

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions							
AIG/MSG	A.M. Best	A	Fitch	A+	Moody's	A2	S&P	A+	Rate Book Updated On: 1/11/2021										Rates Effective: 1/4/2021					
<div>Power Select Plus Income*</div> <div>IAMS PROPRIETARY</div> <div>Rider Included</div> <div>Single Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1			
	➤ Fixed Account								1.25%		90.00%	&									1.00%	50-75	7.00%	
	➤ 1-Year AB All Market Index Point to Point										55.00%											50-75	Option 2	
	➤ 1-Year ML Strategic Balanced Index										35.00%												Yr 1	2.25%
	➤ 1-Year PIMCO Global Optima Index										17.00%												Yr 2+	1.00%
	➤ 1-Year Russell 2000 Annual Point to Point																						Option 3	
	➤ 1-Year S&P 500 Annual Point-to-Point Index									2.50%	85.00%											50-75	Yr 1	4.25%
	➤ 2-Year AB All Market Index Point to Point PR																						Yr 2+	0.50%
	➤ 2-Year ML Strategic Balanced Index											1.45%												
	➤ 2-Year PIMCO Global Optima Index											4.45%												
➤ 2-Year S&P 500 Annual Point-to-Point										20.00%														
<div>Power Select Plus Income Multiplier*</div> <div>IAMS PROPRIETARY</div> <div>Rider Included</div> <div>Single Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1			
	➤ Fixed Account								1.35%		100.00%	&									1.00%	50-75	7.00%	
	➤ 1-Year AB All Market Index Point to Point										70.00%											50-75	Option 2	
	➤ 1-Year ML Strategic Balanced Index										40.00%												Yr 1	2.25%
	➤ 1-Year PIMCO Global Optima Index										18.00%												Yr 2+	1.00%
	➤ 1-Year Russell 2000 Annual Point to Point																						Option 3	
	➤ 1-Year S&P 500 Annual Point-to-Point Index									3.00%	100.00%											50-75	Yr 1	4.25%
	➤ 2-Year AB All Market Index Point to Point PR																						Yr 2+	0.50%
	➤ 2-Year ML Strategic Balanced Index											0.45%												
	➤ 2-Year PIMCO Global Optima Index											3.95%												
➤ 2-Year S&P 500 Annual Point-to-Point										22.00%														
<div>Power Select Builder*</div> <div>IAMS PROPRIETARY</div> <div>No Rider Available</div> <div>Single Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.5% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1			
	➤ Fixed Account								1.40%		100.00%	&									1.00%	50-75	7.00%	
	➤ 1-Year AB All Market Index Point to Point Spread										85.00%											50-75	Option 2	
	➤ 1-Year ML Strategic Balanced Index										45.00%												Yr 1	2.25%
	➤ 1-Year PIMCO Global Optima Index										20.00%												Yr 2+	1.00%
	➤ 1-Year Russell 2000 Annual Point to Point																						Option 3	
	➤ 1-Year S&P 500 Annual Point-to-Point Index									4.00%	100.00%											50-75	Yr 1	4.25%
	➤ 2-Year AB All Market Index Point to Point PR																						Yr 2+	0.50%
	➤ 2-Year ML Strategic Balanced Index											0.00%												
	➤ 2-Year PIMCO Global Optima Index											3.25%												
➤ 2-Year S&P 500 Annual Point-to-Point										23.00%														
<div>Power Select Builder 8*</div> <div>IAMS PROPRIETARY</div> <div>No Rider Available</div> <div>Single Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	8% Premium Bonus	1.5% on 87.5% of Premiums Paid	18-80	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY, PR	Option 1			
	➤ Fixed Account								1.00%		60.00%											0-80	5.00%	
	➤ 1-Year AB All Market Index Point to Point																							
	➤ 1-Year ML Strategic Balanced Index Point-to-Point											2.95%												
	➤ 1-Year PIMCO Global Optima Index Point-to-Point											6.45%												
	➤ 1-Year Russell 2000 Point to Point																							
	➤ 1-Year S&P 500 Point-to-Point									2.40%														
	➤ 1-Year S&P 500 Point-to-Point									2.50%	15.00%													
	➤ 2-Year AB All Market Index Point to Point										100.00%	&									1.00%			
	➤ 2-Year ML Strategic Balanced Index Point-to-Point										75.00%													
➤ 2-Year PIMCO Global Optima Index Point-to-Point										45.00%														

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Last Update: 1/11/2021

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American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 1/11/2021										Rates Effective: 10/1/2020				
AssetShield 5  Flexible Premium	Allocations/Strategies								Fixed 1.75%	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	18-85  \$5,000	Yr 1 Int.  Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	All Except: NY  Call for details: CA	18-75 3.75% 76-80 2.81% 81-85 1.88%			
	➤ Fixed Account									1.90%													
	➤ S&P 500 Monthly Pt to Pt									3.00%													
	➤ S&P 500 Annual Pt to Pt										21.00%												
	➤ S&P 500 Annual Pt to Pt										80.00%												
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER																						
	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate										Replacement Rate: 1.10%												
AssetShield 7  Flexible Premium	Allocations/Strategies								Fixed 1.90%	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	18-85  \$5,000	Yr 1 Int.  Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: NY  Call for details: CA	18-75 4.50% 76-80 3.38% 81-85 2.25%			
	➤ Fixed Account									2.00%													
	➤ S&P 500 Monthly Pt to Pt									3.25%													
	➤ S&P 500 Annual Pt to Pt										23.00%												
	➤ S&P 500 Annual Pt to Pt										85.00%												
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER																						
	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate										Replacement Rate: 1.20%												
AssetShield 10  Flexible Premium	Allocations/Strategies								Fixed 2.00%	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	18-80  \$5,000	Yr 1 Int.  Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA	18-75 6.00% 76-80 4.50%			
	➤ Fixed Account									2.10%													
	➤ S&P 500 Monthly Pt to Pt									3.50%													
	➤ S&P 500 Annual Pt to Pt										25.00%												
	➤ S&P 500 Annual Pt to Pt										90.00%												
	➤ Annual S&P Dividend Aristocrats Daily Risk Control 5% ER										125.00%												
	➤ 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER																						
➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate										Replacement Rate: 1.30%													
IncomeShield 7  Flexible Premium	Allocations/Strategies								Fixed 1.70%	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	50-80  \$5,000	Yr 1 Int.  Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	Year 1 50-75 4.00% 76-80 3.00%  Year 2 50-75 1.00% 76-80 0.75%  Up-Front (No Trail) 50-75 5.00% 76-80 3.75%			
	➤ Fixed Account																						
	➤ S&P Annual Pt. to Pt.									2.75%													
	➤ S&P Annual Pt. to Pt.										10.00%												
	➤ Volatility Control Annual Pt. to Pt.									4.50%													
	➤ Volatility Control Annual Pt. to Pt.										60.00%												
	➤ Volatility Control Annual Pt. to Pt.																						
IncomeShield 10  W/LIBR  Flexible Premium	Allocations/Strategies								Fixed 1.00%	Cap Rate	Par Rate	7% Premium Bonus	1% on 87.5% of Yr 1 premiums paid	18-80  \$5,000	Yr 1 Int.  Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, NY, PR	Year 1 18-75 5.00% 76-80 3.75%  Year 2 18-75 1.50% 76-80 1.15%  Year 3 18-75 1.00% 76-80 0.75%  Up-Front (No Trail) 18-75 6.25% 76-80 4.70%			
	➤ Fixed Account																						
	➤ S&P 500 Monthly Pt to Pt w/ Cap									1.40%													
	➤ S&P 500 Annual Pt to Pt w/ Cap									1.75%													
	➤ S&P 500 Annual Pt to Pt w/ PR										10.00%												
	➤ Volatility Control Index Annual Pt to Pt w/ Cap									2.25%													
	➤ Volatility Control Index Annual Pt to Pt w/ Cap										30.00%												
➤ Volatility Control Index 2-Year Pt to Pt w/ PR										45.00%													
Retirement Gold  Flexible Premium	Allocations/Strategies								Fixed 1.15%	Cap Rate	Par Rate	Spread	8%  1st Yr Premium ONLY	1% on 87.5% of Yr 1 premiums paid	18-78  \$5,000	Yr 1 Int.  Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: AK, CA, CT, DE, FL, ID, MN, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, WA Call for details: IN	Year 1 0-78 6.00%  Year 2 0-78 1.00%  Year 3 0-78 1.00%  Up-Front (No Trail) 0-78 7.00%		
	➤ Fixed Account									2.00%													
	➤ 1 Year S&P 500 Monthly Average									1.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point										12.00%												
	➤ 1 Year S&P 500 Monthly Average										10.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point																						
	➤ 1 Year S&P 500 Annual Point-to-Point									2.00%													
➤ S&P Perf. Trigger								Trigger:	1.50%														
➤ Bond Yield with Cap & Spread									4.65%	&	2.00%												
➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% Index											5.25%												

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American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 1/11/2021							Rates Effective: 11/1/2020
<b>Strategy Indexed Annuity PLUS 7</b> Single Premium	<b>Allocations/Strategies</b>							<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>						
	➤ Fixed Account							2.15%		17.00%						
	➤ S&P Annual Pt. to Pt. Uncapped								4.85%	& 100.00%						
	➤ S&P Annual Pt. to Pt.								5.40%	& 50.00%						
	➤ S&P 500 Monthly Sum								2.25%							
	➤ S&P 500 Performance with a Specified Rate							Trigger:	3.85%							
											0-80	Yr 1	100%	Yes	7 Yrs	All Except: NY
											\$5,000 - Q	10%				18-75
											\$10,000 - NQ	Yr 2+	(1-12)			76-80
												10%				Call for details: CA
																5.00%
																4.00%
<b>Strategy Indexed Annuity PLUS 10</b> Single Premium	<b>Allocations/Strategies</b>							<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>						
	➤ Fixed Account							2.25%		20.00%						
	➤ S&P Annual Pt. to Pt. Uncapped								5.00%	& 100.00%						
	➤ S&P Annual Pt. to Pt.								5.50%	& 50.00%						
	➤ S&P 500 Monthly Sum								2.35%							
	➤ S&P 500 Performance with a Specified Rate							Trigger:	3.95%							
											0-80	Yr 1	100%	Yes	10 Yrs	All Except: NY
											\$5,000 - Q	10%				18-75
											\$10,000 - NQ	Yr 2+	(1-12)			76-80
												10%				Call for details: CA
																5.00%
																4.00%
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 1/11/2021							Rates Effective: 1/16/2021
<b>Ascent Pro 10 Bonus</b> Single Premium	<b>Allocations/Strategies</b>							<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>						
	➤ Fixed Account							0.85%								
	➤ 1-Yr AI Powered US Equity Index									35.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5									45.00%						
	➤ 1-Yr Nasdaq FC Index									25.00%						
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return									30.00%						
	➤ 1-Yr S&P 500 Point-to-Point								2.25%							
	➤ 2-Yr AI Powered US Equity Index									50.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5									60.00%						
	➤ 2-Yr Nasdaq FC Index									40.00%						
											35-80	Yr 1	100%	Yes	10 Yrs	All Except: NY
											\$10,000	10%	(1-6)			0-70
												Yr 2+	50%			71-75
												10%	(7-12)			76-80
																Call for details in: AK, CA, CT, DE, DC, HI, IL, IN, MA, MN, MO, NJ, OH, OK, PA, SC, UT, WA
																Trail Commission Available
<b>Agility 7</b> Single Premium	<b>Allocations/Strategies</b>							<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>						
	➤ Fixed Account							1.00%								
	➤ 1-Yr AI Powered US Equity Index									40.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5									50.00%						
	➤ 1-Yr Nasdaq FC Index									30.00%						
	➤ 1-Yr S&P 500 Point-to-Point								2.25%							
	➤ 2-Yr AI Powered US Equity Index									55.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5									65.00%						
	➤ 2-Yr Nasdaq FC Index									45.00%						
	➤ 2-Yr S&P 500 Point to Point								5.00%							
											40-83	Yr 1+	100%	Yes	10 Yrs	All Except: NY
											\$10,000	10%	(1-6)			0-70
											\$5,000	10%				71-75
											(AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Value or 10% of initial Premium	50%			76+
													(7-12)			5.00%
<b>Agility 10</b> Single Premium	<b>Allocations/Strategies</b>							<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>						
	➤ Fixed Account							1.10%								
	➤ 1-Yr AI Powered US Equity Index									45.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5									55.00%						
	➤ 1-Yr Nasdaq FC Index									35.00%						
	➤ 1-Yr S&P 500 Point-to-Point								2.50%							
	➤ 2-Yr AI Powered US Equity Index									60.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5									75.00%						
	➤ 2-Yr Nasdaq FC Index									50.00%						
	➤ 2-Yr S&P 500 Point to Point								5.50%							
											40-80	Yr 1+	100%	Yes	10 Yrs	All Except: NY
											\$10,000	10%	(1-6)			0-70
											\$5,000	10%				71-75
											(AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Value or 10% of initial Premium	50%			76+
													(7-12)			5.00%

