

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: 9/27/2019						Rates Effective: 9/9/2019			
Power Select Plus Income Multiplier Flex Rider Included	Under \$100K Over \$100K										
	➤ Fixed Account	1.65%	1.65%								
	➤ S&P Annual Pt. to Pt. W/Cap	2.60%	3.20%								
	➤ S&P 2-Year Pt. to Pt. W/Par	25.00%	35.00%								
	➤ Russell 2000 Annual Pt. to Pt W/Par	18.00%	22.00%							Option 1 50-75 7.00%	
	➤ ML Strategic Balanced Index Fund (No cap) Annual Pt. to Pt. W/Par	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	Option 2 50-75 Yr 1 2.25% Yr 2+ 1.00%
	➤ ML Strategic Balanced Index Fund (No cap) 2-Year Pt. to Pt. W/Spread (annualized)	2.20%	1.25%								Option 3 50-75 Yr 1 4.25% Yr 2+ 0.50%
➤ PIMCO Global Optima Index Fund Annual Pt. to Pt. W/Par	30%	36%									
➤ PIMCO Global Optima Index (No cap) 2-Year Pt. to Pt W/Spread (annualized)	5.45%	4.60%									
Single Premium											
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%							Option 1 50-75 7.00%	
	➤ 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	Option 2 0-75 Yr 1 2.25% Yr 2+ 1.00%
	➤ ML Strategic Balanced Index Fund 2-Year Pt. to Pt. W/Par	60.00%	68.00%								Option 3 0-75 Yr 1 4.25% Yr 2+ 0.50%
➤ 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											

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: 9/27/2019						Rates Effective: 9/9/2019			
Power Select Builder 8 <i>No Rider Available</i>		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												
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: 9/16/2019			
Retirement SafeGuard		<\$100K	>\$100K									
	➤ Fixed Account	1.50%	1.60%									
	➤ 2-Year BlackRock Pt. to Pt. W/Participation Rate & Bonus Return	72% 0.90%	72% 1.00%	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 50-75 7.00% 76-80 3.50% Option B 0-75 5.50% 76-80 2.00% .25% Trail Option C 0-75 2.00% .75% Trail
	➤ 1- Year S&P 500 Daily Risk Control Annual Pt. to Pt. W/Spread	4.25%	3.85%									
	➤ 1- Year S&P 500 Annual Pt. to Pt. W/Cap	2.85%	2.95%									
➤ 1- Year S&P 500 Annual Pt. to Pt. W/Participation Rate	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: 9/27/2019 Rates Effective: 9/4/2019																					
Secure Savings <small>Single Premium</small>	➤ 2 Year 2.75%	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	ALL Except: CA, NY, MN	2 Year 5 Year 0-75 1.00% 2.00% 76-80 1.00% 1.75% 81-90 1.00% 0.75%											
	➤ 5 Year 3.75%									2 Year 5 Year 0-75 1.00% 2.00% 76-80 1.00% 1.75% 81-90 1.00% 0.75%											
Secure Savings Elite <small>Single Premium</small>	➤ 2 Year 3.1% (2.90% FL)	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	All Except: CA, LA, MD, MA, MN, MT, NH, NJ, OR, PA, VA, WA	2 Year 5 Year 0-75 1.00% 2.00% 76-80 1.00% 1.75% 81-90 1.00% 0.75%											
	➤ 5 Year 4.00% (3.85 FL)									2 Year 5 Year 0-75 1.00% 2.00% 76-80 1.00% 1.75% 81-90 1.00% 0.75%											
Teton 7 <small>Flexible Premium 1st Year Only</small>	Rates for CO, DC, FL, IN, KY, MD, MS, NC, NE, RI, SD, WY		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	ALL Except: CA, DE, HI, ID, LA, ME, MN, MT, NH, NJ, NY, VA	Fixed Account 2.75% 3.00%	0-80 5.50% 81-85 4.00% 86-90 3.00%									
	➤ S&P Annual Pt. to Pt. <i>W/Cap</i> 5.50% 5.75%	➤ S&P Annual Pt. to Pt. <i>W/Par</i> 45.00% 45.00%																			
	➤ S&P Monthly Cap 2.00% 2.25%	➤ S&P Monthly Average <i>W/Cap</i> 6.00% 6.50%																			
	➤ S&P Monthly Average <i>W/Par</i> 70.00% 75.00%	➤ S&P Monthly Average <i>W/Spread</i> 2.00% 1.75%																			
	Rates for AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA										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	ALL Except: CA, DE, HI, ID, LA, ME, MN, MT, NH, NJ, NY, VA	Fixed Account 3.25% 3.00%	0-75 7.25% 76-80 6.00% 81-85 4.50%
	➤ S&P Annual Pt. to Pt. <i>W/Cap</i> 6.50% 5.75%	➤ S&P Annual Pt. to Pt. <i>W/Par</i> 50.00% 45.00%																			
	➤ S&P Monthly Cap 2.50% 2.25%	➤ S&P Monthly Average <i>W/Cap</i> 7.50% 6.50%																			
➤ S&P Monthly Average <i>W/Par</i> 85.00% 75.00%	➤ S&P Monthly Average <i>W/Spread</i> 1.25% 1.75%																				
Teton 14 <small>Flexible Premium 1st Year Only</small>	Rates for AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA		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	ALL Except: AK, CA, DE, HI, ID, LA, ME, MA, MN, MO, MT, NH, NJ, NV, OH, OR, PA, SC, TX, UT, VT, VA, WA	Fixed Account 3.50%	0-75 9.00% 76-80 7.00%									
	➤ S&P Annual Pt. to Pt. <i>W/Cap</i> 7.00%	➤ S&P Annual Pt. to Pt. <i>W/Par</i> 55.00%																			
	➤ S&P Monthly Cap 2.50%	➤ S&P Monthly Average <i>W/Cap</i> 9.50%																			
	➤ S&P Monthly Average <i>W/Par</i> 90.00%	➤ S&P Monthly Average <i>W/Spread</i> 0.75%																			

IAMS Proprietary Products

1-800-255-5055

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Equitable Ratings: A.M. Best 'B', S&P 'BBB+' Rate Book Updated On: 9/27/2019 Rates Effective: 9/4/2019											
Teton Bonus 7	Rates for CO, DC, FL, IN, KY, MD, MS, NC, NE, RI, SD, WY		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	ALL Except: CA, DE, HI, ID, LA, ME, MN, MT, NH, NJ, VA	0-80 5.50%
	➤ Fixed Account 2.00%	2.25%									81-85 4.00%
	➤ S&P Annual Pt. to Pt. W/Cap 4.00%	4.25%									86-90 3.00%
	➤ S&P Annual Pt. to Pt. W/Par 30.00%	35.00%									
	➤ S&P Monthly Cap 1.75%	1.75%									
	➤ S&P Monthly Average W/Cap 4.00%	4.50%									
	➤ S&P Monthly Average W/Par 55.00%	60.00%									
Flexible Premium 1st Year Only	➤ S&P Monthly Average W/Spread 3.25%	3.00%									
Teton Bonus 10	Rates for AK, CT, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA		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	ALL Except: CA, DE, HI, ID, IN, LA, ME, MN, MT, NH, NJ, RI, VA, WY	0-75 7.25%
	➤ Fixed Account 2.50%	2.25%									76-80 6.00%
	➤ S&P Annual Pt. to Pt. W/Cap 5.00%	4.25%									81-85 4.50%
	➤ S&P Annual Pt. to Pt. W/Par 40.00%	35.00%									
	➤ S&P Monthly Cap 2.00%	1.75%									
	➤ S&P Monthly Average W/Cap 5.50%	4.50%									
	➤ S&P Monthly Average W/Par 65.00%	60.00%									
Flexible Premium 1st Year Only	➤ S&P Monthly Average W/Spread 2.25%	3.00%									
Teton Bonus 14			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	ALL Except: AK, CA, CT, DE, HI, ID, IN, LA, ME, MA, MN, MS, MO, MT, NH, NJ, NV, OH, OR, PA, RI, SC, TX, UT, VT, VA, WA, WY	0-75 9.00%
	➤ Fixed Account 2.75%										76-80 7.00%
	➤ S&P Annual Pt. to Pt. W/Cap 5.50%										
	➤ S&P Annual Pt. to Pt. W/Par 45.00%										
	➤ S&P Monthly Cap 2.00%										
	➤ S&P Monthly Average W/Cap 6.00%										
	➤ S&P Monthly Average W/Par 75.00%										
Flexible Premium 1st Year Only	➤ S&P Monthly Average W/Spread 2.00%										

Indexed Annuities	Crediting Methods		Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions	
AIG/MSG Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'			Rate Book Updated On: 9/27/2019					Rates Effective: 9/9/2019				
Power Select Plus Income Flex Rider Included Single Premium	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	Option 1 50-75 7.00% Option 2 50-75 Yr 1 2.25% Yr 2+ 1.00% Option 3 50-75 Yr 1 4.25% Yr 2+ 0.50%	
	➤ Fixed Account	1.50%										1.50%
	➤ S&P Annual Pt. to Pt. W/Cap	2.00%										2.75%
	➤ S&P 2-Year Pt. to Pt. W/Par	22.00%										30.00%
	➤ Russell 2000 Annual Pt .to Pt W/Par	16.00%										20.00%
	➤ ML Strategic Balanced Index Fund (No cap) Annual Pt. to Pt. W/Par	40.00%										50.00%
	➤ ML Strategic Balanced Index Fund (No cap) 2-Year Pt. to Pt. W/Spread (annualized)	2.75%										1.95%
➤ PIMCO Global Optima Index Fund Annual Pt. to Pt. W/Par	25%	32%										
➤ PIMCO Global Optima Index (No cap) 2-Year Pt. to Pt W/Spread (annualized)	6.25%	5.25%										
Power Select Plus Income Multiplier Flex Rider Included Single Premium	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	Option 1 50-75 7.00% Option 2 50-75 Yr 1 2.25% Yr 2+ 1.00% Option 3 50-75 Yr 1 4.25% Yr 2+ 0.50%	
	➤ Fixed Account	1.65%										1.65%
	➤ S&P Annual Pt. to Pt. W/Cap	2.60%										3.20%
	➤ S&P 2-Year Pt. to Pt. W/Par	25.00%										35.00%
	➤ Russell 2000 Annual Pt .to Pt W/Par	18.00%										22.00%
	➤ ML Strategic Balanced Index Fund (No cap) Annual Pt. to Pt. W/Par	48.00%										58.00%
	➤ ML Strategic Balanced Index Fund (No cap) 2-Year Pt. to Pt. W/Spread (annualized)	2.20%										1.25%
➤ PIMCO Global Optima Index Fund Annual Pt. to Pt. W/Par	30%	36%										
➤ PIMCO Global Optima Index (No cap) 2-Year Pt. to Pt W/Spread (annualized)	5.45%	4.60%										

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: 9/27/2019					Rates Effective: 9/9/2019				
Power Select Builder <i>No Rider Available</i>	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	Option 1 50-75 7.00%	
	➤ Fixed Account	1.75%									1.75%	Option 2 0-75 Yr 1 2.25% Yr 2+ 1.00%
	➤ S&P Annual Pt. to Pt. W/Cap	3.20%									4.25%	Option 3 0-75 Yr 1 4.25% Yr 2+ 0.50%
	➤ 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%	
	➤ ML Strategic Balanced Index Fund 2-Year Pt. to Pt. W/Par	60.00%									68.00%	
Power Select Builder 8 <i>No Rider Available</i>	Under \$100K	Over \$100K	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%	
	➤ Fixed Account	1.65%									1.65%	Option 2 0-80 Yr 1 1.00% Yr 2+ 1.00%
	➤ 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%	
	➤ 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: 9/27/2019						Rates Effective: 9/10/2019							
Allianz Accumulation Advantage	Fixed Interest	1.75%	2.05%	5% Of First Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 2+ 10%	1-6 100%	Yes	10 Yrs	ALL Except: NY	0-75	6.00%
	BlackRock Index Annual Pt. to Pt. w/ Cap	3.00%	4.50%									76-80	4.00%
	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%										
	Flexible Premium First year	**Call for details in CA, OR											
Allianz 222(MVA)	Fixed Interest	1.40%		15% On Premium First Year	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 2+ 10%	1-6 100%	Yes	10 Yrs	Available in All States	0-75	6.18%
	BlackRock Index Annual Pt. to Pt. w/ Cap	2.40%										76-80	4.28%
	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%											
	Flexible Premium First year	**Call for details in CA, NH, OR											
Allianz 360 (MVA)	Fixed Interest	2.10%		25% interest bonus	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 2+ 10%	1-6 100%	Yes	10 Yrs	Available in All States	0-75	6.18%
	BlackRock Index Annual Pt. to Pt. w/ Cap	4.00%										76-80	4.28%
	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%											
	Flexible Premium First year	**Call for details in CA, OR											
American-Equity Ratings: A.M. Best 'A-', S&P 'BBB+'													
Rate Book Updated On: 9/27/2019						Rates Effective: 10/10/2019							
Bonus Gold	Fixed Account	1.05%		10%	1.50% on 80% of 1st Yr Premiums Paid	18-80 18-64 FL \$5K - Q \$5K - NQ	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	16 Yrs	ALL Except: AK, CA, CT, DE, OK, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA	0-75	6.00%
												76-80	4.50%
Flexible Premium	Volatility Control Index with an Asset Fee of: 4.75%												

