
Single Premium	➤ Fixed Account						1.70%		4%	1% on 87.5% of premiums paid	18-80	0%	100%	Yes	10 Yrs	18-75		6.50%
	➤ 1 Year S&P 500 Annual Point-to-Point							3.95%		\$10,000	Yr 2+	(1-12)			76-80	5.00%		
	➤ 1 Year S&P 500 Annual Monthly Average							3.95%			10%							
Select	Allocations/Strategies						Fixed	Cap Rate					Yr 1				ALL Except: AL, MS, NY, VT, WV	
Single Premium	➤ Fixed Account						2.15%		None	1% on 87.5% of premiums paid	18-80	0%	100%	Yes	10 Yrs	18-75		6.50%
	➤ 1 Year S&P 500 Annual Point-to-Point							4.95%		\$10,000	Yr 2+	(1-12)			76-80	5.00%		
	➤ 1 Year S&P 500 Annual Monthly Average							4.95%			10%							
Protective Life	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	A--	Rate Book Updated On: 8/26/2020				Rates Effective: 6/2/2020					
Guaranteed Income Indexed	Allocations/Strategies						Fixed	Cap Rate		Par Rate				Yr 1	100%		All Except: NY	
Flexible 1st Yr Premium	➤ Fixed Account						1.80%		None	1% on 100% of premiums paid	50-79	10%	(1-6)	Yes	10 Yrs	50-79		7.00%
	➤ S&P 500 Annual Point-to-Point							3.60%										
	➤ S&P 500 Annual Rate for Term Cap							3.50%		\$25,000	Yr 2+	50%						
	➤ 2-Year Citi Flexible Allocation 6 Excess Return										10%	(7-12)						
Sagicor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020				Rates Effective: 5/21/2020					
Sage Select	Allocations/Strategies						Fixed	Cap Rate		Par Rate				Yr 2+	100%		ALL Except: AK, CT, ME, NY, PR, VT	
Single Premium	➤ Fixed Account						1.50%		4%	3% on 87.5% of premiums paid	0-85	10%	(1-6)	Yes	9 Yrs	0-75		4.50%
	➤ Global Multi-Index Strategy									\$2,000	Accumulates to 50%	50%			76-85	2.50%		
	➤ S&P Index Strategy							2.00%				(7-12)						
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 8/26/2020				Rates Effective: 8/1/2020					
Index Select Annuity 5*	Allocations/Strategies						Fixed	Cap Rate		Par Rate				Yr 1	100%		ALL Except: CA, NY, PR	
Single Premium	➤ Fixed Account						2.00%		None	1% on 87.5% of premiums paid	0-93	0%	(1-6)	Yes	5 Yrs	0-80		3.00%
	➤ 1 Year S&P 500 Annual Point-to-Point									\$15,000	Yr 2+	50%			81-85	1.50%		
	➤ 1 Year S&P 500 Annual Point-to-Point							4.00%			10%	(7-12)			86-93	1.35%		
Index Select Annuity 7*	Allocations/Strategies						Fixed	Cap Rate		Par Rate				Yr 1	100%		ALL Except: CA, NY, PR	
Single Premium	➤ Fixed Account						2.00%		None	1% on 87.5% of premiums paid	0-90	0%	(1-6)	Yes	7 Yrs	0-80		4.00%
	➤ 1 Year S&P 500 Annual Point-to-Point									\$15,000	Yr 2+	50%			81-85	2.00%		
	➤ 1 Year S&P 500 Annual Point-to-Point							4.50%			10%	(7-12)			86+	1.45%		