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Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 1/11/2021										Rates Effective: 1/16/2021			
<div>Performance Elite 7</div> <div>All <b>Plus</b> Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee</div> <div>NOT an Income Rider</div> <div>Single Premium</div>	Allocations/Strategies								Fixed 1.30%	Cap Rate	Par Rate	Strategy Charge	Plus 6%	1% on 87.5% of premiums paid	0-83 \$10,000	Yr 1 10%  Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY  Call for details in: AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-75 76-80 81+	5.00% 4.50% 3.50% 3.00%
	➤ Fixed Account									55.00%												
	➤ 1-Year AI Powered US Equity Index									65.00%												
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									40.00%												
	➤ 1-Year Nasdaq FC Index																					
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								3.25%	30.00%												
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									70.00%												
	➤ 2-Year AI Powered US Equity Index									90.00%												
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									60.00%												
	➤ 2-Year Nasdaq FC Index									40.00%												
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey									115.00%	& 1.75%											
	➤ 1-Year AI Powered US Equity Index									135.00%	& 1.75%											
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									85.00%	& 1.75%											
	➤ 1-Year Nasdaq FC Index								6.75%	& 1.75%												
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy									70.00%	& 1.75%											
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									150.00%	& 1.75%											
	➤ 2-Year AI Powered US Equity Index									185.00%	& 1.75%											
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									130.00%	& 1.75%											
	➤ 2-Year Nasdaq FC Index									90.00%	& 1.75%											
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																					
Plus Version N/A in CA																						
<div>Performance Elite 10</div> <div>All <b>Plus</b> Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee</div> <div>NOT an Income Rider</div> <div>Single Premium</div>	Allocations/Strategies								Fixed 1.30%	Cap Rate	Par Rate	Strategy Charge	2% Plus 8%	1% on 87.5% of premiums paid	0-78 \$10,000 (\$5,000 CT, MN, NJ, OR, PA, TX, WA)	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY  Call for details in: AK, CA, CT, DE, FL, IN, MD, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-75 76+	6.50% 6.00% 5.00%
	➤ Fixed Account									55.00%												
	➤ 1-Year AI Powered US Equity Index									65.00%												
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									40.00%												
	➤ 1-Year Nasdaq FC Index																					
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								3.25%	30.00%												
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									70.00%												
	➤ 2-Year AI Powered US Equity Index									90.00%												
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									60.00%												
	➤ 2-Year Nasdaq FC Index									40.00%												
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									115.00%	& 1.75%											
	➤ 1-Year AI Powered US Equity Index									135.00%	& 1.75%											
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point									85.00%	& 1.75%											
	➤ 1-Year Nasdaq FC Index								6.75%	& 1.75%												
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy									70.00%	& 1.75%											
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy									150.00%	& 1.75%											
	➤ 2-Year AI Powered US Equity Index									185.00%	& 1.75%											
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point									130.00%	& 1.75%											
	➤ 2-Year Nasdaq FC Index									90.00%	& 1.75%											
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy																					

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Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 1/11/2021										Rates Effective: 1/16/2021																																																																																																																																																													
<b>Performance Elite 15</b>  All <b>Plus</b> Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee  NOT an Income Rider  Single Premium	<b>Allocations/Strategies</b>								<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>	<b>Strategy Charge</b>	9%  <b>Plus</b> 15%	1% on 87.5% of premiums paid	0-73  \$10,000 (\$5,000 TX)	Yr 1 0% Yr 2+ 5%	100% (1-6)  50% (7-12)	Yes	15 Yrs	<b>All Except:</b> CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, PR, UT, WA  <b>Call for details in:</b> AK, DE, FL, IN, NV, OK, SC, TX	0-70 71+	6.50% 6.00%																																																																																																																																																										
	➤ Fixed Account	➤ 1-Year AI Powered US Equity Index	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point	➤ 1-Year Nasdaq FC Index	➤ 1-Year S&P 500 Point-to-Point Index Strategy	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy	➤ 2-Year AI Powered US Equity Index	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point	➤ 2-Year Nasdaq FC Index	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy	➤ 1-Year AI Powered US Equity Index	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point											➤ 1-Year Nasdaq FC Index	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy	➤ 2-Year AI Powered US Equity Index	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point	➤ 2-Year Nasdaq FC Index	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey																																																																																																																																																			
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<b>Ascent Pro 7</b>  Single Premium	<b>Allocations/Strategies</b>								<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>	<b>Bailout</b>	15%  Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	<b>All Except:</b> NY, PR  <b>Call for details in:</b> AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel																																																																																																																																																											
	➤ Fixed Account	➤ 1-Yr AI Powered US Equity Index	➤ 1-Yr BNP Paribas Multi Asset Diversified 5	➤ 1-Yr Nasdaq FC Index	➤ 1-Yr S&P 500 Daily Risk Control 5% Total Return	➤ 1-Yr S&P 500 Point-to-Point	➤ 2-Yr AI Powered US Equity Index	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index										➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5	➤ 2-Yr Nasdaq FC Index	➤ 2-Yr S&P 500 Point-to-Point	➤ 2-Yr BNP Paribas Multi Asset Diversified 5

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 1/11/2021										Rates Effective: 1/16/2021				
<div>Ascent Accumulator 7*</div>	Allocations/Strategies							Fixed 1.80%	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY, PR  Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel			
	➤ Fixed Account																						
	➤ 1-Yr AI Powered US Equity Index								70.00%														
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								80.00%														
	➤ 1-Yr Nasdaq FC Index								50.00%														
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return								55.00%														
	➤ 1-Yr S&P 500 Point-to-Point							4.30%	&	3.50%													
	➤ 2-Yr AI Powered US Equity Index								90.00%														
<div>Ascent Accumulator 10*</div>	Allocations/Strategies							Fixed 2.10%	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR  Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel			
	➤ Fixed Account																						
	➤ 1-Yr AI Powered US Equity Index								80.00%														
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								90.00%														
	➤ 1-Yr Nasdaq FC Index								60.00%														
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return								60.00%														
	➤ 1-Yr S&P 500 Point-to-Point							5.00%	&	4.00%													
	➤ 2-Yr AI Powered US Equity Index								110.00%														
<div>Brighthouse Life</div>	Allocations/Strategies							Fixed 2.10%	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR  Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel			
	➤ Fixed Account																						
	➤ 1-Yr AI Powered US Equity Index								80.00%														
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								90.00%														
	➤ 1-Yr Nasdaq FC Index								60.00%														
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return								60.00%														
	➤ 1-Yr S&P 500 Point-to-Point							5.00%	&	4.00%													
	➤ 2-Yr AI Powered US Equity Index								110.00%														
<div>Secure Advantage*</div>	Allocations/Strategies							Fixed 1.50%	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10%	100% (1-6)	Yes	6 Yrs	All Except: NY  Call for details: SD	0-80 5.50%			
	➤ Fixed Account																						
	➤ 6-Year Russell Annual Sum with Cap							5.50%															
	➤ 6-Year Russell Annual Sum with Participation Rate								40.00%														
	➤ 6-Year Russell Point-to-Point with Participation								35.00%														
	➤ 6-Year S&P 500 Annual Sum with Cap							6.00%															
	➤ 6-Year S&P 500 Annual Sum with Participation Rate								45.00%														
	➤ 6-Year S&P 500 Point-to-Point with Participation								40.00%														
<div>EquiTrust</div>	Allocations/Strategies							Fixed 1.15%	Cap Rate	Par Rate	Bailout	10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int.	100% (1-12)	Yes	14 Yrs	All Except: CA, DE, NY  Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00%			
	➤ Fixed Account																						
	➤ 1-Year S&P 500 Point-to-Point Cap Index							2.25%															
	➤ 1 Year S&P 500 Monthly Average Cap Index							2.50%															
	➤ 1-Year S&P 500 Monthly Average Participation Index								25.00%														
	➤ 1-Year S&P 500 Monthly Cap Index							1.30%															
	➤ 2-Year S&P 500 Monthly Average Cap Index							5.00%															
	➤ 1-Year Barclays Focus50 Participation Index								40.00%														
<div>Market Power Bonus Index</div>	Allocations/Strategies							Fixed 1.00%	Cap Rate	Par Rate	Bailout	10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int.	100% (1-12)	Yes	14 Yrs	All Except: CA, DE, NY  Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00%			
	➤ Fixed Account																						
	➤ 1-Year S&P 500 Point-to-Point Cap Index							2.00%															
	➤ 1 Year S&P 500 Monthly Average Cap Index							2.25%															
	➤ 1-Year S&P 500 Monthly Average Participation Index								23.00%														
	➤ 1-Year S&P 500 Monthly Cap Index							1.15%															
	➤ 2-Year S&P 500 Monthly Average Cap Index							4.00%															
	➤ 1-Year Barclays Focus50 Participation Index								35.00%														
<div>Market Power Bonus Index W/LIBR</div>	Allocations/Strategies							Fixed 1.10%	Cap Rate	Par Rate	Bailout	6%	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR  Call for details in: CA, DE	Year 1 0-80 6.00%			
	➤ Fixed Account																						
	➤ 1-Year S&P 500 Point-to-Point Cap Index							2.25%															
	➤ 1 Year S&P 500 Monthly Average Cap Index							2.50%															
	➤ 1-Year S&P 500 Monthly Average Participation Index								23.00%														
	➤ 1-Year S&P 500 Monthly Cap Index							1.20%															
	➤ 2-Year S&P 500 Monthly Average Cap Index							5.00%															
	➤ 1-Year Barclays Focus50 Participation Index								35.00%														
<div>MarketTen Bonus Index (ROP)</div>	Allocations/Strategies							Fixed 1.10%	Cap Rate	Par Rate	Bailout	Yrs 1-5	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR  Call for details in: CA, DE	Year 1 0-80 6.00%			
	➤ Fixed Account																						
	➤ 1-Year S&P 500 Point-to-Point Cap Index							2.25%															
	➤ 1 Year S&P 500 Monthly Average Cap Index							2.50%															
	➤ 1-Year S&P 500 Monthly Average Participation Index								23.00%														
	➤ 1-Year S&P 500 Monthly Cap Index							1.20%															
	➤ 2-Year S&P 500 Monthly Average Cap Index							5.00%															
	➤ 1-Year Barclays Focus50 Participation Index								35.00%														



Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 1/11/2021					Rates Effective: 10/21/2020					
<b>MarketTen Bonus Index W/LIBR (ROP)</b>  Flexible Premium	Allocations/Strategies							Fixed 1.00%	Cap Rate	Par Rate	6%  Yrs 1-5	1% on 100% of premiums paid	40-80  \$30,000	Yr 1 Int.  Yr 2+ 10%	100% (1-6)  50% (7-12)	Yes	10 Yrs	All Except: NY, PR  Call for details in: CA, DE	Year 1 0-80 6.00%  Years 2-5 0-80 3.00%
	➤ Fixed Account								2.00%										
	➤ 1-Year S&P 500 Point-to-Point Cap Index								2.25%										
	➤ 1 Year S&P 500 Monthly Average Cap Index									18.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index								1.10%										
	➤ 1-Year S&P 500 Monthly Cap Index								4.00%										
	➤ 2-Year S&P 500 Monthly Average Cap Index									30.00%									
	➤ 1-Year Barclays Focus50 Participation Index									50.00%									
	➤ 2-Year Barclays Focus50 Participation Index																		
	➤ 2-Year Barclays Focus50 Participation Index																		
<b>Market Value Index</b>  Flexible Premium	Allocations/Strategies							Fixed 2.50%	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int.  Yr 2+ 10%	100% (1-6)  50% (7-12)	Yes	10 Yrs	All Except: NY, PR  Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%
	➤ Fixed Account								4.25%										
	➤ 1-Year S&P 500 Point-to-Point Cap Index									28.00%									
	➤ 1-Year S&P 500 Point-to-Point Participation Index								4.75%										
	➤ 1 Year S&P 500 Monthly Average Cap Index									45.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index								2.00%										
	➤ 1-Year S&P 500 Monthly Cap Index								10.00%										
	➤ 2-Year S&P 500 Monthly Average Cap Index									80.00%									
	➤ 1-Year Barclays Focus50 Participation Index									115.00%									
	➤ 2-Year Barclays Focus50 Participation Index									95.00%									
<b>Market Value Index W/LIBR</b>  Flexible Premium	Allocations/Strategies							Fixed 2.25%	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int.  Yr 2+ 10%	100% (1-6)  50% (7-12)	Yes	10 Yrs	All Except: NY, PR  Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%
	➤ Fixed Account								4.00%										
	➤ 1-Year S&P 500 Point-to-Point Cap Index									25.00%									
	➤ 1-Year S&P 500 Point-to-Point Participation Index								4.50%										
	➤ 1 Year S&P 500 Monthly Average Cap Index									35.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index								1.80%										
	➤ 1-Year S&P 500 Monthly Cap Index								9.00%										
	➤ 2-Year S&P 500 Monthly Average Cap Index									70.00%									
	➤ 1-Year Barclays Focus50 Participation Index									95.00%									
	➤ 2-Year Barclays Focus50 Participation Index									85.00%									
<b>MarketSeven Index</b>  Flexible Premium	Allocations/Strategies							Fixed 2.25%	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.  Yr 2+ 10%	100% (1-6)  50% (7-12)	Yes	7 Yrs	All Except: NY, PR  Call for details in: CA, DE	Year 1 0-75 5.50% 76-80 4.125% 81-85 2.75%
	➤ Fixed Account								4.00%										
	➤ 1-Year S&P 500 Point-to-Point Cap Index									26.00%									
	➤ 1-Year S&P 500 Point-to-Point Participation Index								4.50%										
	➤ 1 Year S&P 500 Monthly Average Cap Index									43.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index								1.90%										
	➤ 1-Year S&P 500 Monthly Cap Index								9.00%										
	➤ 2-Year S&P 500 Monthly Average Cap Index									75.00%									
	➤ 1-Year Barclays Focus50 Participation Index									110.00%									
	➤ 2-Year Barclays Focus50 Participation Index									85.00%									
<b>MarketSeven Index W/LIBR</b>  Flexible Premium	Allocations/Strategies							Fixed 2.00%	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.  Yr 2+ 10%	100% (1-6)  50% (7-12)	Yes	7 Yrs	All Except: NY, PR  Call for details in: CA, DE	Year 1 0-75 5.50% 76-80 4.125% 81-85 2.75%
	➤ Fixed Account								3.75%										
	➤ 1-Year S&P 500 Point-to-Point Cap Index									24.00%									
	➤ 1-Year S&P 500 Point-to-Point Participation Index								4.25%										
	➤ 1 Year S&P 500 Monthly Average Cap Index									38.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index								1.65%										
	➤ 1-Year S&P 500 Monthly Cap Index								8.00%										
	➤ 2-Year S&P 500 Monthly Average Cap Index									60.00%									
	➤ 1-Year Barclays Focus50 Participation Index									85.00%									
	➤ 2-Year Barclays Focus50 Participation Index									70.00%									

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For Agent Use Only

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

Last Update: 1/11/2021



Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's Baa1	S&P	A-	Rate Book Updated On: 1/11/2021										Rates Effective: 12/14/2020					
Accelerator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate		0-75 5%   76+ 3.25%	1% on 87.5% of premiums paid	0-85    \$10,000	Yr 1 0%   Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: IN, NY, VT  Call for details in: AK, AL, CA, DE, FL(65+), HI, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-75  76-80  81-85	7.50%  5.50%  3.75%		
	➤ Fixed Account							1.50%															
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.25%														
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.60%														
	➤ 1-Year S&P 500 Point-to-Point								3.50%														
➤ 2-Year Barclays Trailblazer Sectors 5 Index									120.00%														
Flexible Premium																							
Accumulator Plus 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate		None	1% on 87.5% of premiums paid	0-85    \$10,000	Yr 1 0%   Yr 2+ 10%	100% (1-12)   50% (13-24)	Yes	7 Yrs	All Except: NY  Call for details in: AK, AL, FL, ID, IL, MA, MN, MO, MS, MT, NH, OR, PA, TX, WA	0-70  71-80  81-85	4.50%  3.50%  2.75%		
	➤ Fixed Account							1.00%															
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.25%														
	➤ 1-Year S&P 500 Monthly Average								3.25%														
	➤ 1-Year S&P 500 Monthly Pt. to Pt.								1.75%														
➤ 1-Year S&P 500 Point-to-Point								3.50%															
➤ 2-Year Barclays Trailblazer Sectors 5 Index									110.00%														
Flexible Premium																							
Accumulator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate		None	1% on 87.5% of premiums paid	0-85    \$10,000	Yr 1 0%   Yr 2+ 10%	100% (1-12)   50% (13-24)	Yes	10 Yrs	All Except: NY  Call for details in: AK, AL, CA, DE, FL, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70  71-80  81-85	6.50%  4.50%  3.25%		
	➤ Fixed Account							1.00%															
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.50%														
	➤ 1-Year S&P 500 Monthly Average								3.50%														
	➤ 1-Year S&P 500 Monthly Pt. to Pt.								1.75%														
➤ 1-Year S&P 500 Point-to-Point								3.75%															
➤ 2-Year Barclays Trailblazer Sectors 5 Index									120.00%														
Flexible Premium																							
Flex Accumulator	Allocations/Strategies							Fixed	Cap Rate	Par Rate		None	1% on 87.5% of premiums paid	0-85    \$10,000	Yr 1 10%   Yr 2+ 10%	100% (1-12)   50% (13-24)	Yes	10 Yrs	All Except: ID, NY  Call for details in: AK, AL, CA, DE, FL, IL, IA, MN, MS, MO, MT, NV, NH, NJ, OH, OK, OR, PA, SC, TX, UT, WA	0-70  71-80  81-85	6.50%  4.50%  3.25%		
	➤ Fixed Account							1.00%															
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap								1.60%														
	➤ 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%)								2.10%														
	➤ 1-Year S&P 500 Annual Point-to-Point with a Cap								3.00%														
	➤ 1-Year S&P 500 Point-to-Point									20.00% & 3%													
	➤ 1-Year S&P 500 Point-to-Point (Fee 1.25%)									30.00% & 3%													
	➤ 1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator									40.00% & 0%													
	➤ 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator									70.00% & 0%													
	➤ 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%)									85.00% & 0%													
➤ 2-Year Barclays Trailblazer Sectors 5 Index									105.00% & 0%														
➤ 2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)									120.00% & 0%														
Flexible Premium																							
Power Accumulator 10	Allocations/Strategies							Fixed	Par Rate		None	1% on 87.5% of Premiums Paid	0-85    \$10,000	Yr 1 0%   Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY  Call for details in: AK, AL, CA, DE, FL, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70  71-80  81-85	6.50%  4.50%  3.25%			
	➤ Fixed Account							1.00%															
	➤ 1-Year Balanced Asset 10 Index Pt. to Pt.								42.00%														
	➤ 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.								23.00%														
	➤ 1-Year iShares Gold Trust (IAU) Pt. to Pt.								23.00%														
	➤ 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.								32.00%														
	➤ 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.								33.00%														
	➤ 2-Year Balanced Asseet 10 Index Pt. to Pt.								100.00% & 5.10%														
	➤ 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.								48.00% & 5.90%														
	➤ 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.								71.00% & 5.90%														
➤ 2-Year iShares U.S. Real (IYR) Pt. to Pt.								74.00% & 5.90%															
Flexible Premium																							

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Last Update: 1/11/2021

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's Baa1	S&P A-	Rate Book Updated On: 1/11/2021						Rates Effective: 12/14/2020								
Prosperity Elite 10	Allocations/Strategies						Fixed	Cap Rate		Par Rate								All Except: NY			
	➤ Fixed Account						1.50%					0-75							0-75	7.50%	
	➤ 1-Year Gold Point-to-Point with a Cap							5.50%				6%									
	➤ 1-Year Index Gain Option with Declared Rate						Trigger:	3.50%													
	➤ 1-Year S&P 500 Monthly Average with A Cap							4.25%													
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap							1.85%				76+									
	➤ 1-Year S&P 500 Point-to-Point with a Cap							4.00%				3.25%									
Flexible Premium	➤ 2-Year Barclays Trailblazer Sectors 5 Index									120.00%											
Safe Income Plus	Allocations/Strategies						Fixed	Cap Rate										All Except: NY			
	➤ Fixed Account						1.00%														
	➤ 1-Year Index Gain Option with Declared Rate						Trigger:	1.75%													
	➤ 1-Year S&P 500 Annual Point-to-Point							2.00%				6%							0-75	6.50%	
	➤ 1-Year S&P 500 Monthly Average							2.00%													
	➤ 1-Year S&P 500 Monthly Point-to-Point							1.10%											76-80	4.75%	
	Flexible Premium																				
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P A-	Rate Book Updated On: 1/11/2021						Rates Effective: 12/21/2020								
Choice Income II (7 Year)	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.75%														
	➤ 1 Year Russell 2000 Point to Point							3.25%													
	➤ 1 Year MSCI EAFE Point to Point							3.25%													
	➤ 1 Year PIMCO Balanced Point to Point									80.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							3.00%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.20%													
Single Premium	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.50%													
	➤ 2 Year BlackRock Diversa Volatility Control										2.40%										
	➤ 2 Year Franklin US Point to Point										2.40%										
Choice Income II (10 Year)	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.80%														
	➤ 1 Year Russell 2000 Point to Point							3.30%													
	➤ 1 Year MSCI EAFE Point to Point							3.30%													
	➤ 1 Year PIMCO Balanced Point to Point									80.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							3.05%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.25%													
Single Premium	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.55%													
	➤ 2 Year BlackRock Diversa Volatility Control										2.40%										
	➤ 2 Year Franklin US Point to Point										2.40%										
Income 150+ SE*	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
Single Premium	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control										4.00%										
	➤ 2 Year Franklin US Point to Point										4.00%										
	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control										4.00%										
	➤ 2 Year Franklin US Point to Point										4.00%										
	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control										4.00%										
	➤ 2 Year Franklin US Point to Point										4.00%										
	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control										4.00%										
	➤ 2 Year Franklin US Point to Point										4.00%										
	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control										4.00%										
	➤ 2 Year Franklin US Point to Point										4.00%										
	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control										4.00%										
	➤ 2 Year Franklin US Point to Point										4.00%										
	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control										4.00%										
	➤ 2 Year Franklin US Point to Point										4.00%										
	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control										4.00%										
	➤ 2 Year Franklin US Point to Point										4.00%										
	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control										4.00%										
	➤ 2 Year Franklin US Point to Point										4.00%										
	Allocations/Strategies						Fixed	Cap Rate		Par Rate		Spread							All Except: NY		
	➤ Fixed Account						1.50%														
	➤ 1 Year Russell 2000 Point to Point							2.50%													
	➤ 1 Year MSCI EAFE Point to Point							2.50%													
	➤ 1 Year PIMCO Balanced Point to Point									65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point							2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point							1.10%													
	➤ 1 Year S&P 500 Point to																				