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American-Equity Ratings: A.M. Best 'A-', S&P 'BBB+' Rate Book Updated On: 9/27/2019 Rates Effective: 10/10/2019										
Advantage Gold Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.05% S&P Annual Pt. to Pt. 2.00% <u>Cap Rate</u> or 15% <u>Par Rate</u> S&P Annual Monthly Pt. to Pt. 1.00% or N/A S&P Annual Monthly Average 2.00% or 25% S&P Perf. Trigger Annual Pt. to Pt. 1.75% or N/A 10-Yr U.S. Treasury Annual Pt. to Pt. 2.00% or N/A Bond Yield Annual Pt. to Pt. 4.65% or N/A With an Asset Fee of: 2.00% Volatility Control Index with an Asset Fee of: 4.00% 	5%	1.50% on 1st Yr Premiums Paid	18-80 \$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	ALL Except: 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%
AssetShield 5 Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.50% S&P Annual Pt. to Pt. 2.75% <u>Cap Rate</u> or N/A <u>Par Rate</u> S&P Annual Monthly Pt. to Pt. 1.20% or N/A S&P Annual Monthly Average N/A or 22% S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Pt. to Pt. w/PR N/A or 70% S&P 500 NeXt monthly Pt. to Pt. w/RR 0.50% 	N/A	1% on 87.5% of premiums paid	18-85 \$5K - Q \$5K - NQ	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	Available in all States Except: NY ** Call for details in CA	Ages 18-75 3.75% Ages 76-80 2.81% Ages 81-85 1.88%
AssetShield 7 Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.65% S&P Annual Pt. to Pt. 3.00% <u>Cap Rate</u> or N/A <u>Par Rate</u> S&P Annual Monthly Pt. to Pt. 1.25% or N/A S&P Annual Monthly Average N/A or 24% S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Pt. to Pt. w/PR N/A or 75% S&P 500 NeXt monthly Pt. to Pt. w/RR 0.60% 	N/A	1% on 87.5% of premiums paid	18-85 \$5K - Q \$5K - NQ	Yr 1 Systematic WD Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	Available in all States Except: NY ** Call for details in CA	Ages 18-75 4.50% Ages 76-80 3.38% Ages 81-85 2.25%
AssetShield 10 Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.75% S&P Annual Pt. to Pt. 3.25% <u>Cap Rate</u> or N/A <u>Par Rate</u> S&P Annual Monthly Pt. to Pt. 1.30% or N/A S&P Annual Monthly Average N/A or 25% S&P 500 Dividend Aristocrats Daily Risk Control 5% ER 1 Yr Pt. to Pt. w/PR N/A or 100% S&P 500 Dividend Aristocrats Daily Risk Control 5% ER 2 Yr Pt. to Pt. w/PR N/A or 110% S&P 500 NeXt monthly Pt. to Pt. w/RR 0.70% 	N/A	1% on 87.5% of premiums paid	18-80 \$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	Available in all States Except: NY ** Call for details in CA	Ages 18-75 6.00% Ages 76-80 4.50%

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: 9/27/2019 Rates Effective: 10/10/2019										
Choice 6 MVA Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.60% S&P Annual Pt. to Pt. <u>Cap Rate</u> 2.75% <u>or</u> <u>Par Rate</u> 23% S&P Annual Monthly Pt. to Pt. 1.25% <u>or</u> 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%
Choice 8 MVA Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.70% S&P Annual Pt. to Pt. <u>Cap Rate</u> 3.00% <u>or</u> <u>Par Rate</u> 24% S&P Annual Monthly Pt. to Pt. 1.30% <u>or</u> 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%
Choice 10 MVA Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.75% S&P Annual Pt. to Pt. <u>Cap Rate</u> 3.25% <u>or</u> <u>Par Rate</u> 25% S&P Annual Monthly Pt. to Pt. 1.30% <u>or</u> 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%
Choice 6 Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.40% S&P Annual Pt. to Pt. <u>Cap Rate</u> 2.50% <u>or</u> <u>Par Rate</u> 21% S&P Annual Monthly Pt. to Pt. 1.10% <u>or</u> 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%
Choice 8 Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.50% S&P Annual Pt. to Pt. <u>Cap Rate</u> 2.75% <u>or</u> <u>Par Rate</u> 22% S&P Annual Monthly Pt. to Pt. 1.20% <u>or</u> 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%
Choice 10 Flexible Premium	<ul style="list-style-type: none"> Fixed Account 1.55% S&P Annual Pt. to Pt. <u>Cap Rate</u> 2.75% <u>or</u> <u>Par Rate</u> 23% S&P Annual Monthly Pt. to Pt. 1.25% <u>or</u> 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: 9/27/2019 Rates Effective: 10/10/2019																																							
IncomeShield 7	<ul style="list-style-type: none"> Fixed Account 1.45% 	<table border="0"> <tr> <td><u>Cap Rate</u></td> <td><u>Par Rate</u></td> </tr> <tr> <td>2.50% or N/A</td> <td>N/A</td> </tr> <tr> <td>4.00% or 22%</td> <td>65%</td> </tr> </table>	<u>Cap Rate</u>	<u>Par Rate</u>	2.50% or N/A	N/A	4.00% or 22%	65%	N/A	1% on 87.5% of premiums paid	50-80	Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	ALL Except: NY	<table border="0"> <tr> <td>Yr 1</td> <td>50-75 4.00%</td> </tr> <tr> <td></td> <td>76-80 3.00%</td> </tr> <tr> <td>Yr 2</td> <td>50-75 1.00%</td> </tr> <tr> <td></td> <td>76-80 0.75%</td> </tr> <tr> <td>Up-Front (No Trail)</td> <td>50-75 5.00%</td> </tr> <tr> <td></td> <td>76-80 3.75%</td> </tr> </table>	Yr 1	50-75 4.00%		76-80 3.00%	Yr 2	50-75 1.00%		76-80 0.75%	Up-Front (No Trail)	50-75 5.00%		76-80 3.75%										
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IncomeShield 10	<ul style="list-style-type: none"> Fixed Account 0.85% 	<table border="0"> <tr> <td><u>Cap Rate</u></td> <td><u>Par Rate</u></td> </tr> <tr> <td>1.25% or N/A</td> <td>N/A</td> </tr> <tr> <td>0.80% or N/A</td> <td>N/A</td> </tr> <tr> <td>N/A or 14%</td> <td>N/A</td> </tr> <tr> <td>1.75% or N/A</td> <td>37%</td> </tr> <tr> <td>N/A</td> <td>53%</td> </tr> </table>	<u>Cap Rate</u>	<u>Par Rate</u>	1.25% or N/A	N/A	0.80% or N/A	N/A	N/A or 14%	N/A	1.75% or N/A	37%	N/A	53%	7% Premium Bonus	1% on 87.5% of premiums paid	18-80	Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	ALL Except: NY	<table border="0"> <tr> <td>Yr 1</td> <td>18-75 5.00%</td> </tr> <tr> <td></td> <td>76-80 3.75%</td> </tr> <tr> <td>Yr 2</td> <td>18-75 1.50%</td> </tr> <tr> <td></td> <td>76-80 1.15%</td> </tr> <tr> <td>Yr 3</td> <td>18-75 1.00%</td> </tr> <tr> <td></td> <td>76-80 0.75%</td> </tr> <tr> <td>Up-Front (No Trail)</td> <td>18-75 6.25%</td> </tr> <tr> <td></td> <td>78-80 4.70%</td> </tr> </table>	Yr 1	18-75 5.00%		76-80 3.75%	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%
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IncomeShield 10 W/LIBR	<ul style="list-style-type: none"> Fixed Account 0.75% 	<table border="0"> <tr> <td><u>Cap Rate</u></td> <td><u>Par Rate</u></td> </tr> <tr> <td>1.25% or N/A</td> <td>N/A</td> </tr> <tr> <td>0.70% or N/A</td> <td>N/A</td> </tr> <tr> <td>N/A or 12%</td> <td>N/A</td> </tr> <tr> <td>1.50% or N/A</td> <td>33%</td> </tr> <tr> <td>N/A</td> <td>47%</td> </tr> </table>	<u>Cap Rate</u>	<u>Par Rate</u>	1.25% or N/A	N/A	0.70% or N/A	N/A	N/A or 12%	N/A	1.50% or N/A	33%	N/A	47%	7% Premium Bonus	1% on 87.5% of premiums paid	18-80	Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	ALL Except: NY	<table border="0"> <tr> <td>Yr 1</td> <td>18-75 5.00%</td> </tr> <tr> <td></td> <td>76-80 3.75%</td> </tr> <tr> <td>Yr 2</td> <td>18-75 1.50%</td> </tr> <tr> <td></td> <td>76-80 1.15%</td> </tr> <tr> <td>Yr 3</td> <td>18-75 1.00%</td> </tr> <tr> <td></td> <td>76-80 0.75%</td> </tr> <tr> <td>Up-Front (No Trail)</td> <td>18-75 6.25%</td> </tr> <tr> <td></td> <td>78-80 4.70%</td> </tr> </table>	Yr 1	18-75 5.00%		76-80 3.75%	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%
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Flexible Premium	<ul style="list-style-type: none"> S&P Annual Pt. to Pt. 1.25% or N/A S&P Annual Monthly Pt. to Pt. 0.70% or N/A S&P Annual Pt. to Pt. N/A or 12% Volatility Control Annual Pt. to Pt. 1.50% or N/A Volatility Control Annual Pt. to Pt. N/A Volatility Control 2-Year Pt. to Pt. N/A 																																						
Retirement Gold	<ul style="list-style-type: none"> Fixed Account 1.00% 	<table border="0"> <tr> <td><u>Cap Rate</u></td> <td><u>Par Rate</u></td> </tr> <tr> <td>1.50% or 13%</td> <td>N/A</td> </tr> <tr> <td>1.00% or N/A</td> <td>20%</td> </tr> <tr> <td>1.50% or N/A</td> <td>N/A</td> </tr> <tr> <td>1.25% or N/A</td> <td>N/A</td> </tr> <tr> <td>5.00% or N/A</td> <td>N/A</td> </tr> </table>	<u>Cap Rate</u>	<u>Par Rate</u>	1.50% or 13%	N/A	1.00% or N/A	20%	1.50% or N/A	N/A	1.25% or N/A	N/A	5.00% or N/A	N/A	8% 1st Yr Premium ONLY IN ONLY: ages 74-78 get 5%	1.50% on 84% of 1st Yr Premiums Paid	18-78	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	<table border="0"> <tr> <td>Yr 1</td> <td>0-78 6.00%</td> </tr> <tr> <td></td> <td>0-78 1.00%</td> </tr> <tr> <td>Yr 2</td> <td>0-78 1.00%</td> </tr> <tr> <td></td> <td>0-78 1.00%</td> </tr> <tr> <td>Yr 3</td> <td>0-78 7.00%</td> </tr> <tr> <td>Up-Front (No Trail)</td> <td>0-78 7.00%</td> </tr> </table>	Yr 1	0-78 6.00%		0-78 1.00%	Yr 2	0-78 1.00%		0-78 1.00%	Yr 3	0-78 7.00%	Up-Front (No Trail)	0-78 7.00%				
	<u>Cap Rate</u>		<u>Par Rate</u>																																				
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Flexible Premium	<ul style="list-style-type: none"> S&P Annual Pt. to Pt. 1.50% or 13% S&P Annual Monthly Pt. to Pt. 1.00% or N/A S&P Annual Monthly Average 1.50% or N/A S&P Perf. Trigger Annual Pt. to Pt. 1.25% or N/A Bond Yield Annual Pt. to Pt. 5.00% or N/A With an Asset Fee of: 1.75% Volatility Control Index with an Asset Fee of: 5.00% 																																						
American National Insurance Company: A.M. Best 'A', S&P 'A' Rate Book Updated On: 9/27/2019 Rates Effective: 10/1/2019																																							
Strategy Indexed Annuity PLUS 7	<ul style="list-style-type: none"> Declared Rate 1.20% 	<table border="0"> <tr> <td>1 Yr. Cap</td> <td>2.40%</td> </tr> <tr> <td>N/A</td> <td>2.55%</td> </tr> <tr> <td>Cap Rate</td> <td>1.05%</td> </tr> <tr> <td></td> <td>2.15%</td> </tr> </table>	1 Yr. Cap	2.40%	N/A	2.55%	Cap Rate	1.05%		2.15%	1%	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	<table border="0"> <tr> <td>0-75 5.00%</td> </tr> <tr> <td>76-80 4.00%</td> </tr> </table>	0-75 5.00%	76-80 4.00%																		
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Flexible Premium First 3 yrs	<ul style="list-style-type: none"> 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 																																						