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Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020				Rates Effective: 8/29/2020								
LibertyMark 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 5.00% 81-85 3.75%
	➤ Fixed Account								1.95%		74.00%	1.00%									
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									2.10%		1.00%									
	➤ 1-Year S&P 500 Monthly Point-to-Point									4.80%		1.00%									
	➤ 1-Year S&P 500 Point-to-Point									5.95%		1.00%									
	➤ 1-Year S&P 500 Point-to-Point Inversion										98.00%	1.00%									
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										48.00%	1.00%									
	➤ 2-Year S&P 500 Point-to-Point w/ PR																				
LibertyMark 7 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	5%	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 4.00% 81-85 2.75%
	➤ Fixed Account								1.80%		65.00%	1.00%									
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									2.00%		1.00%									
	➤ 1-Year S&P 500 Monthly Point-to-Point									4.40%		1.00%									
	➤ 1-Year S&P 500 Point-to-Point									5.40%		1.00%									
	➤ 1-Year S&P 500 Point-to-Point Inversion										87.00%	1.00%									
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										43.00%	1.00%									
	➤ 2-Year S&P 500 Point-to-Point w/ PR																				
LibertyMark 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 7.00% 81-85 6.00%
	➤ Fixed Account								2.45%		88.00%	1.25%									
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									2.40%		1.25%									
	➤ 1-Year S&P 500 Monthly Point-to-Point									5.80%		1.25%									
	➤ 1-Year S&P 500 Point-to-Point									7.40%		1.25%									
	➤ 1-Year S&P 500 Point-to-Point Inversion										111.00%	1.25%									
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										116.00%	1.25%									
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										57.00%	1.25%									
	➤ 2-Year S&P 500 Point-to-Point w/ PR											1.25%									
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									2.00%		1.25%									
LibertyMark 10 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00%
	➤ Fixed Account								1.45%		55.00%	1.25%									
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									1.75%		1.25%									
	➤ 1-Year S&P 500 Monthly Point-to-Point									3.70%		1.25%									
	➤ 1-Year S&P 500 Point-to-Point									4.50%		1.25%									
	➤ 1-Year S&P 500 Point-to-Point Inversion										72.00%	1.25%									
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										74.00%	1.25%									
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										37.00%	1.25%									
LibertyMark 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, AL, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 81-85 4.75%
	➤ Fixed Account								2.45%		88.00%	1.25%									
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									2.40%		1.25%									
	➤ 1-Year S&P 500 Monthly Point-to-Point									5.80%		1.25%									
	➤ 1-Year S&P 500 Point-to-Point									7.40%		1.25%									
	➤ 1-Year S&P 500 Point-to-Point Inversion										111.00%	1.25%									
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										116.00%	1.25%									
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										57.00%	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: 8/26/2020			Rates Effective: 8/29/2020									
LibertyMark 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80

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: 8/26/2020				Rates Effective: 8/29/2020									
LibertyMark SE 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 81-85	6.00% 4.75%
	➤ Fixed Account								2.95%			1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										100.00%	1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.70%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									7.00%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									8.90%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										131.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										135.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										66.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									3.00%		1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										139.00%	1.75%										
LibertyMark SE 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00%	
	➤ Fixed Account								1.95%			1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										66.00%	1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.10%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									4.80%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									5.90%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										89.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										92.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										46.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									2.00%		1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										98.00%	1.75%										
ClassicMark 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80 81-85 86-90	6.00% 5.00% 1.50%
	➤ Fixed Account								1.35%		55.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.70%												
	➤ 1-Year S&P 500 Point-to-Point									3.75%												
	➤ 1-Year S&P 500 Point-to-Point Inversion									4.05%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										70.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										71.00%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR										36.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										100.00%											
ClassicMark 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 81-85 86-90	6.00% 3.75% 1.50%
	➤ Fixed Account								1.35%		55.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.70%												
	➤ 1-Year S&P 500 Point-to-Point									3.75%												
	➤ 1-Year S&P 500 Point-to-Point Inversion									4.05%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										70.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										71.00%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR										36.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										100.00%											

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: 8/26/2020			Rates Effective: 8/29/2020									
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: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80	5.00%
	➤ Fixed Account								1.00%		36.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									1.25%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.75%											
	➤ 1-Year S&P 500 Point-to-Point									2.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									2.75%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										47.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										47.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										25.00%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										59.00%										
ClassicMark 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	3% 2% (CA, MO)	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in: CA, NH, NJ, PA	0-80	5.00%
	➤ Fixed Account								1.00%		36.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									1.25%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.75%											
	➤ 1-Year S&P 500 Point-to-Point									2.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion										47.00%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										47.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										25.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR																				
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										59.00%										

