

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	Commissions
AIG/MSG Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'				Rate Book Updated On: 10/31/2019				Rates Effective: 9/9/2019				
<div>Power Select Plus Income Multiplier Flex</div> <div>Rider Included</div>		Under \$100K	Over \$100K	No Bonus	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 2+ 10%	1-12 100%	Yes	10 Yrs	ALL Except: NY	<div>Option 1 50-75 7.00%</div> <div>Option 2 50-75 Yr 1 2.25% Yr 2+ 1.00%</div> <div>Option 3 50-75 Yr 1 4.25% Yr 2+ 0.50%</div>
	➤ Fixed Account	1.65%	1.65%									
	➤ S&P Annual Pt. to Pt. <b>W/Cap</b>	2.60%	3.20%									
	➤ S&P 2-Year Pt. to Pt. <b>W/Par</b>	25.00%	35.00%									
	➤ Russell 2000 Annual Pt. to Pt <b>W/Par</b>	18.00%	22.00%									
	➤ ML Strategic Balanced Index Fund (No cap) Annual Pt. to Pt. <b>W/ Par</b>	48.00%	58.00%									
	➤ ML Strategic Balanced Index Fund (No cap) 2-Year Pt. to Pt. <b>W/ Spread (annualized)</b>	2.20%	1.25%									
	➤ PIMCO Global Optima Index Fund Annual Pt. to Pt. <b>W/ Par</b>	30%	36%									
➤ PIMCO Global Optima Index (No cap) 2-Year Pt. to Pt <b>W/Spread</b> (annualized)	5.45%	4.60%										
Single Premium												
<div>Power Select Builder</div> <div>No Rider Available</div>		Under \$100K	Over \$100K	No Bonus	1% on 87.5% of Premiums Paid	18-78 \$25,000	Yr 2+ 10%	1-12 100%	Yes	10 Yrs	ALL Except: NY	<div>Option 1 50-75 7.00%</div> <div>Option 2 0-75 Yr 1 2.25% Yr 2+ 1.00%</div> <div>Option 3 0-75 Yr 1 4.25% Yr 2+ 0.50%</div>
	➤ Fixed Account	1.75%	1.75%									
	➤ S&P Annual Pt. to Pt. <b>W/Cap</b>	3.20%	4.25%									
	➤ S&P Annual Pt. to Pt. <b>W/Par</b>	28.00%	40.00%									
	➤ Russell 2000 Annual Pt. to Pt <b>W/Par</b>	20.00%	24.00%									
	➤ ML Strategic Balanced Index Fund Annual Pt. to Pt. <b>W/Spread</b>	1.50%	0.45%									
	➤ ML Strategic Balanced Index Fund 2-Year Pt. to Pt. <b>W/Par</b>	60.00%	68.00%									
	➤ PIMCO Global Optima Index Annual Year Pt. to Pt <b>W/Spread</b>	4.95%	3.95%									
➤ PIMCO Global Optima Index 2-Year Pt. to Pt W/Spread <b>W/Par</b>	35.00%	44.00%										
Single Premium												



# Annuity Rate Sheet IAMS Proprietary Products

1-800-255-5055

Indexed Annuities	Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
AIG/MSG Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'					Rate Book Updated On: 10/31/2019				Rates Effective: 9/9/2019			
<b>Power Select Builder 8</b>  <i>No Rider Available</i>		Under \$100K	Over \$100K									
	➤ Fixed Account	1.65%	1.65%									
	➤ S&P Annual Pt. to Pt. <b>W/Cap</b>	2.75%	3.60%									
	➤ S&P Annual Pt. to Pt. <b>W/Par</b>	24.00%	30.00%									
	➤ Russell 2000 Annual Pt. to Pt <b>W/Cap</b>	2.50%	3.10%									
	➤ ML Strategic Balanced Index Fund Annual Pt. to Pt. <b>W/Spread</b>	2.95%	1.95%	4% Premium Bonus	1% on 87.5% of Premiums Paid	18-78 \$25,000	Yr 2+ 5%	1-6 100% 7-12 50%	Yes	8	<b>ALL Except:</b> CT, LA, MO, NY, OH, OR, PA, WA	<b>Option 1</b> 0-80 5.00% <b>Option 2</b> 0-80 Yr 1 1.00% Yr 2+ 1.00%
	➤ ML Strategic Balanced Index Fund 2-Year Pt. to Pt. <b>W/Par</b>	75.00%	85.00%									
	➤ PIMCO Global Optima Index Annual Year Pt. to Pt <b>W/Spread</b>	6.95%	5.95%									
➤ PIMCO Global Optima Index 2-Year Pt. to Pt <b>W/Spread W/Par</b>	40.00%	50.00%										
Single Premium												
Lincoln Financial Group Ratings: A.M. Best 'A+', S&P 'AA-', Moody's 'A1', Fitch 'A+'					Rate Book Updated On: 10/31/2019				Rates Effective: 9/16/2019			
<b>Retirement SafeGuard</b>	➤ Fixed Account	<\$100K 1.50%	>\$100K 1.60%									
	➤ 2-Year BlackRock Pt. to Pt. <b>W/Participation Rate &amp; Bonus Return</b>	72% 0.90%	72% 1.00%									
	➤ 1- Year S&P 500 Daily Risk Control Annual Pt. to Pt. <b>W/Spread</b>	4.25%	3.85%	Income Account Value Bonus 15%	87.5% multiplied by 1.8 on Premiums Paid	50-80 \$20,000 min. \$2 million max	Yr 2+ 10% of Accumulation Value	100% (1-6) 50% (7-12)	Yes	10 Years	<b>ALL Except:</b> NY	<b>Option A</b> 50-75 7.00% 76-80 3.50% <b>Option B</b> 0-75 5.50% 76-80 2.00% .25% Trail <b>Option C</b> 0-75 2.00% .75% Trail
	➤ 1- Year S&P 500 Annual Pt. to Pt. <b>W/Cap</b>	2.85%	2.95%									
	➤ 1- Year S&P 500 Annual Pt. to Pt. <b>W/Participation Rate</b>	23.00%	28.00%									
Single Premium	Trail Commission Available											



# Annuity Rate Sheet

## IAMS Proprietary Products

# 1-800-255-5055

Indexed Annuities	Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions		
Equitable Ratings: A.M. Best 'B+', S&P 'BBB+'					Rate Book Updated On: 10/31/2019					Rates Effective: 11/4/2019				
<div>Secure Savings</div> <div>Single Premium</div>	<div>➤ 2 Year</div> <div>➤ 5 Year</div>	<div>2.60%</div> <div>3.65%</div>	No Bonus	1.00%	18-90 \$10,000 NQ & Q	Yr 1+ Interest only, 2+ 5%	100% 0-12  50% 13-24	Yes	Same as rate guarantee period	<b>ALL Except:</b> CA, NJ, NY, MN	<div>2 Year</div> <div>0-75</div> <div>1.00%</div> <div>1.00%</div> <div>1.75%</div> <div>1.00%</div> <div>0.75%</div>			
<div>Secure Savings Elite</div> <div>Single Premium</div>	<div>➤ 2 Year</div> <div>➤ 5 Year</div>	<div>3.00% (2.75% FL)</div> <div>3.90% (3.75% FL)</div>	No Bonus	1.00%	18-85 \$10,000 NQ & Q	None * Without Rider Call for Details	100% 1-12  50% 13-24	NO	Same as rate guarantee period	<b>ALL Except:</b> CA, LA, MD, MA, MN, MT, NH, NJ, OR, PA, VA, WA	<div>2 Year</div> <div>0-75</div> <div>1.00%</div> <div>1.00%</div> <div>1.75%</div> <div>1.00%</div> <div>0.75%</div>			
<div>Teton 7</div> <div>Flexible Premium 1st Year Only</div>	<div>➤ Fixed Account</div> <div>➤ S&amp;P Annual Pt. to Pt. <i>W/Cap</i></div> <div>➤ S&amp;P Annual Pt. to Pt. <i>W/Par</i></div> <div>➤ S&amp;P Monthly Cap</div> <div>➤ S&amp;P Monthly Average <i>W/Cap</i></div> <div>➤ S&amp;P Monthly Average <i>W/Par</i></div> <div>➤ S&amp;P Monthly Average <i>W/Spread</i></div>	<div>2.75%</div> <div>5.50%</div> <div>45.00%</div> <div>2.00%</div> <div>6.00%</div> <div>70.00%</div> <div>2.00%</div> <div>3.00%</div> <div>5.75%</div> <div>45.00%</div> <div>2.25%</div> <div>6.50%</div> <div>75.00%</div> <div>1.75%</div>	No Bonus	1% on 87.5% of premiums paid	7 Yr - 0-90 Min \$10,000 NQ/Q (additional prem. 1st yr only min. \$2,000)	5% of account value yr 2+ Cumm. up to 30%	100% 0-6  50% 7-12	Yes	7 Years	<b>ALL Except:</b> CA, DE, HI, ID, LA, ME, MN, MT, NH, NJ, NY, VA	<div>0-80</div> <div>81-85</div> <div>5.50%</div> <div>4.00%</div> <div>3.00%</div>			
<div>Teton 10</div> <div>Flexible Premium 1st Year Only</div>	<div>➤ Fixed Account</div> <div>➤ S&amp;P Annual Pt. to Pt. <i>W/Cap</i></div> <div>➤ S&amp;P Annual Pt. to Pt. <i>W/Par</i></div> <div>➤ S&amp;P Monthly Cap</div> <div>➤ S&amp;P Monthly Average <i>W/Cap</i></div> <div>➤ S&amp;P Monthly Average <i>W/Par</i></div> <div>➤ S&amp;P Monthly Average <i>W/Spread</i></div>	<div>3.25%</div> <div>6.50%</div> <div>50.00%</div> <div>2.50%</div> <div>7.50%</div> <div>85.00%</div> <div>1.25%</div> <div>3.00%</div> <div>5.75%</div> <div>45.00%</div> <div>2.25%</div> <div>6.50%</div> <div>75.00%</div> <div>1.75%</div>	No Bonus	1% on 87.5% of premiums paid	10 Yr - 0-85 Min \$10,000 NQ/Q (additional prem. 1st yr only min. \$2,000)	5% of account value yr 2+ Cumm. up to 30%	100% 0-6  50% 7-12	Yes	10 Years	<b>ALL Except:</b> CA, DE, HI, ID, LA, ME, MN, MT, NH, NJ, NY, VA	<div>0-75</div> <div>76-80</div> <div>7.25%</div> <div>6.00%</div> <div>4.50%</div>			
<div>Teton 14</div> <div>Flexible Premium 1st Year Only</div>	<div>➤ Fixed Account</div> <div>➤ S&amp;P Annual Pt. to Pt. <i>W/Cap</i></div> <div>➤ S&amp;P Annual Pt. to Pt. <i>W/Par</i></div> <div>➤ S&amp;P Monthly Cap</div> <div>➤ S&amp;P Monthly Average <i>W/Cap</i></div> <div>➤ S&amp;P Monthly Average <i>W/Par</i></div> <div>➤ S&amp;P Monthly Average <i>W/Spread</i></div>	<div>3.50%</div> <div>7.00%</div> <div>55.00%</div> <div>2.50%</div> <div>9.50%</div> <div>90.00%</div> <div>0.75%</div> <div>3.50%</div> <div>7.00%</div> <div>55.00%</div> <div>2.50%</div> <div>9.50%</div> <div>90.00%</div> <div>0.75%</div>	No Bonus	1% on 87.5% of premiums paid	14 Yr - 0-80 Min \$10,000 NQ/Q (additional prem. 1st yr only min. \$2,000)	5% of account value yr 2+ Cumm. up to 30%	100% 0-6  50% 7-12	Yes	14 years	<b>ALL Except:</b> AK, CA, DE, HI, ID, LA, ME, MA, MN, MO, MT, NH, NJ, NV, OH, OR, PA, SC, TX, UT, VT, VA, WA	<div>0-75</div> <div>76-80</div> <div>9.00%</div> <div>7.00%</div>			



# Annuity Rate Sheet

## IAMS Proprietary Products

# 1-800-255-5055

Indexed Annuities	Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions	
Equitable Ratings: A.M. Best 'B+', S&P 'BBB+'				Rate Book Updated On: 10/31/2019						Rates Effective: 9/4/2019			
<b>Teton Bonus 7</b>	<div><div>➤ Fixed Account</div><div>➤ S&amp;P Annual Pt. to Pt. <b>W/Cap</b></div><div>➤ S&amp;P Annual Pt. to Pt. <b>W/Par</b></div><div>➤ S&amp;P Monthly Cap</div><div>➤ S&amp;P Monthly Average <b>W/Cap</b></div><div>➤ S&amp;P Monthly Average <b>W/Par</b></div><div>➤ S&amp;P Monthly Average <b>W/Spread</b></div></div>	<div><div>2.00%</div><div>4.00%</div><div>30.00%</div><div>1.75%</div><div>4.00%</div><div>55.00%</div><div>3.25%</div></div>	<div><div>Rates for CO, DC, FL, IN, KY, MD, MS, NC, NE, RI, SD, WY</div><div>2.25%</div><div>4.25%</div><div>35.00%</div><div>1.75%</div><div>4.50%</div><div>60.00%</div><div>3.00%</div></div>	5%	1% on 87.5% of premiums paid	7 Yr - 0-90 Min \$10,000 NQ/Q (additional prem. 1st yr only min. \$2,000)	5% of account value yr 2+ Cumm. up to 30%	100% 0-6  50% 7-12	Yes	7 years	<b>ALL Except:</b> CA, DE, HI, ID, LA, ME, MN, MT, NH, NJ, VA	0-80 81-85 86-90	5.50% 4.00% 3.00%
<b>Teton Bonus 10</b>	<div><div>➤ Fixed Account</div><div>➤ S&amp;P Annual Pt. to Pt. <b>W/Cap</b></div><div>➤ S&amp;P Annual Pt. to Pt. <b>W/Par</b></div><div>➤ S&amp;P Monthly Cap</div><div>➤ S&amp;P Monthly Average <b>W/Cap</b></div><div>➤ S&amp;P Monthly Average <b>W/Par</b></div><div>➤ S&amp;P Monthly Average <b>W/Spread</b></div></div>	<div><div>2.50%</div><div>5.00%</div><div>40.00%</div><div>2.00%</div><div>5.50%</div><div>65.00%</div><div>2.25%</div></div>	<div><div>Rates for AK, CT, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA</div><div>2.25%</div><div>4.25%</div><div>35.00%</div><div>1.75%</div><div>4.50%</div><div>60.00%</div><div>3.00%</div></div>	7%  5% in AK, CT, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA	1% on 87.5% of premiums paid	10 Yr - 0-85 Min \$10,000 NQ/Q (additional prem. 1st yr only min. \$2,000)	5% of account value yr 2+ Cumm. up to 30%	100% 0-6  50% 7-12	Yes	10 years	<b>ALL Except:</b> CA, DE, HI, ID, LA, ME, MN, MT, NH, NJ, RI, VA	0-75 76-80 81-85	7.25% 6.00% 4.50%
<b>Teton Bonus 14</b>	<div><div>➤ Fixed Account</div><div>➤ S&amp;P Annual Pt. to Pt. <b>W/Cap</b></div><div>➤ S&amp;P Annual Pt. to Pt. <b>W/Par</b></div><div>➤ S&amp;P Monthly Cap</div><div>➤ S&amp;P Monthly Average <b>W/Cap</b></div><div>➤ S&amp;P Monthly Average <b>W/Par</b></div><div>➤ S&amp;P Monthly Average <b>W/Spread</b></div></div>	<div><div>2.75%</div><div>5.50%</div><div>45.00%</div><div>2.00%</div><div>6.00%</div><div>75.00%</div><div>2.00%</div></div>		10%	1% on 87.5% of premiums paid	14 Yr - 0-80 Min \$10,000 NQ/Q (additional prem. 1st yr only min. \$2,000)	5% of account value yr 2+ Cumm. up to 30%	100% 0-6  50% 7-12	Yes	14 years	<b>ALL Except:</b> AK, CA, CT, DE, HI, ID, LA, ME, MA, MN, MO, MT, NH, NJ, NV, OH, OR, PA, RI, SC, TX, UT, VT, VA, WA	0-75 76-80	9.00% 7.00%



# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
AIG/MSG Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'								Rate Book Updated On: 10/31/2019		Rates Effective: 9/9/2019		
Power Select Plus Income Flex  Rider Included		Under \$100K	Over \$100K									
	➤ Fixed Account	1.50%	1.50%									
	➤ S&P Annual Pt. to Pt. <b>W/Cap</b>	2.00%	2.75%									
	➤ S&P 2-Year Pt. to Pt. <b>W/Par</b>	22.00%	30.00%									
	➤ Russell 2000 Annual Pt. to Pt <b>W/Par</b>	16.00%	20.00%									
	➤ ML Strategic Balanced Index Fund (No cap) Annual Pt. to Pt. <b>W/Par</b>	40.00%	50.00%	No Bonus	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 2+ 10%	1-12 100%	Yes	10 Yrs	ALL Except: NY	Option 1 50-75 7.00%
	➤ ML Strategic Balanced Index Fund (No cap) 2-Year Pt. to Pt. <b>W/Spread (annualized)</b>	2.75%	1.95%									Option 2 50-75 Yr 1 2.25% Yr 2+ 1.00%
	➤ PIMCO Global Optima Index Fund Annual Pt. to Pt. <b>W/Par</b>	25%	32%									Option 3 50-75 Yr 1 4.25% Yr 2+ 0.50%
Single Premium	➤ PIMCO Global Optima Index (No cap) 2-Year Pt. to Pt <b>W/Spread (annualized)</b>	6.25%	5.25%									
Power Select Plus Income Multiplier Flex  Rider Included		Under \$100K	Over \$100K									
	➤ Fixed Account	1.65%	1.65%									
	➤ S&P Annual Pt. to Pt. <b>W/Cap</b>	2.60%	3.20%									
	➤ S&P 2-Year Pt. to Pt. <b>W/Par</b>	25.00%	35.00%									
	➤ Russell 2000 Annual Pt. to Pt <b>W/Par</b>	18.00%	22.00%									
	➤ ML Strategic Balanced Index Fund (No cap) Annual Pt. to Pt. <b>W/Par</b>	48.00%	58.00%	No Bonus	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 2+ 10%	1-12 100%	Yes	10 Yrs	ALL Except: NY	Option 1 50-75 7.00%
	➤ ML Strategic Balanced Index Fund (No cap) 2-Year Pt. to Pt. <b>W/Spread (annualized)</b>	2.20%	1.25%									Option 2 50-75 Yr 1 2.25% Yr 2+ 1.00%
	➤ PIMCO Global Optima Index Fund Annual Pt. to Pt. <b>W/Par</b>	30%	36%									Option 3 50-75 Yr 1 4.25% Yr 2+ 0.50%
Single Premium	➤ PIMCO Global Optima Index (No cap) 2-Year Pt. to Pt <b>W/Spread (annualized)</b>	5.45%	4.60%									



# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
AIG/MSG Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'								Rate Book Updated On: 10/31/2019		Rates Effective: 9/9/2019		
Power Select Builder  No Rider Available		Under \$100K	Over \$100K									
	➤ Fixed Account	1.75%	1.75%									
	➤ S&P Annual Pt. to Pt. W/Cap	3.20%	4.25%									
	➤ S&P Annual Pt. to Pt. W/Par	28.00%	40.00%									
	➤ Russell 2000 Annual Pt. to Pt W/Par	20.00%	24.00%									
	➤ ML Strategic Balanced Index Fund Annual Pt. to Pt. W/Spread	1.50%	0.45%	No Bonus	1% on 87.5% of Premiums Paid	18-78 \$25,000	Yr 2+ 10%	1-12 100%	Yes	10 Yrs	ALL Except: NY	Option 1 50-75 7.00% Option 2 0-75 Yr 1 2.25% Yr 2+ 1.00% Option 3 0-75 Yr 1 4.25% Yr 2+ 0.50%
	➤ ML Strategic Balanced Index Fund 2-Year Pt. to Pt. W/Par	60.00%	68.00%									
	➤ PIMCO Global Optima Index Annual Year Pt. to Pt W/Spread	4.95%	3.95%									
	➤ PIMCO Global Optima Index 2-Year Pt. to Pt W/Spread W/Par	35.00%	44.00%									
Single Premium												
Power Select Builder 8  No Rider Available		Under \$100K	Over \$100K									
	➤ Fixed Account	1.65%	1.65%									
	➤ S&P Annual Pt. to Pt. W/Cap	2.75%	3.60%									
	➤ S&P Annual Pt. to Pt. W/Par	24.00%	30.00%									
	➤ Russell 2000 Annual Pt. to Pt W/Cap	2.50%	3.10%									
	➤ ML Strategic Balanced Index Fund Annual Pt. to Pt. W/Spread	2.95%	1.95%	4% Premium Bonus	1% on 87.5% of Premiums Paid	18-78 \$25,000	Yr 2+ 5%	1-6 100% 7-12 50%	Yes	8	ALL Except: CT, LA, MO, NY, OH, OR, PA, WA	Option 1 0-80 5.00% Option 2 0-80 Yr 1 1.00% Yr 2+ 1.00%
	➤ ML Strategic Balanced Index Fund 2-Year Pt. to Pt. W/Par	75.00%	85.00%									
	➤ PIMCO Global Optima Index Annual Year Pt. to Pt W/Spread	6.95%	5.95%									
	➤ PIMCO Global Optima Index 2-Year Pt. to Pt W/Spread W/Par	40.00%	50.00%									
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	Commissions
Allianz Life Insurance Company of North America: A.M. Best 'A+', S&P 'AA', Moody's 'A2'						Rate Book Updated On: 10/31/2019		Rates Effective: 9/10/2019		
Allianz Accumulation Advantage										
	Over \$100k									
Flexible Premium First year	➤ Fixed Interest	1.75%	2.05%							
	➤ BlackRock Index Annual Pt. to Pt. w/ Cap	3.00%	4.50%							
	➤ Bloomberg Index II Annual Pt. To Pt. w/ Cap	3.00%	4.50%							
	➤ PIMCO Index Annual Pt. to Pt. w/ Cap	2.75%	4.25%							
	➤ S&P 500 Index Annual Pt. to Pt. w/Cap	3.00%	3.75%							
	➤ S&P 500 Index Monthly Sum w/Cap	1.60%	1.70%							
	➤ BlackRock Index Annual Pt. to Pt. w/Par Rate	65.00%	80.00%							
	➤ Bloomberg Index II Annual Pt. To Pt. w/Par Rate	60.00%	75.00%							
	➤ PIMCO Index Annual Pt. to Pt. w/Par Rate	60.00%	75.00%							
	**Call for details in CA, OR									
Allianz 222(MVA)	➤ Fixed Interest	1.40%								
	➤ BlackRock Index Annual Pt. to Pt. w/ Cap	2.40%								
	➤ Bloomberg Index II Annual Pt. To Pt. w/ Cap	2.75%								
	➤ PIMCO Index Annual Pt. to Pt. w/ Cap	2.65%								
	➤ S&P 500 Index Annual Pt. to Pt. w/Cap	2.50%								
	➤ S&P 500 Index Monthly Sum w/Cap	1.30%								
	➤ BlackRock Index Annual Pt. to Pt. w/Par Rate	60.00%								
	➤ Bloomberg Index II Annual Pt. To Pt. w/Par Rate	55.00%								
	➤ PIMCO Index Annual Pt. to Pt. w/Par Rate	55.00%								
	**Call for details in CA, NH, OR									
Allianz 360 (MVA)	➤ Fixed Interest	2.10%								
	➤ BlackRock Index Annual Pt. to Pt. w/ Cap	4.00%								
	➤ Bloomberg Index II Annual Pt. To Pt. w/ Cap	4.35%								
	➤ PIMCO Index Annual Pt. to Pt. w/ Cap	4.15%								
	➤ S&P 500 Index Annual Pt. to Pt. w/Cap	3.75%								
	➤ S&P 500 Index Monthly Sum w/Cap	1.70%								
	➤ BlackRock Index Annual Pt. to Pt. w/Par Rate	85.00%								
	➤ Bloomberg Index II Annual Pt. To Pt. w/Par Rate	80.00%								
	➤ PIMCO Index Annual Pt. to Pt. w/Par Rate	80.00%								
	**Call for details in CA, OR									
American-Equity Ratings: A.M. Best 'A+', S&P 'BBB+'						Rate Book Updated On: 10/31/2019		Rates Effective: 10/10/2019		
Bonus Gold	➤ Fixed Account	1.05%								
		Cap Rate	Par Rate							
	➤ S&P Annual Pt. to Pt.	1.75% or	15%							
	➤ S&P Annual Monthly Pt. to Pt.	1.00% or	N/A							
	➤ S&P Annual Monthly Average	1.75% or	25%							
	➤ S&P Perf. Trigger Annual Pt. to Pt.	1.50% or	N/A							
	➤ DJIA Annual Pt. to Pt.	2.25% or	N/A							
	➤ DJIA Annual Monthly Average	2.25% or	N/A							
	➤ 10-Yr U.S. Treasury Annual Pt. to Pt.	1.75% or	N/A							
	➤ Bond Yield Annual Pt. to Pt.	5.15% or	N/A							
Flexible Premium	➤ With an Asset Fee of:	2.00%								
	➤ Volatility Control Index with an Asset Fee of:	4.75%								



# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
American-Equity Ratings: A.M. Best 'A-', S&P 'BBB+' Rate Book Updated On: 10/31/2019						Rates Effective: 10/10/2019				
<b>Advantage Gold</b>  Flexible Premium	➤ Fixed Account 1.05%  ➤ S&P Annual Pt. to Pt. 2.00% <u>or</u> 15% ➤ S&P Annual Monthly Pt. to Pt. 1.00% <u>or</u> N/A ➤ S&P Annual Monthly Average 2.00% <u>or</u> 25% ➤ S&P Perf. Trigger Annual Pt. to Pt. 1.75% <u>or</u> N/A ➤ 10-Yr U.S. Treasury Annual Pt. to Pt. 2.00% <u>or</u> N/A ➤ Bond Yield Annual Pt. to Pt. 4.65% <u>or</u> N/A ➤ With an Asset Fee of: 2.00% ➤ Volatility Control Index with an Asset Fee of: 4.00%	5%	1.50% on 84% of 1st Yr Premiums Paid	18-80	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	<b>ALL Except:</b> AK, CA, CT, DE, FL, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	18-75 6.00% 76-80 4.50% Yr 2-3 18-75 1.00% 76-80 0.75% Additional Premium Yr 2-5 18-75 1.00% 76-80 0.75% Up-Front (No Trail) 18-75 7.00% 78-80 5.25%
<b>AssetShield 5</b>  Flexible Premium	➤ Fixed Account 1.50%  ➤ S&P Annual Pt. to Pt. 2.75% <u>or</u> N/A ➤ S&P Annual Monthly Pt. to Pt. 1.20% <u>or</u> N/A ➤ S&P Annual Monthly Average N/A <u>or</u> 22% ➤ S&P 500 Dividend Aristocrats Daily N/A <u>or</u> 70% Risk Control 5% ER Pt. to Pt. <b>w/PR</b> ➤ S&P 500 NeXt monthly Pt. to Pt. <b>w/RR</b> 0.50%	N/A	1% on 87.5% of premiums paid	18-85	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	<b>Available in all States</b>  <b>Except: NY</b> <b>** Call for details in CA</b>	Ages 18-75 3.75% Ages 76-80 2.81% Ages 81-85 1.88%
<b>AssetShield 7</b>  Flexible Premium	➤ Fixed Account 1.65%  ➤ S&P Annual Pt. to Pt. 3.00% <u>or</u> N/A ➤ S&P Annual Monthly Pt. to Pt. 1.25% <u>or</u> N/A ➤ S&P Annual Monthly Average N/A <u>or</u> 24% ➤ S&P 500 Dividend Aristocrats Daily N/A <u>or</u> 75% Risk Control 5% ER Pt. to Pt. <b>w/PR</b> ➤ S&P 500 NeXt monthly Pt. to Pt. <b>w/RR</b> 0.60%	N/A	1% on 87.5% of premiums paid	18-85	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	<b>Available in all States</b>  <b>Except: NY</b> <b>** Call for details in CA</b>	Ages 18-75 4.50% Ages 76-80 3.38% Ages 81-85 2.25%
<b>AssetShield 10</b>  Flexible Premium	➤ Fixed Account 1.75%  ➤ S&P Annual Pt. to Pt. 3.25% <u>or</u> N/A ➤ S&P Annual Monthly Pt. to Pt. 1.30% <u>or</u> N/A ➤ S&P Annual Monthly Average N/A <u>or</u> 25% ➤ S&P 500 Dividend Aristocrats Daily N/A <u>or</u> 100% Risk Control 5% ER 1 Yr Pt. to Pt. <b>w/PR</b> ➤ S&P 500 Dividend Aristocrats Daily N/A <u>or</u> 110% Risk Control 5% ER 2 Yr Pt. to Pt. <b>w/PR</b> ➤ S&P 500 NeXt monthly Pt. to Pt. <b>w/RR</b> 0.70%	N/A	1% on 87.5% of premiums paid	18-80	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	<b>Available in all States</b>  <b>Except: NY</b> <b>** Call for details in CA</b>	Ages 18-75 6.00% Ages 76-80 4.50%





# Annuity Rate Sheet

## Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
American-Equity Ratings: A.M. Best 'A-', S&P 'BBB+' Rate Book Updated On: 10/31/2019			Rates Effective: 10/10/2019							
<b>Choice 6</b> <b>MVA</b> Flexible Premium	➤ Fixed Account 1.60% <u>Cap Rate</u> <u>Par Rate</u> ➤ S&P Annual Pt. to Pt. 2.75% or 23% ➤ S&P Annual Monthly Pt. to Pt. 1.25% or N/A ➤ Volatility Control Index with an Asset Fee of: 3.75%	N/A	1.00% on 90% of 1st Yr Premiums Paid	18-85 \$10K - Q \$10K - NQ	Yr 1 Systematic WD Yr 2+ 5%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	6 Yrs	Available in all States  Except: CA & NY	Ages 18-75 4.00% Ages 76-80 3.00% Ages 81-85 2.00%
<b>Choice 8</b> <b>MVA</b> Flexible Premium	➤ Fixed Account 1.70% <u>Cap Rate</u> <u>Par Rate</u> ➤ S&P Annual Pt. to Pt. 3.00% or 24% ➤ S&P Annual Monthly Pt. to Pt. 1.30% or N/A ➤ Volatility Control Index with an Asset Fee of: 3.50%	N/A	1.00% on 90% of 1st Yr Premiums Paid	18-85 \$10K - Q \$10K - NQ	Yr 1 Systematic WD Yr 2+ 5%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	8 Yrs	Available in all States  Except: CA & NY	Ages 18-75 5.00% Ages 76-80 3.75% Ages 81-85 2.50%
<b>Choice 10</b> <b>MVA</b> Flexible Premium	➤ Fixed Account 1.75% <u>Cap Rate</u> <u>Par Rate</u> ➤ S&P Annual Pt. to Pt. 3.25% or 25% ➤ S&P Annual Monthly Pt. to Pt. 1.30% or N/A ➤ Volatility Control Index with an Asset Fee of: 3.25%	N/A	1.00% on 90% of 1st Yr Premiums Paid	18-80 \$10K - Q \$10K - NQ	Yr 1 Systematic WD Yr 2+ 5%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	Available in all States  Except: CA & NY	Ages 18-75 6.00%  Ages 76-80 4.50%
<b>Choice 6</b> Flexible Premium	➤ Fixed Account 1.40% <u>Cap Rate</u> <u>Par Rate</u> ➤ S&P Annual Pt. to Pt. 2.50% or 21% ➤ S&P Annual Monthly Pt. to Pt. 1.10% or N/A ➤ Volatility Control Index with an Asset Fee of: 4.25%	N/A	1.00% on 90% of 1st Yr Premiums Paid	18-85 \$10K - Q \$10K - NQ	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	6 Yrs	ALL Except: NY	Ages 18-75 4.00% Ages 76-80 3.00% Ages 81-85 2.00%
<b>Choice 8</b> Flexible Premium	➤ Fixed Account 1.50% <u>Cap Rate</u> <u>Par Rate</u> ➤ S&P Annual Pt. to Pt. 2.75% or 22% ➤ S&P Annual Monthly Pt. to Pt. 1.20% or N/A ➤ Volatility Control Index with an Asset Fee of: 4.00%	N/A	1.00% on 90% of 1st Yr Premiums Paid	18-85 \$10K - Q \$10K - NQ	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	8 Yrs	ALL Except: NY	Ages 18-75 5.00% Ages 76-80 3.75% Ages 81-85 2.50%
<b>Choice 10</b> Flexible Premium	➤ Fixed Account 1.55% <u>Cap Rate</u> <u>Par Rate</u> ➤ S&P Annual Pt. to Pt. 2.75% or 23% ➤ S&P Annual Monthly Pt. to Pt. 1.25% or N/A ➤ Volatility Control Index with an Asset Fee of: 3.75%	N/A	1.00% on 90% of 1st Yr Premiums Paid	18-80 \$10K - Q \$10K - NQ	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	ALL Except: NY	Ages 18-75 6.00%  Ages 76-80 4.50%

## Annuity Rate Sheet



## Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
American-Equity Ratings: A.M. Best 'A-', S&P 'BBB+'			Rate Book Updated On: 10/31/2019			Rates Effective: 10/10/2019				
IncomeShield 7	➤ Fixed Account 1.45%									Yr 1 50-75 4.00% 76-80 3.00%
	➤ S&P Annual Pt. to Pt. <u>Cap Rate</u> 2.50% <u>or</u> <u>Par Rate</u> N/A ➤ S&P Annual Pt. to Pt. 2.50% <u>or</u> 22% ➤ Volatility Control Annual Pt. to Pt. 4.00% <u>or</u> 65% ➤ Volatility Control Annual Pt. to Pt.	N/A	1% on 87.5% of premiums paid	50-80 \$5,000	Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	ALL Except: NY	Yr 2 50-75 1.00% 76-80 0.75%  Up-Front (No Trail) 50-75 5.00% 76-80 3.75%
Flexible Premium										
IncomeShield 10	➤ Fixed Account 0.85%									Yr 1 18-75 5.00% 76-80 3.75%
	➤ S&P Annual Pt. to Pt. <u>Cap Rate</u> 1.25% <u>or</u> <u>Par Rate</u> N/A ➤ S&P Annual Monthly Pt. to Pt. 0.80% <u>or</u> N/A ➤ S&P Annual Pt. to Pt. N/A <u>or</u> 14% ➤ Volatility Control Annual Pt. to Pt. 1.75% <u>or</u> N/A ➤ Volatility Control Annual Pt. to Pt. N/A <u>or</u> 37% ➤ Volatility Control 2-Year Pt. to Pt. N/A <u>or</u> 53%	7% Premium Bonus	1% on 87.5% of premiums paid	18-80 \$5,000	Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	ALL Except: NY	Yr 2 18-75 1.50% 76-80 1.15%  Yr 3 18-75 1.00% 76-80 0.75% Up-Front (No Trail) 18-75 6.25% 78-80 4.70%
Flexible Premium										
IncomeShield 10 W/LIBR	➤ Fixed Account 0.75%									Yr 1 18-75 5.00% 76-80 3.75%
	➤ S&P Annual Pt. to Pt. <u>Cap Rate</u> 1.25% <u>or</u> <u>Par Rate</u> N/A ➤ S&P Annual Monthly Pt. to Pt. 0.70% <u>or</u> N/A ➤ S&P Annual Pt. to Pt. N/A <u>or</u> 12% ➤ Volatility Control Annual Pt. to Pt. 1.50% <u>or</u> N/A ➤ Volatility Control Annual Pt. to Pt. N/A <u>or</u> 33% ➤ Volatility Control 2-Year Pt. to Pt. N/A <u>or</u> 47%	7% Premium Bonus	1% on 87.5% of premiums paid	18-80 \$5,000	Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	ALL Except: NY	Yr 2 18-75 1.50% 76-80 1.15%  Yr 3 18-75 1.00% 76-80 0.75% Up-Front (No Trail) 18-75 6.25% 78-80 4.70%
Flexible Premium										
Retirement Gold	➤ Fixed Account 1.00%									Yr 1 0-78 6.00%
	➤ S&P Annual Pt. to Pt. <u>Cap Rate</u> 1.50% <u>or</u> <u>Par Rate</u> 13% ➤ S&P Annual Monthly Pt. to Pt. 1.00% <u>or</u> N/A ➤ S&P Annual Monthly Average 1.50% <u>or</u> 20% ➤ S&P Perf. Trigger Annual Pt. to Pt. 1.25% <u>or</u> N/A ➤ Bond Yield Annual Pt. to Pt. 5.00% <u>or</u> N/A ➤ With an Asset Fee of: 1.75% ➤ Volatility Control Index with an Asset Fee of: 5.00%	8%  1st Yr Premium ONLY  IN ONLY: ages 74-78 get 5%	1.50% on 84% of 1st Yr Premiums Paid	18-78 \$5K - Q \$5K - NQ	Yr 1 Systematic WD  Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs  Bonus Vesting 0-78 14 Yrs	ALL Except: AK, CA, CT, DE, FL, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	Yr 2 0-78 1.00%  Yr 3 0-78 1.00% Up-Front (No Trail) 0-78 7.00%  Call for details: AK, DE, FL, IN, OR
Flexible Premium										
American National Insurance Company: A.M. Best 'A', S&P 'A'			Rate Book Updated On: 10/31/2019			Rates Effective: 10/1/2019				
Strategy Indexed Annuity PLUS 7	➤ Declared Rate 1.20%									
	➤ S&P Annual Pt. to Pt. 100% Par ➤ S&P Annual Pt. to Pt. 75% Par ➤ S&P Annual Pt. to Pt. 50% Par ➤ S&P 1 Yr Monthly Sum ➤ S&P 1 Yr Specified Rate	1%      Cap Rate 1.05% 2.15%	1% on 87.5%	0-80 min \$10,000 - NQ \$5,000 - Q	10% After First Year  (min W-D \$250)	No	Yes	7 Yrs	ALL Except: NY	0-75 5.00%  76-80 4.00%
Flexible Premium First 3 yrs										

## Annuity Rate Sheet



## Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Athene Annuity & Life Ratings: A.M. Best 'A-', S&P 'A-', Fitch 'A-'						Rate Book Updated On: 10/31/2019			Rates Effective: 10/18/2019	
<b>Ascent 10 Bonus 2.0</b>  <b>Non-MVA:</b> AK, HI, MN, MO, NJ, PA, UT, WA  Single Premium	➤ Fixed Account 0.90% ➤ S&P Annual Pt. to Pt. 2.25% ➤ <i>Bailout Cap Rate</i> 1.00% ➤ S&P Annual Monthly Pt. to Pt. 1.00% ➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap <i>W/Par</i> 30% ➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index <i>W/Par</i> 70% ➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index <i>W/Par</i> 40% ➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 45%  <i>2-Year No Cap Strategies NOT Available in NH, NV</i>	3% Bonus to Accum.  10% Income Base Bonus	100% of Premiums at an interest rate of 1%  Min. Int. Credit Not Avail: AK, HI, NJ, OH, PA, UT, WA	0-80  0-74 IN ONLY 0-64 FL ONLY  \$10,000	Yr 1+ 10%	100% (1-6)  50% (7-12)	Yes	10 Years	<b>ALL Except:</b> NY <b>Call for details in:</b> AK, CA, CT, DE, DC, HI, IL, MA, MN, MO, NJ, OH, OK, PA, SC, UT, WA <i>No Confinement or Terminal Illness Waivers in CA, FL, TX</i> <i>Base Confinement Waiver not Available in MA</i> <i>Income Doubler Not Avail: CA, DC, IL, MA</i>	0-70 6.50%  71-75 6.00%  76-80 5.00%  Trail Commission Available
<b>Ascent Pro 10 Bonus FL ONLY</b>  <b>Ascent Pro 10 Bonus Select</b>  Single Premium	➤ Fixed Account 0.90% ➤ S&P Annual Pt. to Pt. 2.25% ➤ <i>Bailout Cap Rate</i> 1.00% ➤ S&P Annual Monthly Pt. to Pt. 1.00% ➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap <i>W/Par</i> 30% ➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index <i>W/Par</i> 70% ➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index <i>W/Par</i> 40% ➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 45%  <i>2-Year No Cap Strategies NOT Available in NH, NV</i>	Pro10 Bonus FL ONLY 3% to Accum.  Pro10 Bonus Select 3% to Accum.  10% Income Base Bonus to BOTH	100% of Premiums at an interest rate of 1%  Min. Int. Credit Not Avail: AK, HI, NJ, OH, PA, UT, WA	0-80  65-80 FL ONLY 53-78 OR ONLY  \$5,000- AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA	Yr 1+ 10%	100% (1-6)  50% (7-12)	Yes	10 Years	<b>ONLY Available in:</b> AK <sup>1,2,3</sup> , DE, HI <sup>1,2,3</sup> , MN <sup>1</sup> , NJ <sup>1,2,3</sup> , NV, OH <sup>3</sup> , OK, OR, PA <sup>1,2,3</sup> , SC, TX, UT <sup>1,2,3</sup> , WA <sup>1,2,3</sup> <sup>1</sup> No MVA <sup>2</sup> Income Doubler Not Avail <sup>3</sup> Min. Interest Credit Not Avail.	<b>Ascent Pro 10 Bonus FL ONLY</b> 65-70 6.00% 71-75 5.50% 76-80 5.00%  <b>Pro 10 Bonus Select</b> 0-70 6.50% 71-75 6.00% 76-80 5.00%
<b>Agility 10</b>  Single Premium	➤ Fixed Account 1.30% ➤ S&P Annual Pt. to Pt. <i>Cap Rate</i> 3.25% ➤ S&P 2 yr Pt. to Pt. <i>Par Rate</i> 7.00% Bailout cap Rate 0.50%  ➤ BNP Paribas Multi Asset Diversified 5 Index 2- year no cap point to point participation rate 85% 1- year no cap point to point participation rate 60%  ➤ Morningstar Divided Volatility 5 Index 2- year no cap point to point participation rate 55% 1- year no cap point to point participation rate 40%  ➤ Janus SG Consensus Index 2- year no cap point to point participation rate 60% 1- year no cap point to point participation rate 35%	20% Benefit Base Bonus	87.5% of Premiums at an interest rate of min. 1.00%	40-80  Min-\$10,000 \$5,000 in AK, HI, MN, MO, NJ, PA, TX, UT, & WA Max- \$1,000,000	1st year Max of 10% of Accumulated Value or 10% of Initial Premium per year	100% (1-6)  50% (7-12)	Yes	10	<b>ALL Except:</b> NY	0-70 6.00%  71-75 5.50%  76-80 5.00%

# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions	
Athena Annuity & Life Ratings: A.M. Best 'A-', S&P 'A-', Fitch 'A-'								Rate Book Updated On: 10/31/2019		Rates Effective: 10/18/2019			
<b>Performance Elite 7</b>  *ALL Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee  *NOT an Income Rider  Single Premium	➤ Fixed Account 1.50%			Plus 6%	87.5% of Premiums at an interest rate of min. 1.00%	0-83 \$10K (\$25,000 TX)  ROP  After the 4th Contract Yr.	Yrs. 1+: 10%	100% (1-6)  50% (7-12)	Yes	7 Yrs	ALL Except: NY  Plus Version N/A in CA or CT	0-70	5.00%
	➤ S&P Annual Pt. to Pt.	Cap Rate 4.00%										76-80	3.50%
	➤ S&P Monthly cap	1.35%											
	➤ S&P Risk Control Annual Pt. to Pt. (PAR Rate)	35.00%											
	➤ S&P 2 yr Pt. to Pt. (Annual Spread)	4.50%										81+	3.00%
➤ BNP Paribas Multi Asset Diversified 5 Index				5% (AK,CA,CT, DE,HI,IL,IN, MD,MN, MO,NJ,NV, OH,OK,OR, PA,SC,TX, UT,WA)									
1- year no cap point to point participation rate		70%											
2- year no cap point to point participation rate		100%											
➤ Morningstar Divided Volatility 5 Index													
1- year no cap point to point participation rate		50%											
2- year no cap point to point participation rate		65%											
➤ Janus SG Consensus Index				Rider Fee									
1- year no cap point to point participation rate		45%		.95%									
2- year no cap point to point participation rate		75%											
<b>Performance Elite 10</b>  *ALL Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee  *NOT an Income Rider  Single Premium	➤ Fixed Account 1.40%			10	87.5% of Premiums at an interest rate of min. 1.00%	0-78 \$10K (\$5,000- CT, MN, NJ, OR, PA, TX, WA)	Yrs. 2+: 5%	100% (1-6)  50% (7-12)	Yes	10 Yrs	ALL Except: NY  0-78 MD - Pro ONLY 0-74 IN 0-64 FL, MD - 65-78 Pro 0-55 NV, NJ, OK, TX - 56-78 Select 0-52 AK, DE, MN, OH, OR, PA, SC, UT, WA - 53-78 Select Call for Details in CA	0-70	6.50%
	➤ S&P Annual Pt. to Pt.	Cap Rate 3.50%	2% (2% CA)									71-75	6.00%
	➤ S&P Monthly cap	1.30%	10 Plus										
	➤ S&P Risk Control Annual Pt. to Pt. (PAR Rate)	30.00%	8% (6% CA)										
	➤ S&P 2 yr Pt. to Pt. (Annual Spread)	5.25%	10 SEL										
➤ BNP Paribas Multi Asset Diversified 5 Index				1% 10 SEL Plus									
1- year no cap point to point participation rate		65%		6%									
2- year no cap point to point participation rate		90%		10 Pro									
➤ Morningstar Divided Volatility 5 Index				1% 10 Pro Plus									
1- year no cap point to point participation rate		45%		7%									
2- year no cap point to point participation rate		60%										Trail Commission Available	
➤ Janus SG Consensus Index													
1- year no cap point to point participation rate		40%											
2- year no cap point to point participation rate		65%											
<b>Performance Elite 15</b>  *ALL Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee  *NOT an Income Rider  Single Premium	➤ Fixed Account 1.50%			15	87.5% of Premiums at an interest rate of min. 1.00%	0-73 \$10K (\$5,000 TX)	Yrs. 2+: 5%	100% (1-6)  50% (7-12)	Yes	15 Yrs	ALL Except: CA, CT, NY, MT, MN, NJ, OR, PA, UT, WA  0-47: DE, OH  0-50: AK, NV, OK, SC, TX  0-64: FL	0-70	6.50%
	➤ S&P Annual Pt. to Pt.	Cap Rate 4.00%	7%									0-73	6.00%
	➤ S&P Monthly cap	1.35%	15 Plus										
	➤ S&P Risk Control Annual Pt. to Pt. (PAR Rate)	35.00%	13% (14% IN, 9% OH)										
	➤ S&P 2 yr Pt. to Pt. (Annual Spread)	4.50%											
➤ BNP Paribas Multi Asset Diversified 5 Index													
1- year no cap point to point participation rate		70%											
2- year no cap point to point participation rate		45%											
➤ Morningstar Divided Volatility 5 Index													
1- year no cap point to point participation rate		50%											
2- year no cap point to point participation rate		65%											
➤ Janus SG Consensus Index													
1- year no cap point to point participation rate		45%											
2- year no cap point to point participation rate		75%											

## Indexed Annuities

1-800-255-5055

Indexed Broker Dealer Access Only	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Athene Annuity & Life Ratings: A.M. Best 'A-', S&P 'A-', Fitch 'A-'										
Rate Book Updated On: 10/31/2019										
Rates Effective: 10/18/2019										
<b>Ascent Pro 7</b>  <b>Non-MVA:</b> AK, HI, MN, MO, NJ, PA, UT, WA  Single Premium	<ul style="list-style-type: none"> <li>Fixed Account 1.35%</li> <li>S&amp;P Annual Pt. to Pt. 3.00%</li> <li>    <ul style="list-style-type: none"> <li>Bailout Cap Rate 1.00%</li> </ul> </li> <li>S&amp;P Annual Monthly Pt. to Pt. 1.35%</li> <li>S&amp;P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap <b>W/Par</b> 40%</li> <li>2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index <b>W/Par</b> 95%</li> <li>2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index <b>W/Par</b> 50%</li> <li>2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 65%</li> </ul> 2-Year No Cap Strategies NOT Available in NH, NV	No Bonus to Accum.   5% Income Base Bonus	100% of Premiums at an interest rate of 1%  Min. Int. Credit Not Avail: AK, HI, MN, NJ, OH, OR, PA, UT, WA	35-80  \$10,000 (5,000- AK, CT, HI, MN, NJ, OR, PA, TX, WA) Income Rider Max Issue age is 80	Yr 1+ 10%	100% (1-6)  50% (7-12)	Yes	7 Years	<b>ALL Except:</b> NY  <b>Call for details in:</b> AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA  No Confinement or Terminal Illness Waivers in CA  Base Confinement Waiver not Available in MA	
<b>Ascent Pro 10</b>  <b>Non-MVA:</b> AK, HI, MN, MO, NJ, PA, UT, WA  Single Premium	<ul style="list-style-type: none"> <li>Fixed Account 1.60%</li> <li>S&amp;P Annual Pt. to Pt. 3.25%</li> <li>    <ul style="list-style-type: none"> <li>Bailout Cap Rate 1.00%</li> </ul> </li> <li>S&amp;P Annual Monthly Pt. to Pt. 1.40%</li> <li>S&amp;P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap <b>W/Par</b> 45%</li> <li>2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index <b>W/Par</b> 105%</li> <li>2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index <b>W/Par</b> 55%</li> <li>2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 70%</li> </ul> 2-Year No Cap Strategies NOT Available in NH, NV	No Bonus to Accum.  8% Income Base Bonus	100% of Premiums at an interest rate of 1%  Min. Int. Credit Not Avail: AK, HI, MN, NJ, OH, OR, PA, UT, WA	35-80  \$10,000 (\$5,000- AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA)	Yr 1+ 10%	100% (1-6)  50% (7-12)	Yes	10 Years	<b>ALL Except:</b> NY  <b>Call for details in:</b> AK, CA, CT, DC, HI, IL, MA, MN, NJ, OR, PA, UT, WA  No Confinement or Terminal Illness Waivers in CA  No Base Confinement Waiver in MA	
<b>Ascent Accumulator 5</b>  Death Benefit Rider Available  <b>Non-MVA:</b> AK, HI, MN, MO, NJ, OR, PA, UT, WA  Single Premium	<div>Under \$100k</div> <ul style="list-style-type: none"> <li>Fixed Account 1.60%</li> <li>S&amp;P Annual Pt. to Pt. 4.00%</li> <li>    <ul style="list-style-type: none"> <li>Bailout Cap Rate 2.50%</li> </ul> </li> <li>S&amp;P Annual Monthly Pt. to Pt. Cap 1.25%</li> <li>S&amp;P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap 45%</li> <li>1-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index 70%</li> <li>2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index 95%</li> <li>1-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index 45%</li> <li>2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index 60%</li> <li>2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 70%</li> <li>1-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 40%</li> </ul> <div>Over \$100k</div> <ul style="list-style-type: none"> <li>Fixed Account 1.45%</li> <li>S&amp;P Annual Pt. to Pt. 4.50%</li> <li>    <ul style="list-style-type: none"> <li>Bailout Cap Rate 2.50%</li> </ul> </li> <li>S&amp;P Annual Monthly Pt. to Pt. Cap 1.45%</li> <li>S&amp;P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap 50%</li> <li>1-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index 75%</li> <li>2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index 105%</li> <li>1-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index 50%</li> <li>2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index 65%</li> <li>2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 80%</li> <li>1-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 45%</li> </ul>	None	100% of Premiums at an interest rate of 1%  Min. Int. Credit Not Avail: AK, HI, MN, MO, NJ, OH, OR, PA, UT, WA	0-85  \$10,000 (\$5,000- AK, HI, MN, MO, NJ, OR, PA, TX, UT, WA)	Yr 1+ 10%	100% (1-6)  50% (7-12)	Yes	5 Years	<b>ALL Except:</b> NY  No Confinement or Terminal Illness Waivers in CA  Base Confinement Waiver not Available in MA	Available only through Bank & Broker Dealer Channel



## Annuity Rate Sheet

## Indexed Annuities

1-800-255-5055

Indexed Broker Dealer Access Only	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Athene Annuity & Life Ratings: A.M. Best 'A-', S&P 'A-', Fitch 'A-'		Rate Book Updated On: 10/31/2019							Rates Effective: 8/31/2019	
<div>Ascent Accumulator 7</div> <div>Death Benefit Rider Available</div> <div>Non-MVA: AK, HI, MN, MO, NJ, OR, PA, UT, WA</div> <div>Single Premium</div>	<div>Under <u>\$100k</u></div> <div>➤ Fixed Account 1.90%</div> <div>➤ S&amp;P Annual Pt. to Pt. 4.50%</div> <div>➤ Bailout Cap Rate 3.00%</div> <div>➤ S&amp;P Annual Monthly Pt. to Pt. Cap 1.45%</div> <div>➤ S&amp;P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap 50%</div> <div>➤ 1-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index 75%</div> <div>➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index 105%</div> <div>➤ 1-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index 50%</div> <div>➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index 65%</div> <div>➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 80%</div> <div>➤ 1-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 45%</div> <div>Over <u>\$100k</u></div> <div>2.00%</div> <div>4.75%</div> <div>3.00%</div> <div>1.55%</div> <div>55%</div> <div>80%</div> <div>115%</div> <div>55%</div> <div>70%</div> <div>90%</div> <div>50%</div>	None	100% of Premiums at an interest rate of 1%	0-83	Yr 1+ 10%	100% (1-6)  50% (7-12)	Yes	7 Years	ALL Except: NY  No Confinement or Terminal Illness Waivers in CA  Base Confinement Waiver not Available in MA	Available only through Bank & Broker Dealer Channel
<div>Ascent Accumulator 10</div> <div>Death Benefit Rider Available</div> <div>Non-MVA: AK, HI, MN, MO, NJ, OR, PA, UT, WA</div> <div>Single Premium</div>	<div>Under <u>\$100k</u></div> <div>➤ Fixed Account 2.00%</div> <div>➤ S&amp;P Annual Pt. to Pt. 4.75%</div> <div>➤ Bailout Cap Rate 3.00%</div> <div>➤ S&amp;P Annual Monthly Pt. to Pt. Cap 1.55%</div> <div>➤ S&amp;P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap 55%</div> <div>➤ 1-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index 80%</div> <div>➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index 115%</div> <div>➤ 1-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index 55%</div> <div>➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index 70%</div> <div>➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 90%</div> <div>➤ 1-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 50%</div> <div>Over <u>\$100k</u></div> <div>2.10%</div> <div>5.00%</div> <div>3.00%</div> <div>1.60%</div> <div>60%</div> <div>90%</div> <div>125%</div> <div>60%</div> <div>80%</div> <div>100%</div> <div>55%</div>	None	100% of Premiums at an interest rate of 1%	0-80	Yr 1+ 10%	100% (1-6)  50% (7-12)	Yes	10 Years	ALL Except: NY  No Confinement or Terminal Illness Waivers in CA  Base Confinement Waiver not Available in MA	Available only through Bank & Broker Dealer Channel

# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions							
Equitrust Ratings: A.M. Best 'B++', S&P 'BBB+'					Rate Book Updated On: 10/31/2019					Rates Effective: 9/20/2019										
<b>Market Power Bonus Index</b>	➤ Fixed Account		<u>W/O LIBR</u>	<u>W/LIBR</u>	10%*	1% on 87.50% of Premiums paid (1.50% on 100% in DE & IL)	0-75	Yr 1 Systematic WD from Fixed Acct	1-6 100%	Yes	14 Years	Not Available in: CA, DE, NY, OR  Surrender Charge Variation: AK, CT, IL , MN, MT, NJ, NV, OH, OK OR, PA, TX, UT, VT, WA	0-75	8.00%						
	➤ S&P Annual Pt. to Pt.	W/Cap	3.00%	2.00%		\$10,000	*Flexible Premium 1st Year ONLY	50%					Variation States 0-75 7.00%							
	➤ S&P Annual Monthly Average	W/Par	3.50%	2.75%																
	➤ S&P Annual Monthly Average	W/Par	50.00%	30.00%																
	➤ S&P Annual Monthly	W/Cap	1.20%	1.00%																
	➤ S&P 2-Year Monthly Average	W/Cap	8.00%	6.00%																
	*Flexible Premium																			
<b>MarketTen Bonus Index</b>	➤ Fixed Account		<u>W/O LIBR</u>	<u>W/LIBR</u>	6%  Yrs 1-5	1% on 100% of Premiums paid (return of premium guarantee)	0-80	Yr 1 Systematic WD from Fixed Acct	1-6 100%	Yes	10 Yrs	Not Available in: NY  Surrender Charge Variation: CA, DE   No MVA CA or DE	Year 1 0-80	6.00%						
	➤ S&P Annual Pt. to Pt.	W/Cap	2.25%	2.00%		\$10,000 NQ	50%		Year 2-5 0-80 3.00%											
	➤ S&P Annual Monthly Average	W/Cap	2.75%	2.50%		\$5,000 Q	7-12													
	➤ S&P Annual Monthly Average	W/Par	40.00%	35.00%																
	➤ S&P Annual Monthly	W/Cap	1.15%	1.00%																
	➤ S&P 2-Year Monthly Average	W/Cap	6.00%	5.00%																
	Flexible Premium																			
<b>Market Value Index</b>	➤ Fixed Account		<u>W/O LIBR</u>	<u>W/LIBR</u>	None	1% on 87.5% of Premiums Paid	0-80	Yr 1 Systematic WD from Fixed Acct	1-6 100%	Yes	10 Yrs	Not Available in: NY Surrender Charge Variations: AK, CA, CT, DE, FL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA   No MVA CA or DE	Year 1 0-80	7.00%						
	➤ S&P Annual Pt. to Pt.	W/Cap	4.75%	4.50%											Year 2-5 0-80 3.50%					
	➤ S&P Annual Pt. to Pt.	W/Par	40.00%	38.00%																
	➤ S&P Annual Monthly Average	W/Cap	5.50%	5.00%																
	➤ S&P Annual Monthly Average	W/Par	70.00%	60.00%																
	➤ S&P Annual Monthly	W/Cap	1.70%	1.50%																
	➤ S&P 2-Year Monthly Average	W/Cap	16.00%	15.00%																
	➤ 1- Year Pt. to Pt. (Dynamo)	W/ Par	80.00%	75.00%																
	➤ 2- Year Pt. to Pt. (Dynamo)	W/ Par	100.00%	95.00%																
	Flexible Premium																			
<b>MarketSeven Index</b>	➤ Fixed Account		<u>W/O LIBR</u>	<u>W/LIBR</u>	None	1% on 87.5% of Premiums Paid	0-85	Yr 1 Systematic WD from Fixed Acct	1-6 100%	Yes	7 Yrs	Not Available in: NY Surrender Charge Variations: CA   No MVA CA or DE	Year 1 0-75	5.50%						
	➤ S&P Annual Pt. to Pt.	W/Cap	4.75%	4.50%											Year 2-3 0-75 2.75%					
	➤ S&P Annual Pt. to Pt.	W/Par	37.00%	35.00%												76-80 4.13%				
	➤ S&P Annual Monthly Average	W/Cap	5.50%	5.00%													81-85 2.75%			
	➤ S&P Annual Monthly Average	W/Par	60.00%	55.00%														0-75 2.75%		
	➤ S&P Annual Monthly	W/Cap	1.50%	1.40%															76-80 2.0625%	
	➤ S&P 2-Year Monthly Average	W/Cap	13.00%	12.00%																81-85 1.375%
	➤ 1- Year Pt. to Pt. (Dynamo)	W/ Par	75.00%	70.00%																
	➤ 2- Year Pt. to Pt. (Dynamo)	W/ Par	100.00%	90.00%																
	Flexible Premium																			

# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Fidelity & Guaranty Life Ratings: A.M. Best 'A-', S&P 'BBB-', Moody's 'Baa3', Fitch 'BBB'		Rate Book Updated On: 10/31/2019					Rates Effective: 10/1/2019			
<b>Accelerator Plus 10</b>	➤ Fixed Account 1.50%  ➤ S&P 500 Annual Pt. to Pt. <u>Cap Rate</u> 4.25% ➤ S&P 500 Monthly Pt. to Pt. 1.60% ➤ Index Gain - Declared Rate 3.50% ➤ 2 Yr Barclays Trailblazer Sector 5 Index w/ Participation Rate (N/A in IA, NH) 120.00%	0-75 6% Vesting Bonus 76+ 3.25%  4% in: AK, CA, DE, FL(65+), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	87.5% of Premiums at an interest rate of 1%	0-85 NQ 18-85 Q  \$10,000 (\$2,000 per option)	Yr 2+ 10%	1-12 100%	Yes	10 Yrs	<b>ALL Except:</b> CT, IN, NY, PR, VT  Lite States: AK, CA, DE, FL(65+), MA, MN, NJ, NV, OH, OK OR, PA, SC, TX, UT, WA	0-75 7.50% 76-80 5.50% 81-85 3.75%
Flexible Premium 1st										
<b>Prosperity Elite 10</b>	➤ Fixed Account 1.50%  ➤ S&P Annual Pt. to Pt. <u>Cap Rate</u> 5.00% ➤ S&P Annual Monthly Pt. to Pt. 1.85% ➤ S&P Annual Monthly Average 5.75% ➤ Gold Annual Pt. to Pt. 5.50% ➤ Index Gain - Declared Rate 4.25% ➤ Barclays Trailblazer Sector 5 Index 120%	0% OR 3% OR 6%  Bonus only with Rider  Call for Details	87.5% of Premiums at an interest rate of 1%	0-85 NQ 18-85 Q  \$10,000	Yr 2+ 10%	1st Yr 100%	Yes	10 Yrs	<b>ALL Except:</b> CT, NY, VT  Lite States: AK, CA, DE, FL(65+), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-75 7.50% 76-80 5.50% 81-85 3.75%  Commissions could be lower in the following States: AK, DE, FL(65+), MA, MN, NV, OH, OK, OR, PA, SC, TX, UT, WA <i>(Please Call for Current Commission)</i>
Flexible Premium										
<b>Safe Income Plus</b>	➤ Fixed Account 1.00%  ➤ S&P Annual Pt. to Pt. <u>Cap Rate</u> 2.00% ➤ S&P Annual Monthly Pt. to Pt. 1.10% ➤ S&P Annual Monthly Average 2.00% ➤ Index Gain - Declared Rate 1.75%	7%  Bonus Only with Rider  **6% Bonus in Lite States	87.5% of Premiums at an interest rate of 1%	0-80 NQ 18-80 Q  \$10,000	Yr 2+ 10%	1-12 100%	Yes	10 Yrs	<b>ALL Except:</b> CT, ID, NY, PR  Lite States: AK, DE, FL(65+), MA, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-75 6.50% 76-80 4.75%  Commissions could be lower in the following States: AK, DE, FL, MA, NV, OH, OK, SC, TX, UT <i>(Please Call for Current Commission)</i>
Flexible Premium										
<b>FG Performance Pro</b>	➤ Fixed Account 1.50%  ➤ S&P Annual Pt. to Pt. <u>Cap Rate</u> 4.00% ➤ S&P Annual Monthly Pt. to Pt. 1.60% ➤ Gold Annual Pt. to Pt. 5.25% ➤ S&P 2-Year Pt. to Pt. 8.75% ➤ S&P 3-Year Pt. to Pt. 14.75% ➤ Barclays Trailblazer Sector 5 Index - Par 100.00%	0-75 9% 76-80 5%  **bonuses different in Lite States Bonus only with Rider 1st Yr Premium	87.5% of Premiums at an interest rate of 1%	0-80  \$10,000	Yr 2+ 10%	1-12 100%	Yes	10 Yrs	<b>ALL Except:</b> CT, NY  Lite States: AK, CA, DE, FL(65+), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA  <i>MD - Must be 50 to get rider, and separate marketing materials</i>	0-75 7.50% 76-80 5.75%  Commissions could be lower in the following States: AK, DE, FL, MA, NV, OH, OK, SC, TX, UT <i>(Please Call for Current Commission)</i>
Flexible Premium										
<b>FG Index Choice 10</b>	➤ Fixed Account 1.00%  ➤ S&P Annual Pt. to Pt. <u>Cap Rate</u> 3.00% ➤ S&P Annual Monthly Pt. to Pt. 1.35% ➤ S&P Annual Monthly Average 3.25% ➤ Index Gain - Declared Rate 2.50% ➤ S&P 2-Year Pt. to Pt. 6.25% ➤ S&P 3-Year Pt. to Pt. 10.75%	3.00% **2.00% in lite states  1st Yr Premium ONLY	87.5% of Premiums at an interest rate of 1%	0-85 NQ 18-85 Q  \$10,000	Yr 2+ 10%	1-12 100%	Yes	10 Yrs	<b>ALL Except:</b> CT, NY, PR  Lite States: AK, DE, FL(65+), IN, MA, MN, NV, OH, OK, OR, PA, SC, TX, UT, WA FL, ID, MA - Home Health Care waiver NOT Avail. MA - Nursing Home Waiver NOT Avail.	0-75 7.50% 76-80 5.50% 81-85 3.75%  Commissions could be <u>LOWER</u> in the following States: AK, DE, FL, MA, MN, NV, OH, OK, OR, PA, SC, TX, UT, WA <i>(Please Call for Current Commission)</i>
Flexible Premium										



