Indexed Annuities

1-800-255-5055

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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	
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		
Power Select	Allocations/Strategies Fixed Account 1-Year AB All Market Index Point to Point	Fixed 1.25%	Cap Rate	Par Rate 90.00%	Spread & 1.00%									50-75	Option 1	7.00%
Plus Income*	 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 			55.00% 35.00%	X 1.00%		1% on 87.5% of	50-78	Yr 1 0%	100%			All Except:	50-75	Option 2 Yr 1	2.25%
PROPRIETARY	 1-Year Russell 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year AB All Market Index Point to Point PR 		2.50%	17.00% 85.00%		None	Premiums Paid	\$25,000	Yr 2+ 10%	(1-12)	Yes	10 Yrs	NY, PR	50-75	Yr 2+ Option 3 Yr 1	1.00% 4.25%
Rider Included Single Premium	 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point 			20.00%	1.45% 4.45%										Yr 2+	0.50%
Power Select	Allocations/Strategies ➤ Fixed Account ➤ 1-Year AB All Market Index Point to Point	Fixed 1.35%	Cap Rate	Par Rate	Spread & 1.00%									50-75	Option 1	7.00%
Plus Income Multiplier*	1-Year ML Strategic Balanced Index1-Year PIMCO Global Optima Index			70.00% 40.00%	Q 1.00%		1% on 87.5% of	50-78	Yr 1 0%	100%			All Except:	50-75	Option 2 Yr 1	2.25%
IAMS	 1-Year Russell 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year AB All Market Index Point to Point PR 		3.00%	18.00%		None	Premiums Paid	\$25,000	Yr 2+ 10%	(1-12)	Yes	10 Yrs	NY, PR	50-75	Yr 2+ Option 3 Yr 1	1.00% 4.25%
Rider Included Single Premium	 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point 			22.00%	0.45% 3.95%										Yr 2+	0.50%
Single Freimum	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
Power Select Builder*	 Fixed Account 1-Year AB All Market Index Point to Point Spread 	1.40%	cup nate	100.00%	& 1.00%									50-75	Option 1	7.00%
IAMS	 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russell 2000 Annual Point to Point 			85.00% 45.00% 20.00%		None	1.5% on 87.5% of	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	50-75	Option 2 Yr 1 Yr 2+	2.25% 1.00%
No Rider Available	 ▶ 1-Year S&P 500 Annual Point-to-Point Index ▶ 2-Year AB All Market Index Point to Point PR ▶ 2-Year ML Strategic Balanced Index 		4.00%	100.00%	0.00%		Premiums Paid	\$25,000	Yr 2+ 10%	(1-12)				50-75	Option 3 Yr 1 Yr 2+	4.25% 0.50%
Single Premium	 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point 			23.00%	3.25%											0.50%
Power Select	Allocations/Strategies ➤ Fixed Account	1.00%	Cap Rate	Par Rate	Spread											
Builder 8*	 1-Year AB All Market Index Point to Point 1-Year ML Strategic Balanced Index Point-to-Point 1-Year PIMCO Global Optima Index Point-to-Point 			60.00%	2.95% 6.45%	8%	1.5% on	18-80	Yr 1 0%	100% (1-6)			All Except: NY, PR	0-80	Option 1	5.00%
IAMS PROPRIETARY	1-Year Russell 2000 Point to Point1-Year S&P 500 Point-to-Point		2.40%			Premium Bonus	87.5% of Premiums Paid	\$25,000	Yr 2+	50%	Yes	8 Yrs	Call for details: AK, CA, CT, DE, FL, MN,		Option 2	
No Rider Available	 1-Year S&P 500 Point-to-Point 2-Year AB All Market Index Point to Point 2-Year ML Strategic Balanced Index Point-to-Po 	int		15.00% 100.00% 75.00%	& 1.00%				5%	(7-12)			NJ, NV, OH, OR, PA, SC, TX, UT, WA	0-80	Yr 1 Yr 2+	1.00% 1.00%
Single Premium	> 2-Year PIMCO Global Optima Index Point-to-Po	int		45.00%												

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Indexed Annuities	Creditin	g Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Allianz Life Insurance	A.M. Best A+ Fitch N/A Moody's A1 S&P AA				Rate Book	Updated On:	1/11/2021	_				Rates Effective:	1/7/2021
Allianz Accumulation	Allocations/Strategies Fixed Account S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt.	0.75% 0.8 1.2	Rate Par Rate 80% 25% or 25.00% 25% or 20.00%	or 5.25% or 5.50%	-	1.35% on	0-80	Yr 1 0%	100% (1-6)			All Except: NY, PR	0-75 7.00% 76-80 5.00%
Advantage*	> PIMCO Index Annual Pt. to Pt.		00% or 20.00%	or 5.50%	None	87.5% of Yr	\$20,000			Yes	10 Yrs	INT, FIX	70-80 3.00%
Flexible 1st Yr Premium	> S&P 500 Index Annual Pt. to Pt. > BlackRock Index 2-Year Pt. to Pt. > Bloomberg Index II 2-Year Pt. To Pt. > PIMCO Index 2-Year Pt. to Pt.		45.00% 40.00% 40.00%	01 3.30%	<u>.</u>	1 Premiums	\$20,000	Yr 2+ 5%	50% (7-12)			Call for details: CA, DE, IA, OR, TX	Trail Commission Options Available
Allianz 222 Flexible 1st Yr Premium	Allocations/Strategies Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt.	1.00% 1.4 1.1 1.4 1.7 1.6 1.7	or 40.00% or 35.00% 75% or 35.00% 75% or 35.00% 60.00% 55.00% 55.00%	or 4.60% or 4.85%	15% of First Year Premium Benefit Base	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, NH, OR, TX	0-75 6.500% 76-80 4.500% Reduced in Yrs 2-3 Trail Commission Options Available
	Allocations/Strategies	Fixed Cap	Rate Par Rate	Spread									
Allianz 360	 Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. 	2.0 1.7 4.0 4.3 3.2 4.1	90% 90% 90% 90% 90% 90% 90% 90%	or 1.95% or 2.35% or 2.35%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, IA, OR	0-75 6.500% 76-80 4.500% Reduced in Yrs 2-3
Flexible 1st Yr Premium American Equity	Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. A.M. Best A- Fitch A- Moody's N/A S&P A-		100.00% 100.00% 100.00%		Rate Book	Updated On:	1/11/2021					Rates Effective:	Trail Commission Options Available
American Equity	Allocations/Strategies	Fixed Cap	Rate Par Rate	Spread	Rate Book	opuateu on:	1/11/2021					Rates Effective:	10/1/2020 Option 1
Bonus Gold	Fixed Account Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Point-to-Point Cap Dow Jones Annual Point-to-Point Cap S&P 500 Annual Point-to-Point Participation Rate S&P 500 Annual Point-to-Point Cap S&P 500 Description Cap S&P 500 Annual Point-to-Point Cap S&P 500 Description Cap S&P 500 Description Cap S&P 500 Description Cap S&P 500 Description Cap	2.2 1.6 2.2	14.00% 14.00% 15.5% 10.00% 15.5% 10.00% 15.5%	4.75%	10% of First Year Premium	1.50% on 80% of Yr 1 Premiums Paid	18-80 \$5,000	Yr 1 Int. Yr 2+	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	16 Yrs	All Except: AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	76-80 0.75% Option 1 Yr 1 0-75 6.00% 4.50% Yr 2-3 0-75 1.00%
Flexible Premium	S&P Performance Triggered Bond Yield with Cap & Spread 10 Year U.S. Treasury Bond Value with Cap	5.1	75% & 50%	2.00%				10%	ONLI			Call for details: FL	Option 2 (No Trail) 0-75 7.00% 76-80 5.25%