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 1/11/2021			Rates Effective: 12/15/2020										
Choice Accumulation II (5 Year)  Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%  Yr 2+ 10%	100% (1-6)	Yes	5 Yrs	All Except: NY	0-80 81-85	4.00% 2.00%
	➤ Fixed Account								1.05%													
	➤ 1 Year Russell 2000 Point to Point									2.65%												
	➤ 1 Year MSCI EAFE Point to Point									2.65%												
	➤ 1 Year PIMCO Balanced Point to Point										50.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									2.65%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.80%												
	➤ 1 Yr S&P 500 Point-to-Point with Performance Trigger								Trigger:	1.65%												
	➤ 2 Year BlackRock Diversa Volatility Control											6.75%										
	➤ 2 Year Franklin US Point to Point											6.75%										
Choice Accumulation II (7 Year)  Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%  Yr 2+ 10%	100% (1-6)	Yes	7 Yrs	All Except: NY	0-80 81-85	5.00% 2.75%
	➤ Fixed Account								1.10%													
	➤ 1 Year Russell 2000 Point to Point									2.70%												
	➤ 1 Year MSCI EAFE Point to Point									2.70%												
	➤ 1 Year PIMCO Balanced Point to Point										55.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									2.70%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.85%												
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	1.70%												
	➤ 2 Year BlackRock Diversa Volatility Control											6.50%										
	➤ 2 Year Franklin US Point to Point											6.50%										
Choice Accumulation II (10 Year)  Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%  Yr 2+ 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	0-80 81-85	6.00% 3.25%
	➤ Fixed Account								1.15%													
	➤ 1 Year Russell 2000 Point to Point									2.80%												
	➤ 1 Year MSCI EAFE Point to Point									2.80%												
	➤ 1 Year PIMCO Balanced Point to Point										60.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									2.80%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.90%												
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	1.80%												
	➤ 2 Year BlackRock Diversa Volatility Control											6.25%										
	➤ 2 Year Franklin US Point to Point											6.25%										
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 1/11/2021			Rates Effective: 8/7/2020										
American Landmark 5*  Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10%  Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: NY  Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-89	3.75% 2.75% 1.75%
	➤ Fixed Account								1.50%													
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point									4.05%												
	➤ 1 Year S&P 500 Annual Point-to-Point									4.05%												
	➤ 1 Year S&P 500 Risk Control Annual Point to Point										45.00%											
➤ 1 Year S&P U.S. Retiree Spending Annual Point to Point										50.00%												
Safe Return (ROP)  Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10%  Yr 2+ 10%	100% (1-6)  0% (7-12)	Yes	10 Yrs	All Except: NY  Call for details in: AL, CO, IN, MA, OR	0-75 76-80 81-85	5.50% 4.10% 4.10%
	➤ Fixed Account								1.20%													
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point									3.00%	&	3.00%										
	➤ 1 Year S&P 500 Annual Point-to-Point									3.00%	&	3.00%										
	➤ 1 Year S&P 500 Risk Control Annual Point to Point										30.00%	&										
American Legend III  Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10%  Yr 2+ 10%	100% (1-6)  0% (7-12)	Yes	7 Yrs	All Except: NY  Call for details in: MA, OR	0-75 76-80 81-85	4.75% 2.75% 2.75%
	➤ Fixed Account								1.30%													
	➤ 1 Year iShares US Real Estate Annual Point-to-Point									3.05%												
	➤ 1 Year S&P 500 Monthly Sum with Cap									1.25%												
	➤ 1 Year S&P 500 Point-to-Point									2.75%												
	➤ 1 Year SPDR Gold Shares Point-to-Point									3.50%												
	➤ 1 Year US Retiree Spending Annual Point-to-Point										40.00%											
	➤ 1-Year S&P 500 Risk Control with Participation										35.00%											

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Last Update: 1/11/2021

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 1/11/2021				Rates Effective: 8/7/2020									
American Legend 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY  Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-80 81-85	4.75% 2.75% 2.75%	
	➤ Fixed Account								1.70%													
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point									4.75%												
	➤ 1 Year S&P 500 Monthly Sum									1.50%												
	➤ 1 Year S&P 500 Annual Point-to-Point									4.15%												
	➤ 1 Year SPDR Gold Shares Annual Point-to-Point									5.00%												
	➤ 1 Year S&P U.S. Retiree Spending Annual Point to Point										55.00%											
Flexible Premium	➤ 1 Year S&P 500 Risk Control Annual Point to Point										50.00%											
American Landmark 3*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10%	100% (1-12)	Yes	3 Yrs	All Except: NY  Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-90	2.50% 2.00% 1.50%	
	➤ Fixed Account								1.15%													
	➤ 1 Year iShares MSCI EAFE 1-year Point-to-Point									2.75%												
	➤ 1 Year iShares U.S. Real Estate Annual Point-to-Point									2.45%												
	➤ 1 Year S&P 500 Annual Point-to-Point									2.50%												
Single Premium																						
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/11/2021				Rates Effective: 12/1/2020									
Highlander 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0%	100% (1-12)	Yes	7 Yrs	All Except: NY  Call for details in: CA, FL	0-75 76+	5.00% 4.00%	
	➤ Fixed Account								2.25%													
	➤ S&P 500 1-Year Pt-to-Pt									4.25%												
	➤ S&P 500 1-Year Pt-to-Pt										30.00%											
	➤ S&P MARC 5% 1-Year Pt-to-Pt										75.00%											
Flexible 1st Yr Premium																						
Highlander 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR  Call for details in: CA, FL	0-75 76+	7.00% 5.00%	
	➤ Fixed Account								1.75%													
	➤ S&P 500 1-Year Pt-to-Pt									3.50%												
	➤ S&P 500 1-Year Pt-to-Pt										25.00%											
	➤ S&P MARC 5% 1-Year Pt-to-Pt										60.00%											
Flexible 1st Yr Premium																						
ViStar	Allocations/Strategies								Fixed	Cap Rate	Par Rate	5% Benefit Base Bonus with Rider	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR  Call for details in: CA, FL	0-75 76+	7.00% 5.00%	
	➤ Fixed Account								2.25%													
	➤ S&P 500 1-Year Pt-to-Pt									4.00%												
	➤ S&P 500 1-Year Pt-to-Pt										30.00%											
	➤ S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt										90.00%											
	➤ S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt										90.00%											
	➤ S&P MARC 5% 1-Year Pt-to-Pt										90.00%											
Flexible 1st Yr Premium																						
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 1/11/2021				Rates Effective: 12/15/2020									
OptiBlend 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY  Call for details in: CA	0-74 75-79 80-84 85	4.50% 3.00% 1.75% 0.75%
	➤ Fixed Account								1.00%													
	➤ 1 Year Fidelity AIM Dividend										25.00%											
	➤ 1-Year S&P 500 5% Daily Risk Control											4.25%										
	➤ 1-Year S&P 500										8.00%											
	➤ 1-Year S&P 500 Point-to-Point									2.00%												
Flexible Premium																						
OptiBlend 10*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY  Call for details in: CA, LA, MA	0-74 75-79 80+	7.00% 4.00% 1.75%
	➤ Fixed Account								1.00%													
	➤ 1 Year Fidelity AIM Dividend										45.00%											
	➤ 1-Year S&P 500 5% Daily Risk Control											3.25%										
	➤ 1-Year S&P 500										8.00%											
	➤ 1-Year S&P 500 Point-to-Point									2.00%												
Flexible Premium																						

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Last Update: 1/11/2021

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/11/2021										Rates Effective: 1/4/2021				
Personal Protection Choice	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: MA, ME, NY  Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NH, NJ, NC, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%	
	➤ Fixed Account								1.50%														
	➤ S&P 500 Monthly Cap									1.70%													
	➤ 1-Year CSTMAI Point-to-Point Spread											4.00%											
	➤ 1-Year S&P 500 Point-to-Point Cap									2.75%													
	➤ 1-Year S&P 500 Point-to-Point Participation										18.00%												
	➤ 1-Year S&P 500 with Par and Spread										20.00%	& 2.00%											
	➤ 2-Year CSTMAI Point-to-Point Spread											4.00%											
	➤ 2-Year S&P 500 Point-to-Point Cap									6.00%													
	➤ 2-Year S&P 500 Point-to-Point Participation										27.00%												
Personal Income Annuity	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: MA, ME, NY  Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%	
	➤ Fixed Account								1.50%														
	➤ S&P 500 Monthly Cap									1.70%													
	➤ 1-Year CSTMAI Point-to-Point Spread											4.00%											
	➤ 1-Year S&P 500 Point-to-Point Cap									2.75%													
	➤ 1-Year S&P 500 Point-to-Point Participation										18.00%												
	➤ 1-Year S&P 500 with Par and Spread										20.00%	& 2.00%											
	➤ 2-Year CSTMAI Point-to-Point Spread											4.00%											
	➤ 2-Year S&P 500 Point-to-Point Cap									6.00%													
	➤ 2-Year S&P 500 Point-to-Point Participation										27.00%												
Nassau Growth Annuity (7 Years)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: CA, MA, ME, NJ, NY, PR  Call for details in: IN	0-75 76+	6.50% 4.25%	
	➤ Fixed Account								2.00%														
	➤ 1-year S&P 500									3.75%													
	➤ 1-year S&P 500										25.00%												
	➤ 1-year S&P 500										38.00%	& 1.00%											
	➤ 2-year S&P 500										38.00%												
	➤ 2-year S&P 500										57.00%	& 1.00%											
	➤ 2-year Sunrise Smart Passage SG										75.00%												
	➤ 2-year Sunrise Smart Passage SG										115.00%	& 1.00%											
	Nassau Growth Annuity (10 Years)	Allocations/Strategies								Fixed	Cap Rate	Par Rate											Fee
➤ Fixed Account								2.50%															
➤ 1-year S&P 500									4.50%														
➤ 1-year S&P 500										30.00%													
➤ 1-year S&P 500										43.00%	& 1.00%												
➤ 2-year S&P 500										45.00%													
➤ 2-year S&P 500										65.00%	& 1.00%												
➤ 2-year Sunrise Smart Passage SG										95.00%													
➤ 2-year Sunrise Smart Passage SG										130.00%	& 1.00%												
➤ 2-year Sunrise Smart Passage SG																							

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Last Update: 1/11/2021

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions								
National Western Life	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A-	Rate Book Updated On: 1/11/2021						Rates Effective: 1/1/2021										
NWL Ultra Classic  Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.5% on 87.5% of premiums paid	0-85	Yr 1	100% (1-6)	Yes	13 Yrs	ALL Except: AK, AL, CT, DE, IL, IN, MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA  Call for details in: CA, FL, OH, TX	0-75	NQ	10.00%		
	➤ Fixed Account								2.50%			NQ			0%		76-80					8.50%			
	➤ Option A: Monthly Averaging Annual Reset									50.00%	&	6.00%													
	➤ Option J: Annual Point-to-Point with Cap								5.50%		&				0.50%										
➤ Option U: Annual Reset Low Volatility Daily Risk Control										105.00%															
NWL Ultra Future  Flexible Premium	Allocations/Strategies								Fixed		Par Rate		9% Yr 1	1.5% on 87.5% of premiums paid	0-85	Yr 1	100% (1-6)	Yes	15 Yrs	ALL Except: AK, AL, CT, MT, NV, NY, OR, SC  Call for details in: CA, FL, OH, PR, TX	0-75	NQ	5.00%		
	➤ Fixed Account								1.65%			NQ	0%			76-80					3.00%				
	➤ Option A: Monthly Averaging Annual Reset									50.00%	&	6.00%													
	➤ Option U: Annual Reset Low Volatility Daily Risk Control								75.00%																
NWL Impact 7 / 7S  Flexible Premium	Allocations/Strategies								Fixed		Par Rate	Spread	5%	1.5% on 87.5% of premiums paid	0-85	Yr 1	100% (1-6)	Yes	7 Yrs	ALL Except: CT, FL, NY  Call for details in: PR	0-75	NQ	5.50%		
	➤ Fixed Account								2.00%			NQ			0%		76-80					3.50%			
	➤ 1 Year Annual Point to Point with Monthly Average									30.00%	&	6.00%													
	➤ Global Lookback									20.00%	&	2.00%													
➤ Annual Reset Low Volatility Daily Risk Control									75.00%																
NWL Impact 10  Flexible Premium	Allocations/Strategies								Fixed		Par Rate	Spread	7%	1.5% on 87.5% of premiums paid	0-85	Yr 1	100% (1-6)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, IN, MA, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA  Call for details in: PR	0-75	NQ	7.00%		
	➤ Fixed Account								1.65%			NQ			0%		76-80					5.00%			
	➤ 1 Year Annual Point to Point with Monthly Average									30.00%	&	6.00%													
	➤ Global Lookback									20.00%	&	2.00%													
➤ Annual Reset Low Volatility Daily Risk Control									70.00%																
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 1/11/2021						Rates Effective: 12/15/2020										
Benefit Solutions 10  Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79	Yr 1	100% (1-6)	Yes	10 Yrs	All Except: ID, NY  Call for details in: CA	40-75	76+	6.75%		
	➤ Fixed Account								1.50%		35.00%														
	➤ 1 Year DJI Monthly Averaging																								
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index									1.20%															
➤ 1 Year S&P 500 Annual Point-to-Point Index									4.00%																
➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5%											4.35%														
➤ 1 Year S&P 500 Monthly Averaging										35.00%															
➤ 1 Year S&P 500 Monthly Point-to-Point Index									1.40%																
Charter Plus 10  Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	6%	1.75% on 87.5% of premiums paid	0-79	Yr 1	100% (1-6)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75	76+	6.50%		
	➤ Fixed Account								1.00%																
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index									1.00%															
	➤ 1 Year S&P 500 Annual Point-to-Point Index									2.00%															
	➤ 1 Year S&P 500 Annual Point-to-Point										15.00%														
	➤ 1 Year S&P 500 Daily Index Margin											12.00%													
	➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index											5.75%													
	➤ 1 Year S&P 500 Monthly Point-to-Point Index									1.00%															
➤ 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index											3.00%														