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: 9/27/2019										
Rates Effective: 8/31/2019										
Ascent 10 Bonus 2.0 Non-MVA: AK, HI, MN, MO, NJ, PA, UT, WA	➤ Fixed Account 0.90% ➤ S&P Annual Pt. to Pt. 2.25% ➤ <i>Bailout Cap Rate</i> 1.00%								ALL Except: NY Call for details in: 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%
	➤ S&P Annual Monthly Pt. to Pt. 1.00% ➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap W/Par 30% ➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index W/Par 70% ➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index W/Par 40% ➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 45%	3% Bonus to Accum.	100% of Premiums at an interest rate of 1%	0-80 0-74 IN ONLY 0-64 FL ONLY	Yr 1+ 10%	100% (1-6) 50% (7-12)	Yes	10 Years		71-75 6.00% 76-80 5.00%
Single Premium	2-Year No Cap Strategies NOT Available in NH, NV									
Ascent Pro 10 Bonus FL ONLY Ascent Pro 10 Bonus Select	➤ Fixed Account 0.90% ➤ S&P Annual Pt. to Pt. 2.25% ➤ <i>Bailout Cap Rate</i> 1.00%								ONLY Available in: AK ^{1,2,3} , DE, HI ^{1,2,3} , MN ¹ , NJ ^{1,2,3} , NV, OH ³ , OK, OR, PA ^{1,2,3} , SC, TX, UT ^{1,2,3} , WA ^{1,2,3} ¹ No MVA ² Income Doubler Not Avail ³ Min. Interest Credit Not Avail.	Ascent Pro 10 Bonus FL ONLY 65-70 6.00% 71-75 5.50% 76-80 5.00%
	➤ S&P Annual Monthly Pt. to Pt. 1.00% ➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap W/Par 30% ➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index W/Par 70% ➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index W/Par 40% ➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 45%	Pro10 Bonus FL ONLY 3% to Accum.	100% of Premiums at an interest rate of 1%	0-80 65-80 FL ONLY 53-78 OR ONLY	Yr 1+ 10%	100% (1-6) 50% (7-12)	Yes	10 Years		Pro 10 Bonus Select 0-70 6.50% 71-75 6.00% 76-80 5.00%
Single Premium	2-Year No Cap Strategies NOT Available in NH, NV									
Agility 10	➤ Fixed Account 0.90% ➤ S&P Annual Pt. to Pt. <u>Cap Rate</u> 2.75% ➤ S&P 2 yr Pt. to Pt. 5.50% Bailout cap Rate <u>Par Rate</u> 0.50%								ALL Except: NY	0-70 6.00%
	➤ BNP Paribas Multi Asset Diversified 5 Index 2-year no cap point to point participation rate 70% 1-year no cap point to point participation rate 50% ➤ Morningstar Divided Volatility 5 Index 2-year no cap point to point participation rate 40% 1-year no cap point to point participation rate 30% ➤ Janus SG Consensus Index 2-year no cap point to point participation rate 45% 1-year no cap point to point participation rate 25%	17% 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		71-75 5.50% 76-80 5.00%
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								
Athene Annuity & Life Ratings: A.M. Best 'A-', S&P 'A-', Fitch 'A-'																		
Rate Book Updated On: 9/27/2019 Rates Effective: 8/31/2019																		
Performance Elite 7 *ALL Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee *NOT an Income Rider Single Premium	➤ Fixed Account 0.90% ➤ S&P Annual Pt. to Pt. 3.00% ➤ S&P Monthly cap 1.00% ➤ S&P Risk Control Annual Pt. to Pt. (PAR Rate) 25.00% ➤ S&P 2 yr Pt. to Pt. (Annual Spread) 6.00%	Plus 6%	5% (AK,CA,CT, DE,HI,IL,IN, MD,MN, MO,NJ,NV, OH,OK,OR, PA,SC,TX, UT,WA) Rider Fee .95%	0-83 \$10K (\$25,000 TX) ROP After the 4th Contract Yr.	Yrs. 1+: 10% Plus Cumulative up to 20%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: NY Plus Version N/A in CA or CT	0-70 5.00%	76-80 3.50%	81+ 3.00%						
	➤ BNP Paribas Multi Asset Diversified 5 Index 1-year no cap point to point participation rate 45% 2-year no cap point to point participation rate 70%	<u>Cap Rate</u> 3.00% 1.00% 25.00% 6.00%								Par Rate	87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	7 Yrs	NY	76-80 3.50%	81+ 3.00%
	➤ Morningstar Divided Volatility 5 Index 1-year no cap point to point participation rate 30% 2-year no cap point to point participation rate 40%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	7 Yrs	NY	76-80 3.50%	81+ 3.00%	
	➤ Janus SG Consensus Index 1-year no cap point to point participation rate 20% 2-year no cap point to point participation rate 50%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	7 Yrs	NY	76-80 3.50%	81+ 3.00%	
	➤ BNP Paribas Multi Asset Diversified 5 Index 1-year no cap point to point participation rate 45% 2-year no cap point to point participation rate 70%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	7 Yrs	NY	76-80 3.50%	81+ 3.00%	
Performance Elite 10 *ALL Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee *NOT an Income Rider Single Premium	➤ Fixed Account 0.80% ➤ S&P Annual Pt. to Pt. 2.50% ➤ S&P Monthly cap 0.95% ➤ S&P Risk Control Annual Pt. to Pt. (PAR Rate) 20.00% ➤ S&P 2 yr Pt. to Pt. (Annual Spread) 6.75%	10 2% (2% CA) 10 Plus 8% (6% CA)	10 SEL 1% 10 SEL Plus 6% 10 Pro 1% 10 Pro Plus 7%	0-78 \$10K (\$5,000- CT, MN, NJ, OR, PA, TX, WA) ROP After the 4th Contract Yr.	Yrs. 2+: 5% Plus 1st Yr+ 10% Cumulative up to 20%	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%	71-75 6.00%	76-78 5.00%						
	➤ BNP Paribas Multi Asset Diversified 5 Index 1-year no cap point to point participation rate 40% 2-year no cap point to point participation rate 60%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	10 Yrs	NY	71-75 6.00%	76-78 5.00%	
	➤ Morningstar Divided Volatility 5 Index 1-year no cap point to point participation rate 25% 2-year no cap point to point participation rate 35%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	10 Yrs	NY	71-75 6.00%	76-78 5.00%	
	➤ Janus SG Consensus Index 1-year no cap point to point participation rate 25% 2-year no cap point to point participation rate 40%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	10 Yrs	NY	71-75 6.00%	76-78 5.00%	
	➤ BNP Paribas Multi Asset Diversified 5 Index 1-year no cap point to point participation rate 40% 2-year no cap point to point participation rate 60%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	10 Yrs	NY	71-75 6.00%	76-78 5.00%	
Performance Elite 15 *ALL Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee *NOT an Income Rider Single Premium	➤ Fixed Account 1.30% ➤ S&P Annual Pt. to Pt. 3.00% ➤ S&P Monthly cap 1.00% ➤ S&P Risk Control Annual Pt. to Pt. (PAR Rate) 25.00% ➤ S&P 2 yr Pt. to Pt. (Annual Spread) 6.00%	15 7%	15 Plus 13% (14% IN, 9% OH)	0-73 \$10K (\$5,000 TX) ROP After the 4th Contract Yr.	Yrs. 2+: 5% Plus 1st Yr+ 10% Cumulative up to 20%	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%	0-73 6.00%							
	➤ BNP Paribas Multi Asset Diversified 5 Index 1-year no cap point to point participation rate 50% 2-year no cap point to point participation rate 30%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	15 Yrs	CA, CT, NY, MT, MN, NJ, OR, PA, UT, WA	0-70 6.50%	0-73 6.00%	
	➤ Morningstar Divided Volatility 5 Index 1-year no cap point to point participation rate 30% 2-year no cap point to point participation rate 40%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	15 Yrs	CA, CT, NY, MT, MN, NJ, OR, PA, UT, WA	0-70 6.50%	0-73 6.00%	
	➤ Janus SG Consensus Index 1-year no cap point to point participation rate 30% 2-year no cap point to point participation rate 50%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	15 Yrs	CA, CT, NY, MT, MN, NJ, OR, PA, UT, WA	0-70 6.50%	0-73 6.00%	
	➤ BNP Paribas Multi Asset Diversified 5 Index 1-year no cap point to point participation rate 50% 2-year no cap point to point participation rate 30%	Par Rate								87.5% of Premiums at an interest rate of min. 1.00%	100% (1-6)	50% (7-12)	Yes	15 Yrs	CA, CT, NY, MT, MN, NJ, OR, PA, UT, WA	0-70 6.50%	0-73 6.00%	

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																																				
Athena Annuity & Life Ratings: A.M. Best 'A-', S&P 'A-', Fitch 'A-'																																														
Rate Book Updated On: 9/27/2019																																														
Rates Effective: 8/31/2019																																														
Ascent Pro 7 Non-MVA: AK, HI, MN, MO, NJ, PA, UT, WA Single Premium	➤ Fixed Account 1.35% ➤ S&P Annual Pt. to Pt. 3.00% ➤ <i>Bailout Cap Rate</i> 1.00% ➤ S&P Annual Monthly Pt. to Pt. 1.35% ➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap <i>W/Par</i> 40% ➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index <i>W/Par</i> 95% ➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index <i>W/Par</i> 50% ➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 65% 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	ALL Except: NY Call for details in: 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																																					
Ascent Pro 10 Non-MVA: AK, HI, MN, MO, NJ, PA, UT, WA Single Premium	➤ Fixed Account 1.60% ➤ S&P Annual Pt. to Pt. 3.25% ➤ <i>Bailout Cap Rate</i> 1.00% ➤ S&P Annual Monthly Pt. to Pt. 1.40% ➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap <i>W/Par</i> 45% ➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index <i>W/Par</i> 105% ➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index <i>W/Par</i> 55% ➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus 70% 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	ALL Except: NY Call for details in: 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																																					
Ascent Accumulator 5 Death Benefit Rider Available Non-MVA: AK, HI, MN, MO, NJ, OR, PA, UT, WA Single Premium	<table border="0"> <tr> <td></td> <td>Under \$100k</td> <td>Over \$100k</td> </tr> <tr> <td>➤ Fixed Account</td> <td>1.15%</td> <td>1.45%</td> </tr> <tr> <td>➤ S&P Annual Pt. to Pt.</td> <td>3.00%</td> <td>3.50%</td> </tr> <tr> <td> ➤ <i>Bailout Cap Rate</i></td> <td>2.00%</td> <td>2.00%</td> </tr> <tr> <td>➤ S&P Annual Monthly Pt. to Pt. Cap</td> <td>1.10%</td> <td>1.30%</td> </tr> <tr> <td>➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap</td> <td>30%</td> <td>35%</td> </tr> <tr> <td>➤ 1-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index</td> <td>50%</td> <td>55%</td> </tr> <tr> <td>➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index</td> <td>70%</td> <td>80%</td> </tr> <tr> <td> ➤ 1-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index</td> <td>30%</td> <td>35%</td> </tr> <tr> <td> ➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index</td> <td>40%</td> <td>45%</td> </tr> <tr> <td>➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus</td> <td>45%</td> <td>55%</td> </tr> <tr> <td>➤ 1-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus</td> <td>25%</td> <td>30%</td> </tr> </table>		Under \$100k	Over \$100k	➤ Fixed Account	1.15%	1.45%	➤ S&P Annual Pt. to Pt.	3.00%	3.50%	➤ <i>Bailout Cap Rate</i>	2.00%	2.00%	➤ S&P Annual Monthly Pt. to Pt. Cap	1.10%	1.30%	➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap	30%	35%	➤ 1-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index	50%	55%	➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index	70%	80%	➤ 1-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index	30%	35%	➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index	40%	45%	➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus	45%	55%	➤ 1-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus	25%	30%	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	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
	Under \$100k	Over \$100k																																												
➤ Fixed Account	1.15%	1.45%																																												
➤ S&P Annual Pt. to Pt.	3.00%	3.50%																																												
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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: 9/27/2019										
Rates Effective: 8/31/2019										
Ascent Accumulator 7 Death Benefit Rider Available Non-MVA: AK, HI, MN, MO, NJ, OR, PA, UT, WA Single Premium	Under \$100k	Over \$100k								
	➤ Fixed Account	1.45%	1.55%	None	100% of Premiums at an interest rate of 1%	0-83		100% (1-6)	Yes	7 Years
	➤ S&P Annual Pt. to Pt.	3.50%	3.75%							
	➤ Bailout Cap Rate	2.50%	2.50%							
	➤ S&P Annual Monthly Pt. to Pt. Cap	1.30%	1.40%							
	➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap	35%	40%							
	➤ 1-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index	55%	60%							
	➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index	80%	90%							
	➤ 1-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index	35%	40%							
	➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index	45%	50%							
➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus	55%	65%								
➤ 1-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus	30%	35%								
Ascent Accumulator 10 Death Benefit Rider Available Non-MVA: AK, HI, MN, MO, NJ, OR, PA, UT, WA Single Premium	Under \$100k	Over \$100k								
	➤ Fixed Account	1.55%	1.65%	None	100% of Premiums at an interest rate of 1%	0-80		100% (1-6)	Yes	10 Years
	➤ S&P Annual Pt. to Pt.	3.75%	4.00%							
	➤ Bailout Cap Rate	2.50%	2.50%							
	➤ S&P Annual Monthly Pt. to Pt. Cap	1.40%	1.45%							
	➤ S&P Daily Risk Control 5% Index TR (Total Return) 1 Yr. No Cap	40%	45%							
	➤ 1-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index	60%	70%							
	➤ 2-Year No Cap Pt to Pt BNP Paribas Multi-Asset Diversified 5 Index	90%	100%							
	➤ 1-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index	40%	45%							
	➤ 2-Year No Cap Pt to Pt Morningstar Dividend Yield-Focus Target Volatility 5 Index	50%	60%							
➤ 2-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus	65%	75%								
➤ 1-Year No Cap Pt to Pt Index Strategy Janus SG Market Consensus	35%	40%								