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Indexed Annuities		g Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-				Rate Boo	k Updated On:	1/11/2021					Rates Effective:	10/1/2020
AssetShield 5 Flexible Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	Fixed 1.75%	1.90% 3.00%	21.00% 80.00% Replacement 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%
AssetShield 7 Flexible Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	Fixed 1.90%	2.00% 3.25%	Par Rate 23.00% 85.00%	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%
AssetShield 10 Flexible Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt Annual S&P Dividend Aristocrats Daily Risk Control 5% ER 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	Fixed 2.00%	2.10% 3.50%	•	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%
IncomeShield 7 Flexible Premium	Allocations/Strategies ➤ Fixed Account ➤ S&P Annual Pt. to Pt. ➤ S&P Annual Pt. to Pt. ➤ Volatility Control Annual Pt. to Pt. ➤ Volatility Control Annual Pt. to Pt.	1.70%	2.75% 4.50%	10.00%	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%
IncomeShield 10 W/LIBR	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt w/ Cap S&P 500 Annual Pt to Pt w/ Cap S&P 500 Annual Pt to Pt w/ PR Volatility Control Index Annual Pt to Pt w/ Cap Volatility Control Index Annual Pt to Pt w/ Cap Volatility Control Index 2-Year Pt to Pt w/ PR	1.00%	1.40% 1.75% 2.25%	10.00% 30.00% 45.00%	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%
Retirement Gold	Allocations/Strategies Fixed Account 1 Year S&P 500 Monthly Average 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Monthly Average 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Annual Point-to-Point S&P Perf. Trigger Bond Yield with Cap & Spread S&P 500 Dividend Aristocrats Daily Risk Control 5% Index	Fixed 1.15% Trigger:	2.00% 1.50% 2.00% 1.50% 4.65%	12.00% 10.00%	98% 1st Yr Premium ONLY 2.00%	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:	Vear 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%

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Indexed Annuities		ng Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comi	ssions
American National	A.M. Best A Fitch N/A Moody's N/A S&P A				Rate Book	Jpdated On:	1/11/2021					Rates Effective:	11/1/2020	
Strategy	Allocations/Strategies	Fixed	Cap Rate	Par Rate	1	Ĭ								$\overline{}$
1	> Fixed Account	2.15%						Yr 1				All Except:		
Indexed	> S&P Annual Pt. to Pt. Uncapped			17.00%		40/	0-80	10%	100%			NY	18-75	5.00%
Annuity PLUS	> S&P Annual Pt. to Pt.		4.85%	& 100.00%	0%	1% on	\$5,000 - Q			Yes	7 Yrs			
_	> S&P Annual Pt. to Pt.		5.40% 8	& 50.00%		87.5%	\$10,000 - NQ	Yr 2+	(1-12)			Call for details:	76-80	4.00%
7	S&P 500 Monthly Sum		2.25%					10%				CA		
Single Premium	S&P 500 Performance with a Specified Rate	Trigger:	3.85%											
Strategy	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	> Fixed Account	2.25%						Yr 1				All Except:		
Indexed	S&P Annual Pt. to Pt. Uncapped			20.00%		1% on	0-80	10%	100%			NY	18-75	5.00%
Annuity PLUS	S&P Annual Pt. to Pt.			& 100.00%	1%	87.5%	\$5,000 - Q			Yes	10 Yrs			
-	> S&P Annual Pt. to Pt.			& 50.00%		07.570	\$10,000 - NQ	Yr 2+	(1-12)			Call for details:	76-80	4.00%
10	➤ S&P 500 Monthly Sum		2.35%					10%				CA		
Single Premium	➤ S&P 500 Performance with a Specified Rate	Trigger:	3.95%											
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A				Rate Book	Jpdated On:	1/11/2021					Rates Effective:	1/16/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	Fixed Account	0.85%		25 000/					4000/			All Except:	0.70	6.500/
Ascent Pro 10	 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 			35.00%	3% Bonus to	1% on 100%		Yr 1	100%			NY	0-70	6.50%
				45.00%	Accum.	of Yr 1	35-80	10%	(1-6)			0.114 1 1 1 1 1	71-75	6.000/
Bonus	 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 			25.00%		premiums	\$10,000			Yes	10 Yrs	Call for details in:	/1-/5	6.00%
	> 1-Yr S&P 500 Point-to-Point		2.25%	30.00%	10% Income	paid	\$10,000	Yr 2+	50%			AK, CA, CT, DE, DC, HI,	76-80	5.00%
	> 2-Yr Al Powered US Equity Index		2.25%	50.00%	Base Bonus	paiu		10%	(7-12)			IL, IN, MA, MN, MO, NJ,	70-80	5.00%
	> 2-Yr BNP Paribas Multi Asset Diversified 5			60.00%				10%	(7-12)			OH, OK, PA, SC, UT, WA		
Single Premium	> 2-Yr Nasdag FC Index			40.00%									Trail Commis	sion Available
Single Freimain	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	➤ Fixed Account	1.00%					40-83	Yr 1+						
	> 1-Yr Al Powered US Equity Index			40.00%			\$10,000		100%					
A -: 1:4 7	> 1-Yr BNP Paribas Multi Asset Diversified 5			50.00%		1% on	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	10% of	(1-6)				0-70	6.00%
Agility 7	> 1-Yr Nasdaq FC Index			30.00%	15% Benefit	87.5% of	\$5,000	Accumulated	, ,	.,	40.1/	All Except:		
	> 1-Yr S&P 500 Point-to-Point		2.25%		Base Bonus	premiums	(AK, HI, MN,	Value or 10%		Yes	10 Yrs	NY	71-75	5.50%
	> 2-Yr Al Powered US Equity Index		<u> </u>	55.00%		paid	MO, NJ, OR,	of initial	50%					
	2-Yr BNP Paribas Multi Asset Diversified 5			65.00%			PA, TX, VT,	Premium	(7-12)				76+	5.00%
	> 2-Yr Nasdaq FC Index			45.00%			WA)							
Single Premium	> 2-Yr S&P 500 Point to Point		5.00%				ļ							
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	Fixed Account	1.10%					40-80	Yr 1+						
	> 1-Yr Al Powered US Equity Index			45.00%		10/	\$10,000	100/ -f	100%					
Agility 10	> 1-Yr BNP Paribas Multi Asset Diversified 5			55.00%	450/ B 51	1% on	4	10% of	(1-6)				0-70	6.00%
,	> 1-Yr Nasdaq FC Index			35.00%	15% Benefit	87.5% of	\$5,000	Accumulated		Yes	10 Yrs	All Except:		
	> 1-Yr S&P 500 Point-to-Point		2.50%	CO 000/	Base Bonus	premiums	(AK, HI, MN,	Value or 10%	F6-1			NY	71-75	5.50%
	> 2-Yr Al Powered US Equity Index			60.00%		paid	MO, NJ, OR,	of initial	50%				76.	F 000'
	 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdag FC Index 			75.00%			PA, TX, VT,	Premium	(7-12)				76+	5.00%
Cinala Danasia			5.50%	50.00%			WA)							
Single Premium	> 2-Yr S&P 500 Point to Point		5.50%			<u> </u>	l							