Available Annuity Riders



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

Available Annuity Riders



	Athene <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	Athene <i>Agility Income Rider</i>	American National <i>Lifetime Income Rider Fixed Rate</i>	American National <i>Lifetime Income Rider Fixed Rate Plus Index Credit</i>	American Equity <i>LIBR</i>
Product Line	Ascent Pro 10 <i>10% Income Bonus</i>	Agility <i>20% Income Base Bonus</i>	All	All	Bonus Gold, Retirement Gold
Issue Ages	35-80	40-80	50-80	50-80	50+
Rider Roll-Up Rate	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	175% of Interest Earned	7.2% Compound	4.2% Compound + 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	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, ViStar Fixed Annuity	New Direction & OptiBlend Series	Retirement SafeGuard
Issue Ages	40-85	50-85	50-80	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	90 bps Accumulation Value	95 bps Benefit/Income Value	None
Roll-Up Period	10 Yrs No Restart	10 Yrs No Restart	10 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: CA, MA, ME, MN, NJ, NY	All Except: MA, ME, MN, NY	All Except: MA, ME, MN, NY	All Except: CA, MA, ME, MN, NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	Increasing income for up to 5 years 2-6 ADL's. After 2 years deferral/90 day elimination ranges from 125% to 250%.

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: MA, ME, MN, NY	All Except: CA, MA, ME, MN, NY	All Except: DE, OR, PA, WA	All Except: CT, DE, MA, MN, NH, OR, PA, WA	All Except: NY, PR
Additional Benefits & Other Rider Nuances	Family Protection Details: 10% Simple up to age 70 5% Simple ages 71-85 Family Protection	N/A	N/A	N/A	Increasing & Level Payout Options



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: 8/26/2020					Rates Effective: 4/3/2020				
Guarantee Series (5, 6, 7) Single Premium	➤ 5 Year 1.80%								1%	18-85	\$10,000	Yr 1 Int.	100% (1)	Yes	Same as Guaranteed Period	All Except: NY	18-75	3.00%
	➤ 6 Year 1.85%											Yr 2+ Int.	50% (2-12)				76-80	2.10%
	➤ 7 Year 1.90%																81-85	1.50%
American Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020					Rates Effective: 4/14/2020				
American Classic Single Premium	➤ 5 Year 3.20%								1%	0-90	\$1,000	Yr 1 Int.	100% (1-6)	Yes	Same as Guaranteed Period	Only available in: AZ, CO, DC, HI, IA, IL, IN, LA, MO, NE, NM, NV, OH, OK, TX, UT	0-80	2.25%
												Yr 2+ 10%	50% (7-12)				81-90	1.25%
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 8/26/2020					Rates Effective: 7/1/2020				
Palladium MYGA* (5-10 Yrs) Single Premium	➤ 5 Year Yield ¹ 2.80%								1%	0-85	\$5,000	Yr 1 Int.	100% (1-12)	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 2.85%																	
	➤ 7 Year Yield ¹ 2.84%																	
	➤ 8 Year Yield 2.70%																	
	➤ 9 Year Yield ² 2.77%																	
	➤ 10 Year Yield ¹ 2.80%																	
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: 8/26/2020					Rates Effective: 8/21/2020				
MaxRate 3* Flexible Premium	➤ 3 Year 1.85%								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 2.40%								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 2.40%								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%