# Annuity Rate Sheet

## Indexed Annuities

# 1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Fidelity & Guaranty Life Ratings: A.M. Best 'A-', S&P 'BBB-', Moody's 'Baa3', Fitch 'BBB'			Rate Book Updated On: 10/31/2019				Rates Effective: 10/23/2019			
<b>Accumulator Plus</b>	7 Year	10 Year								
	➤ Fixed Account	1.00%	1.00%							<b>7-Year</b>
	➤ S&P Annual Declared Rate on Gain - Charge	5.25%	5.25%							0-70 4.50%
	➤ S&P Annual Declared Rate on Gain - NO charge	3.50%	3.50%							
	➤ S&P Annual Pt. to Pt. w/ <b>Cap</b> - Charge	6.50%	6.75%							71-80 3.50%
	➤ S&P Annual Pt. to Pt. w/ <b>Cap</b> - NO Charge	4.00%	4.25%							81-85 2.75%
	➤ S&P Annual Pt. to Pt. w/ <b>Par</b> - Charge	45%	45%							
	➤ S&P Annual Monthly Pt. to Pt. - Charge	7.00%	7.25%							
	➤ S&P Annual Monthly Pt. to Pt. - NO Charge	4.50%	4.75%							<b>10-Year</b>
	➤ S&P Annual Monthly Average - Charge	2.35%	2.50%							0-70 6.50%
	➤ S&P Annual Monthly Average - NO Charge	1.60%	1.60%							71-80 4.50%
	➤ 2-Yr Barclays Trailblazer Sector 5 Index - Charge	150%	160%							81-85 3.25%
	➤ 2-Yr Barclays Trailblazer Sector 5 Index - NO Charge	130%	140%							
<b>Power Accumulator Plus</b>	7 Year	10 Year								
	➤ Fixed Account	1.00%	1.00%							<b>7-Year</b>
	➤ 1-Yr Balanced Asset 10 Annual Pt. to Pt.	45%	47%							0-70 4.50%
	➤ 2-Yr Balanced Asset 10 Annual Pt. to Pt.	100%	100%							
	➤ <b>2-yr Spread</b>	5.00%	5.00%							71-80 3.50%
	➤ 1-Yr iShares Core S&P 500 ETF Annual Pt. to Pt.	25%	27%							81-85 2.75%
	➤ 2-Yr iShares Core S&P 500 ETF Annual Pt. to Pt.	52%	54%							
	➤ <b>2-yr Spread</b>	5.90%	5.90%							<b>10-Year</b>
	➤ 1-Yr iShares MSCI EAFE ETF Annual Pt. to Pt.	34%	36%							0-70 6.50%
	➤ 1-Yr iShares MSCI EAFE ETF Annual Pt. to Pt.	78%	80%							71-80 4.50%
	➤ <b>2-yr Spread</b>	5.90%	5.90%							81-85 3.25%
	➤ 1-Yr iShares U.S. Real Estate ETF Annual Pt. to Pt.	35%	38%							
<b>FG Retirement Pro</b>	7 Year	10 Year								
	➤ Fixed Account 1.00%									
	➤ <b>Enhanced GMWB Rider Rates</b>									
	➤ S&P 500 Annual Pt. to Pt.	10.00%								
	➤ S&P 500 Monthly Pt. to Pt.	3.35%								
	➤ S&P 500 Monthly Average	20.00%								
Flexible Premium 1st	➤ Benefit Base Fixed Interest	4.50%								
	➤ Minimum Benefit Base Value Interest	3.50%								



# Annuity Rate Sheet

## Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
GlobalAtlantic Life Ratings: A.M. Best 'A', S&P 'A-', Moody's 'Baa1'		Rate Book Updated On: 10/31/2019					Rates Effective: 10/28/2019			
Choice Income II	7 Year 10 Year									
	➤ Fixed Account	1.50%	1.60%							7 Yr
	Bailout Rate	1.00%	1.00%							45-80 5.00%
	➤ S&P Annual Pt. to Pt. <b>Cap</b>	2.50%	2.75%							81-85 2.75%
	Bailout Rate	2.00%	2.00%							
	➤ PIMCO Annual Pt. to Pt. <b>Par.</b>	70.00%	75.00%							10 Yr
	Bailout Rate	30.00%	30.00%							45-80 7.00%
	➤ 2-Year Pt. to Pt. BlackRock Diversa	4.00%	3.50%							81-85 5.00%
	Volatility Control <b>Spread</b>	9.00%	9.00%							
	Bailout Rate	9.00%	9.00%							
Income 150+ SE	➤ Russell 2000 Annual Pt. to Pt. <b>Cap</b>	2.75%	3.00%							
	Bailout Rate	2.00%	2.00%							
	**Rates for Guaranteed Income Builder Benefit W/D Charge Schedule									
	Single Premium									
	➤ Fixed Account	1.50%	1.25%	1.25%						
	Bailout Rate	1.00%	1.00%	1.00%						
	➤ S&P Annual Pt. to Pt. <b>Cap</b>	2.50%	2.25%	2.25%						
	Bailout Rate	2.00%	2.00%	2.00%						
	➤ PIMCO Annual Pt. to Pt. <b>Par.</b>	65.00%	55.00%	55.00%						
	Bailout Rate	30.00%	30.00%	30.00%						
Choice Accumulation II	➤ 2-Year Pt. to Pt. BlackRock Diversa	4.00%	6.00%	6.00%						
	Volatility Control <b>Spread</b>	9.00%	9.00%	9.00%						
	Bailout Rate	9.00%	9.00%	9.00%						
	➤ Russell 2000 Annual Pt. to Pt. <b>Cap</b>	2.50%	2.25%	2.25%						
	Bailout Rate	2.00%	2.00%	2.00%						
	**Rates higher if over \$100K									
	Single Premium									
	➤ Fixed Account	1.65%	1.75%	2.05%						
	Bailout Rate	1.00%	1.00%	1.00%						
	➤ S&P Annual Pt. to Pt. <b>Cap</b>	3.45%	3.65%	3.75%						
Choice Income II	Bailout Rate	2.00%	2.00%	2.00%						
	➤ PIMCO Annual Pt. to Pt. <b>Par.</b>	70%	75%	80%						
	Bailout Rate	30%	30%	30%						
	➤ 2-Year Pt. to Pt. BlackRock Diversa	4.70%	4.50%	4.25%						
	Volatility Control <b>Spread</b>	9.00%	9.00%	9.00%						
	Bailout Rate	9.00%	9.00%	9.00%						
	➤ Russell 2000 Annual Pt. to Pt. <b>Cap</b>	3.70%	3.90%	4.00%						
	Bailout Rate	2.00%	2.00%	2.00%						
	Single Premium									
	➤ Fixed Account	1.65%	1.75%	2.05%						



# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Great American Life Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'										
Rate Book Updated On: 10/31/2019						Rates Effective: 9/7/2019				
<b>American Landmark 5</b>	Under \$100K 2.00% Over \$100K 2.10% ➤ Fixed Account ➤ S&P 500 Risk Control Annual Pt. to Pt. <i>W/Par</i> ➤ S&P Retiree Spending Annual Pt. to Pt. ➤ iShares Real Estate Annual Pt. to Pt. ➤ S&P Annual Pt. to Pt.	None	1.00% on 100% of Premiums paid	18-89 Q 0-89 NQ \$10,000	Yr 1+ 10%	1-12 100%	Yes	5 Years	<b>ALL Except:</b> NY  <b>Call for details in:</b> AK, CA, OK, OR, MA, UT, VA, PA	3.75% 0-75 2.75% 76-80 1.75% 81-85  Trail Commission Available
<b>Safe Return</b>	➤ Fixed Account 1.45% ➤ S&P Annual Pt. to Pt. 3.00% ➤ S&P 500 Risk Control Annual Pt. to Pt. <i>W/Par</i> 35% ➤ iShares Real Estate Annual Pt. to Pt. 3.50%	None	1.00% on 100% of Premiums paid  <b>ROP</b>	18-85 Q 0-85 NQ \$25,000	Yr 1+ 10%	1-6 100%  7-12 0%	Yes	10 Years	<b>ALL Except:</b> NY  <b>Call for details in:</b> AL, IN, MA, OR, PA	0-75 5.50% 76-80 4.10% 81-85 1.50%  Trail Commission Available
<b>American Legend III</b>	➤ Fixed Account 1.75% ➤ S&P Annual Pt. to Pt. 3.50% ➤ S&P Annual Monthly Sum 1.50% ➤ SPDR GLD Annual Pt. to Pt. 4.5% ➤ S&P Retiree Spending Annual Pt. to Pt. 50% ➤ S&P 500 1-Year Pt. to Pt. <i>W/Par</i> 45% ➤ iShares Real Estate Annual Pt. to Pt. 4.05%	None	1.00% on 100% of Premiums paid	18-85 Q 0-85 NQ \$10,000	Yr 1+ 10%	1-6 100%  7-12 0%	Yes	7 Years	<b>ALL Except:</b> NY  <b>Call for details in:</b> MA, OR	4.75% 0-75 2.75% 76-80 2.25% 81-85  Trail Commission Available
<b>American Legend 7</b>	Under \$100k 2.05% Over \$100k 2.15% ➤ Fixed Account ➤ S&P 500 1-Year Pt. to Pt. <i>W/Par</i> 50.00% ➤ S&P Annual Pt. to Pt. w/cap 3.90% ➤ S&P 500 Monthly Sum w/cap 1.55% ➤ iShares Real Estate Annual Pt. to Pt. w/cap 5.05% ➤ GLD Annual Pt. to Pt. w/cap 5.25% ➤ S&P U.S Retiree Spending Annual Pt. to Pt. w/Par 50.00%	None	1.00% on 100% of Premiums paid	0-85 Q 0-85 NQ \$10,000	Yr 1+ 10%	1-6 100%  7-12 0%	Yes	7 Years	<b>ALL Except:</b> IA, NY, PA, WA  <b>Call for details in:</b> AL, CA, UT, VA	4.75% 0-75 2.75% 76-80 2.25% 81-85  Trail Commission Available
<b>American Custom 10</b>	Under \$150K 1.45% Over \$150K 1.45% ➤ Fixed Account ➤ S&P Annual Pt. to Pt. 3.00% ➤ SPDR GLD 1-Year Pt. to Pt. 5.00% ➤ S&P 500 1-Year Pt. to Pt. <i>W/Par</i> 40% <b>Non-MVA (CA, IN, MN, MO, OH, PA, TX, WA)</b> ➤ Fixed Account 1.40% ➤ S&P Annual Pt. to Pt. 2.90% ➤ SPDR GLD 1-Year Pt. to Pt. 4.75% ➤ S&P 500 1-Year Pt. to Pt. <i>W/Par</i> 30%	None	1.00% on 90% of Premiums paid	18-85 Q 0-85 NQ \$25,000	Yr 1+ 5%	1-6 100%  7-12 0%	Yes	10 Years	<b>ALL Except:</b> NY  <b>Call for details in:</b> CA, IN, IA, MA, MN, MO, OH, OR, PA, TX, UT, VA	6.00% 0-75 3.75% 76-80 2.50% 81-85  Trail Commission Available

# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Great American Life Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'						Rate Book Updated On: 10/31/2019			Rates Effective: 9/7/2019			
American Landmark 3		Under \$150K	Over \$150k	None	87.5% of purchase premiums at an interest rate of 1.5%	0-90 \$50,000 min. \$1M max 0-85 \$500K max 86+	Yr 1+ 10%	1-12 100%	Yes	3 Yrs	ALL Except: NY, TX - Only to age 85 Call for details in: AK, CA, IN, MA, NV, OR, PA, UT, WY	0-75 2.50%
	➤ Fixed Account	1.70%	1.85%									76-85 2.00%
	➤ iShares MSCI EAFE ETF	4.00%	4.25%									86-90 1.50%
	➤ iShares U.S. Real Estate Annual Pt. to Pt.											
	W/Cap	4.25%	4.50%									
	➤ S&P Annual Pt. to Pt. W/Cap	3.25%	3.60%									
Single Premium	Trail Commission Available											
Guggenheim Life And Annuity Company Ratings: A.M. Best 'B++'						Rate Book Updated On: 10/31/2019			Rates Effective: 10/1/2019			
Highlander Annuity	➤ Fixed		2.00%	4% Bonus Available	87.5% of Premiums at an interest rate of 1%	0-80 \$10,000 - NQ \$5,000 - Q	10% after Yr 1	1-12 100%	Yes	10 Yrs	ALL Except: NY	0-75 7.00%
	➤ S&P 1 Yr Annual Pt-to-Pt w/ Cap		4.25%									76-80 5.00%
	➤ S&P 1 Yr Pt-to-Pt w/ Par		40.00%									
	➤ S&P Marc 5 1 Pt-to- Pt w/ Par		90%									
Lincoln Financial Group Ratings: A.M. Best 'A+', S&P 'AA-', Moody's 'A1', Fitch 'A+'						Rate Book Updated On: 10/31/2019			Rates Effective: 7/1/2019			
OptiBlend 7	➤ Fixed Account	<\$100K 1.70%	>\$100K 1.85%	None	.50% of 100% of premiums paid	0-85 \$10,000 NQ & Q	Yr 1+ 10%	1-6 100%  7-12 50%	Yes	7 Years	ALL Except: NY	0-74 4.50%
		Cap Rate 3.35%	Cap Rate 4.50%									75-79 3.00%
	➤ 1-Year S&P 500 Annual Pt. to Pt. w/Cap											80-84 2.00%
	➤ S&P 500 Performance Triggered		3.20%									3.30%
	➤ S&P 500 1 Yr Volatility Controlled Pt to Pt w/Spread		2.90%	2.40%								
Flexible Premium												
OptiBlend 10	➤ Fixed Account	<\$100K 1.65%	>\$100K 1.75%	None	.50% of 100% of premiums paid	0-80 \$10,000 NQ & Q	Yr 1+ 10%	1-6 100%  7-12 50%	Yes	10 Years	ALL Except: AK, MN, MS, MO, NY, OR, PA, UT, Wa	0-74 7.00%
		Cap Rate 4.15%	Cap Rate 5.00%									75-79 4.00%
	➤ 1-Year S&P 500 Annual Pt. to Pt. w/Cap											80 1.75%
	➤ S&P 500 Performance Triggered		3.25%									3.50%
	➤ S&P 500 1 Yr Volatility Controlled Pt to Pt w/Spread		2.25%	1.65%								
Flexible Premium												
Lincoln Financial Group Ratings: A.M. Best 'A+', S&P 'AA-', Moody's 'A1', Fitch 'A+'						Rate Book Updated On: 10/31/2019			Rates Effective: 9/16/2019			
Retirement SafeGuard	➤ Fixed Account	<\$100K 1.50%	>\$100K 1.60%	Income Account Value Bonus 15%	87.5% multiplied by 1.8 on Premiums Paid	50-80 \$20,000 min. \$2 million max	Yr 2+ 10% of Accumulation Value	100% (1-6)  50% (7-12)	Yes	10 Years	ALL Except: NY	Option A 7.00%
												50-75 3.50%
	➤ 2-Year BlackRock Pt. to Pt. W/Participation Rate & Bonus Return	72% 0.90%	72% 1.00%									Option B 5.50%
	➤ 1- Year S&P 500 Daily Risk Control Annual Pt. to Pt. W/Spread	4.25%	3.85%									76-80 2.00%
	➤ 1- Year S&P 500 Annual Pt. to Pt. W/Cap	2.85%	2.95%									.25% Trail
	➤ 1- Year S&P 500 Annual Pt. to Pt. W/Participation Rate	23.00%	28.00%									Option C 2.00%
Single Premium	Trail Commission Available											

# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Nassau Re Company Ratings: A.M. Best 'B+' Rate Book Updated On: 10/31/2019		Rates Effective: 11/1/2019								
<b>Personal Protection Choice</b>  Single Premium	➤ Fixed Account 2.65% ➤ Monthly S&P 500 w/ Cap 1.95% ➤ 1-Year S&P 500 w/ Cap 4.75% ➤ 1-Year S&P 500 w/ Par 41.00% ➤ 1-Year S&P 500 w/ Par/spread 50%, 2.00% ➤ 1-Year CSTIMAI 0.75% ➤ 2-Year S&P 500 w/ Cap 11.00% ➤ 2-Year S&P 500 w/ Par 56.00% ➤ 2-Year S&P 500 w/ Par/Spread 73%, 4.00% ➤ 2-Year CSTMAI 0.00% ➤ 3-Year S&P 500 w/ Par/spread 105%, 9.00%  <b>Call for details in</b> AK, CT, DE, FL, IA, IN, KY, MD, MN, MO, MS, NC, NH, NJ, NV, OH, OR, PA, SC, TX, UT, VA, WA, WI	None	87.5% of Premiums at an interest rate of 1%	0-80 \$15,000 Q & NQ	Yr 2+ 10%	100% 0-6 50% 7-12	Yes	10 Years	<b>ALL Except:</b> CA, MA, ME, MN, NJ, NY **Surrender charge schedule varies by state	Issue State A: Paper App 0-75 7.25%  76-80 5.00%  ** Commission's are different for eApp's Call for details in: AK, CT, DE, FL, IA, IN, KY, MD, MN, MO, MS, NC, NH, NJ, NV, OH, OR, PA, SC, TX, UT, VA, WA, WI
	➤ Fixed Account 1.50% ➤ Monthly S&P 500 w/ Cap 1.20% ➤ 1-Year S&P 500 w/ Cap 2.50% ➤ 1-Year S&P 500 w/ Par 23.00% ➤ 1-Year S&P 500 w/ Par/spread 28%, 2.00% ➤ 1-Year CSTIMAI 4.25% ➤ 2-Year S&P 500 w/ Cap 5.50% ➤ 2-Year S&P 500 w/ Par 32.00% ➤ 2-Year S&P 500 w/ Par/Spread 40%, 4.00% ➤ 2-Year CSTMAI 4.00% ➤ 3-Year S&P 500 w/ Par/spread 60%, 9.00%  <b>Call for details in</b> AK, CT, DE, FL, IA, IN, KY, MD, MN, MO, MS, NC, NH, NJ, NV, OH, OR, PA, SC, TX, UT, VA, WA, WI	None	87.5% of Premiums at an interest rate of 1%	0-80 \$15,000 Q & NQ	Yr 2+ 10%	100% 0-6 50% 7-12	Yes	10 Years	<b>ALL Except:</b> CA, MA, ME, MN, NJ, NY **Surrender charge schedule varies by state	Issue State A: Paper App 0-75 7.25%  76-80 5.00%  ** Commission's are different for eApp's Call for details in: AK, CT, DE, FL, IA, IN, KY, MD, MN, MO, MS, NC, NH, NJ, NV, OH, OR, PA, SC, TX, UT, VA, WA, WI
<b>Nassau Growth Annuity</b>  Single Premium	7-Year 10-Year Fee ➤ Fixed Account 2.20% 2.80% ➤ 1-Year S&P 500 w/ Cap 4.00% 5.25% ➤ 1-Year S&P 500 w/ Par 35.00% 45.00% ➤ 1-Year S&P 500 Amplified Par w/ Fee 51.00% 61.00% 1.00% ➤ 2-Year S&P 500 w/ Par 48.00% 61.00% ➤ 2-Year S&P 500 Amplified Par w/ Fee 70.00% 83.00% 1.00% ➤ 2-Year Sunrise Smart Passage SG - Par 85.00% 110.00% ➤ 2-Year Sunrise Smart Passage SG - Amplified Par w/ Fee 125.00% 150.00% 1.00%  <b>Available in:</b> AL, AR, AZ, CO, DC, FL, ID, IL, IA, KS, MI, NM, ND, OK, SD, TN, VT, WV	None	87.5% of Premiums at an interest rate of 1%	0-80 \$15,000- \$1,000,000	7 Yr - 10% 10 Yr - 5%	100% 0-6 50% 7-12	Yes	7 & 10 Years	<b>All Except:</b> CA, DE, HI, LA, ME, MD, MA, MN, NE, NJ, NY, RI **Surrender charge schedule varies by state	Issue State A: Paper App <b>10 Yr</b> 0-75 7.25% 76-80 5.00%  <b>7 Yr</b> 0-75 6.50% 76-80 4.25%



# Annuity Rate Sheet

## Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
National Western Life Insurance Company Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'						Rate Book Updated On: 10/31/2019			Rates Effective: 10/1/2019	
<b>NWL Ultra Classic</b> Flexible Premium	➤ Fixed Account 3.40%  ➤ Annual Reset w/Monthly Average ➤ Annual Reset w/Monthly Average (Low Vol 5%) ➤ S&P 500 Annual Pt. to Pt. 7.00%	Cap Rate Par Rate 75.00% 140.00% N/A	None	1.30% on 0-80 87.5% of \$5,000 Premiums NQ Paid (0-57 in TX) \$2,000 Q	Yr 2+ 10%  Accumulated up to 50% maximum in one year	100% 0-6 50% 7-12	Yes	13 Years	<b>ALL Except:</b> AK, AL, CT, DE, IL, IN, MA, MN, MS, NJ, NV, NY, OR, PA, SC, UT, WA CA - Only to Age 56 <b>Call for details in:</b> FL, OH, TX	0-75 NQ 10.00% 76-80 NQ 8.50% 0-70 Q 10.00% 71-75 Q 8.00% 76-80 Q 7.00% Call for details in: LA, FL, TX Reduced yrs 2-5
<b>NWL Ultra Future</b> Flexible Premium	➤ Fixed Account 2.50%  ➤ Annual Reset w/Monthly Average ➤ Annual Reset w/Monthly Average (Low Vol 5%)	Par Rate 55.00% 105%	9% Yr 1 4.75% Yrs 2-5	1.30% on 0-80 87.5% of \$5,000 Premiums NQ Paid \$2,000 Q	Yr 2+ 10%	Age 0-85: NO Ages 86-90: 100% 1-6 50% 7-12	Yes	15 Yrs 15 Yr MVA	<b>ALL Except:</b> AK, AL, CT, MS, NV, NY, OK, OR, SC CA - Only to Age 54 <b>Call for details in:</b> DE, FL, IL, IN, MA, MN, NJ, OH, PA, TX, UT, VA, VT, WA	0-75 NQ 5.00% 76-80 NQ 3.00% 0-70 Q 5.00% 71-75 Q 1.50% 76-80 Q 0.25% Call for details in: LA, WA, DE, IL, IN, MA, MN, NJ, PA, TX, UT Reduced yrs 2-5
<b>NWL IMPACT 7</b> Flexible Premium	➤ Fixed Account 2.80%  ➤ Annual Reset w/Monthly Average ➤ Annual Reset w/Monthly Average (Multiple Indices) ➤ Annual Reset w/Monthly Average (Low Vol 5%)	Par Rate 70.00% 65.00% 120.00%	5% Yr 1	1.30% on 0-85 87.5% of \$5,000 Premiums NQ Paid 0-85 \$2,000 Q	Yr 2+ 10%	100% 1-12	Yes	7 Yrs	<b>ALL EXCEPT:</b> AK, CA, CT, DE, FL, IN, MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	0-75 NQ 5.50% 76-80 NQ 3.50% 0-70 Q 5.50% 71-75 Q 4.00% 76-80 Q 1.50% Call for Details: PR Reduced yrs 2-5
<b>NWL IMPACT 10</b> Flexible Premium	➤ Fixed Account 2.45%  ➤ Annual Reset w/Monthly Average ➤ Annual Reset w/Monthly Average (Multiple Indices) ➤ Annual Reset w/Monthly Average (Low Vol 5%)	Par Rate 55.00% 55.00% 105.00%	7% Yr 1	1.30% on 0-85 87.5% of \$5,000 Premiums NQ Paid 0-85 \$2,000 Q	Yr 2+ 10%	100% 1-12	Yes	10 Yrs	<b>ALL EXCEPT:</b> AK, CA, CT, DE, FL, IN, MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	0-75 NQ 7.00% 76-80 NQ 5.00% 0-70 Q 7.00% 71-75 Q 5.50% 76-80 Q 3.00% Call for Details: PR Reduced yrs 2-5