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Athene Annuity & Life						Rate Book I	Jpdated On:	1/11/2021					Rates Effective:	1/16/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Strategy										
		1.30%			Charge										
	> 1-Year Al Powered US Equity Index			55.00%											
	> 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point			65.00%											
_	> 1-Year Nasdaq FC Index			40.00%											
Performance	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		3.25%						Yr 1				All Except:		
Elite 7	> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy			30.00%					10%				NY	0.70	F 000/
Liite /	> 2-Year Al Powered US Equity Index			70.00%			1% on	0.03	V- 2.	1000/			6 11 6 1 1 11 1	0-70	5.00%
	 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdag FC Index 			90.00%		Dive	1% on 87.5% of	0-83	Yr 2+	100%			Call for details in:	74 75	4.500/
	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey			60.00% 40.00%		Plus 6%		610.000	10%	(1-6) 50%	Yes	7 Yrs	AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ,	71-75	4.50%
	1-Year Al Powered US Equity Index				& 1.75%	0%	premiums paid	\$10,000		(7-12)			NV, OH, OK, OR, PA, SC,	76-80	3.50%
	1-Year BNP Paribas Multi-Asset No Cap Point-to-Point				& 1.75% & 1.75%		paiu		Plus	(7-12)			TX, UT, WA	70-80	3.30%
	> 1-Year Nasdag FC Index				& 1.75% & 1.75%				Cumulative				1A, U1, WA	81+	3.00%
All Plus Variations have	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		6.75%	85.00%	1.75%				up to 20%					014	3.00%
a 0.95% ROP/Enhanced	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy		0.7370		& 1.75%				up to 2070						
Liquidity Rider Fee	> 2-Year Al Powered US Equity Index				& 1.75% & 1.75%										
	> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point				& 1.75% & 1.75%										
NOT an Income Rider	> 2-Year Nasdag FC Index				& 1.75%										
Single Premium	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey				& 1.75%								Plus Version N/A in CA		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Strategy										
	> Fixed Account	1.30%	·		Charge										
	> 1-Year Al Powered US Equity Index			55.00%											
	> 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point			65.00%											
	> 1-Year Nasdaq FC Index			40.00%					Yr 1						
Performance	1-Year S&P 500 Point-to-Point Cap Index Strategy		3.25%						0%						
	> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy			30.00%					Yr 2+				All Except:		
Elite 10	2-Year AI Powered US Equity Index			70.00%				0-78	5%				NY		
	2-Year BNP Paribas Multi-Asset No Cap Point-to-Point			90.00%		2%	1% on			100%				0-70	6.50%
	2-Year Nasdaq FC Index			60.00%			87.5% of	\$10,000		(1-6)	Yes	10 Yrs	Call for details in:		
	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey			40.00%		Plus	premiums	(\$5,000 CT,				105	AK, CA, CT, DE, FL, IN,	71-75	6.00%
	> 1-Year Al Powered US Equity Index				& 1.75%	8%	paid	MN, NJ, OR,		50%			MD, MN, NJ, NV, OH,		
	> 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point				& 1.75%			PA, TX, WA)	Plus	(7-12)			OK, OR, PA, SC, TX, UT,	76+	5.00%
All Plus Variations have	> 1-Year Nasdaq FC Index				& 1.75%				Yr 1+				WA		
a 0.95% ROP/Enhanced	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		6.75%	<u>&</u>	1.75%				10%						
Liquidity Rider Fee	> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy				& 1.75%				Cumulative						
. , ,	> 2-Year AI Powered US Equity Index				& 1.75%				up to 20%						
NOT an Income Rider	> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point				& 1.75%										
	> 2-Year Nasdaq FC Index				& 1.75%										
Single Premium	2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey			90.00%	& 1.75%				l						