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: 9/27/2019 Rates Effective: 9/20/2019											
Market Power Bonus Index	<ul style="list-style-type: none"> ➤ Fixed Account ➤ S&P Annual Pt. to Pt. <i>W/Cap</i> ➤ S&P Annual Monthly Average <i>W/Cap</i> ➤ S&P Annual Monthly Average <i>W/Par</i> ➤ S&P Annual Monthly <i>W/Cap</i> ➤ S&P 2-Year Monthly Average <i>W/Cap</i> 	10%*	<u>W/O LIBR</u> 1.50% <u>W/LIBR</u> 1.00%	1% on 87.50% of Premiums paid (1.50% on 100% in DE & IL)	0-75 \$10,000 <i>*Flexible Premium 1st Year ONLY</i>	Yr 1 Systematic WD from Fixed Acct Yrs 2+ 10%	1-6 100% 50% 7-12	Yes	14 Years	Not Available in: CA, DE, NY, OR <i>Surrender Charge Variation: AK, CT, IL, MN, NJ, NV, OH, OK OR, PA< T, UT, VT, WA</i>	0-75 8.00% Variation States 0-75 7.00%
MarketTen Bonus Index	<ul style="list-style-type: none"> ➤ Fixed Account ➤ S&P Annual Pt. to Pt. <i>W/Cap</i> ➤ S&P Annual Monthly Average <i>W/Cap</i> ➤ S&P Annual Monthly Average <i>W/Par</i> ➤ S&P Annual Monthly <i>W/Cap</i> ➤ S&P 2-Year Monthly Average <i>W/Cap</i> 	6% Yrs 1-5	<u>W/O LIBR</u> 1.20% <u>W/LIBR</u> 1.15%	1% on 100% of Premiums paid (return of premium guarantee)	0-80 \$10,000 NQ \$5,000 Q	Yr 1 Systematic WD from Fixed Acct Yrs 2+ 10%	1-6 100% 50% 7-12	Yes	10 Yrs	Not Available in: NY <i>Surrender Charge Variation: CA, DE</i>	Year 1 0-80 6.00% Year 2-5 0-80 3.00%
Market Value Index	<ul style="list-style-type: none"> ➤ Fixed Account ➤ S&P Annual Pt. to Pt. <i>W/Cap</i> ➤ S&P Annual Pt. to Pt. <i>W/Par</i> ➤ S&P Annual Monthly Average <i>W/Cap</i> ➤ S&P Annual Monthly Average <i>W/Par</i> ➤ S&P Annual Monthly <i>W/Cap</i> ➤ S&P 2-Year Monthly Average <i>W/Cap</i> ➤ 1- Year Pt. to Pt. (Dynamo) <i>W/ Par</i> ➤ 2- Year Pt. to Pt. (Dynamo) <i>W/ Par</i> 	None	<u>W/O LIBR</u> 2.40% <u>W/LIBR</u> 2.25%	1% on 87.5% of Premiums Paid	0-80 \$10,000	Yr 1 Systematic WD from Fixed Acct Yrs 2+ 10%	1-6 100% 50% 7-12	Yes	10 Yrs	Not Available in: NY <i>Surrender Charge Variations: AK, CA, CT, DE, FL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA</i>	Year 1 0-80 7.00% Year 2-5 0-80 3.50%
MarketSeven Index	<ul style="list-style-type: none"> ➤ Fixed Account ➤ S&P Annual Pt. to Pt. <i>W/Cap</i> ➤ S&P Annual Pt. to Pt. <i>W/Par</i> ➤ S&P Annual Monthly Average <i>W/Cap</i> ➤ S&P Annual Monthly Average <i>W/Par</i> ➤ S&P Annual Monthly <i>W/Cap</i> ➤ S&P 2-Year Monthly Average <i>W/Cap</i> ➤ 1- Year Pt. to Pt. (Dynamo) <i>W/ Par</i> ➤ 2- Year Pt. to Pt. (Dynamo) <i>W/ Par</i> 	None	<u>W/O LIBR</u> 2.35% <u>W/LIBR</u> 2.25%	1% on 87.5% of Premiums Paid	0-85 \$10,000	Yr 1 Systematic WD from Fixed Acct Yrs 2+ 10%	1-6 100% 50% 7-12	Yes	7 Yrs	Not Available in: NY <i>Surrender Charge Variations: CA</i>	Year 1 0-75 5.50% 76-80 4.13% 81-85 2.75% Year 2-3 0-75 2.75% 76-80 2.0625% 81-85 1.375%

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: 9/27/2019										
Rates Effective: 7/12/2019										
Accelerator Plus 10	<ul style="list-style-type: none"> Fixed Account 1.50% S&P 500 Annual Pt. to Pt. 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%	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	ALL Except: 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										
Prosperity Elite 10	<ul style="list-style-type: none"> Fixed Account 1.50% S&P Annual Pt. to Pt. 5.25% 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	ALL Except: CT, NY, VT Lite States: AK, CA, DE, FL(65+), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA 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>	0-75 7.50% 76-80 5.50% 81-85 3.75%
Flexible Premium										
Safe Income Plus	<ul style="list-style-type: none"> Fixed Account 1.00% S&P Annual Pt. to Pt. 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	ALL Except: CT, ID, NY, PR Lite States: AK, DE, FL(65+), MA, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA 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>	0-75 6.50% 76-80 4.75%
Flexible Premium										
FG Performance Pro	<ul style="list-style-type: none"> Fixed Account 1.50% S&P Annual Pt. to Pt. 4.50% S&P Annual Monthly Pt. to Pt. 1.85% Gold Annual Pt. to Pt. 5.50% S&P 2-Year Pt. to Pt. 10.75% S&P 3-Year Pt. to Pt. 18.50% DJ US Real Estate Risk Control 10% Index w/Spread 15.50% 	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	ALL Except: CT, NY Lite States: AK, CA, DE, FL(65+), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA 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> <i>MD - Must be 50 to get rider, and separate marketing materials</i>	0-75 7.50% 76-80 5.75%
Flexible Premium										
FG Index Choice 10	<ul style="list-style-type: none"> Fixed Account 1.00% S&P Annual Pt. to Pt. 3.50% S&P Annual Monthly Pt. to Pt. 1.50% S&P Annual Monthly Average 3.75% Index Gain - Declared Rate 3.00% S&P 2-Year Pt. to Pt. 8.50% S&P 3-Year Pt. to Pt. 14.25% 	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	ALL Except: 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. Commissions could be LOWER 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>	0-75 7.50% 76-80 5.50% 81-85 3.75%
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: 9/27/2019 Rates Effective: 7/12/2019										
FG Retirement Pro	➤ Fixed Account 1.00% Enhanced GMWB Rider Rates ➤ S&P 500 Annual Pt. to Pt. Cap Rate 14.00% ➤ S&P 500 Monthly Pt. to Pt. 4.50% ➤ S&P 500 Monthly Average 20.00% ➤ Benefit Base Fixed Interest 4.50% ➤ Minimum Benefit Base Value Interest 3.50%	5% Vesting Bonus 3.5% in: FL(65+), NV, OH, OK, SC, TX, UT	87.5% of Premiums at an interest rate of 1%	0-80 NQ 18-80 Q \$10,000 (\$2,000 per option)	Yr 2+ 10%	1-12 100%	Yes	12 Yrs 10 Yrs for: FL(65+), NV, OH, OK, SC, TX, UT	ALL Except: AK, AL, CT, DE, MN, MT, NY, OR, PA, VT, WA Lite States: CA, FL(65+), NJ, NV, OH, OK, SC, TX, UT	0-75 7.50% 76-80 5.75%
GlobalAtlantic Life Ratings: A.M. Best 'A', S&P 'A-', Moody's 'Baa1' Rate Book Updated On: 9/27/2019 Rates Effective: 9/9/2019										
Choice Income II	7 Year 10 Year ➤ Fixed Account 1.90% 2.00% ➤ Bailout Rate 1.50% 1.50% ➤ S&P Annual Pt. to Pt. Cap 3.25% 3.50% ➤ Bailout Rate 3.00% 3.00% ➤ PIMCO Annual Pt. to Pt. Par. 85.00% 90.00% ➤ Bailout Rate 30.00% 30.00% ➤ 2-Year Pt. to Pt. BlackRock Diversa Volatility Control Spread 2.00% 1.50% ➤ Bailout Rate 9.00% 9.00% ➤ Russell 2000 Annual Pt. to Pt. Cap 3.50% 3.75% ➤ Bailout Rate 3.00% 3.00%	87.5% of Premiums at an Interest rate of 1%-3%	45-85 Min: \$25,000	10% of beginning year contract value	Yr 1 100%	Yes	7 & 10 Yrs	ALL Except: NY	7 Yr 45-80 5.00% 81-85 2.75% 10 Yr 45-80 7.00% 81-85 5.00%	
Single Premium	\$100k+ \$25k-99K \$10k-24,999 ➤ Fixed Account 1.75% 1.50% 1.50% ➤ Bailout Rate 1.00% 1.00% 1.00% ➤ S&P Annual Pt. to Pt. Cap 3.00% 2.75% 2.75% ➤ Bailout Rate 2.50% 2.50% 2.50% ➤ PIMCO Annual Pt. to Pt. Par. 75.00% 65.00% 65.00% ➤ Bailout Rate 30.00% 30.00% 30.00% ➤ 2-Year Pt. to Pt. BlackRock Diversa Volatility Control Spread 3.00% 4.50% 4.50% ➤ Bailout Rate 9.00% 9.00% 9.00% ➤ Russell 2000 Annual Pt. to Pt. Cap 3.00% 3.00% 3.00% ➤ Bailout Rate 2.50% 2.50% 2.50%	50% Applied to Lifetime Income Account Value the	87.5% of Premiums at an Interest rate of 1%-3%	55-85 Min: \$10,000	10% of beginning year contract value	Yr 1 100%	Yes	10 Yrs	ALL Except: NY	55-75 7.00% 76-85 5.00%
Single Premium	5 Year 7 Year 10 Year ➤ Fixed Account 1.85% 1.95% 2.05% ➤ Bailout Rate 1.50% 1.20% 1.50% ➤ S&P Annual Pt. to Pt. Cap 3.85% 4.00% 4.10% ➤ Bailout Rate 3.00% 3.00% 3.00% ➤ PIMCO Annual Pt. to Pt. Par. 80% 85% 90% ➤ Bailout Rate 30% 30% 30% ➤ 2-Year Pt. to Pt. BlackRock Diversa Volatility Control Spread 4.00% 2.90% 3.80% ➤ Bailout Rate 9.00% 9.00% 9.00% ➤ Russell 2000 Annual Pt. to Pt. Cap 4.10% 4.25% 4.35% ➤ Bailout Rate 3.00% 3.00% 3.00%	87.5% of Premiums at an Interest rate of 1%-3%	0-85 Min: \$25,000	10% of beginning year contract value	Yr 1 100%	Yes	5 Yr Term 7Yr Term 10Yr Term	ALL Except: NY	5 Yr 0-80 4.00% 81-85 2.00% 7 Yr 0-80 5.00% 81-85 2.75% 10 Yr 0-80 6.00% 81-85 3.25%	
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
Great American Life Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'										
Rate Book Updated On: 9/27/2019										
Rates Effective: 9/7/2019										
American Landmark 5	<ul style="list-style-type: none"> Fixed Account S&P 500 Risk Control Annual Pt. to Pt. W/Par S&P Retiree Spending Annual Pt. to Pt. <ul style="list-style-type: none"> iShares Real Estate Annual Pt. to Pt. 	Under \$100k 2.00% 45% 50% 4.55% 3.80%	Over \$100k 2.10% 50% 55% 4.80% 4.05%	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	ALL Except: NY Call for details in: AK, CA, OK, OR, MA, UT, VA, PA 3.75% 0-75 2.75% 76-80 1.75% 81-85 Trail Commission Available
	Single Premium	<ul style="list-style-type: none"> S&P Annual Pt. to Pt. 	3.00%	Bailout Cap 3.00% 20.00% 3.50% 3.00%	None	1.00% on 100% of Premiums paid	18-85 Q 0-85 NQ \$25,000	Yr 1+ 10%	1-6 100% 7-12 0%	Yes 10 Years
American Legend III	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. S&P Annual Monthly Sum SPDR GLD Annual Pt. to Pt. S&P Retiree Spending Annual Pt. to Pt. W/Par S&P 500 1-Year Pt. to Pt. iShares Real Estate Annual Pt. to Pt. 	1.75% 3.50% 1.50% 4.5% 50% 45% 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	ALL Except: NY Call for details in: MA, OR 4.75% 0-75 2.75% 76-80 2.25% 81-85 Trail Commission Available
	Flexible Premium	<ul style="list-style-type: none"> Fixed Account S&P 500 1-Year Pt. to Pt. W/Par S&P Annual Pt. to Pt. w/cap S&P 500 Monthly Sum w/cap iShares Real Estate Annual Pt. to Pt. w/cap GLD Annual Pt. to Pt. w/cap S&P U.S Retiree Spending Annual Pt. to Pt. w/Par 	2.05% 50.00% 3.90% 1.55% 5.05% 5.25% 50.00%	2.15% 55.00% 4.15% 1.75% 5.55% 5.50% 55.00%	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
American Legend 7	<ul style="list-style-type: none"> Fixed Account S&P 500 1-Year Pt. to Pt. W/Par S&P Annual Pt. to Pt. w/cap S&P 500 Monthly Sum w/cap iShares Real Estate Annual Pt. to Pt. w/cap GLD Annual Pt. to Pt. w/cap S&P U.S Retiree Spending Annual Pt. to Pt. w/Par 	2.05% 50.00% 3.90% 1.55% 5.05% 5.25% 50.00%	2.15% 55.00% 4.15% 1.75% 5.55% 5.50% 55.00%	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	ALL Except: IA, NY, PA, WA Call for details in: AL, CA, UT, VA 4.75% 0-75 2.75% 76-80 2.25% 81-85 Trail Commission Available
	Flexible Premium	<ul style="list-style-type: none"> Fixed Account S&P 500 1-Year Pt. to Pt. W/Par S&P Annual Pt. to Pt. w/cap S&P 500 Monthly Sum w/cap iShares Real Estate Annual Pt. to Pt. w/cap GLD Annual Pt. to Pt. w/cap S&P U.S Retiree Spending Annual Pt. to Pt. w/Par 	2.05% 50.00% 3.90% 1.55% 5.05% 5.25% 50.00%	2.15% 55.00% 4.15% 1.75% 5.55% 5.50% 55.00%	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
American Custom 10	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. SPDR GLD 1-Year Pt. to Pt. S&P 500 1-Year Pt. to Pt. W/Par Non-MVA (CA, IN, MN, MO, OH, PA, TX, WA) Fixed Account S&P Annual Pt. to Pt. SPDR GLD 1-Year Pt. to Pt. S&P 500 1-Year Pt. to Pt. W/Par 	Under \$150K 1.45% 3.00% 5.00% 40% 1.40% 2.90% 4.75% 30%	Over \$150K 1.45% 3.50% 5.25% 45% 1.40% 3.30% 5.00% 40%	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	ALL Except: NY Call for details in: 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
	Single Premium	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. SPDR GLD 1-Year Pt. to Pt. S&P 500 1-Year Pt. to Pt. W/Par Non-MVA (CA, IN, MN, MO, OH, PA, TX, WA) Fixed Account S&P Annual Pt. to Pt. SPDR GLD 1-Year Pt. to Pt. S&P 500 1-Year Pt. to Pt. W/Par 	Under \$150K 1.45% 3.00% 5.00% 40% 1.40% 2.90% 4.75% 30%	Over \$150K 1.45% 3.50% 5.25% 45% 1.40% 3.30% 5.00% 40%	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