# Annuity Rate Sheet

## Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
North American Life Ratings: A.M. Best 'A+', S&P 'A+'			Rate Book Updated On: 10/31/2019				Rates Effective: 9/24/2019			
<b>Benefit Solutions 10</b>  Single Premium	➤ Fixed Account 1.80% Cap Rate Unless Otherwise Stated ➤ 3 Crediting Methods for the S&P 500 (Listed Below) ➤ MA Participation Rate(No Cap) 45% ➤ MPP Index 1.70% ➤ APP Index 4.60%  ➤ 1-Year S&P 500 Low Volatility Daily Risk Control 5% <b>W/Spread</b> 4.35% ➤ DJIA - MA Participation Rate (No Cap) 45% ➤ NASDAQ-100 MPP Index 1.40%	N/A	1% on 87.5% of Premiums Paid  Surrender Value is never less than the Minimum Required by state laws at the time of issue, where the contract is delivered	0-79  \$20,000	Yr 2+ up to 5% (10% if no withdrawals taken in the prior year after second contract anniversary) of the Accumulation Value	100% 0-6  50% 7-12	Yes	10 Yrs	<b>ALL Except:</b> NY	<b>Year 1</b> 0-75 6.75% 76-79 5.06%  Trail Commissions Avail.
<b>Charter Plus 10</b>  <b>Bonus in CT is 2% BOTH Bands</b>  Flexible Premium	➤ Fixed Account 0.90% Cap Rate Unless Otherwise Stated ➤ 4 Crediting Methods for the S&P 500 (Listed Below) ➤ DA Index (No Cap) <b>W/Margin</b> 6.95% ➤ MPP Index 1.00% ➤ APP Index 2.25% ➤ APP Index (No Cap) <b>W/Par</b> 20% ➤ 1-Year S&P 500 Low Volatility Daily Risk Control 5% <b>W/Spread</b> 7.00% ➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8% <b>W/Spread</b> 8.00% ➤ NASDAQ-100 MPP Index 0.65%	High Band ( 75K+ ) 6%  Low Band ( <75K ) 4%  Bonus to CASH only all premiums yrs 1-7	1% on 87.5% of Premiums Paid  Surrender Value is never less than the Minimum Required b state laws at the time of issue, where the contract is delivered	0-79  \$20,000  additional premium min. \$50/Mo.	Yr 2+ 10%	100% 0-6  50% 7-12	Yes	10 Yrs	<b>ALL Except:</b> NY  No Nursing Home Waiver in MA  No 8% Volatility Index in NH	<b>Year 1</b> 0-75 6.75% 76-79 5.06% <b>Year 2-3</b> 0-75 3.38% 76-79 2.53% <b>Year 4-5</b> 0-75 1.69% 76-79 1.26%  Trail Commissions Avail.
<b>Charter Plus 14</b>  <b>Bonus in CT is 2% BOTH Bands</b>  Flexible Premium	➤ Fixed Account 1.10% Cap Rate Unless Otherwise Stated ➤ S&P 500 - 4 Crediting Methods (Listed Below) ➤ DA Index (No Cap) <b>W/Margin</b> 6.05% ➤ MPP Index 1.25% ➤ APP Index 2.50% ➤ APP Index (No Cap) <b>W/Par</b> 22% ➤ 1-Year S&P 500 Low Volatility Daily Risk Control 5% <b>W/Spread</b> 6.00% ➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8% <b>W/Spread</b> 7.25% ➤ NASDAQ-100 MPP Index 0.95%	High Band ( 75K+ ) 10%  Low Band ( <75K ) 8%  Bonus to CASH only all premiums yrs 1-7	1% on 87.5% of Premiums Paid	0-75 0-65 in CA 0-74 in IN  \$20,000  additional premium min. \$50/Mo.	Yr 2+ 10%	100% 0-6  50% 7-12	Yes	14 Yrs	<b>ALL Except:</b> AK, CT, DE, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA  No Nursing Home Waiver in MA  No 8% Volatility Index in NH	<b>Year 1</b> 0-75 6.75% 76-79 5.06% <b>Year 2-3</b> 0-75 3.38% 76-79 2.53% <b>Year 4-5</b> 0-75 1.69% 76-79 1.26%  Trail Commissions Avail.



# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
North American Life Ratings: A.M. Best 'A+', S&P 'A+' Rate Book Updated On: 10/31/2019								Rates Effective: 9/10/2019				
Performance Choice 8 & 8 Plus  Lower Caps & Bonus in: UT Bonus is 2%	➤ Fixed Account	8 1.90%	8 Plus 1.45%	Bonus on 8 PLUS ONLY  2% on all premiums received during the first 5 contract years  Bonus Recapture Applies	1% on 87.5% of Premiums Paid	0-85  Plus ONLY 0-82 in IN 0-52 in SC  \$20,000 - NQ/Q  additional premium min. \$50/Mo.	Yr 2+ 10%	100% 0-6  50% 7-12	Yes	8 Yrs	ALL Except: NY  State Variation: UT (call for details)  No Nursing Home Waiver in MA  No 5% Volatility Index in SC	Year 1 0-75 5.00% 76-79 3.75% 80-85 2.50%  Year 2-3 0-75 2.50% 76-79 1.87% 80-85 1.25%  Year 4-5 0-75 1.25% 76-79 0.93% 80-85 0.62%
	➤ S&P 500 Monthly Pt. to Pt.	1.40%	1.30%									
	➤ S&P 500 Annual Pt. to Pt.	4.00%	3.15%									
	➤ S&P 500 APP Inverse Perf. Trigger	4.65%	3.70%									
	W/Declared Rate											
	➤ S&P MARC 5% ER Margin	1.35%	2.80%									
	➤ S&P MARC 5% ER Participation Rate	75%	50%									
	➤ S&P 500 Low Volatility Daily Risk Control	5%										
	➤ Index Return Threshold	6.50%	7.50%									
	➤ Base Participation Rate	25%	25%									
	➤ Enhanced Participation Rate	115%	115%									
	➤ 1-Year S&P 500 Low Volatility Daily Risk Control	3.75%	4.75%									
	W/Margin											
	➤ S&P MIDCAP 400 Annual Pt. to Pt.	3.00%	2.10%									
	➤ DJIA Annual Pt. to Pt.	3.05%	2.20%									
➤ NASDAQ-100 Monthly Pt. to Pt.	1.45%	1.10%										
➤ NASDAQ-100 Annual Pt. to Pt.	2.95%	2.10%										
➤ RUSSELL 2000 Annual Pt. to Pt.	2.95%	2.05%										
➤ EURO STOXX 50 Annual Pt. to Pt.	3.95%	2.85%										
➤ HANG SENG Annual Pt. to Pt.	3.40%	2.40%										
Flexible Premium	Trail Commissions Avail.											
Performance Choice 12 & 12 Plus	➤ Fixed Account	12 2.00%	12 Plus 1.55%	Bonus on 12 PLUS ONLY  2% on all premiums received during the first 5 contract years  Bonus Recapture Applies	1% on 87.5% of Premiums Paid	0-75 0-65 in CA 0-55 in SC 0-55 in TX  Plus ONLY 0-48 in SC  \$20,000 - NQ/Q  additional premium min. \$50/Mo.	Yr 2+ 10%	100% 0-6  50% 7-12	Yes	12 Yrs	ALL Except: AK, CT, DE, IL, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, UT, VA, WA  CA - Only to Age 52  No Nursing Home Waiver in MA  No 5% Volatility Index in PA, SC	Year 1 0-75 6.75% 76-79 5.06%  Year 2-3 0-75 3.38% 76-79 2.53%  Year 4-5 0-75 1.69% 76-79 1.26%
	➤ S&P 500 Monthly Pt. to Pt.	1.50%	1.40%									
	➤ S&P 500 Annual Pt. to Pt.	4.10%	3.25%									
	➤ S&P 500 APP Inverse Perf. Trigger	4.90%	3.95%									
	W/Declared Rate											
	➤ S&P MARC 5% ER Margin	1.30%	2.75%									
	➤ S&P MARC 5% ER Participation Rate	80%	55%									
	➤ S&P 500 Low Volatility Daily Risk Control	5%										
	➤ Index Return Threshold	7.00%	8.00%									
	➤ Base Participation Rate	25%	25%									
	➤ Enhanced Participation Rate	100%	100%									
	➤ 1-Year S&P 500 Low Volatility Daily Risk Control	3.65%	4.70%									
	W/Spread											
	➤ S&P MIDCAP 400 Annual Pt. to Pt.	3.20%	2.25%									
	➤ DJIA Annual Pt. to Pt.	3.25%	2.40%									
➤ NASDAQ-100 Monthly Pt. to Pt.	1.55%	1.20%										
➤ NASDAQ-100 Annual Pt. to Pt.	3.15%	2.30%										
➤ RUSSELL 2000 Annual Pt. to Pt.	3.15%	2.25%										
➤ EURO STOXX 50 Annual Pt. to Pt.	4.20%	3.10%										
➤ HANG SENG Annual Pt. to Pt.	3.65%	2.65%										
Flexible Premium	Trail Commissions Avail.											





# Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions	
North American Life Ratings: A.M. Best 'A+', S&P 'A+'					Rate Book Updated On: 10/31/2019				Rates Effective: 9/10/2019				
VersaChoice 10	<div>\$20K-\$75K &gt;\$75K</div> <div>➤ Fixed Account 1.40% 1.60%</div> <div>➤ MPP Index 1.20% 1.40%</div> <div>➤ APP Index 3.25% 4.25%</div> <div>➤ APP Index (No Cap) W/Par 23% 28%</div> <div>➤ 1-Year S&amp;P 500 Low Volatility Daily Risk Control 5% W/Margin 5.00% 4.20%</div> <div>➤ 1-Year S&amp;P MARC 5% ER W/Par 50.00% 70%</div> <div>➤ 2-Year S&amp;P MARC 5% ER W/Par 60.00% 100%</div> <div>➤ 2-Year S&amp;P 500 Pt. to Pt. W/Par 28.00% 40%</div>			N/A	1% on 87.5% of Premiums Paid  Surrender Value is never less than the Minimum Required b state laws at the time of issue, where the contract is delivered	0-79  \$20,000	Yr 1+ 10% of accumulation value  Yr 2+ 20% of accumulation value if no withdrawals were taken the year prior	100% 0-6  50% 7-12	Yes	10 Yrs	ALL Except: NY	0-75 6.75% 76-79 5.06%	
	Single Premium			*Optional ELB available									
Retire Choice 10	<div>Low Band High Band</div> <div>➤ Fixed Account 1.25% 1.40%</div> <div>➤ S&amp;P 500 Monthly Avg. W/Par 30% 35%</div> <div>➤ S&amp;P 500 Monthly Pt. to Pt. 1.25% 1.50%</div> <div>➤ 2-Year S&amp;P 500 Annual Pt. to Pt. 4.70% 5.30%</div> <div>➤ S&amp;P 500 Annual Pt. to Pt. 3.00% 3.25%</div> <div>➤ S&amp;P 500 APP Inverse Perf. Trigger 3.05% 3.45%</div> <div>W/Declared Rate</div> <div>➤ 1-Year S&amp;P 500 Low Volatility Daily Risk Control 5% W/Margin 6.25% 5.00%</div> <div>➤ 2-Year S&amp;P 500 Low Volatility Daily Risk Control 8% W/Margin 6.40% 5.65%</div> <div>➤ S&amp;P MIDCAP 400 Monthly Avg. W/Par 25% 30%</div> <div>➤ S&amp;P MIDCAP 400 Annual Pt. to Pt. 2.00% 2.05%</div> <div>➤ DJIA Monthly Avg. W/Par 30% 35%</div> <div>➤ DJIA Annual Pt. to Pt. 2.00% 2.15%</div> <div>➤ NASDAQ-100 Monthly Pt. to Pt. 1.10% 1.20%</div> <div>➤ NASDAQ-100 Annual Pt. to Pt. 2.00% 2.05%</div> <div>➤ LBMA-PM Gold Annual Pt. to Pt. 2.15% 2.50%</div>			2% (Call for details)  Premium bonus on all premium received in 1st 5 yrs  Premium Bonus Recapture will apply if contract is surrendered	1% on 87.5% of Premiums Paid	0-79  \$20,000	Yr 2+ 10%	100% 0-6  50% 7-12	Yes	10 Yrs	ALL Except: AK, CT, DE, MN, MO, NV, NY OR, SC, VT, WA  No Nursing Home Waiver in MA  No S&P 500 2 Yr Pt. to Pt. in NH  No 5% Volatility Index in PA  No 8% Volatility Index in NH, PA	Year 1 0-75 6.75% 76-79 5.06% Year 2-3 0-75 3.38% 76-79 2.53% Year 4-5 0-75 1.69% 76-79 1.26%	
	Flexible Premium			Trail Commissions Avail.									
Strategic Design X	<div>➤ Fixed Account 2.00%</div> <div>➤ 3 Crediting Methods for the S&amp;P 500 (Listed Below) Cap Rate Unless Otherwise Stated</div> <div>➤ APP Participation Rate(No Cap) 38%</div> <div>➤ MPP Index 1.75%</div> <div>➤ APP Index 4.50%</div> <div>➤ APP Inverse Edge Trigger- Negative Index Return Threshold -10.00%</div> <div>➤ APP Inverse Edge Trigger- Base Declare Performance Rate 2.00%</div> <div>➤ APP Inverse Edge Trigger- Enhanced Declared Performance Rate 6.80%</div> <div>➤ S&amp;P Marc 5% ER</div> <div>➤ APP Participation Rate(No Cap) 85.00%</div> <div>➤ 2 Yr. Pt to Pt Participation Rate 120.00%</div>			N/A	1% on 87.5% of Premiums Paid  Surrender Value is never less than the Minimum Required by state laws at the time of issue, where the contract is delivered	50-79  \$50,000	Yr 2+ up to 7% of the Initial Premium each year	100% 0-6  50% 7-12	Yes	10 Yrs	ALL Except: CA, DE , IN , MD , MA, MT, NC, NY	Year 1 0-75 6.75% 76-79 5.06%	
	Single Premium			Trail Commissions Avail.									



# Annuity Rate Sheet

## Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Oxford Life Insurance Company Ratings: A.M. Best 'A'			Rate Book Updated On: 10/31/2019			Rates Effective: 9/24/2019				
<b>Royal Select</b> Single Premium	➤ Fixed Account 1.65% ➤ S&P 500 Annual Pt. to Pt. 3.95% ➤ S&P 500 Monthly Average 395.00%	8%	1% on 87.5% of Premiums Paid	18-80 \$10,000 Min \$350K Max	Yr 2+ 10%	100% 1-12	Yes	10 Years	<b>ALL Except:</b> AL, MS, MT, NY, VT, WV <b>Call for details in:</b> MA, MN, MO, NJ, OR, PA, WA	18-75 6.50% 76-80 5.00%
<b>Silver Select</b> Single Premium	➤ Fixed Account 2.05% ➤ S&P 500 Annual Pt. to Pt. 4.75% ➤ S&P 500 Monthly Average 4.75%	4%	1% on 87.5% of Premiums Paid	18-80 \$10,000 Min \$350K Max	Yr 2+ 10%	100% 1-12	Yes	10 Years	<b>ALL Except:</b> AL, MS, MT, NY, VT, WV <b>Call for details in:</b> MA, MN, MO, NJ, OR, PA, WA	18-75 6.50% 76-80 5.00%
<b>Select</b> Single Premium	➤ Fixed Account 2.45% ➤ S&P 500 Annual Pt. to Pt. 5.60% ➤ S&P 500 Monthly Average 5.60%	N/A	1% on 87.5% of Premiums Paid	18-80 \$10,000 Min \$350K Max	Yr 2+ 10%	100% 1-12	Yes	10 Years	<b>ALL Except:</b> AL, MS, NY, VT, WV <b>Call for details in:</b> MA, MN, MO, NJ, OR, PA, WA	18-75 6.50% 76-80 5.00%
Sagcor Life Insurance Company Ratings: A.M. Best 'A'			Rate Book Updated On: 10/31/2019			Rates Effective: 10/30/2018				
<b>Sage Select</b> Single Premium	➤ Fixed Account 2.00% ➤ S&P 500 Annual Pt. to Pt. 4.00% ➤ Global Advantage Strategy <b>W/Par</b> 40%	4%	1% on 87.5% of Premiums Paid	15 Days - 85 Yrs (applies to both Owner & Annuitant) \$2,000	Yr 2+ 10% Up to 50% Cumulative	100% 1-6 50% 7-12 <i>NONE on accidental death</i>	Yes	10 Years	<b>ALL Except:</b> AK, CT, NY, ME, VT <i>Nursing Home/Confinement Waiver NOT Available in:</i> CA, SD,	0-75 4.50% 76-85 2.50% <b>Call for Details</b>
Standard Insurance Company Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'			Rate Book Updated On: 10/31/2019			Rates Effective: 8/29/2019				
<b>Index Select Annuity 5</b> Single Premium	➤ Fixed Account 2.00% ➤ S&P Annual Pt. to Pt. <b>w/Cap</b> 15K 4.50% 100K+ 4.75% ➤ S&P Annual Pt. to Pt. <b>w/Par Rate</b> 35.00% 37.00%	N/A	1% on 87.5% of Premiums Paid	0-90 \$15,000	Yr 2+ 10%	Age 0-85: NO Ages 86-90: 100% 1-6 50% 7-12	Yes	5 Yrs 5 Yr MVA	<b>ALL Except:</b> CA, NY	0-80 3.00% 81-85 1.50% 86-90 1.35% <i>Trail Commission Options Available</i>
<b>Index Select Annuity 7</b> Single Premium	➤ Fixed Account 2.00% ➤ S&P Annual Pt. to Pt. <b>w/Cap</b> 15K 4.60% 100K+ 4.85% ➤ S&P Annual Pt. to Pt. <b>w/Par Rate</b> 37.00% 39.00%	N/A	1% on 87.5% of Premiums Paid	0-90 \$15,000	Yr 2+ 10%	Age 0-85: NO Ages 86-90: 100% 1-6 50% 7-12	Yes	7 Yrs 7 Yr MVA	<b>ALL Except:</b> CA, NY	0-80 4.00% 81-85 2.00% 86-90 1.45% <i>Trail Commission Options Available</i>