Indexed Annuities

1-800-255-5055

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Indexed Annuities	Creditin	g 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
Performance Elite 15 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee	A.M. Best A Fitch A Moody's N/A S&P A Allocations/Strategies Fixed Account 1-Year Al Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 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 Al Powered US Equity Index 2-Year Al Powered US Equity Index 2-Year Al Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year Al Powered US Equity Index 2-Year Al Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point	,	Cap Rate 4.00%	Par Rate 70.00% 70.00% 50.00% 30.00% 80.00% 90.00% 70.00% 120.00% 125.00% 100.00% \$ 70.00% 155.00% 185.00%	Strategy Charge \$\begin{align*} & 1.75\\ & 1.75	9% Plus 15%			Yr 1 0% Yr 2+ 5% Plus Yr 1+ 10% Cumulative up to 20%	100% (1-6) 50% (7-12)	Yes	15 Yrs	All Except: CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, PR, UT, WA Call for details in: AK, DE, FL, IN, NV, OK, SC, TX	0-70 6.50% 71+ 6.00%
NOT an Income Rider	> 2-Year Nasdag FC Index			135.00%	& 1.75%									
Single Premium	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratger	,		90.00%	& 1.75%									
Ascent Pro 7	Allocations/Strategies Fixed Account 1-Yr Al 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 Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index	Fixed 0.95%	Cap Rate 2.50%	Par Rate 40.00% 50.00% 30.00% 35.00% & 55.00% 70.00% 45.00%	Bailout 1.00%	15% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel
Ascent Pro 10	Allocations/Strategies Fixed Account 1-Yr Al 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 Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index	Fixed 1.10%	Cap Rate 3.00%	50.00% 55.00% 40.00% 40.00% & 65.00% 80.00%	1.00%	5% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NI, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel
Ascent Accumulator 5*	Allocations/Strategies Fixed Account 1-Yr Al 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 55™ Index Total Return 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index	1.70%	Cap Rate 4.00%	65.00% 75.00% 45.00% 50.00% & 85.00% 100.00% 65.00%	3.25%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	5 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel