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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							
Atlantic Coast Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020								Rates Effective: 8/31/2020							
Safe Haven	➤	5 Year Yield							3.35%	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	0-80	5 & 6 Year	2.40%				
	➤	6 Year Yield							3.42%				0%	(1-6)				81+	1.30%					
	➤	7 Year Yield							3.44%				Yr 2+	50%				Only with Rider	Call for details in: FL	0-80	7 & 10 Year	2.65%		
	➤	10 Year Yield							3.55%				0%	(7-12)						81+	1.40%			
Single Premium																								
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 8/26/2020								Rates Effective: 8/3/2020							
Secure Savings		Single Premium									1.00%	18-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MN, NJ, NY, PR	18-80	2 Year	1.25%			
			➤	2 Year										1.90%	Int.				(1-12)	81+	1.00%			
			➤	5 Year										2.85%	Yr 2+				50%	5 Year			18-75	2.00%
														5%	(13-24)				76-80	1.75%	81-85	0.75%		
Secure Savings Elite		Single Premium									1.00%	18-85	\$10,000	None without Rider	100%	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	18-80	2 Year	1.25%			
			➤	2 Year											2.30%				(1-12)	81+	1.00%			
			➤	5 Year											2.00% FL 3.10% 2.95% FL				50%	5 Year			18-75	2.00%
															(13-24)				76-80	1.75%	81-85	0.75%		
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 8/26/2020								Rates Effective: 8/21/2020							
Certainty Select	➤	3 Year							1.20%	1.00%	0-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: NY, PR	0-80	3 Year	2.00%				
	➤	5 Year							1.70%				0%	(1-6)				81-90		1.50%				
	➤	6 Year							1.85%				Yr 2+	50%				5, 6, 8, & 10 Year						
	➤	8 Year							2.00%									0-80	3.00%					
	➤	10 Year							2.20%									Int.	(7-12)	81-90	2.25%			
Single Premium																								
ChoiceFour (6 Year) (MVA & Liquidity)	➤	6 Year							2.00%	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%					
Flexible 1st Yr Premium																								
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 8/26/2020								Rates Effective: 8/21/2020							
FG Guarantee Platinum	➤	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+	50%				0-79	5 Year	2.00%				
									Int.				(13-24)	80-90				1.00%						
Single Premium																		0-79	7 Year	2.25%				
																	80-90	1.125%						

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Last Update:8/26/2020



Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions							
Great American	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 8/26/2020					Rates Effective: 6/29/2020										
Secure Gain 5* (Step Rate)	Year 1								1.10%	0-89	\$10,000	Yr 1	100%	Yes	5 Years	All Except: CT, IN, MN, MO, NY, OH, PR, VA	0-80	2.50%						
	W/Bonus 0.25%												10%						(1-6)					
	Year 2																							
	Year 3																							
	Year 4																							
	Year 5											Yr 2+	50%			81-89	1.50%							
Single Premium	5 Year Yield								2.05%			10%	(7-12)											
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020					Rates Effective: 8/1/2020										
Guaranty Annuity (4, 6, 8)	4 Year								2.85%	1.00%	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	0-79	1.60%					
	6 Year								2.70%		0-90	NQ	Int.	(1-6)				80-100	4 Year	0.80%				
	8 Year								2.55%			\$2,000	Yr 2+	50%				80-90	6 Year	2.00%				
												Q	Int.	(7-12)				80-90	1.00%					
Single Premium																								
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020					Rates Effective: 8/1/2020										
Preserve MYGA*	3 Year*								2.50%	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*								2.60%				0%					0-80	2.50%					
	5 Year								2.70%									81-85	1.88%					
	6 Year								2.80%									86-90	1.25%					
	7 Year								2.85%			\$5,000	Yr 2 + 10%					10 Year						
	8 Year								2.90%										0-80	3.00%				
	9 Year								3.00%										81-85	2.25%				
	10 Year								3.10%										86-90	1.50%				
Single Premium																								
ProOption MYGA W/ ROP	5 Year Yield								2.25%	1% on 87.5% of premium paid	0-90	\$10,000	Yr 1	100% (1-12)	Yes	Same as rate guarantee period	All Except: NY	5 & 7 Year						
	7 Year Yield								2.40%				0%					0-80	2.50%					
	10 Year Yield								2.65%			\$5,000	Yr 2 + 10%					10 Year						
																			81-85	1.88%				
																			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