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 1/11/2021				Rates Effective: 12/15/2020									
Charter Plus 14  Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	8%	1.75% on 87.5% of premiums paid	0-75	Yr 1 0%	100% (1-6)	Yes	14 Yrs	ALL Except: AK, CA, CT, DE, HI, ID, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75	6.50%
	➤ Fixed Account								1.10%													
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index									1.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point Index									2.50%												
	➤ 1 Year S&P 500 Annual Point-to-Point										20.00%											
	➤ 1 Year S&P 500 Daily Index Margin											11.00%										
	➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5%											5.25%										
	➤ 1 Year S&P 500 Monthly Point-to-Point Index									1.20%												
Income Choice 10  Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY	40-75	6.50%
	➤ Fixed Account								1.00%													
	➤ 1-Year S&P 500 Annual Point-to-Point									2.70%												
	➤ 1-Year S&P 500 Annual Point-to-Point Participation										18.00%											
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%											6.35%										
	➤ 1-Year S&P 500 MARC 5% ER											3.00%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.00%												
	➤ 2-Year S&P 500 Low VC Daily Risk Ctrl 8%											3.75%										
(Threshold Participation Rate Strategy After 0%)										8.50%												
										100.00%												
Performance Choice 8  Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY	40-75	Year 1 4.75%
	➤ Fixed Account								1.40%													
	➤ S&P 500 Annual Point to Point									3.00%												
	➤ S&P 500 Monthly Point to Point									1.10%												
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.											2.10%										
	➤ S&P 500 Annual Point to Point										20.00%											
	➤ S&P 500 MARC 5% ER Annual Point to Point										55.00%											
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										55.00%											
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										100.00%	& 1.50%										
	➤ Two-year S&P 500 Point to Point										20.00%											
	➤ Two-year S&P 500 MARC 5% ER Pt. to Pt.										80.00%											
	➤ Two-year Fidelity Multifactor Yield Index 5% ER										80.00%											
➤ Two-year Fidelity Multifactor Yield Index 5% ER										150.00%	& 1.50%											
VersaChoice 10*  Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	40-75	6.50%
	➤ Fixed Account								1.50%													
	➤ S&P 500 Annual Point to Point									3.25%												
	➤ S&P 500 Monthly Point to Point									1.40%												
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.											2.50%										
	➤ S&P 500 Annual Point to Point										20.00%											
	➤ S&P 500 MARC 5% ER Annual Point to Point										60.00%											
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										60.00%											
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										115.00%	& 1.50%										
	➤ Two-year S&P 500 Point to Point										25.00%											
	➤ Two-year S&P 500 MARC 5% ER Pt. to Pt.										80.00%											
	➤ Two-year Fidelity Multifactor Yield Index 5% ER										80.00%											
	➤ Two-year Fidelity Multifactor Yield Index 5% ER										165.00%	& 1.50%										

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Last Update: 1/11/2021



Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/11/2021				Rates Effective: 1/1/2021									
<b>Royal Select</b>	Allocations/Strategies							Fixed	Cap Rate		8%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except:  AL, MS, MT, NY, VT, WV	18-75 76-80	6.50% 5.00%		
Single Premium	➤ Fixed Account							1.30%														
	➤ 1 Year Annual Point-to-Point Strategy								3.00%													
	➤ 1 Year Monthly Average Strategy								3.00%													
<b>Silver Select</b>	Allocations/Strategies							Fixed	Cap Rate		4%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except:  AL, MS, MT, NY, VT, WV	18-75 76-80	6.50% 5.00%		
Single Premium	➤ Fixed Account							1.70%														
	➤ 1 Year S&P 500 Annual Point-to-Point								3.65%													
	➤ 1 Year S&P 500 Annual Monthly Average								3.65%													
<b>Select</b>	Allocations/Strategies							Fixed	Cap Rate		None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	ALL Except:  AL, MS, NY, VT, WV	18-75 76-80	6.50% 5.00%		
Single Premium	➤ Fixed Account							2.15%														
	➤ 1 Year S&P 500 Annual Point-to-Point								4.50%													
	➤ 1 Year S&P 500 Annual Monthly Average								4.50%													
Protective Life	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	A--	Rate Book Updated On: 1/11/2021				Rates Effective: 12/16/2020									
<b>Guaranteed Income Indexed</b>	Allocations/Strategies							Fixed	Cap Rate		Par Rate		None	1% on 100% of premiums paid	50-79 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except:  NY	50-79	6.00%
Flexible 1st Yr Premium	➤ Fixed Account							1.30%														
	➤ S&P 500 Annual Point-to-Point								2.60%													
	➤ S&P 500 Annual Rate for Term Cap								2.50%													
	➤ 2-Year Citi Flexible Allocation 6 Excess Return									60.00%												

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 1/11/2021										Rates Effective: 11/9/2020			
<div>Denali 7</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%  Yr 2+ 5%	100% (0-6)  50% (7-12)	Yes	7 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-80  81-85  86+	5.50%  4.00%  3.00%
	➤ Fixed Account								2.50%													
	➤ S&P 500 Monthly Cap									2.50%												
	➤ S&P 500 Monthly Average with Spread											6.00%										
	➤ S&P 500 Monthly Average with Participation Rate										47.00%											
	➤ S&P 500 Monthly Average with Cap									5.50%												
	➤ S&P 500 Annual Point to Point										30.00%											
	➤ S&P 500 Annual Point to Point									5.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										105.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A										
➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											0.25%											
<div>Denali 10</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%  Yr 2+ 5%	100% (0-6)  50% (7-12)	Yes	10 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA	0-75  76-80  81-85	7.00%  6.00%  4.50%
	➤ Fixed Account								2.75%													
	➤ S&P 500 Monthly Cap									2.75%												
	➤ S&P 500 Monthly Average with Spread											5.00%										
	➤ S&P 500 Monthly Average with Spread										55.00%											
	➤ S&P 500 Monthly Average with Cap									6.50%												
	➤ S&P 500 Annual Point to Point										35.00%											
	➤ S&P 500 Annual Point to Point									5.75%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										117.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A										
➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											0.75%											
<div>Denali 14</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0%  Yr 2+ 5%	100% (0-6)  50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, HI, IA, ID, MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75  76-80	8.50%  6.50%
	➤ Fixed Account								3.00%													
	➤ S&P 500 Monthly Cap									3.00%												
	➤ S&P 500 Monthly Average with Spread											4.00%										
	➤ S&P 500 Monthly Average with Participation Rate										62.00%											
	➤ S&P 500 Monthly Average with Cap									7.75%												
	➤ S&P 500 Annual Point to Point										40.00%											
	➤ S&P 500 Annual Point to Point									6.75%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										140.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A										
➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											1.75%											
<div>Denali Bonus 7</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	0-80 5.0%  81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%  Yr 2+ 5%	100% (0-6)  50% (7-12)	Yes	7 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NV, NY, OH, OR, PA, UT, VA, WA  Call for details: MA, MO, SC, TX	0-80  81-85  86+	5.50%  4.00%  3.00%
	➤ Fixed Account								1.75%													
	➤ S&P 500 Monthly Cap									1.90%												
	➤ S&P 500 Monthly Average with Spread											8.25%										
	➤ S&P 500 Monthly Average with Participation Rate										35.00%											
	➤ S&P 500 Monthly Average with Cap									3.25%												
	➤ S&P 500 Annual Point to Point										22.00%											
	➤ S&P 500 Annual Point to Point									3.25%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										67.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											1.75%										
➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A											
<div>Denali Bonus 10</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	0-75 7.0%  76-85 5.0%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%  Yr 2+ 5%	100% (0-6)  50% (7-12)	Yes	10 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA  Call for details: FL, MA, MO, SC, TX	0-75  76-80  81-85	7.00%  6.00%  4.50%
	➤ Fixed Account								2.00%													
	➤ S&P 500 Monthly Cap									2.25%												
	➤ S&P 500 Monthly Average with Spread											7.00%										
	➤ S&P 500 Monthly Average with Participation Rate										42.00%											
	➤ S&P 500 Monthly Average with Cap									4.25%												
	➤ S&P 500 Annual Point to Point										27.00%											
	➤ S&P 500 Annual Point to Point									4.25%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										87.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											0.75%										
➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A											



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

For Agent Use Only

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

Last Update: 1/11/2021

Last Update: 1/11/2021

Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 1/11/2021							Rates Effective: 11/9/2020
<b>Teton Bonus 10</b>  Flexible 1st Yr Premium	<b>Allocations/Strategies</b>							<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>	<b>Spread</b>					
	➤ Fixed Account							1.50%								
	➤ S&P 500 Monthly Cap								1.75%							
	➤ S&P 500 Monthly Average with Spread										8.25%					
	➤ S&P 500 Monthly Average with Spread									32.00%						
	➤ S&P 500 Monthly Average with Cap								3.25%							
	➤ S&P 500 Annual Point to Point with Participation Rate									22.00%						
	➤ S&P 500 Annual Point to Point with Cap								3.25%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate									67.00%						
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread										2.00%					
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost										N/A					
<b>Teton Bonus 14</b>  Flexible 1st Yr Premium	<b>Allocations/Strategies</b>							<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>	<b>Spread</b>					
	➤ Fixed Account							1.75%								
	➤ S&P 500 Monthly Cap								2.00%							
	➤ S&P 500 Monthly Average with Spread										7.25%					
	➤ S&P 500 Monthly Average with Participation Rate									40.00%						
	➤ S&P 500 Monthly Average with Cap								4.25%							
	➤ S&P 500 Annual Point to Point with Participation Rate									25.00%						
	➤ S&P 500 Annual Point to Point with Cap								4.00%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate									85.00%						
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread										1.00%					
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost										N/A					
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 1/11/2021							Rates Effective: 12/11/2020
<b>Index Select Annuity 5*</b> Single Premium	<b>Allocations/Strategies</b>							<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>						
	➤ Fixed Account							2.00%								
	➤ 1 Year S&P 500 Annual Point-to-Point									27.00%						
	➤ 1 Year S&P 500 Annual Point-to-Point								3.75%							
<b>Index Select Annuity 7*</b> Single Premium	<b>Allocations/Strategies</b>							<b>Fixed</b>	<b>Cap Rate</b>	<b>Par Rate</b>						
	➤ Fixed Account							2.00%								
	➤ 1 Year S&P 500 Annual Point-to-Point									29.00%						
	➤ 1 Year S&P 500 Annual Point-to-Point								4.55%							