Indexed Annuities

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Indexed Annuities	Credit	ing 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
Ascent	Allocations/Strategies ➤ Fixed Account	Fixed 1.80%	Cap Rate	Par Rate	Bailout								All Except:	
Accumulator	> 1-Yr Al Powered US Equity Index			70.00%					Yr 1	100%			NY, PR	
7*	> 1-Yr BNP Paribas Multi Asset Diversified 5			80.00%			1% on		10%	(1-6)			,	
/ ·	> 1-Yr Nasdaq FC Index			50.00%		None	87.5% of	0-85			Yes	7 Yrs		Available only through Bank &
	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return		_	55.00%		None	premiums	\$10,000			163	, 113	Call for details in:	Broker Dealer Channel
	> 1-Yr S&P 500 Point-to-Point		4.30%	&	3.50%		paid		Yr 2+	50%			AK, CA, HI, MA, MN,	
	 2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 			90.00%					10%	(7-12)			MO, NJ, OR, PA, TX, UT, WA	
Single Premium	2-Yr Nasdaq FC Index			75.00%									UI, WA	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout									
Ascent	> Fixed Account	2.10%											All Except:	
Accumulator	> 1-Yr Al Powered US Equity Index			80.00%					Yr 1	100%			NY, PR	
10*	> 1-Yr BNP Paribas Multi Asset Diversified 5			90.00%			1% on		10%	(1-6)				
	> 1-Yr Nasdaq FC Index			60.00%		None	87.5% of	0-85			Yes	10 Yrs		Available only through Bank &
	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return > 1-Yr S&P 500 Point-to-Point		F 000/	60.00% &	4.00%		premiums paid	\$10,000	V- 2.	50%			Call for details in: AK, CA, HI, MA, MN,	Broker Dealer Channel
	> 2-Yr Al Powered US Equity Index		5.00%	110.00%	4.00%		paiu		Yr 2+ 10%	(7-12)			MO, NJ, OR, PA, TX,	
	> 2-Yr BNP Paribas Multi Asset Diversified 5			125.00%					10%	(, 12)			UT, WA	
Single Premium	> 2-Yr Nasdaq FC Index			85.00%									,	
Brighthouse Life	A.M. Best A Fitch A Moody's A3 S&P A+	F				Rate Book	Updated On:	1/11/2021					Rates Effective:	9/1/2020
Secure	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	> Fixed Account	1.50%							Yr 1	100%			All Except:	
Advantage*	> 6-Year Russell Annual Sum with Cap		5.50%				1% on		10%	(1-6)			NY	
TANAC	 6-Year Russell Annual Sum with Participation Rate 6-Year Russell Point-to-Point with Participation 			40.00% 35.00%		None	87.5% of premiums	0-80 \$50,000			Yes	6 Yrs		0-80 5.50%
IAMS	6-Year S&P 500 Annual Sum with Cap		6.00%	33.00%			paid	\$50,000	Yr 2+	50%			Call for details:	
PROPRIETART	y o rear son soo / imaar sam with cap		0.0070				para		11 2.	3070				
	6-Year S&P 500 Annual Sum with Participation Rate			45.00%					10%	(7-12)			SD	
Single Premium	 6-Year S&P 500 Annual Sum with Participation Rate 6-Year S&P 500 Point-to-Point with Participation 		' <u> </u>	45.00% 40.00%					10%	(7-12)			SD	
Single Premium EquiTrust	➤ 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BB	3B+				Rate Book	Updated On:	1/11/2021	10%	(7-12)			SD Rates Effective:	10/21/2020
	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE	Fixed	Cap Rate			Rate Book	Updated On:	1/11/2021	10%	(7-12)			Rates Effective:	
EquiTrust	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE	_		40.00%		Rate Book	Updated On:	1/11/2021		(7-12)			Rates Effective:	10/21/2020 0-75 8.00%
	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE	Fixed	2.25%	40.00%		Rate Book	1% on		Yr 1				Rates Effective:	0-75 8.00%
EquiTrust	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1 Year S&P 500 Monthly Average Cap Index	Fixed		40.00% Par Rate			1% on 87.5% of	1/11/2021 0-75		100%	Yes	14 Yrs	Rates Effective: All Except: CA, DE, NY	0-75 8.00% Variation States
EquiTrust Market Power	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE	Fixed	2.25%	40.00%		Rate Book	1% on 87.5% of premiums		Yr 1		Yes	14 Yrs	Rates Effective: All Except: CA, DE, NY Call for details in:	0-75 8.00%
EquiTrust Market Power	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index > 1 Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Monthly Average Participation Index	Fixed	2.25%	40.00% Par Rate			1% on 87.5% of	0-75	Yr 1 Int.	100%	Yes	14 Yrs	Rates Effective: All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT,	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH,
Market Power Bonus Index	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account > 1-Year S&P 500 Point-to-Point Cap Index > 1 Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Monthly Average Participation Index > 1-Year S&P 500 Monthly Cap Index > 2-Year S&P 500 Monthly Average Cap Index > 1-Year Barclays Focus50 Participation Index	Fixed	2.25% 2.50%	40.00% Par Rate 25.00%			1% on 87.5% of premiums	0-75	Yr 1 Int. Yr 2+	100%	Yes	14 Yrs	Rates Effective: All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA,	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA
EquiTrust Market Power	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 2-Year S&P 500 Monthly Average Cap Index 2-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index	Fixed 1.15%	2.25% 2.50% 1.30% 5.00%	40.00% Par Rate 25.00% 40.00% 60.00%			1% on 87.5% of premiums	0-75	Yr 1 Int. Yr 2+	100%	Yes	14 Yrs	Rates Effective: All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT,	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA
Market Power Bonus Index Flexible 1st Yr Premium	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index > 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index Allocations/Strategies	Fixed 1.15%	2.25% 2.50%	40.00% Par Rate 25.00%			1% on 87.5% of premiums	0-75	Yr 1 Int. Yr 2+	100%	Yes	14 Yrs	Rates Effective: All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00%
Market Power Bonus Index	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index > 1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 1-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account	Fixed 1.15%	2.25% 2.50% 1.30% 5.00%	40.00% Par Rate 25.00% 40.00% 60.00%			1% on 87.5% of premiums paid	0-75	Yr 1 Int. Yr 2+ 10%	100%	Yes	14 Yrs	Rates Effective: 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 All Except:	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA
Market Power Bonus Index Flexible 1st Yr Premium Market Power	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account > 1-Year S&P 500 Point-to-Point Cap Index > 1-Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Monthly Average Participation Index > 1-Year S&P 500 Monthly Average Participation Index > 1-Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Monthly Average Participation Index > 1-Year Barclays Focus50 Participation Index > 2-Year Barclays Focus50 Participation Index Allocations/Strategies > Fixed Account > 1-Year S&P 500 Point-to-Point Cap Index	Fixed 1.15%	2.25% 2.50% 1.30% 5.00%	40.00% Par Rate 25.00% 40.00% 60.00%			1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100%	Yes	14 Yrs	Rates Effective: All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00%
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index > 1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 1-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account	Fixed 1.15%	2.25% 2.50% 1.30% 5.00%	40.00% Par Rate 25.00% 40.00% 60.00%			1% on 87.5% of premiums paid 1% on 87.5% of	0-75	Yr 1 Int. Yr 2+ 10%	100%	Yes	14 Yrs	Rates Effective: 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 All Except:	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00%
Market Power Bonus Index Flexible 1st Yr Premium Market Power	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index	Fixed 1.15%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100%			Rates Effective: 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 All Except: CA, DE, NY Call for details in:	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00% Variation States