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Liberty Bankers Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020										Rates Effective: 7/15/2020		
Bankers Elite Series (3, 5, 7, 9) Single Premium	➤	3 Year			2.15%			1.00%	0-90	\$10,000	Yr 1	100%	(1-12)	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-90	3 Year	2.00%		
	➤	5 Year			3.00%				0-90		0%						0-90	5 Year	2.25%		
	➤	7 Year			3.00%				0-85		Yr 2+						0-85	7 Year	2.50%		
	➤	9 Year			3.05%				0-80		0%						0-80	9 Year	2.75%		
Bankers (3, 5, 7) Single Premium	➤	3 Year			2.00%			1.65%	0-90	\$10,000	Yr 1 Int.	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			2.45%				0-90		Yr 2+ Int.						81-90	5 Year	1.00%		
	➤	7 Year			2.55%				0-85								81-85	7 Year	4.00%		
Bankers Premier (5, 7) Single Premium	➤	5 Year			2.75%			1.65%	0-90	\$10,000	Yr 1 Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY, OR, PR	0-80	5 Year	2.00%		
	➤	7 Year			2.85%				0-85		Yr 2+ Int.						81-90	7 Year	0.40%		
Bankers 5 Premier Plus Single Premium	➤	5 Year Yield			2.75%			1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80 81-90		2.00% 0.40%			
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 8/26/2020										Rates Effective: 8/15/2020		
MYGuarantee Plus* Single Premium	➤	5 Year			1.05%			1% on 90% of premium paid	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY	5 Year					
	➤	7 Year			1.15%						Yr 2+ 10%					50% (7-12)	0-75 76-80 81+	2.00% 1.30% 0.75%			
	➤	10 Year			1.25%						0-75 76-80 81+					7 & 10 Year	2.50% 1.60% 1.00%				
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 8/26/2020										Rates Effective: 8/18/2020		
Guarantee Choice* <i>5 & 7 Year E-App Special</i> (3, 5, 7, 10) Single Premium	➤	3 Year			2.10%			0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: ID, MT, NY	0-80 81-85 86-90	3 Year	1.50% 1.125% 0.75%			
	➤	5 Year			2.40%						Yr 2+ Int.					50% (7-12)	0-80 81-85 86-90	5 Year	2.00% 1.50% 1.00%		
	➤	7 Year			2.85%												0-80 81-85 86-90	7 Year	2.50% 1.875% 1.25%		
	➤	10 Year			2.60%												0-80 81-85 86-90	10 Year	3.00% 2.25% 1.50%		

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020								Rates Effective: 9/1/2020					
Harbourview	➤				3 Year				2.35%	1% on 87.5% of premium paid	0-89	\$10,000	Yr 1	1/12 per month in the first Yr ONLY	Yes	Same as rate guarantee period	All Except: CA, CT, HI, MA, ME, MN, MS, MT, NC, NY, VT, WY	0-79	3 Year	1.50%		
	➤				5 Year				2.85%									80+		0.75%		
	➤				7 Year				2.95%									0-79		2.50%		
	➤				10 Year				3.00%									80+			1.25%	
Single Premium	➤											Yr 2+					0-79	7 Year	2.75%			
												10%						80+	10 Year	1.375%		
																		0-79		3.00%		
																		80+		1.50%		
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020								Rates Effective: 8/1/2020					
Multi-Select Series (3, 4, 5, 6, 7, 8)	➤				3 Year				2.00%	1%	18-85	\$20,000	Yr 1	Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	3 Year	1.00%	
	➤				4 Year				2.80%										76-80		0.50%	
	➤				5 Year				2.75%										18-75		1.28%	
	➤				6 Year				2.85%										76-80			0.55%
	➤				7 Year				2.80%										18-75		5 & 7 Year	2.50%
	➤				8 Year				2.85%										76-80		1.50%	
	Single Premium	➤																			18-75	6 Year
												10%					76-80	7 Year	0.75%			
																		18-75	8 Year	1.46%		
																		76-80		0.93%		
Multi-Select Series	➤				9 Year				2.75%	1%	18-77	\$20,000	Yr 1	Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except:	18-75	9 Year	2.75%	
	➤				10 Year				2.80%		18-75								76-77		1.75%	
Single Premium	➤												Yr 2+					AL, MS, NY, PR, WV	18-75	10 Year	3.00%	
													10%									
Sagicor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020								Rates Effective: 7/23/2020					
Milestone MYGA*	➤				3 Year				2.40%	1.00%	0-90	\$15,000	Yr 1	0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, CT, ME, MT, NY, PR, VT	0-80	3 Year	1.25%	
	➤				5 Year				2.90%										81-85		0.75%	
	➤				7 Year				2.95%										86+		0.50%	
	Single Premium	➤																			0-80	2.00%
										81-85	5 Year	1.25%										
																		86+		0.75%		
																		0-80	7 Year	2.50%		
																		81-85		1.75%		
																		86+		1.00%		
Sentinel Security Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020								Rates Effective: 6/11/2020					
Personal Choice Annuity	➤				5 Year				3.35%	1.65%	0-90	\$2,500	Yr 1	0%	If under 80, No	No	Same as rate guarantee period	All Except: AK, CT, DC, MA, ME, MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV	0-80	5 Year	2.25%	
	➤				7 Year				3.45%										81+		1.50%	
	➤				10 Year				3.55%										0-80		2.25%	
	Single Premium	➤																				81+
																		0-80	10 Year	2.75%		
																		CA, FL, MN		2.00%		