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

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020			Rates Effective: 11/29/2020										
LibertyMark 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 5.00% 81-85 3.75%	50bps bonus through December 31, 2020
	➤ Fixed Account								2.25%		74.00%	1.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									2.40%		1.00%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									4.80%		1.00%										
	➤ 1-Year S&P 500 Point-to-Point									5.95%		1.00%										
	➤ 1-Year S&P 500 Point-to-Point Inversion											1.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										98.00%	1.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										48.00%	1.00%										
LibertyMark 7 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	5%	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 4.00% 81-85 2.75%	50bps bonus through December 31, 2020
	➤ Fixed Account								2.05%		65.00%	1.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									2.20%		1.00%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									4.40%		1.00%										
	➤ 1-Year S&P 500 Point-to-Point									5.40%		1.00%										
	➤ 1-Year S&P 500 Point-to-Point Inversion											1.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										87.00%	1.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										43.00%	1.00%										
LibertyMark 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 7.00% 81-85 6.00%	50bps bonus through December 31, 2020
	➤ Fixed Account								2.80%		88.00%	1.25%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.25%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.65%		1.25%										
	➤ 1-Year S&P 500 Point-to-Point									5.80%		1.25%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									7.40%		1.25%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										111.00%	1.25%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										116.00%	1.25%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										57.00%	1.25%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									2.00%		1.25%										
LibertyMark 10 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00%	50bps bonus through December 31, 2020
	➤ Fixed Account								1.75%		55.00%	1.25%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.25%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.95%		1.25%										
	➤ 1-Year S&P 500 Point-to-Point									3.70%		1.25%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									4.50%		1.25%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										72.00%	1.25%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										74.00%	1.25%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										37.00%	1.25%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									1.00%		1.25%										
LibertyMark 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 81-85 4.75%	50bps bonus through December 31, 2020
	➤ Fixed Account								2.80%		88.00%	1.25%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.25%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.65%		1.25%										
	➤ 1-Year S&P 500 Point-to-Point									5.80%		1.25%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									7.40%		1.25%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										111.00%	1.25%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										116.00%	1.25%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										57.00%	1.25%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									2.00%		1.25%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										139.00%	1.25%										

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020				Rates Effective: 11/29/2020									
LibertyMark 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	6.00%
	➤ Fixed Account								1.75%		55.00%	1.25%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.25%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.95%		1.25%										
	➤ 1-Year S&P 500 Point-to-Point									3.70%		1.25%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									4.50%		1.25%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										72.00%	1.25%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										74.00%	1.25%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										37.00%	1.25%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									1.00%		1.25%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										103.00%	1.25%									50bps bonus through December 31, 2020	
LibertyMark SE 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 81+	5.00% 3.75%
	➤ Fixed Account								2.75%		86.00%	1.50%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.50%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.40%		1.50%										
	➤ 1-Year S&P 500 Point-to-Point									5.90%		1.50%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									7.40%		1.50%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										116.00%	1.50%										
	➤ 2-Year S&P 500 Point-to-Point										56.00%	1.50%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)											1.50%										
	Single Premium	➤ 2-Year S&P 500 Point-to-Point																				
LibertyMark SE 7 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	5%	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 81-85	4.00% 2.75%
	➤ Fixed Account								2.55%		76.00%	1.50%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.50%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.20%		1.50%										
	➤ 1-Year S&P 500 Point-to-Point									5.40%		1.50%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									6.70%		1.50%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										102.00%	1.50%										
	➤ 2-Year S&P 500 Point-to-Point										51.00%	1.50%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)											1.50%										
	Single Premium	➤ 2-Year S&P 500 Point-to-Point w/ PR																				
LibertyMark SE 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 81-85	6.00% 4.75%
	➤ Fixed Account								3.35%		100.00%	1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.95%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									7.00%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									8.90%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										131.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										135.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										66.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									3.00%		1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										139.00%	1.75%										
LibertyMark SE 10 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80	6.00%
	➤ Fixed Account								2.25%		66.00%	1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.35%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									4.80%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									5.90%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										89.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										92.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										46.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									2.00%		1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										98.00%	1.75%										

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020				Rates Effective: 11/29/2020									
LibertyMark SE 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80  81-85  50bps bonus through December 31, 2020	6.00%  4.75%
	➤ Fixed Account								2.95%		100.00%	1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.65%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									7.00%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									8.90%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										131.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										135.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										66.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									3.00%		1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										139.00%	1.75%										
LibertyMark SE 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80  50bps bonus through December 31, 2020	6.00%
	➤ Fixed Account								1.95%		66.00%	1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.95%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									4.80%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									5.90%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										89.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										92.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										46.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									2.00%		1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										98.00%	1.75%										
ClassicMark 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80 81-85 86-90  50bps bonus through December 31, 2020	6.00% 5.00% 1.50%
	➤ Fixed Account								1.70%		55.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.90%												
	➤ 1-Year S&P 500 Point-to-Point									3.75%												
	➤ 1-Year S&P 500 Point-to-Point Inversion									4.05%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										70.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										71.00%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR										36.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										100.00%											
ClassicMark 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA  Call for details in: CA, NH, NJ, PA	0-80 81-85 86-90  50bps bonus through December 31, 2020	6.00% 3.75% 1.50%
	➤ Fixed Account								1.70%		55.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.90%												
	➤ 1-Year S&P 500 Point-to-Point									3.75%												
	➤ 1-Year S&P 500 Point-to-Point Inversion									4.05%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										70.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										71.00%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR										36.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										100.00%											



Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020			Rates Effective: 11/29/2020									
ClassicMark 10 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	4%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80	5.00%
	➤ Fixed Account								1.15%		36.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									1.40%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.75%											
	➤ 1-Year S&P 500 Point-to-Point									2.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion									2.75%											
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										47.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										47.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										25.00%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										59.00%	50bps bonus through December 31, 2020									
ClassicMark 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	3%  2% (CA, MO)	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA  Call for details in: CA, NH, NJ, PA	0-80	5.00%
	➤ Fixed Account								1.15%		36.00%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									1.40%											
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.75%											
	➤ 1-Year S&P 500 Point-to-Point									2.75%											
	➤ 1-Year S&P 500 Point-to-Point Inversion																				
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										47.00%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										47.00%										
	➤ 2-Year S&P 500 Point-to-Point w/ PR										25.00%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										59.00%	50bps bonus through December 31, 2020									

## Available Annuity Riders



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

## Available Annuity Riders



	<b>Athene</b> <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	<b>Athene</b> <i>Agility Income Rider</i>	<b>American National</b> <i>Lifetime Income Rider Fixed Rate</i>	<b>American National</b> <i>Lifetime Income Rider Fixed Rate Plus Index Credit</i>	<b>American Equity</b> <i>LIBR</i>
Product Line	<b>Ascent Pro 10</b> <i>10% Income Bonus</i>	<b>Agility</b> <i>20% Income Base Bonus</i>	All	All	Bonus Gold, Retirement Gold
Issue Ages	35-80	40-80	50-80	50-80	50+
Rider Roll-Up Rate	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	175% of Interest Earned	7.2% Compound	4.2% Compound + Indexed Credit	6% Compound
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value	None	100 bps Benefit/Income Value	70 bps Benefit/Income Value	90 bps Benefit/Income Value
Roll-Up Period	20 Yrs No Restart	N/A	10 Yrs	10 Yrs	20 Yrs No Restart
Withdrawal Phase Waiting Period	30 Days Minimum Age 50	10 Years Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	No	No	No
State Variance & Availability	<b>All Except:</b> NY	<b>All Except:</b> OR, NY	<b>All Except:</b> NJ, NY, WA	<b>All Except:</b> NJ, NY, WA	<b>All Except:</b> NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

## Available Annuity Riders



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

## Available Annuity Riders



	<b>American Equity</b> <i>LIBR</i>	<b>American Equity</b> <i>LIBR W/ Wellbeing Benefit</i>	<b>AIG/MSG</b> <i>Lifetime Income Plus Flex</i>	<b>AIG/MSG</b> <i>Lifetime Income Plus Multiplier Flex</i>	<b>Equitrust</b>
Product Line	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	Power Select Plus Income	Power Select Plus Income	MarketPower Bonus
Issue Ages	50-80	50-80	50-78	50-78	40-75
Rider Roll-Up Rate	6% Compound	6% Compound	7% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	6% Compound
Rider Fee (Annual) & Calculation	110 bps Accumulation Value	120 bps Accumulation Value	110 bps Benefit/Income Value	110 bps Benefit/Income Value	125 bps Accumulation Value
Roll-Up Period	15 Yrs No Restart	15 Yrs No Restart	10 Yrs No Restart	Up to Age 95 or Income Triggered	10 Yrs No Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	30 days Minimum Age 50	30 days Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	No	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	Doubler for Confinement	Doubler for Confinement	Chronic Illness Doubler
State Variance & Availability	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

## Available Annuity Riders



	<b>Equitrust</b>	<b>Equitrust</b>	<b>Equitrust</b>	<b>F&amp;G</b> <i>Protection Package</i>	<b>F&amp;G</b> <i>Enhanced Package</i>
Product Line	MarketTen Bonus	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series
Issue Ages	40-80	40-80	40-85	0-85	0-85
Rider Roll-Up Rate	6.5% Compound	10% Benefit Base Bonus 4% Compound	7% Benefit Base Bonus 7% Compound	6% Compound over 5 or 10 years if age 71+ or 4% Simple Lump Sum Payout	4% Simple
Rider Fee (Annual) & Calculation	100 bps Accumulation Value	95 bps Accumulation Value	125 bps Accumulation Value	150 bps Benefit/Income Value	60 bps Benefit/Income Value
Roll-Up Period	10 Yrs No Restart	10 Yrs No Restart	7 Yrs No Restart	10 Yrs No Restart	10 Yrs or Age 85 No Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	N/A
Income Multiplier	Chronic Illness Doubler	Chronic Illness Doubler	Chronic Illness Doubler	1 - Doubles Rider withdrawal amount Joint is 1.5 times 5 Years and age 60	No
State Variance & Availability	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> AK, CT, MD, MN, MS, NH, NY, OR, WA	<b>All Except:</b> AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

## Available Annuity Riders



	<b>F&amp;G</b> <i>Income for Life</i>	<b>Global Atlantic</b> <i>Living Benefit Rider</i>	<b>Global Atlantic</b> <i>Living Benefit Rider</i>	<b>Global Atlantic</b> <i>Living Benefit Rider</i>	<b>Global Atlantic</b> <i>Living Benefit Rider</i>
Product Line	Safe Income Plus	Income150+ SE	Choice Income Guaranteed Rider	Choice Income Stacked Growth	ForeCare
Issue Ages	0-80 50-80 in Maryland	55-80	45-85	45-85	50-80
Rider Roll-Up Rate	6% Compound 2% Minimum on restart	20% - Yr 1 7.5% - Yrs 2-5	10% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	N/A
Rider Fee (Annual) & Calculation	115 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	72 bps - 300 bps (based on age)
Roll-Up Period	10 Yrs or Age 85 One Restart	5 Yrs	Unlimited	Unlimited	N/A
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	After 30 days	30 Days Minimum Age 55	30 Days Minimum Age 55	N/A
Income Multiplier	1 - Doubles Rider withdrawal amount Joint is 1.5 times	No	Chronic Illness Doubler	No	2 or 3 Times Contract Value for LTC (based on simplified underwriting)
State Variance & Availability	<b>All Except:</b> AL, CT, HI, ID, IN, MA, MN, MS, MT, NH, NY, OR, PA, RI, VT, WA  <b>Call for details:</b> FL, IL	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> NY	<b>All Except:</b> AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	N/A	If you wait until year 10, they will total up all of the interest credited to the Cash/Accumulated Value multiplied by 150% and then add that to the Benefit/Income Value in Year 10	N/A	N/A	N/A