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1 -Year S&P 500 Point-to-Point Cap Index 1 1-Year S&P 500 Monthly Average Cap Index 1 -Year S&P 500 Monthly Average Participation Index 1 -Year S&P 500 Monthly Average Cap Index 1 -Year S&P 500 Monthly Average Cap Index 2 -Year S&P 500 Monthly Average Cap Index 2 -Year Barclays Focus50 Participation Index 2 -Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1 -Year S&P 500 Point-to-Point Cap Index 1 -Year S&P 500 Monthly Average Cap Index 1 -Year S&P 500 Monthly Average Participation Index 1 -Year S&P 500 Monthly Average Participation Index 1 -Year S&P 500 Monthly Cap Index 2 -Year S&P 500 Monthly Cap Index	Fixed 1.15%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate 23.00%		10%	1% on 87.5% of premiums paid 1% on 87.5% of	0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int.	100%			Rates Effective: 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 All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT,	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH,
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 2-Year S&P 500 Monthly Average Cap Index 2-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1-Year S&P 500 Monthly Average Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index	Fixed 1.15%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate 23.00%		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums	0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int. Yr 2+	100%			Rates Effective: 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 All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA,	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index W/LIBR	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 2-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index	Fixed 1.15% Fixed 1.00%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25% 1.15% 4.00%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate 23.00% 35.00%		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums	0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int. Yr 2+	100%			Rates Effective: 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 All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT,	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index W/LIBR	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 2-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 1-Year Barclays Focus50 Participation Index 1-Year Barclays Focus50 Participation Index Allocations/Strategies	Fixed 1.15% Fixed 1.00%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate 23.00%		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums	0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int. Yr 2+	100%			Rates Effective: 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 All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA,	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index W/LIBR	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 2-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index	Fixed 1.15% Fixed 1.00%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25% 1.15% 4.00%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate 23.00% 35.00%		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int. Yr 2+	100%			Rates Effective: 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 All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA,	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index W/LIBR Flexible 1st Yr Premium MarketTen	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 2-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 1-Year Barclays Focus50 Participation Index 1-Year S&P 500 Monthly Average Cap Index	Fixed 1.15% Fixed 1.00%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25% 1.15% 4.00%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate 23.00% 35.00%		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int. Yr 2+ 10%	100% (1-12) 100% (1-12)			Rates Effective: 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 All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00%
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index W/LIBR Flexible 1st Yr Premium MarketTen Bonus Index	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies Fixed Account > 1-Year S&P 500 Point-to-Point Cap Index > 1 Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Monthly Average Participation Index > 1-Year S&P 500 Monthly Average Cap Index > 1-Year Barclays Focus50 Participation Index Allocations/Strategies > Fixed Account 1-Year S&P 500 Monthly Average Cap Index > 1-Year Barclays Focus50 Participation Index > 2-Year Barclays Focus50 Participation Index > 2-Year Barclays Focus50 Participation Index > 1-Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Point-to-Point Cap Index > 1-Year S&P 500 Point-to-Point Cap Index > 1-Year S&P 500 Monthly Average Cap Index	Fixed 1.15% Fixed 1.00%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25% 1.15% 4.00% Cap Rate 2.25%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate 23.00% 35.00%		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums paid 1% on 100% of	0-75 \$10,000 0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int. Yr 2+ 10%	100% (1-12) 100% (1-12)			Rates Effective: 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 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 All Except:	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00%
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index W/LIBR Flexible 1st Yr Premium MarketTen	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 2-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1-Year S&P 500 Monthly Average Cap Index	Fixed 1.15% Fixed 1.00%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25% 4.00% Cap Rate 2.25% 4.00%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate 23.00% 35.00% Par Rate		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	0-75 \$10,000 0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int. Yr 2+ 10%	100% (1-12) 100% (1-12)	Yes	14 Yrs	Rates Effective: 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 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 All Except: NY, PR Call for details in:	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% Year 1 0-80 6.00% Years 2-5
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index W/LIBR Flexible 1st Yr Premium MarketTen Bonus Index	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Participation Index 2-Year Barclays Focus50 Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 2-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 2-Year S&P 500 Monthly Average Cap Index	Fixed 1.15% Fixed 1.00%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25% 4.00% Cap Rate 2.25% 2.50%	40.00% Par Rate 25.00% 40.00% 40.00% 60.00% Par Rate 23.00% 23.00%		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums paid 1% on 100% of premiums	0-75 \$10,000 0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int. Yr 2+ 10%	100% (1-12) 100% (1-12)	Yes	14 Yrs	Rates Effective: 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 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 All Except: NY, PR	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% Vear 1 0-80 6.00%
Market Power Bonus Index Flexible 1st Yr Premium Market Power Bonus Index W/LIBR Flexible 1st Yr Premium MarketTen Bonus Index	> 6-Year S&P 500 Point-to-Point with Participation A.M. Best B++ Fitch N/A Moody's N/A S&P BE Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 2-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1-Year S&P 500 Monthly Average Cap Index	Fixed 1.15% Fixed 1.00%	2.25% 2.50% 1.30% 5.00% Cap Rate 2.00% 2.25% 4.00% Cap Rate 2.25% 4.00%	40.00% Par Rate 25.00% 40.00% 60.00% Par Rate 23.00% 35.00% Par Rate		10%	1% on 87.5% of premiums paid 1% on 87.5% of premiums paid 1% on 100% of premiums	0-75 \$10,000 0-75 \$10,000	Yr 1 Int. Yr 2+ 10% Yr 1 Int. Yr 2+ 10%	100% (1-12) 100% (1-12)	Yes	14 Yrs	Rates Effective: 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 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 All Except: NY, PR Call for details in:	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% 0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00% Year 1 0-80 6.00% Years 2-5