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: 9/27/2019					Rates Effective: 9/7/2019									
American Landmark 3 Single Premium	Under \$150k	1.70%	Over \$150k	1.85%	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%												
Guggenheim Life And Annuity Company Ratings: A.M. Best 'B++'														
Rate Book Updated On: 9/27/2019					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: 9/27/2019					Rates Effective: 7/1/2019									
OptiBlend 7 Flexible Premium	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%	Yes	7 Years	ALL Except: NY	0-74	4.50%
	1-Year S&P 500 Annual Pt. to Pt. w/Cap	3.35%	4.50%	75-79									3.00%	
	S&P 500 Performance Triggered	3.20%	3.30%	80-84									2.00%	
	S&P 500 1 Yr Volatility Controlled Pt to Pt w/Spread	2.90%	2.40%	85									0.75%	
OptiBlend 10 Flexible Premium	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%	Yes	10 Years	ALL Except: AK, MN, MS, MO, NY, OR, PA, UT, Wa	0-74	7.00%
	1-Year S&P 500 Annual Pt. to Pt. w/Cap	4.15%	5.00%	75-79									4.00%	
	S&P 500 Performance Triggered	3.25%	3.50%	80									1.75%	
	S&P 500 1 Yr Volatility Controlled Pt to Pt w/Spread	2.25%	1.65%											
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: 9/16/2019									
Retirement SafeGuard Single Premium	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	
	2-Year BlackRock Pt. to Pt. W/Participation Rate & Bonus Return	72%	72%	50-75									7.00%	
	1-Year S&P 500 Daily Risk Control Annual Pt. to Pt. W/Spread	4.25%	3.85%	76-80									3.50%	
	1-Year S&P 500 Annual Pt. to Pt. W/Cap	2.85%	2.95%	0-75									5.50%	
1-Year S&P 500 Annual Pt. to Pt. W/Participation Rate	23.00%	28.00%	76-80	2.00%										
												.25% Trail		
													Option C	
													0-75	2.00%
													.75% Trail	
														Trail Commission Available

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: 9/27/2019 Rates Effective: 7/1/2019																
Personal Protection Choice	➤ Fixed Account	2.75%								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						
	➤ Monthly S&P 500 w/ Cap	2.05%	None	87.5% of Premiums at an interest rate of 1%	0-80 \$15,000 Q & NQ	Yr 2+ 10%	100% 0-6	Yes	10 Years							
	➤ 1-Year S&P 500 w/ Cap	5.25%														
	➤ 1-Year S&P 500 w/ Par	38.00%														
	➤ 1-Year S&P 500 w/ Par/spread	46%, 2.00%														
	➤ 1-Year CSTIMAI	0.50%														
	➤ 2-Year S&P 500 w/ Cap	11.25%														
	➤ 2-Year S&P 500 w/ Par	54.00%														
	➤ 2-Year S&P 500 w/ Par/Spread	69%, 4.00%														
	➤ 2-Year CSTMAI	0.00%														
➤ 3-Year S&P 500 w/ Par/spread	100%, 9.00%															
Single Premium	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															
Personal Income Annuity	➤ Fixed Account	1.50%								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						
	➤ Monthly S&P 500 w/ Cap	1.30%	None	87.5% of Premiums at an interest rate of 1%	0-80 \$15,000 Q & NQ	Yr 2+ 10%	100% 0-6	Yes	10 Years							
	➤ 1-Year S&P 500 w/ Cap	2.75%														
	➤ 1-Year S&P 500 w/ Par	21.00%														
	➤ 1-Year S&P 500 w/ Par/spread	25%, 2.00%														
	➤ 1-Year CSTIMAI	4.25%														
	➤ 2-Year S&P 500 w/ Cap	5.50%														
	➤ 2-Year S&P 500 w/ Par	30.00%														
	➤ 2-Year S&P 500 w/ Par/Spread	38%, 4.00%														
	➤ 2-Year CSTMAI	4.00%														
➤ 3-Year S&P 500 w/ Par/spread	54%, 9.00%															
Single Premium	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															
Nassau Growth Annuity	➤ Fixed Account	7-Year 2.20%	10-Year 2.80%	Fee						Issue State A: Paper App 10 Yr 0-75 7.25% 76-80 5.00% 7 Yr 0-75 6.50% 76-80 4.25%						
	➤ 1-Year S&P 500 w/ Cap	4.00%	5.25%		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							
	➤ 1-Year S&P 500 w/ Par	35.00%	45.00%	1.00%												
	➤ 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%												
	Single Premium	Available in: AL, AR, AZ, CO, DC, FL, ID, IL, IA, KS, MI, NM, ND, OK, SD, TN, VT, WV														

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: 9/27/2019										
Rates Effective: 8/8/2019										
NWL Ultra Classic Flexible Premium	➤ Fixed Account 3.65%	None	1.30% on 87.5% of Premiums Paid (0-57 in TX)	0-80 \$5,000 NQ \$2,000 Q	Yr 2+ 10% Accumulated up to 50% maximum in one year	100% 0-6 50% 7-12	Yes	13 Years	ALL EXCEPT: AK, AL, CT, DE, IL, IN, MA, MN, MS, NJ, NV, NY, OR, PA, SC, UT, WA CA - Only to Age 56 Call for details in: FL, OH, TX	0-75 NQ 10.00%
	➤ Annual Reset w/Monthly Average Cap Rate Par Rate 90.00%									76-80 NQ 8.50%
	➤ Annual Reset w/Monthly Average (Low Vol 5%) 145.00%									0-70 Q 10.00%
	➤ S&P 500 Annual Pt. to Pt. 7.50% N/A									71-75 Q 8.00%
									76-80 Q 7.00%	
										Call for details in: LA, FL, TX Reduced yrs 2-5
NWL Ultra Future Flexible Premium	➤ Fixed Account 2.75%	9% Yr 1 4.75% Yrs 2-5	1.30% on 87.5% of Premiums Paid	0-80 \$5,000 NQ \$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	ALL EXCEPT: AK, AL, CT, MS, NV, NY, OK, OR, SC CA - Only to Age 54 Call for details in: DE, FL, IL, IN, MA, MN, NJ, OH, PA, TX, UT, VA, VT, WA	0-75 NQ 5.00%
	➤ Annual Reset w/Monthly Average Par Rate 70.00%									76-80 NQ 3.00%
	➤ Annual Reset w/Monthly Average (Low Vol 5%) 110%									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
NWL IMPACT 7 Flexible Premium	➤ Fixed Account 3.05%	5% Yr 1	1.30% on 87.5% of Premiums Paid	0-85 \$5,000 NQ \$2,000 Q	Yr 2+ 10%	100% 1-12	Yes	7 Yrs	ALL EXCEPT: AK, CA, CT, DE, FL, IN, MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	0-75 NQ 5.50%
	➤ Annual Reset w/Monthly Average Par Rate 80.00%									76-80 NQ 3.50%
	➤ Annual Reset w/Monthly Average (Multiple Indices) 70.00%									0-70 Q 5.50%
	➤ Annual Reset w/Monthly Average (Low Vol 5%) 125.00%									71-75 Q 4.00%
									76-80 Q 1.50%	
										Call for Details: PR Reduced yrs 2-5
NWL IMPACT 10 Flexible Premium	➤ Fixed Account 2.70%	7% Yr 1	1.30% on 87.5% of Premiums Paid	0-85 \$5,000 NQ \$2,000 Q	Yr 2+ 10%	100% 1-12	Yes	10 Yrs	ALL EXCEPT: AK, CA, CT, DE, FL, IN, MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	0-75 NQ 7.00%
	➤ Annual Reset w/Monthly Average Par Rate 65.00%									76-80 NQ 5.00%
	➤ Annual Reset w/Monthly Average (Multiple Indices) 60.00%									0-70 Q 7.00%
	➤ Annual Reset w/Monthly Average (Low Vol 5%) 1.50%									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: 9/27/2019 Rates Effective: 9/24/2019										
<p>Benefit Solutions 10</p> <p>Single Premium</p>	<ul style="list-style-type: none"> ➤ Fixed Account 1.80% ➤ 3 Crediting Methods for the S&P 500 (Listed Below) <ul style="list-style-type: none"> ➤ 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% W/Spread 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	ALL Except: NY	Year 1 0-75 6.75% 76-79 5.06% Trail Commissions Avail.
<p>Charter Plus 10</p> <p><i>Bonus in CT is 2% BOTH Bands</i></p> <p>Flexible Premium</p>	<ul style="list-style-type: none"> ➤ Fixed Account 0.90% ➤ 4 Crediting Methods for the S&P 500 (Listed Below) <ul style="list-style-type: none"> ➤ DA Index (No Cap) W/Margin 6.95% ➤ MPP Index 1.00% ➤ APP Index 2.25% ➤ APP Index (No Cap) W/Par 20% ➤ 1-Year S&P 500 Low Volatility Daily Risk Control 5% W/Spread 7.00% ➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8% W/Spread 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	ALL Except: NY <i>No Nursing Home Waiver in MA</i> <i>No 8% Volatility Index in NH</i>	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% Trail Commissions Avail.
<p>Charter Plus 14</p> <p><i>Bonus in CT is 2% BOTH Bands</i></p> <p>Flexible Premium</p>	<ul style="list-style-type: none"> ➤ Fixed Account 1.10% ➤ S&P 500 - 4 Crediting Methods (Listed Below) <ul style="list-style-type: none"> ➤ DA Index (No Cap) W/Margin 6.05% ➤ MPP Index 1.25% ➤ APP Index 2.50% ➤ APP Index (No Cap) W/Par 22% ➤ 1-Year S&P 500 Low Volatility Daily Risk Control 5% W/Spread 6.00% ➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8% W/Spread 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 <i>0-65 in CA</i> <i>0-74 in IN</i> \$20,000 additional premium min. \$50/Mo.	Yr 2+ 10%	100% 0-6 50% 7-12	Yes	14 Yrs	ALL Except: AK, CT, DE, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA <i>No Nursing Home Waiver in MA</i> <i>No 8% Volatility Index in NH</i>	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% Trail Commissions Avail.