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	Commissions			
Americo Financial Life & Annuity Ratings: A.M. Best 'A'													
Rate Book Updated On: 10/31/2019													
Rates Effective: 10/29/2019													
Liberty Mark 7	➤ Fixed Account 2.20%								ONLY Available in: AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA <sup>1</sup> , MD, ME, MI, MO, MT, NC, ND, NE, NH <sup>2</sup> , NJ <sup>2</sup> , NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV, WY				
	➤ S&P 500 Annual Pt. to Pt.	4.50%	N/A	1%-3% on 100% of premium, less surrender charges	0-85 \$10,000	Yrs 2+ 10%	0-6 Mo. 100%	7-12 Mo. 50%		Yes	7 Yrs		
	➤ S&P 500 Monthly Pt. to Pt.	1.75%											
➤ S&P 500 Inversion Annual Pt. to Pt.	6.75%												
*Mandatory 1% Optimizer Fee		Par Rate							<sup>1</sup> Nursing home & confinement waiver not available	0-80 5.00%			
Single Premium	➤ 1-Year MS Target Equity Balanced Pt. to Pt.	70%							<sup>2</sup> Multi-Year strategies not available	81-85 3.75%			
	➤ 2-Year S&P 500 Pt. to Pt.	50%											
	➤ 2-Year MS Target Equity Balanced Pt. to Pt.	94%											
Liberty Mark 7 Plus	➤ Fixed Account 2.05%								Only Available in: AK, AR, AZ, CA CO, DC, FL, HI, ID, KS, KY, LA, MD, ME, MI, MN, MO, MT, NC, NE, NH <sup>1</sup> , OK, RI, SC, SD, TN, UT, VA, WI, WV				
	➤ S&P 500 Annual Pt. to Pt.	4.20%	5% Bonus	1%-3% on 100% of premium, less surrender charges	0-85 \$10,000	Yrs 2+ 10%	0-6 Mo. 100%	7-12 Mo. 50%		Yes	7 Yrs		
	➤ S&P 500 Monthly Pt. to Pt.	1.65%											
➤ S&P 500 Inversion Annual Pt. to Pt.	6.10%												
*Mandatory 1% Optimizer Fee		Par Rate							<sup>1</sup> Multi-Year Strategies not available	0-80 4.00%			
Single Premium	➤ 1-Year MS Target Equity Balanced Pt. to Pt.	65%								81-85 2.75%			
	➤ 2-Year S&P 500 Pt. to Pt.	47%											
	➤ 2-Year MS Target Equity Balanced Pt. to Pt.	87%											
Liberty Mark 10 & 10 Plus	➤ Fixed Account	10 Cap Rate 2.70%	10 Plus Cap Rate 1.70%	10 N/A	1%-3% on 100% of premium, less surrender charges	No Bonus 0-85 Bonus 0-80 \$10,000	Yrs 2+ 10%	0-6 Mo. 100%	7-12 Mo. 50%	Yes	10 Yrs	ONLY Available in: AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA <sup>1</sup> , MD, ME, MI, MO, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY	LibertyMark 10 0-80 7.00% 81-85 6.00%
	➤ S&P 500 Annual Pt. to Pt.	5.40%	3.60%										
	➤ S&P 500 Monthly Pt. to Pt.	1.95%	1.50%										
➤ S&P 500 Inversion Annual Pt. to Pt.	8.50%	5.05%											
*Mandatory 1.25% Optimizer Fee		10 Par Rate 84%	10 Plus Par Rate 55%	10 Plus 7% Upfront Premium Bonus (6% in CA)								LibertyMark 10 Plus 0-80 6.00%	
Flexible Premium	➤ 1-Year MS Target Equity Balanced Pt. to Pt.	60%	40%									<sup>1</sup> Nursing home & confinement waiver not available	
	➤ 2-Year S&P 500 Pt. to Pt.	114%	75%										
	➤ 2-Year MS Target Equity Balanced Pt. to Pt.	98%	62%										
	➤ 1-Year SG Columbia Adaptive Risk Pt. to Pt.	83%	50%										
	➤ 5-Year FUSION (3% Fixed Rate on 10 & 2% on Plus)												
Liberty Mark 10LT & 10LT Plus	➤ Fixed Account	10 Cap Rate 2.70%	10LT Plus Cap Rate 1.70%	10LT N/A	1%-3% on 100% of premium, less surrender charges	No Bonus 0-85 Bonus 0-80 \$10,000	Yrs 2+ 10%	0-6 Mo. 100%	7-12 Mo. 50%	Yes	10 Yrs	ONLY Available in: AK, CA CT, DE, FL, NH <sup>1</sup> , NJ <sup>1</sup> , NV, OH <sup>2</sup> , OK, PA, SC, TX, UT, WA	LibertyMark 10LT 0-80 6.00% 81-85 4.75%
	➤ S&P 500 Annual Pt. to Pt.	5.40%	3.60%										
	➤ S&P 500 Monthly Pt. to Pt.	1.95%	1.50%										
➤ S&P 500 Inversion Annual Pt. to Pt.	8.50%	5.05%											
*Mandatory 1.25% Optimizer Fee		10 Par Rate 84%	10LT Plus Par Rate 55%	10LT Plus 7% Upfront Premium Bonus (6% in CA)								LibertyMark 10LT Plus 0-80 6.00%	
Flexible Premium	➤ 1-Year MS Target Equity Balanced Pt. to Pt.	60%	40%									<sup>1</sup> Multi-Year strategies not available	
	➤ 2-Year S&P 500 Pt. to Pt.	114%	75%									<sup>2</sup> 10LT Plus product not available	
	➤ 2-Year MS Target Equity Balanced Pt. to Pt.	98%	62%										
	➤ 1-Year SG Columbia Adaptive Risk Pt. to Pt.	83%	50%										
	➤ 5-Year FUSION (4% Fixed Rate on 10 & 2% on Plus)												

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	Commissions
Americo Financial Life & Annuity Ratings: A.M. Best 'A'										Rate Book Updated On: 10/31/2019
Rates Effective: 10/29/2019										
<b>Liberty Mark SE 7</b>  <b>*Mandatory 1.50% Optimizer Fee</b>  Single Premium	➤ Fixed Account 2.70%  ➤ S&P 500 Annual Pt. to Pt. ➤ S&P 500 Monthly Pt. to Pt. ➤ S&P 500 Inversion Annual Pt. to Pt.  ➤ 1-Year MS Target Equity Balanced Pt. to Pt. ➤ 2-Year S&P 500 Pt. to Pt. ➤ 2-Year MS Target Equity Balanced Pt. to Pt.	<u>Cap Rate</u> 5.40% 1.95% 8.50%  <u>Par Rate</u> 83% 60% 113%	N/A	1%-3% on 100% of premium, less surrender charges	0-85 \$10,000	Yrs 2+ 10%	0-6 Mo. 100% 7-12 Mo. 50%	Yes	7 Yrs	ONLY Available in: AK, AR, AZ, CA, CO, CT, DC, FL, HI, ID, KS, KY, LA, MD, ME, MI, MN, MO, MT, NC, NE, NH <sup>1</sup> , NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV  <sup>1</sup> Multi-Year strategies not available  0-80 5.00% 81-85 3.75%
<b>Liberty Mark SE 7 Plus</b>  <b>*Mandatory 1.50% Optimizer Fee</b>  Single Premium	➤ Fixed Account 2.55%  ➤ S&P 500 Annual Pt. to Pt. ➤ S&P 500 Monthly Pt. to Pt. ➤ S&P 500 Inversion Annual Pt. to Pt.  ➤ 1-Year MS Target Equity Balanced Pt. to Pt. ➤ 2-Year S&P 500 Pt. to Pt. ➤ 2-Year MS Target Equity Balanced Pt. to Pt.	<u>Cap Rate</u> 5.05% 1.90% 7.70%  <u>Par Rate</u> 77% 56% 105%	5% Bonus  Paid end of 7th Yr	1%-3% on 100% of premium, less surrender charges	0-85 \$10,000	Yrs 2+ 10%	0-6 Mo. 100% 7-12 Mo. 50%	Yes	7 Yrs	Only Available in: AK, AR, AZ, CA CO, DC, FL, HI, ID, KS, KY, LA, MD, ME, MI, MN, MO, MT, NC, NE, NH <sup>1</sup> , OK, RI, SC, SD, TN, UT, VA, WI, WV  <sup>1</sup> Multi-Year Strategies not available  0-80 4.00% 81-85 2.75%
<b>Liberty Mark SE 10 &amp; SE 10 Plus</b>  <b>*Mandatory 1.75% Optimizer Fee</b>  Flexible Premium	➤ Fixed Account ➤ S&P 500 Annual Pt. to Pt. ➤ S&P 500 Monthly Pt. to Pt. ➤ S&P 500 Inversion Annual Pt. to Pt.  ➤ 1-Year MS Target Equity Balanced Pt. to Pt. ➤ 2-Year S&P 500 Pt. to Pt. ➤ 2-Year MS Target Equity Balanced Pt. to Pt. ➤ 1-Year SG Columbia Adaptive Risk Pt. to Pt. ➤ 5-Year FUSION (4% Fixed Rate on 10 & 2% on Plus)	SE 10 <u>Cap Rate</u> 3.20% 6.30% 2.20% 10.30%  SE 10 <u>Par Rate</u> 97% 69% 131% 115% 76%  SE 10 Plus <u>Cap Rate</u> 2.20% 4.50% 1.75% 6.70%  SE10 Plus <u>Par Rate</u> 69% 50% 94% 80% 88%	SE 10 N/A  SE 10 Plus 7% Upfront Premium Bonus (6% in CA)	1%-3% on 100% of premium, less surrender charges	No Bonus 0-85 Bonus 0-80 \$10,000	Yrs 2+ 10%	1%-3% on 100% of premium, less surrender charges	Yes	10 Yrs	LibertyMark SE 10 0-80 7.00% 81-85 6.00%  ONLY Available in: AR, AZ, CO, DC, HI, ID, KS, KY, LA, MD, ME, MI, MO, MT, NC, NE, RI, SD, TN, VA, WI  LibertyMark SE 10 Plus 0-80 6.00%
<b>Liberty Mark SE 10LT &amp; SE 10LT Plus</b>  <b>*Mandatory 1.75% Optimizer Fee</b>  Flexible Premium	➤ Fixed Account ➤ S&P 500 Annual Pt. to Pt. ➤ S&P 500 Monthly Pt. to Pt. ➤ S&P 500 Inversion Annual Pt. to Pt.  ➤ 1-Year MS Target Equity Balanced Pt. to Pt. ➤ 2-Year S&P 500 Pt. to Pt. ➤ 2-Year MS Target Equity Balanced Pt. to Pt. ➤ 1-Year SG Columbia Adaptive Risk Pt. to Pt. ➤ 5-Year FUSION (4% Fixed Rate on 10 & 2% on Plus)	SE 10 LT <u>Cap Rate</u> 3.20% 6.30% 2.20% 10.30%  SE 10 LT <u>Par Rate</u> 97% 69% 131% 115% 76%  SE 10LT + <u>Cap Rate</u> 2.20% 4.50% 1.75% 6.70%  SE10LT + <u>Par Rate</u> 69% 50% 94% 80% 88%	SE 10LT N/A  SE 10LT Plus 7% Upfront Premium Bonus (6% in CA)	1%-3% on 100% of premium, less surrender charges	No Bonus 0-85 Bonus 0-80 \$10,000	Yrs 2+ 10%	0-6 Mo. 100% 7-12 Mo. 50%	Yes	10 Yrs	ONLY Available in: AK, CA, CT, FL, NH <sup>1</sup> , NV, OH <sup>2</sup> , OK, PA, SC, TX, UT, WA  <sup>1</sup> Multi-Year strategies not available <sup>2</sup> 10LT Plus product not available  LibertyMark 10LT 0-80 6.00% 81-85 4.75%  LibertyMark 10LT Plus 0-80 6.00%

# Annuity Rate Sheet

## Legacy Products

# 1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions
Americo Financial Life & Annuity Ratings: A.M. Best 'A'		Rate Book Updated On: 10/31/2019					Rates Effective: 10/29/2019			
ClassicMark 10 & 10 LT	➤ Fixed Account	10 & 10 LT Cap Rate								
	➤ S&P 500 Annual Pt. to Pt.	1.60%								ClassicMark 10
	➤ S&P 500 Monthly Pt. to Pt.	3.35%								0-80 6.00%
	➤ S&P 500 Inversion Annual Pt. to Pt.	1.40%								81-85 5.00%
		4.55%								86-90 2.00%
			1%-3% on 100% of premium, less surrender charges	0-90 (0-85 in WA) \$10,000 Min	10% After 30 Days	0-6 Mo. 100%	Yes	10 Yrs Ages 86-90: 5 Yrs	ONLY Available in: AR, AZ, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY	** Call for details in IN
	➤ 1-Year MS Target Equity Balanced Pt. to Pt.	10 & 10 LT Par Rate	No Bonus							ClassicMark 10 LT
	➤ 2-Year S&P 500 Pt. to Pt.	50%								0-80 6.00%
	➤ 2-Year MS Target Equity Balanced Pt. to Pt.	37%								81-85 3.75%
	➤ 1-Year SG Columbia Adaptive Risk Pt. to Pt.	68%								86-90 2.00%
➤ 5-Year FUSION (2% Fixed Rate on Gain)	55%									
		37%								
ClassicMark 10 Plus & 10 LT Plus	➤ Fixed Account	10+ & 10 LT+ Cap Rate								
	➤ S&P 500 Annual Pt. to Pt.	1.15%								ClassicMark 10 Plus, 10 LT Plus
	➤ S&P 500 Monthly Pt. to Pt.	2.50%								
	➤ S&P 500 Inversion Annual Pt. to Pt.	1.05%								
		3.05%								
			10 Plus - 4% Upfront Premium Bonus	0-80 \$10,000 Min	10% After 30 Days	0-6 Mo. 100%	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 NJ, OH, PA, UT, WA
	➤ 1-Year MS Target Equity Balanced Pt. to Pt.	10+ & 10 LT+ Par Rate	10 LT Plus - 3% Upfront Premium Bonus							
	➤ 2-Year S&P 500 Pt. to Pt.	36%								
	➤ 2-Year MS Target Equity Balanced Pt. to Pt.	27%								
	➤ 1-Year SG Columbia Adaptive Risk Pt. to Pt.	48%								
➤ 5-Year FUSION (1% Fixed Rate on Gain)	36%									
		40%								

## Annuity Rate Sheet

Available Annuity Riders

	<b>Athene</b> <i>Enhanced Benefits Rider<sup>1</sup></i>	<b>Athene</b> <i>Ascent Income Rider Option 1-Guaranteed Growth</i>	<b>Athene</b> <i>Ascent Income Rider Option 2-Growth Plus Interest</i>	<b>Athene</b> <i>Ascent Income Rider Option 1-Guaranteed Growth</i>	<b>Athene</b> <i>Ascent Income Rider Option 2-Growth Plus Interest</i>
Product Line	<b>Benefit 10 Series</b>	<b>Ascent Pro Bonus</b> <i>10% Income Bonus</i>	<b>Ascent Pro Bonus</b> <i>5% Income Bonus</i>	<b>Ascent Pro 7</b> <i>20% Income Bonus</i>	<b>Ascent Pro 7</b> <i>5% Income Bonus</i>
Issue Ages	30-78 <sup>2</sup>	35-80	35-80	35-80	35-80
Rider Roll-Up Rate	10% Simple Yrs 1-10 5% Simple Yrs 11+	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
Rider Fee & Calculation	140 <sup>3</sup> bps Annually Benefit/Income Value	100 bps Annually Benefit/Income Value	100 bps Annually Benefit/Income Value	100 bps Annually Benefit/Income Value	100 bps Annually Benefit/Income Value
Roll-Up Period	Until Age 85	20 Years No Restart	20 Years No Restart	20 Years No Restart	20 Years No Restart
Withdrawal Phase Waiting Period	1 Year 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	50% (Single) & 25% (Joint) Increase in Income with Loss of 2 of 6 ADL's	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 Variances & Availability	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> NY
Additional Benefits & Other Rider Nuances	<sup>1</sup> Rider is known as "Benefits Rider" in MA  <sup>2</sup> See <b>Product Page for Complete Rider Details and State Variations.</b>  <sup>3</sup> Rider fee 1% in MN				

## Annuity Rate Sheet

Available Annuity Riders

	<b>Athene</b> <i>Ascent Income Rider Option 1-Guaranteed Growth</i>	<b>Athene</b> <i>Ascent Income Rider Option 2-Growth Plus Interest</i>	<b>Athene</b> Agility Income Rider	<b>American National</b> <i>Lifetime Income Rider Fixed Rate</i>	<b>American National</b> <i>Lifetime Income Rider Fixed Plus</i>
Product Line	<b>Ascent Pro 10</b> 25% Income Bonus	<b>Ascent Pro 10</b> 10% Income Bonus	<b>Agility</b> 25% Income Base Bonus	<b>All</b>	<b>All</b>
Issue Ages	35-80	35-80	40-80	50-80	50-80
Rider Roll-Up Rate	10% Simple Yrs 1-10 5% Simple Yrs 11-20	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	175% of accumulated value will be credited to benefit base on the Contract Anniversary. During income phase Benefit Base will grow by 175%	7.2% Compound	4.2% Compound + Index Credit
Rider Fee & Calculation	100 bps Annually Benefit/Income Value	100 bps Annually Benefit/Income Value	No Rider Fee	90 bps Annually Benefit/Income Value	60 bps Annually Benefit/Income Value
Roll-Up Period	20 Years No Restart	20 Years No Restart	N/A	10 yrs	10 yrs
Withdrawal Phase Waiting Period	30 Days Minimum Age 50	30 Days Minimum Age 50	10 years	1 yr Minimum age 50	1 Yr 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	No	No
State Variances & Availability	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> OR & NY	<b>ALL Except:</b> NJ, NY, WA	<b>ALL Except:</b> NJ, NY, WA
Additional Benefits & Other Rider Nuances					

## Annuity Rate Sheet

Available Annuity Riders

	<b>American-Equity LIBR</b>	<b>American-Equity LIBR W/ Wellbeing Benefit</b>	<b>American-Equity LIBR Indexing Income</b>	<b>American-Equity LIBR</b>	<b>American-Equity LIBR W/ Wellbeing Benefit</b>
Product Line	Choice Series	Choice Series	Choice Series	Advantage Gold, Bonus Gold, Retirement Gold	Advantage Gold, Bonus Gold, Retirement Gold
Issue Ages	50-80	50-80	50-80	50+	50+
Rider Roll-Up Rate	6% Simple	6% Simple	0% Guaranteed 220% Multiplier of Previous Years Credited Interest	6.0% Compound	6% Compound
Rider Fee & Calculation	.90% Annual Fee from Contract Value	1.00% Annual Fee from Contract Value	.90% Annual Fee from Contract Value	.90% Annual Fee from Contract Value	1.00% Annual Fee from Contract Value
Roll-Up Period	7 Years One Restart	7 Years One Restart	Unlimited <i>Until the Income Rider is Activated</i>	20 Years No Restart	20 Years No Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Yr Minimum Age 50	1 Yr Minimum Age 50
Income Multiplier	No	200%- Enhanced LIB Withdrawal Factor- Single Life 150%- Enhance LIB Withdrawal Factor- Joint Life 2 year Enhanced LIB Waiting period	No	No	200%- Enhanced LIB Withdrawal Factor- Single Life 150%- Enhance LIB Withdrawal Factor- Joint Life 2 year Enhanced LIB Waiting period
State Variances & Availability	<b>All Except:</b> NY	<b>ALL Except:</b> CA, CT, DE, HI, ID, IL, MN, MO, or WA	<b>All Except:</b> CA or DE	<b>ALL Except:</b> NY	<b>ALL Except:</b> NY
Additional Benefits & Other Rider Nuances			- 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



## Annuity Rate Sheet

Available Annuity Riders

	<b>American-Equity LIBR Indexing Income</b>	<b>American-Equity No-Fee LIBR</b>	<b>American-Equity LIBR</b>	<b>American-Equity LIBR W/ Wellbeing Benefit</b>	<b>American-Equity LIBR</b>
Product Line	<b>Advantage Gold, Bonus Gold, Retirement Gold</b>	<b>IncomeShield 7 &amp; IncomeShield 10</b>	<b>IncomeShield 7 &amp; IncomeShield 10</b>	<b>IncomeShield 7 &amp; IncomeShield 10</b>	<b>IncomeShield 7 &amp; IncomeShield 10</b>
Issue Ages	50+	50-80	50-80	50-80	50-80
Rider Roll-Up Rate	0% Guaranteed 400% Multiplier of Previous Years Credited Interest	4.0% Compound	7.25% Simple	7.25% Simple	6.0% Compound
Rider Fee & Calculation	90 bps Annually Accumulation/Cash Value	N/A	1.1% Annual Fee from Contract Value	1.20% Annual Fee from Contract Value	1.1% Annual Fee from Contract Value
Roll-Up Period	Unlimited <i>Until the Income Rider is Activated</i>	15 Years No Restart	7 Years No Restart	7 Years No Restart	15 Years No Restart
Withdrawal Phase Waiting Period	1 Yr Minimum Age 50	30 days after Contract Issue	1 Yr Minimum Age 50	1 Yr Minimum Age 50	1 Yr Minimum Age 50
Income Multiplier	No			200%- Enhanced LIB Withdrawal Factor- Single Life      150%- Enhance LIB Withdrawal Factor- Joint Life 2 year Enhanced LIB Waiting period	
State Variances & Availability	<b>ALL Except: NY</b>	<b>ALL Except: NY</b>	<b>ALL Except: NY</b>	<b>ALL Except: NY</b>	<b>ALL Except: NY</b>
Additional Benefits & Other Rider Nuances	- 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.				