Indexed Annuities

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Indexed Annuities		diting Methods				nus %	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 l	Jpdated On:	1/11/2021					Rates Effective:	10/21/202	20	
MarketTen	Allocations/Strategies ➤ Fixed Account ➤ 1-Year S&P 500 Point-to-Point Cap Index	Fixed 1.00%	Cap Rate	Par Rate					Yr 1	100%			All Except:			
Bonus Index	➤ 1 Year S&P 500 Monthly Average Cap Index		2.25%			5%	1% on 100%	40-80	Int.	(1-6)			NY, PR	0-80	Year 1	6.00%
	> 1-Year S&P 500 Monthly Average Participation Index		2.23/0	18.00%	'	J/0	of	40-80	IIIC.	(1-0)	Yes	10 Yrs		0-80		0.00%
W/LIBR	> 1-Year S&P 500 Monthly Cap Index		1.10%	10.0070	Yr	s 1-5	premiums	\$30,000	Yr 2+	50%		10 115			Years 2-5	
(ROP)	> 2-Year S&P 500 Monthly Average Cap Index		4.00%				paid	\$50,000	10%	(7-12)			Call for details in:	0-80		3.00%
' '	> 1-Year Barclays Focus50 Participation Index			30.00%						, ,			CA, DE			
Flexible Premium	> 2-Year Barclays Focus50 Participation Index			50.00%												
	Allocations/Strategies	Fixed	Cap Rate	Par Rate												
	Fixed Account	2.50%											All Except:			
Market Value	1-Year S&P 500 Point-to-Point Cap Index		4.25%										NY, PR			
iviarket value	> 1-Year S&P 500 Point-to-Point Participation Index			28.00%			1% on		Yr 1	100%						
Index	> 1 Year S&P 500 Monthly Average Cap Index		4.75%				87.5% of	0-80	Int.	(1-6)	.,	40.1/			Year 1	
	> 1-Year S&P 500 Monthly Average Participation Index		2.000/	45.00%	N	one	premiums	\$10,000	W 2:		Yes	10 Yrs	Call for details in:	0-80		7.00%
	 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 		2.00%				paid		Yr 2+ 10%	50% (7-12)			AK, CA, CT, DE, FL, ID,			
	1-Year Barclays Focus50 Participation Index		10.00%	80.00%					10%	(7-12)			MN, MT, NJ, NV, OH,			
	2-Year Barclays Focus50 Participation Index			115.00%									OK, OR, PA, TX, UT, VT,			
Flexible Premium	> 1-Year S&P MARC5 Participation Index			95.00%									WA			
TICKIBIC I TCIIIIUIII	Allocations/Strategies	Fixed	Cap Rate	Par Rate												
	> Fixed Account	2.25%											All Except:			
Market Value	> 1-Year S&P 500 Point-to-Point Cap Index		4.00%										NY, PR			
Index	> 1-Year S&P 500 Point-to-Point Participation Index			25.00%			1% on		Yr 1	100%						
	1 Year S&P 500 Monthly Average Cap Index		4.50%				87.5% of	0-80	Int.	(1-6)					Year 1	
W/LIBR	> 1-Year S&P 500 Monthly Average Participation Index			35.00%	N	one	premiums	\$10,000			Yes	10 Yrs	Call for details in:	0-80		7.00%
	1-Year S&P 500 Monthly Cap Index		1.80%	·			paid		Yr 2+	50%			AK, CA, CT, DE, FL, ID,			
	2-Year S&P 500 Monthly Average Cap Index		9.00%				F =		10%	(7-12)			MN, MT, NJ, NV, OH,			
	> 1-Year Barclays Focus50 Participation Index			70.00%									OK, OR, PA, TX, UT, VT,			
	> 2-Year Barclays Focus50 Participation Index			95.00%									WA			
Flexible Premium	> 1-Year S&P MARC5 Participation Index Allocations/Strategies	-: 1		85.00%												
	Fixed Account	2.25%	Cap Rate	Par Rate												
	> 1-Year S&P 500 Point-to-Point Cap Index	2.23/0	4.00%										All Except:			
MarketSeven	> 1-Year S&P 500 Point-to-Point Participation Index		4.00%	26.00%					Yr 1	100%			NY, PR		Year 1	
Index	> 1 Year S&P 500 Monthly Average Cap Index		4.50%	20.0070			2% on	0-85	Int.	(1-6)			,	0-75		5.50%
illuex	> 1-Year S&P 500 Monthly Average Participation Index			43.00%	N	one	87.5% of	\$10,000		. ,	Yes	7 Yrs		76-80		4.125%
	> 1-Year S&P 500 Monthly Cap Index		1.90%				premiums		Yr 2+	50%			Call for details in:	81-85		2.75%
	2-Year S&P 500 Monthly Average Cap Index		9.00%				paid		10%	(7-12)			CA, DE			
	1-Year Barclays Focus50 Participation Index			75.00%												
	> 2-Year Barclays Focus50 Participation Index			110.00%												
Flexible Premium	> 1-Year S&P MARC5 Participation Index			85.00%												
	Allocations/Strategies Fixed Account	Fixed	Cap Rate	Par Rate												
MarketSeven	> 1-Year S&P 500 Point-to-Point Cap Index	2.00%	3.75%]								All Except:			
	> 1-Year S&P 500 Point-to-Point Cap Index		3./3/0	24.00%]				Yr 1	100%			NY, PR		Year 1	
Index	> 1 Year S&P 500 Monthly Average Cap Index		4.25%	24.00/0]		2% on	0-85	Int.	(1-6)			INI, FIX	0-75	icai 1	5.50%
W/LIBR	➤ 1-Year S&P 500 Monthly Average Participation Index		2570	38.00%	N	one	87.5% of	\$10,000		(= 0)	Yes	7 Yrs		76-80		4.125%
**, בוטוג	> 1-Year S&P 500 Monthly Cap Index		1.65%	22.23/0			premiums	,	Yr 2+	50%	163	, 113	Call for details in:	81-85		2.75%
	> 2-Year S&P 500 Monthly Average Cap Index		8.00%]		paid		10%	(7-12)			CA, DE			
	> 1-Year Barclays Focus50 Participation Index			60.00%]					l ` ′			,			
	> 2-Year Barclays Focus50 Participation Index			85.00%												
Flexible Premium	> 1-Year S&P MARC5 Participation Index			70.00%												