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 8/26/2020								Rates Effective: 8/1/2020		
Focused Growth Annuity* (3, 5, 7, 10) Single Premium	➤ 3 Year 1.70%								0.10%	0-93	\$15,000	Yr 1 Int. Yr 2+ Int.	85 & Under	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80	1.50%	
	➤ 5 Year 2.25%									0-93			None				81-85	3 Year	0.75%
	➤ 7 Year 2.25%									0-90			86-90				100%	86+	0.50%
	➤ 10 Year 1.90%									0-80			(1-6) 50% (7-12)				81-85	5 & 7 Year	1.00%
																86+	0.77%		
																0-80	10 Year	3.00%	
Upstream Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 8/26/2020								Rates Effective: 7/20/2020		
Secure Legacy (3, 5, 7, 10) Single Premium	➤ 3 Year 2.50%								1% on 87.50% of premium paid	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100% (1-6) 50% (7-12)	No Available as a rate reducing rider Required for clients age 81+	Same as rate guarantee period	Only available in: AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	0-80	2.05%	
	➤ Issue Ages 81-90 2.25%																81-90	3 Year	1.00%
	➤ 5 Year 3.45%									Ages 81-90 require DB Rider Rider Cost: 25 bps								0-80	2.55%
	➤ Issue Ages 81-90 3.20%																	81-90	5 Year
➤ 7 Year 3.50%									0-80		2.80%								
➤ Issue Ages 81-90 3.25%									81-90	7 Year	1.35%								
➤ 10 Year 3.60%									0-80	3.05%									
➤ Issue Ages 81-90 3.35%									81-90	10 Year	1.45%								
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 8/26/2020								Rates Effective: 7/9/2020		
ForeCare LTC Annuity* With Required Rider	➤ 1st Year Rate 1.75%								1.00%	0-80	\$35,000	Yr 1+ 10%	100% (1-12)	Yes	10 Years	All Except: CT, NY, PR	50-75	7.00%	
	➤ Projected Renewal Rate 1.75%											NQ					Yr 2+ 10%	76-80	3.50%