## Annuity Rate Sheet

Available Annuity Riders

	<b>American-Equity</b> LIBR W/ Wellbeing Benefit	<b>AIG/MSG</b> <i>With Lifetime Income Plus Flex</i>	<b>AIG/MSG</b> <i>With Lifetime Income Plus Multiplier Flex</i>	<b>Equitrust</b>	<b>Equitrust</b>
Product Line	<b>IncomeShield 7 &amp; IncomeShield 10</b>	<b>Power Select Plus Income</b>	<b>Power Select Plus Income</b>	<b>MarketPower Bonus</b>	<b>MarketTen Bonus</b>
Issue Ages	50-80	50-78	50-78	40-75	40-80
Rider Roll-Up Rate	6.0% Compound	<b>Simple</b> 9%	No Guaranteed Roll-ups, 200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	6% Compound	6.5% Compound
Rider Fee & Calculation	1.20% Annual Fee from Contract Value	110 bps Annually Benefit/Income Value	110 bps Annually Benefit/Income Value	1.25% Annually Accumulation Account	1.00% Annually Accumulated Value
Roll-Up Period	15 Years No Restart	10 Years No restart	Unlimited during Accumulation Phase, and until cash value is zero during income phase	10 Years No Restart	10 Years No Restart
Withdrawal Phase Waiting Period	1 Yr Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	200%- Enhanced LIB Withdrawal Factor- Single Life 150%- Enhance LIB Withdrawal Factor- Joint Life 2 year Enhanced LIB Waiting period	No	No	No	No
State Variances & Availability	<b>ALL Except:</b> NY	<b>ALL Except:</b> NY	<b>ALL Except:</b> NY  Does <u>NOT</u> Illustrate in: <b>AL, CO, IA, ME, OH, RI, WV</b>	<b>All Except:</b> NY	<b>All Except:</b> NY
Additional Benefits & Other Rider Nuances		If held for 10 FULL Contract Years, the Income Base will DOUBLE the original premium.  Can take LESS than the full payout % can start and stop income and the rider will continue for 10 Years.  Keep the Difference: If payout % is 5%, the Income Value will roll-up at 1.50% that year	Can take LESS than the full payout % can start and stop income. However, Once a withdrawal has been taken (regardless of what type) the Multiplier will continue to be 150%	Chronic Illness Doubler	Chronic Illness Doubler

Available Annuity Riders

	<b>Equitrust</b>	<b>Equitrust</b>	<b>F&amp;G</b> <i>Protection Package</i>	<b>F&amp;G</b> <i>Enhancement Package</i>	<b>F&amp;G</b> <i>Income for Life</i>
Product Line	<b>MarketValue</b>	<b>MarketSeven</b>	<b>Prosperity Elite Series</b>	<b>Prosperity Elite Series</b>	<b>Safe Income Plus</b>
Issue Ages	40-80	40-85	0-85	0-85	0-80 50-80 in Maryland
Rider Roll-Up Rate	10% Benefit Base Bonus 4% Compound	7% Benefit Base Bonus 7% Compound	6% Compound over 5 or 10 years if age 71+ or 4.5% Simple Lump Sum Payout	4.5% Simple	7.25% Compound 2% Minimum on restart
Rider Fee & Calculation	0.95% Annually Accumulation Value	1.25% Annually Accumulation Value	150 bps Annually Benefit/Income Value	60 bps Annually Benefit/Income Value	115 bps Annually Benefit/Income Value
Roll-Up Period	10 Years No Restart	7 Years No Restart	10 Yr Period No Restart	10 Years or Age 85 No Restart	10 Years or until age 85 One Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	N/A	1 Year Minimum Age 50
Income Multiplier	NO	NO	2 ADLs 1 - Doubles Rider withdrawal amount *Joint is 1.5 times **5 Years and age 60	No	2 ADLs 1 - Doubles Rider withdrawal amount *Joint is 1.5 times **3 Years and age 60
State Variances & Availability	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> AK, CT, MD, MN, MS, NH, NY, OR, WA	<b>All Except:</b> AK, CT, MD, MN, MS, NH, NY, OR, WA	<b>All Except:</b> AL, CT, HI, ID, IN, MA, MN, MS, MT, NH, NY, OR, PA, RI, VT, WA  FL & IL - No Impairment Doubler
Additional Benefits & Other Rider Nuances	Chronic Illness Doubler	Chronic Illness Doubler	N/A	N/A	N/A

## Annuity Rate Sheet

Available Annuity Riders

	<b>GlobalAtlantic</b> <i>Living Benefit Rider</i>	<b>GlobalAtlantic</b> <i>Living Benefit Rider</i>	<b>GlobalAtlantic</b> <i>Living Benefit Rider</i>	<b>GlobalAtlantic</b> <i>Living Benefit Rider</i>	<b>Great American Life</b> <i>Income Secure</i>
Product Line	<b>Income150+ SE</b>	<b>Choice Income Guaranteed Rider</b>	<b>Choice Income Stacked Growth</b>	<b>ForeCare</b>	<b>ALL Except Custom10</b>
Issue Ages	55-80	50-85	50-85	50-80	40-85
Rider Roll-Up Rate	20% Year 1 7.5% Year 2, 7.5% Year 3 7.5% Year 4, 7.5% Year 5 <i>SEE BELOW</i>	10% Simple	7.50% Simple PLUS Dollar amount of interest credits for the year ( <i>minus any withdrawals</i> )	N/A	7% Simple
Rider Fee & Calculation	1.05% Annually Benefit/Income Value	105 bps Annually Benefit/Income Value	95 bps Annually Benefit/Income Value	72 bps - 300 bps (based on age)	95 bps Annually Benefit/Income Value
Roll-Up Period	5 Years	Unlimited	Unlimited	N/A	10 Years No restart
Withdrawal Phase Waiting Period	after 30 days	30 Days Minimum Age 55	30 Days Minimum Age 55	None	30 Days Minimum Age 55
Income Multiplier	No	No	No	2 or 3 Times Contract Value for LTC (based on simplified underwriting)	No
State Variances & Availability	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All states where product is available</b>	ALL Except: NY  Call for details in NJ and OR
Additional Benefits & Other Rider Nuances	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	4/21/15 it went from 10% to 9%  3/21/16 it went from 9% to 7%  Rider Fee went up from 85 bps to 95 bps on 4/21/15  <b>Rider fee is Refunded if Death Occurs Prior to Starting Income</b>

## Annuity Rate Sheet

Available Annuity Riders

	<b>Great American Life</b> <i>Income Sustainer Plus</i>	<b>Great American Life</b> <i>Inheritance Enhancer</i>	<b>Great American Life</b> <i>Simple Income Option</i>	<b>Great American Life</b> <i>Stacked Income Option</i>	<b>Great American Life</b> <i>Cumulative Free- Withdrawal Option</i>
Product Line	<b>ALL Except Custom10</b>	<b>ALL Except Custom10</b>	<b>Custom10 ONLY</b>	<b>Custom10 ONLY</b>	<b>Custom10 ONLY</b>
Issue Ages	50-85	50-85	40-85	40-85	18-85 Q 0-85 NQ
Rider Roll-Up Rate	6% Simple	7% Simple	7% Simple	4% Simple	N/A
Rider Fee & Calculation	135 bps Annually Benefit/Income Value	95 bps Annually Benefit Value	105 bps Annually Benefit/Income Value	135 bps Annually Benefit/Income Value	25 bps Annually Accumulation/Cash Value
Roll-Up Period	12 Years No restart	10 Years No restart	10 Years No Restart	10 Years No Restart	SEE BELOW
Withdrawal Phase Waiting Period	1 Year Minimum Age 55	If death occurs in the 1st 5 years, Accumulation/Cash Value is the Death Benefit and Rider Fee is refunded	30 Days Minimum Age 55	5 Years Minimum Age 55	SEE BELOW
Income Multiplier	No	No	No	No	No
State Variances & Availability	ALL Except: NY  Call for details in NJ and OR	ALL Except: OR, WA	ALL Except: NY	ALL Except: NY	ALL Except: NY
Additional Benefits & Other Rider Nuances	4/21/15 it went from 8% to 7%  3/21/16 it went from 7% to 6%  Rider Fee went up from 125 bps to 135 bps on 4/21/15  <b>Rider fee is NOT Refunded at any time</b>	4/21/15 it went from 9% to 8% 3/21/16 it went from 8% to 7%  Rider Fee went up from 85 bps to 95 bps on 4/21/15  <b>Rider fee is also refunded upon the death of the Non-Insured Joint Owner. Regardless of When Death Occurs</b>	If Income is taken within the first 5 contract years and Income payout enhancement will apply. Income Taken in: Year 1 = 50 bps Year 2 = 40 bps Year 3 = 30 bps Year 4 = 20 bps Year 5 = 10 bps  <b>Rider Fee Refunded death occurs PRIOR to starting Income</b>	<b>Rider Fee Refunded death occurs PRIOR to starting Income</b>	Product has a 5% free withdrawal provision. With this optional rider, you can stack this up to 25% (only 20% can carry over) in one year. The Rider fee is Guaranteed NOT to change and stops at the end of the surrender period. CANNOT Cancel the Rider.

## Annuity Rate Sheet

Available Annuity Riders

	<b>Guggenheim Life</b> <i>Lifetime Withdrawal Rider</i>	<b>Lincoln National</b> <i>Living Benefit Rider</i>	<b>Lincoln National</b> <i>Standard</i>	<b>Lincoln National</b> <i>Enhanced</i>	<b>Oxford</b> <i>GLWB</i>
Product Line	<b>Highlander Fixed Annuity</b>	<b>New Direction &amp; OptiChoice Series</b>	<b>Retirement SafeGuard</b> <i>15% Income Base Bonus</i>	<b>Retirement SafeGuard</b> <i>15% Income Base Bonus</i>	<b>Royal Select</b>
Issue Ages	45-80	35-85	50-80	50-80	18-80
Rider Roll-Up Rate	4% Simple PLUS Dollar amount of interest credits for the year <i>(minus any withdrawals)</i>	5% Compound	Interest earnings credited multiplied at 150% compounded	Interest earnings credited multiplied at 175% compounded	6.75% Compound
Rider Fee & Calculation	90 bps Annually	95 bps Annually Accumulation/Cash Value	No Rider Fee	1.00% Annually	95 bps Annually Benefit/Account Value
Roll-Up Period	20 Years	Earlier of 10 Years or through age 85	N/A	N/A	10 Years No restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 60	30 Days	10 years Minimum Age 60	10 years Minimum Age 60	1 Year Minimum Age 50
Income Multiplier	No	Withdrawal rate increased to 10% of the income base, if entering a nursing home	Yes	Yes	No
State Variances & Availability	<b>All Except:</b> NY	<b>All Except:</b> NY  Call for details in CA & CT	<b>All Except:</b> CA, NJ, NY, OR, PA, TX, WA	<b>All Except:</b> CA, NJ, NY, OR, PA, TX, WA	<b>All Except:</b> AL, CT, MS, MT, NY, VT, WV
Additional Benefits & Other Rider Nuances	10% Bonus on day 1 and Annual 4% compound plus index credits for Roll-Up Period	Initial Premium Must be at least \$25,000 in order to add the income rider	Enhanced Death Benefit- for life of the contract, increases to age 70	Enhanced Death Benefit - available in the first 10 years	N/A

## Annuity Rate Sheet

Available Annuity Riders

	<b>Nassau Re</b> <i>Income Protection Benefit: Today</i>	<b>Nassau Re</b> <i>Income Protection Benefit: Tomorrow</i>	<b>Nassau Re</b> <i>Care Protection Benefit &amp; Income</i>	<b>Nassau Re</b> <i>Family Protection &amp; Income</i>	<b>Nassau Re</b> <i>Family, Care, &amp; Income</i>
Product Line	<b>Personal Protection Choice</b>	<b>Personal Protection Choice</b>	<b>Personal Protection Choice</b>	<b>Personal Protection Choice</b>	<b>Personal Protection Choice</b>
Issue Ages	All product issue ages	All product issue ages	All product issue ages	All product issue ages	All product issue ages
Rider Roll-Up Rate	30% Year 1 7.50% Years 2-3	14% Simple	14% Simple or 30% Year 1 7.50% Years 2-3	14% Simple or 30% Year 1 7.50% Years 2-3	14% Simple or 30% Year 1 7.50% Years 2-3
Rider Fee & Calculation	95 bps Annually Benefit/Income Value	95 bps Annually Benefit/Income Value	95 bps Annually Benefit/Income Value	115 bps Annually Benefit/Income Value	115 bps Annually Benefit/Income Value
Roll-Up Period	10 Years	10 Years	2 year wait deferral 90 day elimination	10 Years	10 Years
Withdrawal Phase Waiting Period	30 days	30 days	30 days	30 days	30 days
Income Multiplier	No	No	N/A	N/A	N/A
State Variances & Availability			Not available in: AK, CA, CT, HI, IL, OR, PA, VA, WA		
Additional Benefits & Other Rider Nuances		10 Year restart guaranteed never to be lower than 3%	increasing income for up to 5 years 2-6 ADL's. After 2 years deferral/90 day elimination ranges 125% to 250%	10% simple up to age 70/5% Simple from ages 71-85 Family protection	

## Annuity Rate Sheet

Available Annuity Riders

	<b>National Western</b> <i>Income Outlook</i>	<b>National Western</b> <i>Income Outlook Plus 5</i>	<b>North American</b> <i>Income Pay Plus</i>	<b>North American</b> <i>Income Pay</i>	<b>North American</b> <i>Income Pay Plus</i>
Product Line	<b>ALL</b>	<b>ALL</b>	<b>RetireChoice ONLY</b>	<b>RetireChoice ONLY</b>	<b>Charter Plus II ONLY</b>
Issue Ages	All product issue ages	All product issue ages	40+	40+	40+
Rider Roll-Up Rate	3% Compound	5% Initial Bonus PLUS 3% Compound	<b>Compound</b> 6.25%	<b>Compound</b> 6.00%	<b>Compound</b> 6.25%
Rider Fee & Calculation	100 bps Annually (out of gains ONLY)	150 bps Annually Accumulation/Cash Value	105 bps Annually Benefit/Income Value	95 bps Annually Benefit/Income Value	105 bps Annually Benefit/Income Value
Roll-Up Period	10 Years Yes	10 Years Yes	10 Years No Restart	10 Years No Restart	10 Years No Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 60	1 Year Minimum Age 60	1 Year	1 Year	1 Year
Income Multiplier	No	No	* Included Double Income for 5 yrs if confined to a qualified nursing facility	No	No
State Variances & Availability	<b>All Except:</b> DE, OR, PA, WA	<b>All Except:</b> CT, DE, MA, MN, NH, OR, PA, WA	<b>All Except:</b> AK, CT, DE, MN, MO, NV, OR, SC, VT, WA  <b>* NO Doubler in:</b> IL, PA, UT, VA	<b>ONLY Available in:</b> CA, PA	<b>ONLY Available in:</b> AK, MN, MO, OR, PA, UT, VA, WA
Additional Benefits & Other Rider Nuances	Bonus is included in the income and base contract	Bonus is included in the income and base contract	N/A	N/A	N/A



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	Commissions			
American-Equity Ratings: A.M. Best 'A-', S&P 'BBB+'					Rate Book Updated On: 9/27/2019					Rates Effective: 10/10/2019					
<b>Guarantee Series 5, 6, 7</b>  Single Premium	<div>➤ 5 Year 1.80%</div> <div>➤ 6 Year 1.85%</div> <div>➤ 7 Year 1.90%</div>				1.00%	18-85  \$10,000	Credited Interest Only Yrs 2+  <i>RMD's avail. Immediately</i>	100% 1st Mo. Then 1/12 each Mo.	Yes	Same as Guranteed Period	All Except: NY	18-75 3.00% 76-80 2.10% 81-85 1.50%			
American National Insurance Company: A.M. Best 'A', S&P 'A'					Rate Book Updated On: 9/27/2019					Rates Effective: 9/1/2019					
<b>Palladium MYGA</b>  *3-10 yrs  *3 & 4 Year Currently Unavailable  Single Premium	<div>Under \$100K</div> <div>➤ 3 Year N/A ➤ 4 Year N/A ➤ 5 Year<sup>1</sup> 2.75% ➤ 6 Year 2.05% ➤ 7 Year<sup>1</sup> 3.15% ➤ 8 Year 2.20% ➤ 9 Year<sup>2</sup> 4.05% ➤ 10 Year<sup>1</sup> 3.20%</div> <div>Over \$100K</div> <div>➤ 3 Year N/A ➤ 4 Year N/A ➤ 5 Year<sup>1</sup> 2.85% ➤ 6 Year 2.15% ➤ 7 Year<sup>1</sup> 3.25% ➤ 8 Year 2.30% ➤ 9 Year<sup>2</sup> 4.15% ➤ 10 Year<sup>1</sup> 3.30%</div>				1%  OR NAIC Index	0-85  \$5,000 NQ & Q	Yr 1 Systematic WD  Yr 2+ 10%	100%  Yr 1	Yes	10 Years  <i>No Surrender Charge during 30-day window at end of each Guaranteed Period</i>	NAIC Minimum Guarantee States All others Except NY & UT  1.5% Minimum Guaranteed States MD, WY	Years 5-10  0-79 2.50% 80-85 0.50%			
Athene Annuity & Life Ratings: A.M. Best 'A-', S&P 'A-', Fitch 'A-'					Rate Book Updated On: 9/27/2019					Rates Effective: 6/29/2019					
<b>Athene MaxRate 3, 5, 7</b>  *See Below for FULL Details  Flexible Premium	<div>MVA</div> <div>➤ 3 Year 1.35% ➤ 5 Year 2.10% ➤ 7 Year 2.20%</div> <div>&lt;\$100K 1.50% &gt;\$100K 1.50%</div> <div>NON-MVA</div> <div>➤ 3 Year 1.35% ➤ 5 Year 2.05% ➤ 7 Year 2.15%</div> <div>&lt;\$100K 1.50% &gt;\$100K 1.50%</div>				0.25%	3 Year ONLY 0-85  5 & 7 Year 0-83  \$10K Min. \$1MM Max  Additional Premium \$1K Min. \$100K Max	Credited Interest Only	100% (1-6)  50% (7-120)	Yes	Same as rate guarantee period  NONE at renewal	MVA Available in: AL, AZ, AR, CO, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MT, NE, NH, NC, ND, RI, SD, TN, VT, VA, WV, WI & WY  NON-MVA Available in: AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA	3 Year 0-70 1.30% 71-75 1.30% 76-80 0.90% 81-85 0.40%  5 Year 0-70 2.00% 71-75 2.00% 76-80 1.80% 81-83 1.10%  7 Year 0-70 2.50% 71-75 2.50% 76-80 2.25% 81-83 1.30%			
<b>*The Current rate is Guaranteed for the entire rate lock period for ALL Premiums deposited in the 1st contract Year ONLY.</b> <b>ALL additional premiums will get the current rate at that time, guaranteed for the remainder of that contract year.</b> <b>Premiums added AFTER the 1st contract year will lock in at the current rates for that contract year.</b> <b>Additional Premiums will NOT start a new surrender period.</b>  <i>Surrender period will never be greater than the contract selected at purchase.</i>										3 Year  Commission paid for add'tl premium in first 2 Yrs ONLY (Lower in Yr 2)		5 Year  Commission paid for add'tl premium in first 3 Yrs ONLY (Lower in Yrs 2-3)		7 Year  Commission paid for add'tl premium in first 4 Yrs ONLY (Lower in Yrs 2-4)	
										Trail Commissions Available					



## 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	Commissions		
Atlantic Coast: A.M. Best 'B+'					Rate Book Updated On: 9/27/2019					Rates Effective: 10/8/2019				
Safe Haven	1st Year Rate		2nd Year Rate		1%	0-90 Min	\$5k None Without Rider	100%	ONLY with Rider	Matched the length of the intital guarantee	All Except: AK, CA, CT, DE, ID, ME, MN, MI, MT, ND, ND, NH, NJ, NY, OH, PA, RI, WA, WI, WY	5 & 6 Year		
	➤ 5 Year	4.50%	➤ 5 Year	3.50%				0-80				2.40%		
	➤ 6 Year	4.65%	➤ 6 Year	3.65%				81-90				1.30%		
	➤ 7 Year	4.75%	➤ 7 Year	3.75%				7 & 10 Year						
	➤ 10 Year	4.90%	➤ 10 Year	3.90%				0-80				2.65%		
Single Premium		* ALL Rates 0.10% Lower in FL						50%				81-90	1.40%	
7-12		Call for details in FL												
Equitable Ratings: A.M. Best 'B+', S&P 'BBB+'					Rate Book Updated On: 9/27/2019					Rates Effective: 11/4/2019				
Secure Savings	➤ 2 Year	2.60%			1.00%	18-90 \$10,000 NQ & Q	Yr 1+ Interest only, 2+ 5%	100%	Yes	Same as rate guarantee period	ALL Except: CA, NJ, NY, MN	2 Year	5 Year	
	➤ 5 Year	3.65%						0-12				0-75	1.25%	2.00%
Single Premium								50%				76-80	1.25%	
								13-24				81-90	1.00%	0.75%
Secure Savings Elite	➤ 2 Year	3.00% (2.75% FL)			1.00%	18-85 \$10,000 NQ & Q	None * Without Rider Call for Details	100%	NO	Same as rate guarantee period	All Except: CA, IN, LA, MD, MA, MN, NH, NJ, NY, OR, PA, VA, WA	2 Year	5 Year	
	➤ 5 Year	3.90% (3.75 FL)						1-12				0-75	1.25%	2.00%
Single Premium								50%				76-80	1.25%	
								13-24				81-90	1.00%	0.75%

# Annuity Rate Sheet

## 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	Commissions		
Equitrust Ratings: A.M. Best 'B++', S&P 'BBB+'							Rate Book Updated On: 9/27/2019					Rates Effective: 9/20/2019				
<div>Certainty Select</div> <div>Single Premium</div>	<div><div>➤ 3 Year2.00%</div><div>➤ 5 Year2.50%</div><div>➤ 6 Year2.60%</div></div> <div><div>➤ 8 Year2.70%</div><div>➤ 10 Year2.75%</div></div>						2% on 87.5% of premiums paid. Rates Vary by State	0-90 \$10,000 NQ & Q	Yr 1+ Systematic WD (\$250) Mo Minimum	100% 0-6 50% 7-12	Yes	Matched the length of the intital guarantee	ALL Except: NY  Call for details in: MT, OK, OH	0-80 3.00% 81-90 2.25% <b>3 Year ONLY</b> 0-80 2.00% 81-90 1.50%		
<div>Choice 4</div> <div>Single Premium</div>	➤ 6 Year 2.40% Liquidity Option 2.40% Liquidity Option MVA Option* * 1.50% premium bonus						100% of premiums paid at 1%. Rate Vary by State	0-85 \$10,000 NQ & Q	10% Yr 2+	100% 0-6 50% 7-12	Yes	6 Yrs	ALL Except: CT, NY	<b>1 Year</b> 0-80 5.50% 81-85 4.125%		
Fidelity & Guaranty Life Ratings: A.M. Best 'a-', S&P 'BBB-', Moody's 'Baa3', Fitch 'BBB'							Rate Book Updated On: 9/27/2019					Rates Effective: 9/1/2019				
<div>FG Guarantee Platinum</div> <div>Single Premium</div>	➤ 3 Year2.70%						➤ 5 Year2.95%	➤ 7 Year3.10%	1.00%	0-90 \$20,000  (\$20K during rate specials)	Interest only after 30 days (\$100 minimum. Up to 12 times a year)	1st Yr 100%	Yes	Same as rate guarantee period	ALL Except: MT, NY  Call for details: CA, CT, MA, ME, NC, NJ, NV, OK, OR, TX, VT, WA	3 Year 1.50% 5 Year 2.00% 7 Year 2.25%  Reduce 50% ages 80-90
Great American Life Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'							Rate Book Updated On: 9/27/2019					Rates Effective: 8/26/2019				
<div>Secure Gain 5</div> <div>Single Premium</div>	<div>MVA</div> <div><div>➤ Yr. 1 W/Bonus</div><div>➤ Yr. 2</div><div>➤ Yr. 3</div><div>➤ Yr. 4</div><div>➤ Yr. 5</div><div>➤ 1st Yr Bonus</div></div> <div>NON-MVA</div> <div><div>➤ Yr. 1 W/Bonus</div><div>➤ Yr. 2</div><div>➤ Yr. 3</div><div>➤ Yr. 4</div><div>➤ Yr. 5</div><div>➤ 1st Yr Bonus</div></div>						1.00%	0-89 NQ 18-89 Q  \$10,000	Yr 1+ 10%	50% 1-6	Yes	5 Years	ALL Except: NY  Call for details in: CT, IN, MA, MN, MO, OH, OR, VA	0-80 2.50% 81-89 1.50%		