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: 9/27/2019 Rates Effective: 9/10/2019											
Performance Choice 8 & 8 Plus Lower Caps & Bonus in: UT Bonus is 2% Flexible Premium	8 8 Plus ➤ Fixed Account 1.90% 1.45% ➤ 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 5% W/Margin 3.75% 4.75% ➤ 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%	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% Trail Commissions Avail.	
	Performance Choice 12 & 12 Plus Flexible Premium	12 12 Plus ➤ Fixed Account 2.00% 1.55% ➤ 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 5% W/Spread 3.65% 4.70% ➤ 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%	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 \$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% 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	Chrg/bck @ 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: 9/27/2019 Rates Effective: 9/10/2019										
VersaChoice 10	<ul style="list-style-type: none"> ➤ Fixed Account 1.40% >\$75K 1.60% ➤ MPP Index 1.20% 1.40% ➤ APP Index 3.25% 4.25% ➤ APP Index (No Cap) <i>W/Par</i> 23% 28% ➤ 1-Year S&P 500 Low Volatility Daily Risk Control 5% <i>W/Margin</i> 5.00% 4.20% ➤ 1-Year S&P MARC 5% ER <i>W/Par</i> 50.00% 70% ➤ 2-Year S&P MARC 5% ER <i>W/Par</i> 60.00% 100% ➤ 2-Year S&P 500 Pt. to Pt. <i>W/Par</i> 28.00% 40% 	N/A	1% on 87.5% of Premiums Paid	0-79	Yr 1+ 10% of accumulation value	100%	Yes	10 Yrs	ALL Except: NY	0-75 6.75% 76-79 5.06%
	Single Premium	<i>*Optional ELB available</i>		Surrender Value is never less than the Minimum Required b state laws at the time of issue, where the contract is delivered	\$20,000	Yr 2+ 20% of accumulation value if no withdrawals were taken the year prior	0-6 50% 7-12			
Retire Choice 10	<ul style="list-style-type: none"> ➤ Fixed Account Low Band 1.25% High Band 1.40% ➤ S&P 500 Monthly Avg. <i>W/Par</i> 30% 35% ➤ S&P 500 Monthly Pt. to Pt. 1.25% 1.50% ➤ 2-Year S&P 500 Annual Pt. to Pt. 4.70% 5.30% ➤ S&P 500 Annual Pt. to Pt. 3.00% 3.25% ➤ S&P 500 APP Inverse Perf. Trigger 3.05% 3.45% <i>W/Declared Rate</i> ➤ 1-Year S&P 500 Low Volatility Daily Risk Control 5% <i>W/Margin</i> 6.25% 5.00% ➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8% <i>W/Margin</i> 6.40% 5.65% ➤ S&P MIDCAP 400 Monthly Avg. <i>W/Par</i> 25% 30% ➤ S&P MIDCAP 400 Annual Pt. to Pt. 2.00% 2.05% ➤ DJIA Monthly Avg. <i>W/Par</i> 30% 35% ➤ DJIA Annual Pt. to Pt. 2.00% 2.15% ➤ NASDAQ-100 Monthly Pt. to Pt. 1.10% 1.20% ➤ NASDAQ-100 Annual Pt. to Pt. 2.00% 2.05% ➤ LBMA-PM Gold Annual Pt. to Pt. 2.15% 2.50% 	2% (Call for details)	1% on 87.5% of Premiums Paid	0-79	Yr 2+ 10%	100%	Yes	10 Yrs	ALL Except: AK, CT, DE, MN, MO, NV, NY, OR, SC, VT, WA	Year 1 0-75 6.75% 76-79 5.06%
Lower Caps in: OH, OK & UT		Premium bonus on all premium received in 1st 5 yrs		\$20,000		0-6 50% 7-12			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 2-3 0-75 3.38% 76-79 2.53%
Flexible Premium		Premium Bonus Recapture will apply if contract is surrendered								Year 4-5 0-75 1.69% 76-79 1.26%
Strategic Design X	<ul style="list-style-type: none"> ➤ Fixed Account 2.00% ➤ 3 Crediting Methods for the S&P 500 (Listed Below) Cap Rate Unless Otherwise Stated ➤ APP Participation Rate(No Cap) 38% ➤ MPP Index 1.75% ➤ APP Index 4.50% ➤ APP Inverse Edge Trigger- Negative Index Return Threshold -10.00% ➤ APP Inverse Edge Trigger- Base Declare Performance Rate 2.00% ➤ APP Inverse Edge Trigger- Enhanced Declare Performance Rate 6.80% ➤ S&P Marc 5% ER ➤ APP Participation Rate(No Cap) 85.00% ➤ 2 Yr. Pt to Pt Participation Rate 120.00% 	N/A	1% on 87.5% of Premiums Paid	50-79	Yr 2+ up to 7% of the Initial Premium each year	100%	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			Surrender Value is never less than the Minimum Required by state laws at the time of issue, where the contract is delivered	\$50,000		0-6 50% 7-12				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: 9/27/2019						Rates Effective: 9/24/2019				
Royal Select Single Premium	<ul style="list-style-type: none"> ➤ Fixed Account 1.65% ➤ S&P 500 Annual Pt. to Pt. Cap Rate 3.95% ➤ S&P 500 Monthly Average 395.00% 	8%	1% on 87.5% of Premiums Paid	18-80 \$10,000 Min \$250K Max	Yr 2+ 10%	100% 1-12	Yes	10 Years	ALL Except: AL, MS, MT, NY, VT, WV Call for details in: MA, MN, MO, NJ, OR, PA, WA	18-75 6.50% 76-80 5.00%
Silver Select Single Premium	<ul style="list-style-type: none"> ➤ Fixed Account 2.05% ➤ S&P 500 Annual Pt. to Pt. Cap Rate 4.75% ➤ S&P 500 Monthly Average 4.75% 	4%	1% on 87.5% of Premiums Paid	18-80 \$10,000 Min \$250K Max	Yr 2+ 10%	100% 1-12	Yes	10 Years	ALL Except: AL, MS, MT, NY, VT, WV Call for details in: MA, MN, MO, NJ, OR, PA, WA	18-75 6.50% 76-80 5.00%
Select Single Premium	<ul style="list-style-type: none"> ➤ Fixed Account 2.45% ➤ S&P 500 Annual Pt. to Pt. Cap Rate 5.60% ➤ S&P 500 Monthly Average 5.60% 	N/A	1% on 87.5% of Premiums Paid	18-80 \$10,000 Min \$250K Max	Yr 2+ 10%	100% 1-12	Yes	10 Years	ALL Except: AL, MS, NY, VT, WV Call for details in: 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: 9/27/2019						Rates Effective: 10/30/2018				
Sage Select Single Premium	<ul style="list-style-type: none"> ➤ Fixed Account 2.00% ➤ S&P 500 Annual Pt. to Pt. Cap Rate 4.00% ➤ Global Advantage Strategy <i>W/Par</i> 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	ALL Except: AK, CT, NY, ME, VT Nursing Home/Confinement Waiver NOT Available in: CA, SD,	0-75 4.50% 76-85 2.50%
Standard Insurance Company Ratings: A.M. Best 'A', S&P 'A+', Moody's 'A2'										
Rate Book Updated On: 9/27/2019						Rates Effective: 8/29/2019				
Index Select Annuity 5 Single Premium	<ul style="list-style-type: none"> ➤ Fixed Account 2.00% ➤ S&P Annual Pt. to Pt. <i>w/Cap</i> 15K 4.50% 100K+ 4.75% ➤ S&P Annual Pt. to Pt. <i>w/Par Rate</i> 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	ALL Except: CA, NY	0-80 3.00% 81-85 1.50% 86-90 1.35%
<i>Trail Commission Options Available</i>										
Index Select Annuity 7 Single Premium	<ul style="list-style-type: none"> ➤ Fixed Account 2.00% ➤ S&P Annual Pt. to Pt. <i>w/Cap</i> 15K 4.60% 100K+ 4.85% ➤ S&P Annual Pt. to Pt. <i>w/Par Rate</i> 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	ALL Except: 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: 9/27/2019										
Rates Effective: 9/29/2019										
Liberty Mark 7	<ul style="list-style-type: none"> Fixed Account 2.20% S&P 500 Annual Pt. to Pt. 4.70% S&P 500 Monthly Pt. to Pt. 1.80% S&P 500 Inversion Annual Pt. to Pt. 6.75% 	N/A	1%-3% on 100% of premium, less surrender charges	0-85 \$10,000	Yrs 2+ 10%	0-6 Mo. 100%	Yes	7 Yrs	ONLY Available in: AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA ¹ , MD, ME, MI, MO, MT, NC, ND, NE, NH ² , NJ ² , NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV, WY	0-80 5.00%
*Mandatory 1% Optimizer Fee	<ul style="list-style-type: none"> 1-Year MS Target Equity Balanced Pt. to Pt. 73% 2-Year S&P 500 Pt. to Pt. 50% 2-Year MS Target Equity Balanced Pt. to Pt. 99% 					7-12 Mo. 50%			¹ Nursing home & confinement waiver not available ² Multi-Year strategies not available	81-85 3.75%
Single Premium										
Liberty Mark 7 Plus	<ul style="list-style-type: none"> Fixed Account 2.05% S&P 500 Annual Pt. to Pt. 4.40% S&P 500 Monthly Pt. to Pt. 1.70% S&P 500 Inversion Annual Pt. to Pt. 6.10% 	5% Bonus	1%-3% on 100% of premium, less surrender charges	0-85 \$10,000	Yrs 2+ 10%	0-6 Mo. 100%	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 ¹ , OK, RI, SC, SD, TN, UT, VA, WI, WV	0-80 4.00%
*Mandatory 1% Optimizer Fee	<ul style="list-style-type: none"> 1-Year MS Target Equity Balanced Pt. to Pt. 68% 2-Year S&P 500 Pt. to Pt. 47% 2-Year MS Target Equity Balanced Pt. to Pt. 92% 	Paid end of 7th Yr				7-12 Mo. 50%			¹ Multi-Year Strategies not available	81-85 2.75%
Single Premium										
Liberty Mark 10 & 10 Plus	<ul style="list-style-type: none"> Fixed Account S&P 500 Annual Pt. to Pt. S&P 500 Monthly Pt. to Pt. S&P 500 Inversion Annual Pt. to Pt. 	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%	Yes	10 Yrs	ONLY Available in: AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA ¹ , MD, ME, MI, MO, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY	LibertyMark 10 0-80 7.00%
*Mandatory 1.25% Optimizer Fee	<ul style="list-style-type: none"> 1-Year MS Target Equity Balanced Pt. to Pt. 87% 2-Year S&P 500 Pt. to Pt. 60% 2-Year MS Target Equity Balanced Pt. to Pt. 117% 1-Year SG Columbia Adaptive Risk Pt. to Pt. 103% 5-Year FUSION (4% Fixed Rate on 10 & 2% on Plus) 41% 	10 Plus 7% Upfront Premium Bonus (6% in CA)				7-12 Mo. 50%			¹ Nursing home & confinement waiver not available	81-85 6.00%
Flexible Premium										
Liberty Mark 10LT & 10LT Plus	<ul style="list-style-type: none"> Fixed Account S&P 500 Annual Pt. to Pt. S&P 500 Monthly Pt. to Pt. S&P 500 Inversion Annual Pt. to Pt. 	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%	Yes	10 Yrs	ONLY Available in: AK, CA CT, DE, FL, NH ¹ , NJ ¹ , NV, OH ² , OK, PA, SC, TX, UT, WA	LibertyMark 10LT 0-80 6.00%
*Mandatory 1.25% Optimizer Fee	<ul style="list-style-type: none"> 1-Year MS Target Equity Balanced Pt. to Pt. 87% 2-Year S&P 500 Pt. to Pt. 60% 2-Year MS Target Equity Balanced Pt. to Pt. 117% 1-Year SG Columbia Adaptive Risk Pt. to Pt. 103% 5-Year FUSION (4% Fixed Rate on 10 & 2% on Plus) 41% 	10LT Plus 7% Upfront Premium Bonus (6% in CA)				7-12 Mo. 50%			¹ Multi-Year strategies not available ² 10LT Plus product not available	81-85 4.75%
Flexible 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	
Americo Financial Life & Annuity Ratings: A.M. Best 'A'											
Rate Book Updated On: 9/27/2019											
Rates Effective: 9/29/2019											
Liberty Mark SE 7	<ul style="list-style-type: none"> ➤ Fixed Account 2.70% ➤ S&P 500 Annual Pt. to Pt. 5.60% ➤ S&P 500 Monthly Pt. to Pt. 2.05% ➤ S&P 500 Inversion Annual Pt. to Pt. 8.50% 	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	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 ¹ , NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV ¹ Multi-Year strategies not available	0-80 5.00% 81-85 3.75%
*Mandatory 1.50% Optimizer Fee	<ul style="list-style-type: none"> ➤ 1-Year MS Target Equity Balanced Pt. to Pt. 87% ➤ 2-Year S&P 500 Pt. to Pt. 60% ➤ 2-Year MS Target Equity Balanced Pt. to Pt. 117% 										
Single Premium											
Liberty Mark SE 7 Plus	<ul style="list-style-type: none"> ➤ Fixed Account 2.55% ➤ S&P 500 Annual Pt. to Pt. 2.50% ➤ S&P 500 Monthly Pt. to Pt. 1.95% ➤ S&P 500 Inversion Annual Pt. to Pt. 7.70% 	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	Only Available in: AK, AR, AZ, CA CO, DC, FL, HI, ID, KS, KY, LA, MD, ME, MI, MN, MO, MT, NC, NE, NH ¹ , OK, RI, SC, SD, TN, UT, VA, WI, WV ¹ Multi-Year Strategies not available	0-80 4.00% 81-85 2.75%
*Mandatory 1.50% Optimizer Fee	<ul style="list-style-type: none"> ➤ 1-Year MS Target Equity Balanced Pt. to Pt. 81% ➤ 2-Year S&P 500 Pt. to Pt. 56% ➤ 2-Year MS Target Equity Balanced Pt. to Pt. 109% 										
Single Premium											
Liberty Mark SE 10 & SE 10 Plus	<ul style="list-style-type: none"> ➤ Fixed Account ➤ S&P 500 Annual Pt. to Pt. ➤ S&P 500 Monthly Pt. to Pt. ➤ S&P 500 Inversion Annual Pt. to Pt. 	SE 10 Cap Rate	SE 10 Plus Cap Rate	No Bonus	Yrs 2+ 10%	1%-3% on 100% of premium, less surrender charges	0-85 Bonus 0-80 \$10,000	Yes	10 Yrs	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 0-80 7.00% 81-85 6.00% LibertyMark SE 10 Plus 0-80 6.00%
*Mandatory 1.75% Optimizer Fee	<ul style="list-style-type: none"> ➤ 1-Year MS Target Equity Balanced Pt. to Pt. 100% ➤ 2-Year S&P 500 Pt. to Pt. 69% ➤ 2-Year MS Target Equity Balanced Pt. to Pt. 135% ➤ 1-Year SG Columbia Adaptive Risk Pt. to Pt. 120% ➤ 5-Year FUSION (5% Fixed Rate on 10 & 3% on Plus) 33% 	SE10 Plus Par Rate	SE10 Plus Par Rate	7% Upfront Premium Bonus (6% in CA)							
Flexible Premium											
Liberty Mark SE 10LT & SE 10LT Plus	<ul style="list-style-type: none"> ➤ Fixed Account ➤ S&P 500 Annual Pt. to Pt. ➤ S&P 500 Monthly Pt. to Pt. ➤ S&P 500 Inversion Annual Pt. to Pt. 	SE 10LT Cap Rate	SE 10LT + Cap Rate	No Bonus	Yrs 2+ 10%	1%-3% on 100% of premium, less surrender charges	0-85 Bonus 0-80 \$10,000	Yes	10 Yrs	ONLY Available in: AK, CA, CT, FL, NH ¹ , NV, OH ² , OK, PA, SC, TX, UT, WA ¹ Multi-Year strategies not available ² 10LT Plus product not available	LibertyMark 10LT 0-80 6.00% 81-85 4.75% LibertyMark 10LT Plus 0-80 6.00%
*Mandatory 1.75% Optimizer Fee	<ul style="list-style-type: none"> ➤ 1-Year MS Target Equity Balanced Pt. to Pt. 100% ➤ 2-Year S&P 500 Pt. to Pt. 69% ➤ 2-Year MS Target Equity Balanced Pt. to Pt. 135% ➤ 1-Year SG Columbia Adaptive Risk Pt. to Pt. 120% ➤ 5-Year FUSION (5% Fixed Rate on 10 & 3% on Plus) 33% 	SE10LT + Par Rate	SE10LT + Par Rate	7% Upfront Premium Bonus (6% in CA)							
Flexible 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	
Americo Financial Life & Annuity Ratings: A.M. Best 'A'											
Rate Book Updated On: 9/27/2019											
Rates Effective: 9/29/2019											
ClassicMark 10 & 10 LT	<ul style="list-style-type: none"> ➤ Fixed Account ➤ S&P 500 Annual Pt. to Pt. ➤ S&P 500 Monthly Pt. to Pt. ➤ S&P 500 Inversion Annual Pt. to Pt. 	10 & 10 LT <u>Cap Rate</u> 1.60% 3.50% 1.45% 4.55%	No Bonus	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% 7-12 Mo. 50%	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	ClassicMark 10 0-80 6.00% 81-85 5.00% 86-90 2.00% ** Call for details in IN
	<ul style="list-style-type: none"> ➤ 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 (2% Fixed Rate on Gain) 	10 & 10 LT <u>Par Rate</u> 54% 37% 73% 59% 37%									ClassicMark 10 LT 0-80 6.00% 81-85 3.75% 86-90 2.00%
ClassicMark 10 Plus & 10 LT Plus	<ul style="list-style-type: none"> ➤ Fixed Account ➤ S&P 500 Annual Pt. to Pt. ➤ S&P 500 Monthly Pt. to Pt. ➤ S&P 500 Inversion Annual Pt. to Pt. 	10+ & 10 LT+ <u>Cap Rate</u> 1.15% 2.60% 1.20% 3.05%	10 Plus - 4% Upfront Premium Bonus 10 LT Plus - 3% Upfront Premium Bonus	1%-3% on 100% of premium, less surrender charges	0-80 \$10,000 Min	10% After 30 Days	0-6 Mo. 100% 7-12 Mo. 50%	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	ClassicMark 10 Plus, 10 LT Plus 0-80 5.00%
	<ul style="list-style-type: none"> ➤ 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 (1% Fixed Rate on Gain) 	10+ & 10 LT+ <u>Par Rate</u> 39% 27% 53% 40% 40%									