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2	1.90%	Equitable	B+	Secure Savings	1.25%	90	Int.	5%	Yes	N/A
3	1.85%	Athene Annuity & Life	A	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.20%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
3	2.25%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.50%	Guggenheim	B++	Preserve MYGA*	1.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	2.15%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	2.00%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	2.10%	North American	A+	Guarantee Choice*	1.50%	90	0%	Int.	Yes	Nursing Home
3	2.35%	Oceanview	A-	Harbourview	1.50%	89	0%	10%	Yes	N/A
3	2.00%	Oxford Life	A-	Multi-Select Series	1.00%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
3	2.40%	Sagicor Life	A-	Milestone MYGA*	1.25%	90	0%	10%	Yes	N/A
3	1.70%	Standard Insurance	A	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.50%	Upstream Life	B++	Secure Legacy	2.05%	90	Int.	Int.	No	N/A
4	2.85%	Guaranty Income Life	B++	Guaranty Annuity	1.60%	100	Int.	Int.	Yes	N/A
4	2.60%	Guggenheim	B++	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	2.80%	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	3.20%	American Life	B++	American Classic	2.25%	90	Int.	10%	Yes	N/A
5	2.80%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	2.40%	Athene Annuity & Life	A	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.35%	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	1.70%	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	2.05%	Great American	A	Secure Gain 5*(Step Rate)	2.50%	89	10%	10%	Yes	Extended Care, Terminal Illness
5	2.70%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	2.25%	Guggenheim	B++	ProOption MYGA W/ ROP	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	3.00%	Liberty Bankers Life	B++	Bankers Elite Series	2.25%	90	0%	0%	No	N/A
5	2.45%	Liberty Bankers Life	B++	Bankers	3.25%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	2.75%	Liberty Bankers Life	B++	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness

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5	2.75%	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	2.85%	Oceanview	A-	Harbourview	2.50%	89	0%	10%	Yes	N/A
5	2.75%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	2.90%	Sagicor Life	A-	Milestone MYGA*	2.00%	90	0%	10%	Yes	N/A
5	3.35%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	90	0%	0%	No	N/A
5	2.25%	Standard Insurance	A	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.45%	Upstream Life	B++	Secure Legacy	2.55%	90	Int.	Int.	No	N/A
6	1.85%	American Equity	A-	Guarantee Series	3.00%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
6	2.85%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
6	3.42%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	1.85%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
6	2.70%	Guaranty Income Life	B++	Guaranty Annuity	2.00%	90	Int.	Int.	Yes	N/A
6	2.80%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	2.85%	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	2.84%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.40%	Athene Annuity & Life	A	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.44%	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	2.85%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	2.40%	Guggenheim	B++	ProOption MYGA W/ ROP	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	3.00%	Liberty Bankers Life	B++	Bankers Elite Series	2.50%	85	0%	0%	No	N/A
7	2.55%	Liberty Bankers Life	B++	Bankers	4.00%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	2.85%	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	2.85%	North American	A+	Guarantee Choice*	2.50%	90	0%	Int.	Yes	Nursing Home
7	2.95%	Oceanview	A-	Harbourview	2.75%	89	0%	10%	Yes	N/A
7	2.80%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness

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7	2.95%	Sagicor Life	A-	Milestone MYGA*	2.50%	90	0%	10%	Yes	N/A
7	3.45%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	85	0%	0%	No	N/A
7	2.25%	Standard Insurance	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.50%	Upstream Life	B++	Secure Legacy	2.80%	90	Int.	Int.	No	N/A
8	2.70%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
8	2.00%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
8	2.55%	Guaranty Income Life	B++	Guaranty Annuity	3.00%	79	Int.	Int.	Yes	N/A
8	2.90%	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	2.77%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
9	3.00%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
9	3.05%	Liberty Bankers Life	B++	Bankers Elite Series	2.75%	80	0%	0%	No	N/A
9	2.75%	Oxford Life	A-	Multi-Select Series	2.75%	77	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	2.80%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
10	3.55%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
10	2.20%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
10	3.10%	Guggenheim	B++	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	2.65%	Guggenheim	B++	ProOption MYGA W/ ROP	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	1.25%	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	3.00%	Oceanview	A-	Harbourview	3.00%	89	0%	10%	Yes	N/A
10	2.80%	Oxford Life	A-	Multi-Select Series	3.00%	75	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	3.55%	Sentinel Security Life	B++	Personal Choice Annuity	2.75%	85	0%	0%	No	N/A
10	1.90%	Standard Insurance	A	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
10	3.60%	Upstream Life	B++	Secure Legacy	3.05%	90	Int.	Int.	No	N/A

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