## Available Annuity Riders



	Great American Life <u>Sales Temporarily Suspended</u>	Great American Life <u>Sales Temporarily Suspended</u>	Guggenheim Life <i>Lifetime Withdrawal Rider</i>	Lincoln National <u>Sales Temporarily Suspended</u>	Lincoln National <u>Sales Temporarily Suspended</u>
Product Line	American Legend III, American Legend 7, Safe Return	American Legend III, American Legend 7, Safe Return	Highlander Fixed Annuity, ViStar Fixed Annuity	New Direction & OptiBlend Series	Retirement SafeGuard
Issue Ages	40-85	50-85	50-80	35-85	50-80
Rider Roll-Up Rate	7% Simple	7% Simple	4% Simple Plus Dollar amount of interest credits for the year (minus any withdrawals)	7% Simple	Interest Earnings credited multiplied at 150% compound
Rider Fee (Annual) & Calculation	95 bps Benefit/Income Value	95 bps Benefit/Income Value	90 bps Accumulation Value	95 bps Benefit/Income Value	None
Roll-Up Period	10 Yrs No Restart	10 Yrs No Restart	10 Yrs	Earlier of 10 Years or Age 85	N/A
Withdrawal Phase Waiting Period	30 Days Minimum Age 55	If death occurs after 5 years, the Death Benefit is replaced by the riders enhanced DB	1 Year Minimum Age 60	1 Year Minimum Age 50	10 Years Minimum Age 60
Income Multiplier	No	No	No	No	Yes
State Variance & Availability	All Except: NY  Call for details: NJ, OR	All Except: OR, WA	All Except: NY	All Except: NY	All Except: CA, NJ, NY, OR, PA, TX, WA
Additional Benefits & Other Rider Nuances	Rider fee is Refunded if Death Occurs Prior to Starting Income	Rider fee is also refunded upon the death of the Non-Insured Joint Owner. Regardless of When Death Occurs	N/A	N/A	Enhanced Death Benefit upon the life of the contract increases to age 70

## Available Annuity Riders

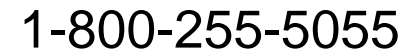


	<b>Oxford</b> <i>GLWB</i>	<b>Nassau Re</b> <i>Amplified Income Plus</i>	<b>Nassau Re</b> <i>Income Protection Benefit: Today</i>	<b>Nassau Re</b> <i>Income Protection Benefit: Tomorrow</i>	<b>Nassau Re</b> <i>Income &amp; Care Protection</i>
Product Line	Royal Select	Nassau Growth Annuity	Personal Protection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

## Available Annuity Riders



	<b>Nassau Re</b> <i>Income &amp; Family Protection</i>	<b>Nassau Re</b> <i>Income, Family, &amp; Care Protection</i>	<b>National Western</b> <i>Income Outlook</i>	<b>National Western</b> <i>Income Outlook Plus 5</i>	<b>North American</b> <i>GLWB</i>
Product Line	Personal Protection Choice	Personal Protection Choice	All	All	IncomeChoice 10
Issue Ages	0-80	0-80	0-85	0-85	40-79
Rider Roll-Up Rate	<b>Today</b> 30% - Yr 1 / 7.5% - Yrs 2-3 <b>Tomorrow</b> 14% Simple	<b>Today</b> 30% - Yr 1 / 7.5% - Yrs 2-3 <b>Tomorrow</b> 14% Simple	5% Compound	5% Initial Bonus Plus 5% Compound	1.5% Plus 150% of Interest Earned
Rider Fee (Annual) & Calculation	115 bps Benefit/Income Value	115 bps Benefit/Income Value	100 bps Accumulation Value	150 bps Accumulation Value	None
Roll-Up Period	10 Yrs	10 Yrs	10 Yrs Unlimited Restarts	10 Yrs Unlimited Restarts	20 Yrs No Restart
Withdrawal Phase Waiting Period	30 Days	30 Days	1 Year Minimum Age 60	1 Year Minimum Age 60	1 Year
Income Multiplier	N/A	N/A	Yes	Yes	N/A
State Variance & Availability	<b>All Except:</b> MA, ME, MN, NY	<b>All Except:</b> CA, MA, ME, MN, NY	<b>All Except:</b> DE, OR, PA, WA	<b>All Except:</b> CT, DE, MA, MN, NH, OR, PA, WA	<b>All Except:</b> NY, PR
Additional Benefits & Other Rider Nuances	<b>Family Protection Details:</b> 10% Simple up to age 70 5% Simple ages 71-85 Family Protection	N/A	N/A	N/A	Increasing & Level Payout Options



Last Update:1/11/2021

# Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Atlantic Coast Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/7/2021								Rates Effective: 11/2/2020			
Safe Haven	➤ 5 Year Yield 3.80%								1.00%	0-90	\$5,000	Yr 1	100%	No	Same as rate guarantee period	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA, WI	0-80	5 & 6 Year	2.40%	
	➤ 6 Year Yield 3.90%											0%	(1-6)				81+	1.30%		
	➤ 7 Year Yield 3.95%											Yr 2+	50%				Only with Rider	0-80	7 & 10 Year	2.65%
	Single Premium ➤ 10 Year Yield 4.10%											0%	(7-12)							
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 1/7/2021								Rates Effective: 1/1/2021			
Certainty Select	➤ 3 Year 1.20%								1.00%	0-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except:  NY, PR	0-80	3 Year	2.00%	
	➤ 5 Year 1.70%											0%	(1-6)				81-90		1.50%	
	➤ 6 Year 1.85%											Yr 2+	50%				0-80	5, 6, 8, & 10 Year	3.00%	
	➤ 8 Year 2.00%																			
	Single Premium ➤ 10 Year 2.20%																			Int.
ChoiceFour (6 Year) (MVA & Liquidity)	➤ 6 Year 2.00%								1.00%	0-85	\$10,000	Yr 1	100%	Yes	6 Year	All Except:  NY, PR	0-80	5.50%		
	W/ Premium Bonus 1.50%											Yr 2 +	(1-12)				81-85	4.125%		
Flexible 1st Yr Premium												10%								
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 1/7/2021								Rates Effective: 12/8/2020			
FG Guarantee Platinum	➤ 3 Year 2.00%								1% on 87.5%	0-90	\$20,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-79	3 Year	1.50%	
	➤ 5 Year 2.65%											Int.	(1-12)				80-90		0.75%	
	➤ 7 Year 2.80%											Yr 2+	50%				0-79	5 Year	2.00%	
	Single Premium											Int.	(13-24)							80-90
																	0-79	7 Year	2.25%	
																	80-90	1.125%		

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# Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 1/7/2021								Rates Effective: 12/21/2020				
ForeCare LTC Annuity*  With Required Rider	➤ 1st Year Rate								1.75%	1.00%	0-80	\$35,000	Yr 1+ 10%	100% (1-12)	Yes	10 Years	All Except: CT, NY, PR	50-75	7.00%		
	➤ Projected Renewal Rate								1.75%			NQ	Yr 2+ 10%					76-80	3.50%		
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 1/7/2021								Rates Effective: 6/29/2020				
Secure Gain 5*  (Step Rate)         Single Premium	➤ Year 1 W/Bonus 0.25%								1.80%	1.10%	0-89	\$10,000	Yr 1	100%	Yes	5 Years	All Except:  CT, IN, MN, MO, NY, OH, PR, VA	0-80	2.50%		
	➤ Year 2								1.90%				10%	(1-6)							
	➤ Year 3								2.00%				Yr 2+	50%				81-89	1.50%		
	➤ Year 4								2.10%												
	➤ Year 5								2.20%												
➤ 5 Year Yield								2.05%	10%		(7-12)										
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/7/2021								Rates Effective: 11/19/2020				
Guaranty Annuity   (4, 6, 8)  Single Premium	➤ 4 Year								2.00%	1.00%	0-100	\$5,000 NQ \$2,000 Q	Yr 1	100%	Yes	Same as rate guarantee period	Only available in:  CA, FL, ND	0-79	1.60%		
	➤ 6 Year								2.10%		0-90		Int.	(1-6)				80-100	4 Year	0.80%	
	➤ 8 Year								2.20%		0-79		Yr 2+	50%				80-90	6 Year	2.00%	
													Int.	(7-12)				75+	1.00%		
Guaranty Rate Lock       (3, 4, 5, 6, 7, 8, 9, 10)  Single Premium	➤ 3 Year								1.85%	0.50%	0-100	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except:  AK, CA, DE, FL, HI, ME, MN, ND, NY, SD	0-74	1.85%		
	➤ 4 Year								2.00%				0-74	0%				(1-6)	75+	3 Year	0.93%
	➤ 5 Year								2.10%										75+	4 Year	1.13%
	➤ 6 Year								2.35%		0-74		Yr 2	50%				75+	5 Year	2.75%	
	➤ 7 Year								2.55%									75+	6 Year	2.75%	
	➤ 8 Year								2.65%									75+	7 Year	3.00%	
	➤ 9 Year								3.00%									75+	8 Year	1.50%	
	➤ 10 Year								2.90%									75+	9 Year	3.25%	
																		75+	10 Year	1.63%	
																		75+		3.25%	
									75+			1.63%									

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# Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/7/2021								Rates Effective: 12/1/2020			
Preserve MYGA*	➤				3 Year*				1.60%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes	Same as rate guarantee period	All Except: NY	0-80	2.50%	
	➤				4 Year*				1.80%									81-85	1.88%	
	➤				5 Year				2.00%									86-90	1.25%	
	➤				6 Year				2.20%			10 Year	0-80				3.00%			
	➤				7 Year				2.40%				81-85				2.25%			
	➤				8 Year				2.50%				86-90				1.50%			
	➤				9 Year				2.60%											
Single Premium	➤				10 Year			2.75%												
Liberty Bankers Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/7/2021								Rates Effective: 7/15/2020			
ProOption MYGA W/ ROP	➤				5 Year Yield				2.25%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes	Same as rate guarantee period	All Except: NY	0-80	2.50%	
	➤				7 Year Yield				2.40%									81-85	1.88%	
	➤				10 Year Yield				2.65%			\$5,000 Q	Yr 2 + 10%					10 Year	86-90	1.25%
	➤																			
Single Premium																		81-85	2.25%	
																		86-90	1.50%	
Bankers Elite Series (3, 5, 7, 9)	➤				3 Year				2.15%	1.00%	0-90	\$10,000	Yr 1	100% (1-12)	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-90	3 Year	2.00%
	➤				5 Year				3.00%		0-90		5 Year					2.25%		
	➤				7 Year				3.00%		0-85		7 Year					2.50%		
	➤				9 Year				3.05%		0-80		9 Year					2.75%		
Single Premium																				
Bankers (3, 5, 7)	➤				3 Year				2.00%	1.65%	0-90	\$10,000	Yr 1	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN, MO, NH, NY, PR	0-80	3 Year	2.00%
	➤				5 Year				2.45%		0-90		5 Year					3.25%		
	➤				7 Year				2.55%		0-85		7 Year					81-90	1.50%	
	➤																			
Single Premium																		81-85	2.00%	
Bankers Premier (5, 7)	➤				5 Year				2.75%	1.65%	0-90	\$10,000	Yr 1	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY, OR, PR	0-80	5 Year	2.00%
	➤				7 Year				2.85%		0-85		7 Year					81-90	0.40%	
	➤																			
Single Premium																		81-85	0.45%	
Bankers 5 Premier Plus	➤				5 Year Yield				2.75%	1.65%	0-90	\$10,000	Yr 1	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80	2.00%	
	➤																			
Single Premium																				