Annuity Rate Sheet

Available Annuity Riders



	Athene <i>Enhanced Benefits Rider¹</i>	Athene <i>Ascent Income Rider Option 1-Guaranteed Growth</i>	Athene <i>Ascent Income Rider Option 2-Growth Plus Interest</i>	Athene <i>Ascent Income Rider Option 1-Guaranteed Growth</i>	Athene <i>Ascent Income Rider Option 2-Growth Plus Interest</i>
Product Line	Benefit 10 Series	Ascent Pro Bonus <i>10% Income Bonus</i>	Ascent Pro Bonus <i>5% Income Bonus</i>	Ascent Pro 7 <i>20% Income Bonus</i>	Ascent Pro 7 <i>5% Income Bonus</i>
Issue Ages	30-78 ²	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 ³ 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	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & Other Rider Nuances	¹ Rider is known as "Benefits Rider" in MA ² See Product Page for Complete Rider Details and State Variations. ³ Rider fee 1% in MN				

Annuity Rate Sheet

Available Annuity Riders



	Athene <i>Ascent Income Rider Option 1-Guaranteed Growth</i>	Athene <i>Ascent Income Rider Option 2-Growth Plus Interest</i>	Athene Agility Income Rider	American National <i>Lifetime Income Rider Fixed Rate</i>	American National <i>Lifetime Income Rider Fixed Plus</i>
Product Line	Ascent Pro 10 <i>25% Income Bonus</i>	Ascent Pro 10 <i>10% Income Bonus</i>	Agility <i>25% Income Base Bonus</i>	All	All
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	All Except: NY	All Except: NY	All Except: OR & NY	ALL Except: NJ, NY, WA	ALL Except: NJ, NY, WA
Additional Benefits & Other Rider Nuances					

Annuity Rate Sheet

Available Annuity Riders

	American-Equity LIBR	American-Equity LIBR W/ Wellbeing Benefit	American-Equity LIBR Indexing Income	American-Equity LIBR	American-Equity LIBR W/ Wellbeing Benefit
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	All Except: NY	ALL Except: CA, CT, DE, HI, ID, IL, MN, MO, or WA	All Except: CA or DE	ALL Except: NY	ALL Except: 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



	American-Equity LIBR Indexing Income	American-Equity No-Fee LIBR	American-Equity LIBR	American-Equity LIBR W/ Wellbeing Benefit	American-Equity LIBR
Product Line	Advantage Gold, Bonus Gold, Retirement Gold	IncomeShield 7 & IncomeShield 10	IncomeShield 7 & IncomeShield 10	IncomeShield 7 & IncomeShield 10	IncomeShield 7 & IncomeShield 10
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	ALL Except: NY	ALL Except: NY	ALL Except: NY	ALL Except: NY	ALL Except: NY
Additional Benefits & Other Rider Nuances	<p>- The Multiplier rate is subject to change annually, but is guaranteed NOT to be less than 100% for the first 10 years.</p> <p>- After the first 10 yrs, the Minimum Multiplier Rate is 50%. This will become the minimum rate for the remainder of the contract.</p>				

Annuity Rate Sheet

Available Annuity Riders



	American-Equity LIBR W/ Wellbeing Benefit	AIG/MSG With Lifetime Income Plus Flex	AIG/MSG With Lifetime Income Plus Multiplier Flex	Equitrust	Equitrust
Product Line	IncomeShield 7 & IncomeShield 10	Power Select Plus Income	Power Select Plus Income	MarketPower Bonus	MarketTen Bonus
Issue Ages	50-80	50-78	50-78	40-75	40-80
Rider Roll-Up Rate	6.0% Compound	Simple 9.5%	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	ALL Except: NY	ALL Except: NY	ALL Except: NY Does <u>NOT</u> Illustrate in: AL, CO, IA, ME, OH, RI, WV	All Except: NY	All Except: 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

Annuity Rate Sheet

Available Annuity Riders



	Equitrust	Equitrust	F&G <i>Protection Package</i>	F&G <i>Enhancement Package</i>	F&G <i>Income for Life</i>
Product Line	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series	Safe Income Plus
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	All Except: NY	All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA	All Except: 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



	GlobalAtlantic <i>Living Benefit Rider</i>	GlobalAtlantic <i>Living Benefit Rider</i>	GlobalAtlantic <i>Living Benefit Rider</i>	GlobalAtlantic <i>Living Benefit Rider</i>	Great American Life <i>Income Secure</i>
Product Line	Income150+ SE	Choice Income Guaranteed Rider	Choice Income Stacked Growth	ForeCare	ALL Except Custom10
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	All Except: NY	All Except: NY	All Except: NY	All states where product is available	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 Rider fee is Refunded if Death Occurs Prior to Starting Income

Annuity Rate Sheet

Available Annuity Riders



	Great American Life <i>Income Sustainer Plus</i>	Great American Life <i>Inheritance Enhancer</i>	Great American Life <i>Simple Income Option</i>	Great American Life <i>Stacked Income Option</i>	Great American Life <i>Cumulative Free- Withdrawal Option</i>
Product Line	ALL Except Custom10	ALL Except Custom10	Custom10 ONLY	Custom10 ONLY	Custom10 ONLY
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 Rider fee is NOT Refunded at any time	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 Rider fee is also refunded upon the death of the Non-Insured Joint Owner. Regardless of When Death Occurs	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 Rider Fee Refunded death occurs PRIOR to starting Income	Rider Fee Refunded death occurs PRIOR to starting Income	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

	Guggenheim Life <i>Lifetime Withdrawal Rider</i>	Lincoln National <i>Living Benefit Rider</i>	Lincoln National <i>Standard</i>	Lincoln National <i>Enhanced</i>	Oxford <i>GLWB</i>
Product Line	Highlander Fixed Annuity	New Direction & OptiChoice Series	Retirement SafeGuard <i>15% Income Base Bonus</i>	Retirement SafeGuard <i>15% Income Base Bonus</i>	Royal Select
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	All Except: NY	All Except: NY Call for details in CA & CT	All Except: CA, NJ, NY, OR, PA, TX, WA	All Except: CA, NJ, NY, OR, PA, TX, WA	All Except: 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



	Nassau Re <i>Income Protection Benefit: Today</i>	Nassau Re <i>Income Protection Benefit: Tomorrow</i>	Nassau Re <i>Care Protection Benefit & Income</i>	Nassau Re <i>Family Protection & Income</i>	Nassau Re <i>Family, Care, & Income</i>
Product Line	Personal Protection Choice	Personal Protection Choice	Personal Protection Choice	Personal Protection Choice	Personal Protection Choice
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 day elimination 90	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

	National Western <i>Income Outlook</i>	National Western <i>Income Outlook Plus 5</i>	North American <i>Income Pay Plus</i>	North American <i>Income Pay</i>	North American <i>Income Pay Plus</i>
Product Line	ALL	ALL	RetireChoice ONLY	RetireChoice ONLY	Charter Plus II ONLY
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	Compound 6.25%	Compound 6.00%	Compound 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	All Except: DE, OR, PA, WA	All Except: CT, DE, MA, MN, NH, OR, PA, WA	All Except: AK, CT, DE, MN, MO, NV, OR, SC, VT, WA * NO Doubler in: IL, PA, UT, VA	ONLY Available in: CA, PA	ONLY Available in: 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															
Guarantee Series 5, 6, 7 Single Premium	➤ 5 Year 1.80%	➤ 6 Year 1.85%	➤ 7 Year 1.90%	1.00%	18-85 \$10,000	Credited Interest Only Yrs 2+ RMD's avail. Immediately	100% 1st Mo. Then 1/12 each Mo.	Yes	Same as Guaranteed Period	All Except: NY	18-75 76-80 81-85	3.00% 2.10% 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															
Palladium MYGA *3-10 yrs *3 & 4 Year Currently Unavailable Single Premium	Under \$100K		Over \$100K		1% OR NAIC Index	0-85 \$5,000 NQ & Q	Yr 1 Systematic WD Yr 2+ 10%	100% Yr 1	Yes	10 Years No Surrender Charge during 30-day window at end of each Guaranteed Period	NAIC Minimum Guarantee States All others Except NY & UT 1.5% Minimum Guaranteed States MD, WY	Years 5-10 0-79 80-85	2.50% 0.50%		
1 Includes 1% 1st Yr Bonus - 2 Includes 2% 1st Yr Bonus															
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															
Athene MaxRate 3, 5, 7 *See Below for FULL Details Flexible Premium	MVA				0.25%	3 Year ONLY 0-85	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	3 Year 0-70 1.30% 71-75 1.30% 76-80 0.90% 81-85 0.40%			
<\$100K	➤ 3 Year 1.35%	➤ 5 Year 2.10%	➤ 7 Year 2.20%	5 & 7 Year 0-83		5 Year 0-70 2.00% 71-75 2.00% 76-80 1.80% 81-83 1.10%									
>\$100K	➤ 3 Year 1.50%	➤ 5 Year 2.25%	➤ 7 Year 2.35%	\$10K Min. \$1MM Max		NON-MVA Available in: AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA					7 Year 0-70 2.50% 71-75 2.50% 76-80 2.25% 81-83 1.30%				
*The Current rate is Guaranteed for the entire rate lock period for ALL Premiums deposited in the 1st contract Year ONLY. ALL additional premiums will get the current rate at that time, guaranteed for the remainder of that contract year. Premiums added AFTER the 1st contract year will lock in at the current rates for that contract year. Additional Premiums will NOT start a new surrender period. Surrender period will never be greater than the contract selected at purchase.															
									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	<table border="0"> <tr> <td colspan="2">1st Year Rate</td> <td colspan="2">2nd Year Rate</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>➤ 5 Year</td> <td>4.50%</td> <td>➤ 5 Year</td> <td>3.50%</td> <td rowspan="4">1%</td> <td rowspan="4">0-90 Min</td> <td rowspan="4">\$5k</td> <td rowspan="4">None Without Rider</td> <td rowspan="4">100% 0-6</td> <td rowspan="4">ONLY with Rider</td> <td rowspan="4">Matched the length of the intital guarantee</td> <td rowspan="4">All Except: AK, CA, CT, DE, ID, ME, MN, MI, MT, ND, ND, NH, NJ, NY, OH, PA, RI, WA, WI, WY</td> <td colspan="2">5 & 6 Year</td> </tr> <tr> <td>➤ 6 Year</td> <td>4.65%</td> <td>➤ 6 Year</td> <td>3.65%</td> <td>0-80</td> <td>2.40%</td> </tr> <tr> <td>➤ 7 Year</td> <td>3.75%</td> <td>➤ 7 Year</td> <td>3.75%</td> <td>81-90</td> <td>1.30%</td> </tr> <tr> <td>➤ 10 Year</td> <td>4.90%</td> <td>➤ 10 Year</td> <td>3.90%</td> <td colspan="2">7 & 10 Year</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0-80</td> <td>2.65%</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>81-90</td> <td>1.40%</td> </tr> </table>	1st Year Rate		2nd Year Rate								➤ 5 Year	4.50%	➤ 5 Year	3.50%	1%	0-90 Min	\$5k	None Without Rider	100% 0-6	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		➤ 6 Year	4.65%	➤ 6 Year	3.65%	0-80	2.40%	➤ 7 Year	3.75%	➤ 7 Year	3.75%	81-90	1.30%	➤ 10 Year	4.90%	➤ 10 Year	3.90%	7 & 10 Year														0-80	2.65%													81-90	1.40%									
	1st Year Rate		2nd Year Rate																																																																													
➤ 5 Year	4.50%	➤ 5 Year	3.50%	1%	0-90 Min	\$5k	None Without Rider	100% 0-6	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																																																																				
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Single Premium	* ALL Rates 0.10% Lower in FL Call for details in FL																																																																															
Equitable Ratings: A.M. Best 'B', S&P 'BBB+' Rate Book Updated On: 9/27/2019 Rates Effective: 9/4/2019																																																																																
Secure Savings	➤ 2 Year	2.75%																																																																														
	➤ 5 Year	3.75%																																																																														
Single Premium																																																																																
Secure Savings Elite	➤ 2 Year	3.10% (2.90% FL)																																																																														
	➤ 5 Year	4.00% (3.85 FL)																																																																														
Single Premium																																																																																