# Annuity Rate Sheet

## 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	Commissions
Guaranty Income Life Insurance Company Ratings: A.M. Best 'B++'					Rate Book Updated On: 9/27/2019					Rates Effective: 5/1/2019		
Guaranty 4  Annuicare Rider Avail. *Flexible Premium	3.15%		3.15%	1.00%	0-100 85 in OK  \$2K - Q \$5K - NQ	*Accum. Interest Min. \$100	0-6 Mo. 100%  7-12 Mo. 50%	Yes	4 Yrs	All Except: AK, CT, DC, DE, HI, ID, MA, MD, ME, MN, NJ, NY, PA, RI, SD, VA, VT, WI, WV	0-79 1.60% 80-100 0.80% No commission on additional premium without Annuicare Rider Yrs 2-5 0.80%	
	\$300K max up to age 89 without Company Approval & Large Case Questionnaire \$100K max ages 90-100 And will also need Add'l form "Health Status and Trust Questionnaire"											
Guaranty 6  Annuicare Rider Avail. *Flexible Premium	3.70%		3.70%	1.00%	0-79 \$2K - Q \$5K - NQ	Accum. Interest Min. \$100	0-6 Mo. 100%  7-12 Mo. 50%	Yes	6 Yrs	All Except: AK, CT, DC, DE, HI, ID, MA, MD, ME, MN, NJ, NY, PA, RI, SD, VA, VT, WI, WV	0-79 2.00% No commission on additional premium without Annuicare Rider Yrs 2-5 0.80%	
	\$300K max without Company Approval & Large Case Questionnaire											
Guaranty 8  Annuicare Rider Avail. *Flexible Premium	3.60%		3.60%	1.00%	0-79 \$2K - Q \$5K - NQ	Accum. Interest Min. \$100	0-6 Mo. 100%  7-12 Mo. 50%	Yes	8 Yrs	All Except: AK, CT, DC, DE, HI, ID, MA, MD, ME, MN, NJ, NY, PA, RI, SD, VA, VT, WI, WV	0-79 3.00% No commission on additional premium without Annuicare Rider Yrs 2-5 0.80%	
	\$300K max without Company Approval & Large Case Questionnaire											
Designed for clients who intend to "self-insure" their LTC expenses with a policy that TRIPLES the value of the annuity. Reimburse LTC expenses up to 100% of the Daily Max. benefit for: Home Health Care, Assisted Living, Alternative Care Svcs, Nursing Home, Personal Care Svcs, Respite Care, Homemaker Svcs, Hospice, Adult Day Care (50% of Daily Maximum) Multiply the daily Avg. cost of care (in the clients area) by 730 to determine the recommended annuity premium. IRA funds can be used to fund the policy, depleted over a 5 year period. (The Client should understand this is a taxable event). CAUTION: Penalties apply if owner is less than 59.5 - NO Qualified funds under the age of 59.5 ALL policies are Flexible premium for the life of the contract but only if they are adding the 5% inflation hedge amount (without new underwriting) If above that amount, new underwriting will need to be done. And only available for yrs 2-5. No physical exam or lab work, so policy is NOT rated. Preliminary review of any questionable client. Approx. 40 min telephone interview for age 69 and under Approx. 50 min face-to-face interview for age 70 and older					The Products			ONLY Available in these state: AL, AR, AZ, CO <sup>3</sup> , FL, GA <sup>1</sup> , IA, IL, IN, KS <sup>1</sup> , KY <sup>1</sup> , LA, MI, MO <sup>1</sup> , MS <sup>1</sup> , MT, NC <sup>2</sup> , ND <sup>1</sup> , NE, NM, NV, OH, OK, OR, SC, TN, TX <sup>1</sup> , UT <sup>4</sup> , WA, WY  <sup>1</sup> No LTC CE Required <sup>2</sup> LTC License Required to Sell <sup>3</sup> 16 Hrs LTC CE Required (8 general & 8 in a classroom setting) <sup>4</sup> 3 Hrs LTC CE Required ALL other states listed above: 8 Hrs LTC CE Required				
					The 4, 6 and 8 yr Annuicare Riders go on the Guaranty 4, 6 and 8 Chassis ONLY							
					\$300,000 Max. without Company Approval & Large Case Questionnaire							
					Issue Ages & Min. Premium(s)							
					\$36,500 NQ \$50,000 Q		Qualified Min. Issue age is 59.5					
					The Withdrawals							
					\$1 out equates to \$3 loss of LTC Benefits							
Guggenheim Life And Annuity Company Ratings: A.M. Best 'B++'					Rate Book Updated On: 9/27/2019					Rates Effective: 11/1/2019		
Preserve MYGA  Single Premium	Under \$250K		Over \$250K		1.00%	0-90  \$5K- Q \$10K- NQ	Yr 2+ 10%	100% 1st Yr	Yes	Same as Rate Period	All Except: NY  Lower Commission in DE	5, 6, 7, 8, 9 0-80 2.50% 81-85 1.88% 86-90 1.25%  10 Year Only 0-80 3.00% 81-85 2.25% 86-90 1.50%
	➤ 3 Year 2.30% ➤ 4 Year 2.6% ➤ 5 Year 2.75% ➤ 6 Year 2.90% ➤ 7 Year 3.00% ➤ 8 Year 3.10% ➤ 9 Year 3.15% ➤ 10 Year 3.20%		➤ 3 Year 2.40% ➤ 4 Year 2.70% ➤ 5 Year 2.85% ➤ 6 Year 3.00% ➤ 7 Year 3.10% ➤ 8 Year 3.20% ➤ 9 Year 3.25% ➤ 10 Year 3.30%			Lower commission on 3 & 4 yr MYGA						

# Annuity Rate Sheet

## 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	Commissions
Guggenheim Life And Annuity Company Ratings: A.M. Best 'B++'						Rate Book Updated On: 9/27/2019						Rates Effective: 11/1/2019	
ProOption MYGA		Starting Rate	Every Yr Goes up	Final Rate	Yield								<b>5 &amp; 7 Only</b> 0-80 2.50% 81-85 1.88% 86-90 1.25%
	➤ 5 Year	2.20%	0.10%	2.85%	2.40%	1.00%	0-90	Yr 2+ 10%	100% 1st Yr	Yes	Same as Rate Period	<b>All Except:</b> NY	
	➤ 7 Year	2.35%	0.10%	2.95%	2.65%		\$5K- Q \$10K- NQ					<i>Lower Commission in DE</i>	<b>10 Year Only</b> 0-80 3.00% 81-85 2.25% 86-90 1.50%
	➤ 10 Year	2.40%	0.10%	3.30%	2.85%								
Single Premium	Full Return of Premium												
Liberty Bankers Life Insurance Company Ratings: A.M. Best 'B+'						Rate Book Updated On: 9/27/2019						Rates Effective: 9/6/2019	
Bankers Elite Series	➤ 3 Year	2.75%		➤ 7 Year	3.50%	1.00%	<b>3 and 5 Yr</b> 90 (75 in CA, FL) <b>7 Yr</b> 85 (70 in CA, FL) <b>9 Yr</b> 80 (65 in CA, FL)	None (Surrender Charges and MVA apply)	100% 1st Yr	No	Same as rate guarantee period	<b>ALL Except:</b> AK AL DC DE MN MO NH NY PR	<b>ALL Ages</b> 3 Year 2.00% 5 Year 2.25% 7 Year 2.50% 9 Year 2.75%
	➤ 5 Year*	3.40%		➤ 9 Year	3.60%		\$10,000						
	*5 Year rate is 0.10% <i>HIGHER</i> in AK, AL, DC, HI, MA, ME, MI, MO, TX, VT ONLY Through CLIC												
	Single Premium												
Bankers	➤ 3 Year		➤ 5 Year*		➤ 7 Year	1.00%	0-90 85 in OK  7 Year 85  \$10,000	Interest only if at least \$100 OR Accumulated Interest twice a year	100% 1st Yr	Yes	Same as Rate Period	<b>ALL Except:</b> AL DC DE FL MN MO MT NY PR VI  <b>The 7 Year is also NOT available in DE</b>	0-80 3 Year 2.00% 5 Year 3.25% 7 Year 4.00% 81-90 (7 Yr. 85) 3 Year 1.00% 5 Year 1.50% 7 Year 2.00%
	➤ 3 Year	2.60%	➤ 5 Year*	2.95%	➤ 7 Year	3.05%							
	*5 Year rate is 0.10% <i>HIGHER</i> in AK, AL, DC, HI, MA, ME, MI, MO, TX, VT ONLY Through CLIC												
	Single Premium												
Bankers Premier	➤ 5 Year*	3.25%		➤ 7 Year	3.35%	1.00%	0-90 85 in OK  7 Year 85  \$10,000	Interest only if at least \$100 OR Accumulated Interest twice a year	100% 1st Yr	Yes	Same as Rate Period	<b>5 Year NOT Available in:</b> AK AL DC DE MN MO NH NY PR VI  <b>7 Year NOT available in:</b> AK AL DC DE IA ID MN MO NH NM NY OR PR VI	5 Year 0-80 2.00% 81-90 0.40% 7 Year 0-80 2.15% 81-85 0.45%
	➤ 5 Year*	3.25%		➤ 7 Year	3.35%								
	*5 Year rate is 0.10% <i>HIGHER</i> in AK, AL, DC, HI, ME, MI, MO, TX, VT ONLY Through CLIC												
	Single Premium												
Bankers 5 Premier Plus		1st Yr Rate				1.00%	0-90 85 in OK  \$10,000	Interest only if at least \$100 OR Accumulated Interest twice a year	100% 1st Yr	Yes	Same as Rate Period	<b>ALL Except:</b> AK AL DC DE MN MO NH NY PR VI	0-80 2.00% 81-90 0.40%
	➤ 5 Year*	4.05%		➤ Yrs 2-5	3.05%								
	*5 Year rate is 0.10% <i>HIGHER</i> in AK, AL, DC, HI, ME, MI, MO, TX, VT ONLY Through CLIC												
	Single Premium												

# Annuity Rate Sheet

## 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	Commissions				
Lincoln Financial Group Ratings: A.M. Best 'A+', S&P 'AA-', Moody's 'A1', Fitch 'A+'					Rate Book Updated On: 9/27/2019					Rates Effective: 6/1/2019						
MYGuarantee Plus	Under \$100K			Over \$100K			1-3% Varies by State	0-85 \$10,000	10% of Accumulated Value each contract year including first year	100% 1-6 50% 7-12	Yes	Same as rate guarantee period	Call for details in: NJ & PA	0-75		
	➤ 5 Year 2.60%			➤ 5 Year 3.00%										5 Year 2.00%		
	➤ 7 Year 2.60%			➤ 7 Year 2.75%										7 & 10 Year 2.50%		
	➤ 10 Year 2.65%			➤ 10Year 2.85%										76-80		
														5 Year 1.30%		
Single Premium													7 & 10 Year 1.60%	81-85	5 0.75%	7 & 10 Years 1.00%
North American Life Ratings: A.M. Best 'A+', S&P 'A+'					Rate Book Updated On: 9/27/2019					Rates Effective: 9/10/2019						
Guarantee Choice	Under \$100K			Over \$100K			1.00%	0-90 \$2,000 Q \$10,000 NQ	Interest Only after 30 days (if systematic \$50+) otherwise Yr2+	100% 1-6 50% 7-12	Yes	Same as rate guarantee period	ALL Except: MT, NY  CA, DE, FL do NOT have 7 or 10 Yr	3 & 4 Year 0-80 1.50%		
	➤ 3 Year 1.60%			➤ 3 Year 1.95%										5 & 6 Year 0-80 2.00%		
	➤ 5 Year 2.00%			➤ 5 Year 2.30%										7 & 8 Year 0-80 2.50%		
	➤ 7 Year 1.80%			➤ 7 Year 2.05%										9 & 10 Year 0-80 3.00%		
	➤ 10 Year 2.00%			➤ 10 Year 2.25%										Commissions will reduce 25% for ages 81-85 and 50% for ages 86-90		
Single Premium																
Oxford Life Insurance Company Ratings: A.M. Best 'A-'					Rate Book Updated On: 9/27/2019					Rates Effective: 9/24/2019						
Multi-Select Series	➤ 3 Year 2.35%			➤ 7 Year 2.90%			1.00%	18-80* \$20,000 *10 Yr 18-75 *9 Yr 18-77 *8 Yr 18-79 \$1 Million Max Ages 76-80 500k Max	Yr 2+ 10%	100% 1-12	Yes	Matches the length of the initial guarantee	ALL Except: AL, MS, MT, NY, VT, WV	Term 18-75 76+		
	➤ 4 Year 2.65%			➤ 8 Year 3.20%										3 1.00% 0.50%		
	➤ 5 Year 2.70%			➤ 9 Year 3.05%										4 1.75% 0.75%		
	➤ 6 Year 3.05%			➤ 10 Year 3.10%										5-7 2.50% 1.50%		
														8-9 2.75% 1.75%		
Single Premium														10 3.00% N/A		

# Annuity Rate Sheet 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	Commissions
Sagikor Life Insurance Company Ratings: A.M. Best 'A-'							Rate Book Updated On: 9/27/2019			Rates Effective: 8/19/2019				
Milestone MYGA	\$15k-\$49,999		\$50k-\$99,000		Over \$100k		0.25%	0-90  \$15,000 NQ & Q	Yr 2+ 10%	100% 1-6  50% 7-12	Yes	Same as rate guarantee period	ALL Except: AK, CT, ME, MT, NY, VT	3 Year
														0-80 1.25%
														81-85 0.75%
														86-90 0.50%
														5 Year
														0-80 1.75%
	➤ 3 Year 1.05%	➤ 3 Year 1.65%	➤ 3 Year 2.35%										81-85 1.25%	
	➤ 5 Year 1.70%	➤ 5 Year 2.20%	➤ 5 Year 2.80%										86-90 0.75%	
	➤ 7 Year 1.95%	➤ 7 Year 2.45%	➤ 7 Year 2.75%										7 Year	
													0-80 2.25%	
													81-85 1.75%	
													86-90 1.00%	
Sentinel Security Life Insurance Company Ratings: A.M. Best 'B++'							Rate Book Updated On: 9/27/2019			Rates Effective: 10/8/2019				
Sentinel Plan Personal Choice			Most States				1.00%	0-90* 0-80 in OK  \$2,500  *Ages 86-90 D.B. rider REQUIRED in all states EXCEPT Florida(0.35%)	None	If under 80, No  If over 80 Yes, deducted at 50% of the full amount at 100% in Yr One ONLY	NO  *unless added as rate reducing a rider.  Cost is 0.35%	Based on Guarantee Period	Not Available in: AK, CT, DC, MA, ME, MI, MO, NH, NJ, NY, PR, RI, SC, TN, VA, VI, VT, WA, WI, WV  Call for details in: CA, FL & MN	5 & 7 Year
														0-80 2.25%
														81-90 1.50%
														10 Year
	➤ 5 Year 3.70%	➤ 7 Year 3.80%	➤ 10 Year 3.90%										0-80 2.75%	
	➤ 5 Year 3.60%	➤ 7 Year 3.70%	➤ 10 Year 3.80%										81-90 2.00%	
	➤ 5 Year 3.40%	➤ 7 Year 3.50%	➤ 10 Year 3.40%											
Single Premium														
Standard Insurance Company Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'							Rate Book Updated On: 9/27/2019			Rates Effective: 9/10/2019				
Focused Growth Annuity	\$15K-\$100K				Over \$100K		1.00%	FGA 3 & 5 0-93 FGA 7 0-90 FGA 10 0-80  \$15,000	Yr 1+ interest payments	85 & under, None 86-90 100% 1-6 50% 7-12	Yes	Same as Rate Period	All Except: CA, NY	3 Year
														0-80 1.00%
														5, 7 Year
														0-80 2.00%
														81-85 1.00%
	➤ 3 Year 2.05%	➤ 3 Year 2.15%	➤ 3 Year 2.45%										86-90 0.77%	
	➤ 5 Year 2.35%	➤ 5 Year 2.45%	➤ 5 Year 2.50%										10 Year	
	➤ 7 Year 2.40%	➤ 7 Year 2.50%	➤ 7 Year 2.50%										0-80 3.00%	
	➤ 10 Year 2.40%	➤ 10 Year 2.50%												
Single Premium														

## Fixed Annuities

1-800-255-5055

Fixed Annuities	Guaranteed 1st Yr Rates		Projected Renewal 2nd Rates OR Additional Product Information		Min GTD Rate	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions	
GlobalAtlantic Life Ratings: A.M. Best 'A', S&P 'A+', Moody's 'Baa1'					Rate Book Updated On: 9/27/2019					Rates Effective: 10/31/2019			
ForeCare LTC Annuity  With Required Rider	➤ \$35K-\$200K	2.25%	➤ \$35K-\$200K	2.25%	1.00%	50-80	10% after Yr 2	100% First 12 Mo	Yes	10 Yrs	ALL Except: CT, NY	50-75	6.00%
	➤ \$200K+	2.50%	➤ \$200K+	2.50%		Single - \$35-400K Joint - \$35-600K Non-Qualified Premium ONLY					AZ - Joint N/A IA, NJ, PA - Group apps ONLY	76-80	3.00%





## Annuity Rate Sheet MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Commissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Provisions	Waiver of Surrender	Waiver of Surrender Provisions	Restrictions (Issue age for Waiver of Surrender)
2	2.60%	Equitable	B+	Secure Savings	1.25%	90	5% Yrs 2+	Yes	N/A	NA
3	1.50%	Athene (.15% more 100k+)	A-	MaxRate 3 MVA	1.30%	85	10% Yr 1+	Yes	Nursing Home, Terminal Illness	85
3	2.00%	Equitrust	B++	Certainty Select	2.00%	90	Int. ONLY	Yes	Nursing Home	80
3	2.30%	Guggenheim (.10% more \$200K+)	B++	Preserve Multi-Year Guarantee	1.00%	90	2+ - 10%	Yes	Nursing Home <sup>1</sup> , Terminal Illness <sup>2</sup>	<sup>1</sup> 75, <sup>2</sup> 69
3	1.60%	North American (.25% more \$100K+)	A+	Guarantee Choice	1.50%	90	Int. ONLY	Yes	Nursing Home	75
3	2.35%	Oxford Life	A-	Multi-Select Series	1.00%	80	10% Yrs 2+	Yes	ADL, Nursing Home, Terminal Illness	DA520
3	2.35%	Sagicor (Over \$100k)	A-	Milestone MYGA	1.25%	90	10% Yrs 2+	Yes	N/A	N/A
4	3.15%	GILICO	B+	Guaranty 4	1.60%	100	Int. ONLY	No	N/A	N/A
4	2..6%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	1.75%	90	10% Yrs 2+	Yes	Nursing Home <sup>1</sup> , Terminal Illness <sup>2</sup>	<sup>1</sup> 75, <sup>2</sup> 69
4	2.65%	Oxford Life	A-	Multi-Select Series	1.75%	80	10% Yrs 2+	Yes	ADL, Nursing Home, Terminal Illness	DA520
5	2.05%	Athene (.15% more 100k+)	A-	MaxRate 5 MVA	2.00%	83	10% Yr 1+	Yes	Nursing Home, Terminal Illness	83
5	2.50%	Equitrust	B++	Certainty Select	3.00%	90	Int. ONLY	Yes	Nursing Home	80
5	3.65%	Equitable	B+	Secure Savings	2.00%	90	5% Yrs 2+	Yes	N/A	N/A
5	2.75%	Guggenheim (.10% more \$200K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home <sup>1</sup> , Terminal Illness <sup>2</sup>	<sup>1</sup> 75, <sup>2</sup> 69
5	2.00%	North American (.25% more \$100K+)	A+	Guarantee Choice	2.00%	90	Int. ONLY	Yes	Nursing Home	75
5	2.70%	Oxford Life	A-	Multi-Select Series	2.50%	80	10% Yrs 2+	Yes	ADL, Nursing Home, Terminal Illness	DA520
5	2.80%	Sagicor (Over \$100k)	A-	Milestone MYGA	1.75%	90	10% Yrs 2+	Yes	N/A	N/A
6	2.60%	Equitrust	B++	Certainty Select	3.00%	90	Int. ONLY	Yes	Nursing Home	80
6	2.90%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home <sup>1</sup> , Terminal Illness <sup>2</sup>	<sup>1</sup> 75, <sup>2</sup> 69
6	3.05%	Oxford Life	A-	Multi-Select Series	2.50%	80	10% Yrs 2+	Yes	ADL, Nursing Home, Terminal Illness	DA520
7	2.15%	Athene (.15% more 100k+)	A-	MaxRate 7 MVA	2.50%	83	10% Yr 1+	Yes	Nursing Home, Terminal Illness	83
7	3.00%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home <sup>1</sup> , Terminal Illness <sup>2</sup>	<sup>1</sup> 75, <sup>2</sup> 69
7	1.80%	North American (.25% more \$100K+)	A+	Guarantee Choice	2.50%	90	Int. ONLY	Yes	Nursing Home	75
7	2.90%	Oxford Life	A-	Multi-Select Series	2.50%	80	10% Yrs 2+	Yes	ADL, Nursing Home, Terminal Illness	DA520
7	2.75%	Sagicor (Over \$100k)	A-	Milestone MYGA	2.25%	90	10% Yrs 2+	Yes	N/A	N/A
8	2.70%	Equitrust	B++	Certainty Select	3.00%	90	Int. ONLY	Yes	Nursing Home	80
8	3.10%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home <sup>1</sup> , Terminal Illness <sup>2</sup>	<sup>1</sup> 75, <sup>2</sup> 69
8	3.20%	Oxford Life	A-	Multi-Select Series	2.75%	79	10% Yrs 2+	Yes	ADL, Nursing Home, Terminal Illness	DA520
9	3.15%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home <sup>1</sup> , Terminal Illness <sup>2</sup>	<sup>1</sup> 75, <sup>2</sup> 69
9	3.05%	Oxford Life	A-	Multi-Select Series	2.75%	77	10% Yrs 2+	Yes	ADL, Nursing Home, Terminal Illness	DA520
10	2.75%	Equitrust	B++	Certainty Select	3.00%	90	Int. ONLY	Yes	Nursing Home	80
10	3.20%	Guggenheim (.10% more \$200K+)	B++	Preserve Multi-Year Guarantee	3.00%	90	2+ - 10%	Yes	Nursing Home <sup>1</sup> , Terminal Illness <sup>2</sup>	<sup>1</sup> 75, <sup>2</sup> 69
10	2.00%	North American (.25% more \$100K+)	A+	Guarantee Choice	3.00%	90	Int. ONLY	Yes	Nursing Home	75
10	3.10%	Oxford Life	A-	Multi-Select Series	3.00%	75	10% Yrs 2+	Yes	ADL, Nursing Home, Terminal Illness	DA520