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Last Update: 1/11/2021



## Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 1/7/2021										Rates Effective: 8/15/2020				
MYGuarantee Plus*	➤	5 Year			1.05%		1% on 90% of premium paid	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY	5 Year								
	➤	7 Year			1.15%										0-75	2.00%	76-80	1.30%	81+	0.75%			
	➤	10 Year			1.25%										7 & 10 Year			0-75	2.50%	76-80	1.60%	81+	1.00%
Single Premium	➤																						
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 1/7/2021										Rates Effective: 10/20/2020				
Guarantee Choice*	➤	3 Year			1.85%		0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: ID, MT, NY	0-80	1.50%							
	➤	5 Year			1.75%										81-85	3 Year	1.125%	86-90	0.75%				
	➤	7 Year			2.20%										0-80	2.00%		81-85	5 Year	1.50%	86-90	1.00%	
	➤	10 Year			1.95%										0-80	2.50%		81-85	7 Year	1.875%	86-90	1.25%	
	➤														0-80	3.00%		81-85	10 Year	2.25%	86-90	1.50%	
Single Premium	➤																						
Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/7/2021										Rates Effective: 11/2/2020				
Harbourview	➤	3 Year			2.15%		1% on 87.5% of premium paid	0-89	\$20,000	Yr 1	1/12 per month in the first Yr ONLY	Yes	Same as rate guarantee period	All Except: CA, CT, HI, MA, ME, MN, MS, MT, NC, NY, VT, WY	0-79	3 Year	2.00%						
	➤	5 Year			2.45%										80+	2.00%		0-79	5 Year	3.00%	80+	3.00%	
	➤	7 Year			2.50%										0-79	3.00%		80+	7 Year	3.000%	0-79	10 Year	3.00%
	➤	10 Year			2.55%										80+	3.00%		0-79	10 Year	3.00%	80+	3.00%	
Single Premium	➤																						
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/7/2021										Rates Effective: 1/1/2021				
Multi-Select Series	➤	3 Year			1.60%		1%	18-85	\$20,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	3 Year	1.00%						
	➤	4 Year			2.25%										76-80	0.50%		18-75	4 Year	1.28%	76-80	0.55%	
	➤	5 Year			2.35%										18-75	2.50%		76-80	5 & 7 Year	1.50%	76-80	1.50%	
	➤	6 Year			2.65%										18-75	1.25%		76-80	6 Year	0.75%	18-75	1.46%	
	➤	7 Year			2.50%										76-80	0.93%		76-80	8 Year	0.93%	18-75	2.75%	
	➤	8 Year			2.70%										76-80	1.75%		76-77	10 Year	3.00%	18-75	10 Year	3.00%
Single Premium	➤																						
Multi-Select Series	➤	9 Year			2.55%		1%	18-77	\$20,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	9 Year	2.75%						
	➤	10 Year			2.60%			18-75							76-77	1.75%	18-75	10 Year	3.00%				
Single Premium	➤																						

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## Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Sagicor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/7/2021								Rates Effective: 7/23/2020			
Milestone MYGA*  (3, 5, 7)  Single Premium	➤	3 Year		2.30%		1.00%	0-90	\$15,000	Yr 1 0% Yr 2+ 10%	100% (1-6)  50% (7-12)	Yes	Same as rate guarantee period	All Except: AK, CT, ME, MT, NY, PR, VT  Call for details in: CA	0-80	3 Year	1.25%				
		81-85	0.75%																	
		86+	0.50%																	
	➤	5 Year		2.80%										0-80		5 Year	2.00%			
		81-85	1.25%																	
		86+	0.75%																	
➤	7 Year		2.90%		0-80	7 Year	2.50%													
	81-85	1.75%																		
	86+	1.00%																		
Sentinel Security Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/7/2021								Rates Effective: 11/6/2020			
Personal Choice Annuity  (5, 7, 10)  Single Premium	➤	5 Year		3.00%		1.65%	0-90	\$2,500	Yr 1 0% Yr 2+ 0% Available as a rate reducing	If under 80, No  If over 80 Yes	No  Available as a rate reducing rider	Same as rate guarantee period	All Except: AK, CT, DC, MA, ME, MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV  Call for details in: CA, FL, MN	0-80	5 Year	2.25%				
		81+	1.50%																	
	➤	7 Year		3.10%										0-80		7 Year	2.25%			
		81+	1.50%																	
	➤	10 Year		3.20%										0-80			10 Year	2.75%		
		81+	2.00%																	
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 1/7/2021									Rates Effective: 11/9/2020		
Secure Savings  IAMS PROPRIETARY Single Premium	➤	2 Year		1.75%		1.00%	18-90	\$10,000	Yr 1 Int. Yr 2+ 5%	100% (1-12)  50% (13-24)	Yes	Same as rate guarantee period	All Except: MN, NJ, NY, PR	18-80	2 Year	1.25%				
		81+	1.00%																	
	➤	5 Year		2.70%										18-75		5 Year	2.00%			
		76-80	1.75%																	
	81-85	0.75%																		
Secure Savings Elite  IAMS PROPRIETARY Single Premium	➤	2 Year		2.15% 1.85% FL		1.00%	18-85	\$10,000	None without Rider	100% (1-12)  50% (13-24)	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA  Call for details in: FL	18-80	2 Year	1.25%				
		81+	1.00%																	
	➤	5 Year		2.95% 2.80% FL										18-75		5 Year	2.00%			
		76-80	1.75%																	
	81-85	0.75%																		
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 1/7/2021								Rates Effective: 10/1/2020			
Focused Growth Annuity*  (3, 5, 7, 10)  Single Premium	➤	3 Year		1.70%		0.10%	0-93	\$15,000	Yr 1 Int. Yr 2+ Int.	85 & Under  None  86-90 100% (1-6) 50% (7-12)	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80	3 Year	1.50%				
		81-85	0.75%																	
		86+	0.50%																	
	➤	5 Year		2.15%										0-80		5 & 7 Year	2.00%			
		81-85	1.00%																	
		86+	0.77%																	
➤	7 Year		2.25%			10 Year														
	10 Year		1.90%		0-80		10 Year	3.00%												

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# Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Upstream Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 1/7/2021										Rates Effective: 10/1/2020		
Secure Legacy  (3, 5, 7, 10)  Single Premium	➤	3 Year				2.00%			1% on 87.50% of premium paid	0-90  Ages 81-90 require DB Rider  Rider Cost: 25 bps	\$10,000	Yr 1 Int.  Yr 2+ Int.	100% (1-6)  50% (7-12)	No  Available as a rate reducing rider  Required for clients age 81+	Same as rate guarantee period	AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	0-80	3 Year	2.05%		
		Issue Ages 81-90				1.75%											81-90		1.00%		
	➤	5 Year				2.80%											0-80	5 Year	2.55%		
		Issue Ages 81-90				2.55%											81-90		1.25%		
	➤	7 Year				2.85%											0-80	7 Year	2.80%		
		Issue Ages 81-90				2.60%											81-90		1.35%		
➤	10 Year				2.90%			0-80	10 Year	3.05%											
	Issue Ages 81-90				2.65%			81-90		1.45%											

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# MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1   Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
2	#REF!	Equitable	#N/A	#REF!	#REF!	90	#REF!	#REF!	#REF!	N/A
3	2.40%	American Equity	A-	Guarantee Shield Series	1.50%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
3	1.30%	Athene Annuity & Life	A	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.20%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
3	2.00%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.60%	Guggenheim	B++	Preserve MYGA*	1.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	2.15%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	2.00%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	1.85%	North American	A+	Guarantee Choice*	1.50%	90	0%	Int.	Yes	Nursing Home
3	2.15%	Oceanview	A-	Harbourview	2.00%	89	0%	10%	Yes	N/A
3	1.60%	Oxford Life	A-	Multi-Select Series	1.00%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
3	2.30%	Sagicor Life	A-	Milestone MYGA*	1.25%	90	0%	10%	Yes	N/A
3	1.70%	Standard Insurance	A	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.00%	Upstream Life	B++	Secure Legacy	2.05%	90	Int.	Int.	No	N/A
4	2.00%	Guaranty Income Life	B++	Guaranty Annuity	1.60%	100	Int.	Int.	Yes	N/A
4	1.80%	Guggenheim	B++	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	2.25%	Oxford Life	A-	Multi-Select Series	1.28%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	2.65%	American Equity	A-	Guarantee Shield Series	2.25%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
5	2.75%	American Life	B++	American Classic	2.25%	90	Int.	10%	Yes	N/A
5	2.25%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	1.90%	Athene Annuity & Life	A	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.80%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	#REF!	Equitable	#N/A	#REF!	#REF!	90	#REF!	#REF!	#REF!	N/A
5	1.70%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
5	2.65%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.05%	Great American	A+	Secure Gain 5*(Step Rate)	2.50%	89	10%	10%	Yes	Extended Care, Terminal Illness
5	2.00%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	2.25%	Guggenheim	B++	ProOption MYGA W/ ROP	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	3.00%	Liberty Bankers Life	B++	Bankers Elite Series	2.25%	90	0%	0%	No	N/A
5	2.45%	Liberty Bankers Life	B++	Bankers	3.25%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness

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Last Update:1/11/2021

# MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1   Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
5	2.75%	Liberty Bankers Life	B++	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	2.75%	Liberty Bankers Life	B++	Bankers 5 Premier Plus	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	1.05%	Lincoln Financial	A+	MYGuarantee Plus*	2.00%	85	10%	10%	Yes	Extended Care, Terminal Illness
5	1.75%	North American	A+	Guarantee Choice*	2.00%	90	0%	Int.	Yes	Nursing Home
5	2.45%	Oceanview	A-	Harbourview	3.00%	89	0%	10%	Yes	N/A
5	2.35%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	2.80%	Sagicor Life	A-	Milestone MYGA*	2.00%	90	0%	10%	Yes	N/A
5	3.00%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	90	0%	0%	No	N/A
5	2.15%	Standard Insurance	A	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.80%	Upstream Life	B++	Secure Legacy	2.55%	90	Int.	Int.	No	N/A
6	2.45%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
6	3.90%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	1.85%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
6	2.10%	Guaranty Income Life	B++	Guaranty Annuity	2.00%	90	Int.	Int.	Yes	N/A
6	2.20%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	2.65%	Oxford Life	A-	Multi-Select Series	1.25%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	2.45%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.00%	Athene Annuity & Life	A	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.95%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	2.80%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.40%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	2.40%	Guggenheim	B++	ProOption MYGA W/ ROP	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	3.00%	Liberty Bankers Life	B++	Bankers Elite Series	2.50%	85	0%	0%	No	N/A
7	2.55%	Liberty Bankers Life	B++	Bankers	4.00%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	2.85%	Liberty Bankers Life	B++	Bankers Premier	2.15%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	1.15%	Lincoln Financial	A+	MYGuarantee Plus*	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
7	2.20%	North American	A+	Guarantee Choice*	2.50%	90	0%	Int.	Yes	Nursing Home
7	2.50%	Oceanview	A-	Harbourview	3.00%	89	0%	10%	Yes	N/A
7	2.50%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1   Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
7	2.90%	Sagicor Life	A-	Milestone MYGA*	2.50%	90	0%	10%	Yes	N/A
7	3.10%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	85	0%	0%	No	N/A
7	2.25%	Standard Insurance	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.85%	Upstream Life	B++	Secure Legacy	2.80%	90	Int.	Int.	No	N/A
8	2.45%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
8	2.00%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
8	2.20%	Guaranty Income Life	B++	Guaranty Annuity	3.00%	79	Int.	Int.	Yes	N/A
8	2.50%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	2.70%	Oxford Life	A-	Multi-Select Series	1.46%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	2.55%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
9	2.60%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
9	3.05%	Liberty Bankers Life	B++	Bankers Elite Series	2.75%	80	0%	0%	No	N/A
9	2.55%	Oxford Life	A-	Multi-Select Series	2.75%	77	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	2.55%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
10	4.10%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
10	2.20%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
10	2.75%	Guggenheim	B++	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	2.65%	Guggenheim	B++	ProOption MYGA W/ ROP	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	1.25%	Lincoln Financial	A+	MYGuarantee Plus*	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
10	1.95%	North American	A+	Guarantee Choice*	3.00%	90	0%	Int.	Yes	Nursing Home
10	2.55%	Oceanview	A-	Harbourview	3.00%	89	0%	10%	Yes	N/A
10	2.60%	Oxford Life	A-	Multi-Select Series	3.00%	75	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	3.20%	Sentinel Security Life	B++	Personal Choice Annuity	2.75%	85	0%	0%	No	N/A
10	1.90%	Standard Insurance	A	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
10	2.90%	Upstream Life	B++	Secure Legacy	3.05%	90	Int.	Int.	No	N/A

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