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																																					
Certainty Select Single Premium	➤ 3 Year 2.00% ➤ 8 Year 2.70% ➤ 5 Year 2.50% ➤ 10 Year 2.75% ➤ 6 Year 2.60%	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% 3 Year ONLY 0-80 2.00% 81-90 1.50%																												
Choice 4 Single Premium	➤ 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	1 Year 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																																					
FG Guarantee Platinum Single Premium	➤ 3 Year 2.70% ➤ 5 Year 2.95% ➤ 7 Year 3.10%	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																																					
Secure Gain 5 Single Premium	<table border="0" style="width:100%"> <tr> <th colspan="2">MVA</th> <th colspan="2">NON-MVA</th> </tr> <tr> <td>➤ Yr. 1</td> <td><\$100K 2.35% >\$100K 2.50%</td> <td>➤ Yr. 1</td> <td><\$100K 2.25% >\$100K 2.35%</td> </tr> <tr> <td>➤ Yr. 2</td> <td>2.20% 2.35%</td> <td>➤ Yr. 2</td> <td>2.10% 2.20%</td> </tr> <tr> <td>➤ Yr. 3</td> <td>2.30% 2.45%</td> <td>➤ Yr. 3</td> <td>2.20% 2.30%</td> </tr> <tr> <td>➤ Yr. 4</td> <td>2.40% 2.55%</td> <td>➤ Yr. 4</td> <td>2.30% 2.40%</td> </tr> <tr> <td>➤ Yr. 5</td> <td>2.50% 2.65%</td> <td>➤ Yr. 5</td> <td>2.40% 2.50%</td> </tr> <tr> <td>➤</td> <td>1st Yr Bonus 0.25% 0.25%</td> <td>➤</td> <td>1st Yr Bonus 0.25% 0.25%</td> </tr> </table>	MVA		NON-MVA		➤ Yr. 1	<\$100K 2.35% >\$100K 2.50%	➤ Yr. 1	<\$100K 2.25% >\$100K 2.35%	➤ Yr. 2	2.20% 2.35%	➤ Yr. 2	2.10% 2.20%	➤ Yr. 3	2.30% 2.45%	➤ Yr. 3	2.20% 2.30%	➤ Yr. 4	2.40% 2.55%	➤ Yr. 4	2.30% 2.40%	➤ Yr. 5	2.50% 2.65%	➤ Yr. 5	2.40% 2.50%	➤	1st Yr Bonus 0.25% 0.25%	➤	1st Yr Bonus 0.25% 0.25%	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%
MVA		NON-MVA																																			
➤ Yr. 1	<\$100K 2.35% >\$100K 2.50%	➤ Yr. 1	<\$100K 2.25% >\$100K 2.35%																																		
➤ Yr. 2	2.20% 2.35%	➤ Yr. 2	2.10% 2.20%																																		
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➤	1st Yr Bonus 0.25% 0.25%	➤	1st Yr Bonus 0.25% 0.25%																																		

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 AnnuCare Rider Avail. *Flexible Premium	3.15% <i>\$300K max up to age 89 without Company Approval & Large Case Questionnaire</i> <i>\$100K max ages 90-100 And will also need Addtl form "Health Status and Trust Questionnaire"</i>	3.15%	1.00%	0-100	*Accum. Interest Min. \$100	0-6 Mo. 100%	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%	
				85 in OK		7-12 Mo. 50%				80-100 0.80%	
Guaranty 6 AnnuCare Rider Avail. *Flexible Premium	3.70% <i>\$300K max without Company Approval & Large Case Questionnaire</i>	3.70%	1.00%	0-79	Accum. Interest Min. \$100	0-6 Mo. 100%	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%	
				\$2K - Q		7-12 Mo. 50%				80-100 0.80%	
Guaranty 8 AnnuCare Rider Avail. *Flexible Premium	3.60% <i>\$300K max without Company Approval & Large Case Questionnaire</i>	3.60%	1.00%	0-79	Accum. Interest Min. \$100	0-6 Mo. 100%	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%	
				\$2K - Q		7-12 Mo. 50%				80-100 0.80%	
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 The 4, 6 and 8 yr AnnuCare Riders go on the Guaranty 4, 6 and 8 Chassis ONLY \$300,000 Max. without Company Approval & Large Case Questionnaire			ONLY Available in these state: AL, AR, AZ, CO ³ , FL, GA ¹ , IA, IL, IN, KS ¹ , KY ¹ , LA, MI, MO ¹ , MS ¹ , MT, NC ² , ND ¹ , NE, NM, NV, OH, OK, OR, SC, TN, TX ¹ , UT ⁴ , WA, WY				
				Issue Ages & Min. Premium(s) \$36,500 NQ Qualified Min. Issue age is 59.5 \$50,000 Q			¹ No LTC CE Required ² LTC License Required to Sell ³ 16 Hrs LTC CE Required (8 general & 8 in a classroom setting) ⁴ 3 Hrs LTC CE Required ALL other states listed above: 8 Hrs LTC CE Required				
Guggenheim Life And Annuity Company Ratings: A.M. Best 'B++'			Rate Book Updated On: 9/27/2019						Rates Effective: 10/1/2019		
Preserve MYGA Single Premium	Under \$250K ➤ 3 Year 2.50% ➤ 4 Year 2.75% ➤ 5 Year 3.00% ➤ 6 Year 3.05% ➤ 7 Year 3.10% ➤ 8 Year 3.15% ➤ 9 Year 3.20% ➤ 10 Year 3.25%	Over \$250K ➤ 3 Year 2.60% ➤ 4 Year 2.85% ➤ 5 Year 3.10% ➤ 6 Year 3.15% ➤ 7 Year 3.20% ➤ 8 Year 3.25% ➤ 9 Year 3.30% ➤ 10 Year 3.35%	1.00%	0-90	Yr 2+ 10%	100% 1st Yr	Yes	Same as Rate Period	All Except: NY <i>Lower Commission in DE</i>	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%	
				\$5K- Q \$10K- NQ						<i>Lower commission on 3 & 4 yr MYGA</i>	

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: 10/1/2019	
ProOption MYGA	Starting Rate	Every Yr Goes up	Final Rate	Yield								5 & 7 Only 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%	
	➤ 5 Year	2.45%	0.10%	2.85%	2.65%	1.00%	0-90	Yr 2+ 10%	100% 1st Yr	Yes	Same as Rate Period		All Except: NY <i>Lower Commission in DE</i>
	➤ 7 Year	2.45%	0.10%	3.05%	2.75%		\$5K- Q						
	➤ 10 Year	2.45%	0.10%	3.35%	2.90%		\$10K- NQ						
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%	3 and 5 Yr 90 (75 in CA, FL)	None (Surrender Charges and MVA apply)	100% 1st Yr	No	Same as rate guarantee period	ALL Except: AK AL DC DE MN MO NH NY PR	ALL Ages 3 Year 2.00% 5 Year 2.25% 7 Year 2.50% 9 Year 2.75%
	➤ 5 Year*	3.40%		➤ 9 Year	3.60%		7 Yr 85 (70 in CA, FL)						
Single Premium	*5 Year rate is 0.10% HIGHER in AK, AL, DC, HI, MA, ME, MI, MO, TX, VT ONLY Through CLIC						\$10,000						
Bankers	➤ 3 Year	2.60%		➤ 5 Year*	2.95%	1.00%	0-90 85 in OK	Interest only if at least \$100 OR Accumulated Interest twice a year	100% 1st Yr	Yes	Same as Rate Period	ALL Except: AL DC DE FL MN MO MT NY PR VI	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%
				➤ 7 Year	3.05%		7 Year 85						
Single Premium	*5 Year rate is 0.10% HIGHER in AK, AL, DC, HI, MA, ME, MI, MO, TX, VT ONLY Through CLIC						\$10,000						
Bankers Premier	➤ 5 Year*	3.25%		➤ 7 Year	3.35%	1.00%	0-90 85 in OK	Interest only if at least \$100 OR Accumulated Interest twice a year	100% 1st Yr	Yes	Same as Rate Period	5 Year NOT Available in: AK AL DC DE MN MO NH NY PR VI	5 Year 0-80 2.00% 81-90 0.40% 7 Year 0-80 2.15% 81-85 0.45%
							7 Year 85						
Single Premium	*5 Year rate is 0.10% HIGHER in AK, AL, DC, HI, ME, MI, MO, TX, VT ONLY Through CLIC						\$10,000						
Bankers 5 Premier Plus	1st Yr Rate					1.00%	0-90 85 in OK	Interest only if at least \$100 OR Accumulated Interest twice a year	100% 1st Yr	Yes	Same as Rate Period	ALL Except: 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%								
Single Premium	*5 Year rate is 0.10% HIGHER in AK, AL, DC, HI, ME, MI, MO, TX, VT ONLY Through CLIC						\$10,000						



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	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 2.00%	
	➤ 5 Year 2.60%	➤ 5 Year 3.00%	7 & 10 Year							2.50%		
	➤ 7 Year 2.60%	➤ 7 Year 2.75%	76-80							1.30%		
	➤ 10 Year 2.65%	➤ 10Year 2.85%	5 Year							1.60%		
North American Life Ratings: A.M. Best 'A+', S&P 'A+' Rate Book Updated On: 9/27/2019 Rates Effective: 7/9/2019												
Guarantee Choice	Under \$100K	Over \$100K		1.00%	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 1.80%	➤ 3 Year 2.15%	5 & 6 Year							0-80 2.00%		
	➤ 5 Year 2.30%	➤ 5 Year 2.60%	7 & 8 Year							0-80 2.50%		
	➤ 7 Year 2.10%	➤ 7 Year 2.35%	9 & 10 Year							0-80 3.00%		
Oxford Life Insurance Company Ratings: A.M. Best 'A-' Rate Book Updated On: 9/27/2019 Rates Effective: 9/24/2019												
Multi-Select Series	Under \$100K	Over \$100K		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+
	➤ 3 Year 2.35%	➤ 7 Year 2.90%	3								1.00% 0.50%	
	➤ 4 Year 2.65%	➤ 8 Year 3.20%	4								1.75% 0.75%	
	➤ 5 Year 2.70%	➤ 9 Year 3.05%	5-7								2.50% 1.50%	
Oxford Life Insurance Company Ratings: A.M. Best 'A-' Rate Book Updated On: 9/27/2019 Rates Effective: 9/24/2019												
Multi-Select Series	Under \$100K	Over \$100K		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	8-9	2.75% 1.75%
	➤ 6 Year 3.05%	➤ 10 Year 3.10%	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						
Sagacor 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, CA, CT, ME, MT, NY, VT	3 Year 0-80 1.25% 81-85 0.75% 86-90 0.50%						
	➤ 3 Year 1.05%	➤ 3 Year 1.65%	➤ 3 Year 2.35%								5 Year 0-80 1.75% 81-85 1.25% 86-90 0.75%						
	➤ 5 Year 1.70%	➤ 5 Year 2.20%	➤ 5 Year 2.80%								7 Year 0-80 2.25% 81-85 1.75% 86-90 1.00%						
	➤ 7 Year 1.95%	➤ 7 Year 2.45%	➤ 7 Year 2.75%														
Sentinel Security Life Insurance Company Ratings: A.M. Best 'B++'																	
Rate Book Updated On: 9/27/2019																	
Rates Effective: 9/5/2019																	
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%						
	➤ 5 Year 3.85%	➤ 7 Year 3.95%	➤ 10 Year 4.05%								10 Year 0-80 2.75% 81-90 2.00%						
	Florida, California																
	Minnesota																
Single Premium	➤ 5 Year 3.75%	➤ 7 Year 3.85%	➤ 10 Year 3.95%														
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 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%						
	➤ 3 Year 2.05%		➤ 3 Year 2.15%								5, 7 Year 0-80 2.00% 81-85 1.00% 86-90 0.77%						
	➤ 5 Year 2.35%		➤ 5 Year 2.45%								10 Year 0-80 3.00%						
	➤ 7 Year 2.40%		➤ 7 Year 2.50%														
Single Premium	➤ 10 Year 2.40%		➤ 10 Year 2.50%														



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: 8/13/2018											
ForeCare LTC Annuity	➤ \$35K-\$200K	2.75%	➤ \$35K-\$200K	2.75%	1.00%	50-80 Single - \$35-400K Joint - \$35-600K Non-Qualified Premium ONLY	10% after Yr 2	100% First 12 Mo	Yes	10 Yrs	ALL Except: CT, NY 50-75 6.00%
	➤ \$200K+	3.00%	➤ \$200K+	3.00%							AZ - Joint N/A 76-80 3.00%
	With Required Rider										IA, NJ, PA - Group apps ONLY

*** 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	2.75%	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	2.50%	Guggenheim (.10% more \$200K+)	B++	Preserve Multi-Year Guarantee	1.00%	90	2+ - 10%	Yes	Nursing Home ¹ , Terminal Illness ²	¹ 75, ² 69
3	2.15%	North American (.30% 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	2.75%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	1.75%	90	10% Yrs 2+	Yes	Nursing Home ¹ , Terminal Illness ²	¹ 75, ² 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	3.75%	Equitable	B	Secure Savings	2.00%	90	5% Yrs 2+	Yes	N/A	N/A
5	3.00%	Guggenheim (.10% more \$200K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home ¹ , Terminal Illness ²	¹ 75, ² 69
5	2.30%	North American (.30% 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	3.05%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home ¹ , Terminal Illness ²	¹ 75, ² 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	3.10%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home ¹ , Terminal Illness ²	¹ 75, ² 69
7	3.00%	North American (.30% 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	3.15%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home ¹ , Terminal Illness ²	¹ 75, ² 69
8	3.20%	Oxford Life	A-	Multi-Select Series	2.75%	79	10% Yrs 2+	Yes	ADL, Nursing Home, Terminal Illness	DA520
9	3.20%	Guggenheim (.10% more \$250K+)	B++	Preserve Multi-Year Guarantee	2.50%	90	2+ - 10%	Yes	Nursing Home ¹ , Terminal Illness ²	¹ 75, ² 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	3.25%	Guggenheim (.10% more \$200K+)	B++	Preserve Multi-Year Guarantee	3.00%	90	2+ - 10%	Yes	Nursing Home ¹ , Terminal Illness ²	¹ 75, ² 69
10	3.25%	North American (.30% 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