Indexed Annuities

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Indexed Annuities		ting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comis	sions
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	
	Allocations/Strategies	Fixed Cap Rate	Par Rate									All Except:		
	> Fixed Account	1.50%			0-75			Yr 1				IN, NY, VT		
Accelerator	> 1-Year Index Gain Option with Declared Rate	Trigger: 3.25%			5%	1% on	0-85	0%				Call for details in:	0-75	7.50%
	> 1-Year S&P 500 Monthly Point-to-Point	1.60%				87.5% of			100%	Yes	10 Yrs	AK, AL, CA, DE, FL(65+),	76-80	5.50%
Plus 10	> 1-Year S&P 500 Point-to-Point	3.50%				premiums	\$10,000		(1-12)	103	10 113	HI, IA, ID, IL, MA, MN,	70-80	5.50%
	2-Year Barclays Trailblazer Sectors 5 Index		120.00%		76+	paid		Yr 2+				MO, MS, MT, NH, NJ,	81-85	3.75%
					3.25%			10%				NV, OH, OK, OR, PA, SC,		
Flexible Premium												TX, UT, WA		
	Allocations/Strategies ➤ Fixed Account	Fixed Cap Rate	Par Rate						4000/			All Except:		
	> 1-Year Index Gain Option with Declared Rate	1.00% Trigger: 3.25%				1% on	0-85	Yr 1	100%			NY	0.70	4.500/
Accumulator	> 1-Year S&P 500 Monthly Average	Trigger: 3.25% 3.25%			None	87.5% of	0-85	0%	(1-12)			Call for details in:	0-70	4.50%
Plus 7	> 1-Year S&P 500 Monthly Pt. to Pt.	1.75%			None	premiums	\$10,000	Yr 2+	50%	Yes	7 Yrs	AK, AL, FL, ID, IL, MA,	71-80	3.50%
	> 1-Year S&P 500 Point-to-Point	3.50%				paid	\$20,000	10%	(13-24)			MN, MO, MS, MT, NH,	81-85	2.75%
	> 2-Year Barclays Trailblazer Sectors 5 Index	5.5670	110.00%			F			()			OR, PA, TX, WA	01 05	
Flexible Premium	·											, , ,		
	Allocations/Strategies	Fixed Cap Rate	Par Rate									All Except:		
	> Fixed Account	1.00%						Yr 1	100%			NY		
Accumulator	> 1-Year Index Gain Option with Declared Rate	Trigger: 3.50%				1% on	0-85	0%	(1-12)			Call for details in:	0-70	6.50%
Plus 10	> 1-Year S&P 500 Monthly Average	3.50%			None	87.5% of				Yes	10 Yrs	AK, AL, CA, DE, FL, ID,	71-80	4.50%
Fius 10	> 1-Year S&P 500 Monthly Pt. to Pt. > 1-Year S&P 500 Point-to-Point	1.75%				premiums	\$10,000	Yr 2+ 10%	50%			IL, MA, MN, MO, MS,	04.05	3.25%
	> 2-Year Barclays Trailblazer Sectors 5 Index	3.75%	120.00%			paid		10%	(13-24)			MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT,	81-85	3.25%
Flexible Premium	2-Teal Balciays Halibiazer Sectors 3 ilidex		120.00%									WA		
TTEXIBLE FTEITIGHT	Allocations/Strategies	Fixed Cap Rate	Par Rate	Spread								WA		
	Fixed Account	1.00%	rai Nate	Spreau										
	> 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%						Yr 1	100%			All Except:		
Flex	> 1-Year S&P 500 Annual Point-to-Point with a Cap	3.00%				1% on		10%	(1-12)			ID, NY	0-70	6.50%
Accumulator	> 1-Year S&P 500 Point-to-Point		20.00%	& 3%		87.5% of	0-85		(/			,		
Accumulator	> 1-Year S&P 500 Point-to-Point (Fee 1.25%)			& 3%	None	premiums	\$10,000			Yes	10 Yrs	Call for details in:	71-80	4.50%
	> 1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator		40.00%	& 0%		paid		Yr 2+	50%			AK, AL, CA, DE, FL, IL,	81-85	3.25%
	> 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator		70.00%	& 0%				10%	(13-24)			IA, MN, MS, MO, MT,		
	> 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%)		85.00%	& 0%								NV, NH, NJ, OH, OK,		
	2-Year Barclays Trailblazer Sectors 5 Index		105.00%	& 0%								OR, PA, SC, TX, UT, WA		
Flexible Premium	2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)		120.00%	& 0%										
	Allocations/Strategies	Fixed	Par Rate	Spread										
	> Fixed Account	1.00%										All Except:		
Power	> 1-Year Balanced Asset 10 Index Pt. to Pt.		42.00%									NY		
	> 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.		23.00%			1% on		Yr 1					0-70	6.50%
Accumulator	> 1-Year iShares Gold Trust (IAU) Pt. to Pt.		23.00%			87.5% of	0-85	0%	100%			Call for details in:		
10	> 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.		32.00%		None	Premiums				Yes	10 Yrs	AK, AL, CA, DE, FL, IA,	71-80	4.50%
	> 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.		33.00%			Paid	\$10,000	Yr 2+	(1-12)			ID, IL, MA, MN, MO,		
	2-Year Balanced Asseet 10 Index Pt. to Pt.			& 5.10%				10%				MS, MT, NH, NJ, NV,	81-85	3.25%
	> 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.		48.00%	& 5.90%								OH, OK, OR, PA, SC, TX,		
	2-Year iShares MSCI EAFE (EFA) Pt. to Pt.		71.00%	& 5.90%						I	I	UT, WA		
Flexible Premium	> 2-Year iShares U.S. Real (IYR) Pt. to Pt.		74.00%	& 5.90%										

Indexed Annuities

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Indexed Annuities	Crediti	ng 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	Jpdated On:	1/11/2021					Rates Effective:	12/14/2020	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate									All Except:		
	> Fixed Account	1.50%				0-75			Yr 1				NY	0-75 7.	.50%
Prosperity	> 1-Year Gold Point-to-Point with a Cap		5.50%			6%	1% on	0-85	0%	100%			Call for details in:		
	1-Year Index Gain Option with Declared Rate	Trigger:	3.50%				87.5% of				Vos	10 Yrs	AK, AL, CA, DE, FL(65+),	76-80 5	.50%
Elite 10	1-Year S&P 500 Monthly Average with A Cap		4.25%			76+	premiums	\$10,000	Yr 2+	(1-12)	Yes	10 115	HI, ID, IL, IN, MA, MD,		
	> 1-Year S&P 500 Monthly Point-to-Point with a Cap		1.85%			3.25%	paid		10%				MN, MO, MS, NC, NJ,	81-85 3.	.75%
	1-Year S&P 500 Point-to-Point with a Cap		4.00%										NV, OH, OK, OR, PA,		
Flexible Premium	2-Year Barclays Trailblazer Sectors 5 Index			120.00%									PR, SC, TX, UT, VT, WA		
	Allocations/Strategies	Fixed	Cap Rate										All Except:		
													NY		
1	> Fixed Account	1.00%					10/		Yr 1				Call for details in:		
Safe Income	1-Year Index Gain Option with Declared Rate	Trigger:	1.75%				1% on 87.5% of	0-80	0%	100%			AK, AL, CA, DE, FL, HI,	0-75 6.	.50%
Plus	> 1-Year S&P 500 Annual Point-to-Point		2.00%			6%	premiums				Yes	10 Yrs	ID, IL, IN, MA, MD, MN,		
	> 1-Year S&P 500 Monthly Average		2.00%				paid	\$10,000	Yr 2+	(1-6)			MO, MS, MT, NC, NH,	76-80 4.	.75%
	> 1-Year S&P 500 Monthly Point-to-Point		1.10%				paid		10%				NJ, NV, OH, OK, OR, PA,		
													SC, TX, UT,VT, WA		
Flexible Premium															
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Book	Jpdated On:	1/11/2021					Rates Effective:	12/21/2020	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	Fixed Account	1.75%													
Choice Income	➤ 1 Year Russell 2000 Point to Point		3.25%						Yr 1				All Except:		
	> 1 Year MSCI EAFE Point to Point		3.25%				1% on		10%				NY		/
l II	> 1 Year PIMCO Balanced Point to Point			80.00%		None	87.5% of	45-85		100%	Yes	7 Yrs			.00%
(7 Year)	> 1 Year S&P 500 Annual Point-to-Point		3.00%				premiums paid	\$25,000	W 2:	(1-6)			0.11.11.11.11.11.11.11.11.11.11.11.11.11	81-85 2.	.75%
1 ' '	 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Point to Point with Performance Trigger 	Triggory	1.20%				paiu		Yr 2+				Call for details in:		
		Trigger:	2.50%		2.400/				10%				CA		
Cingle Bromium	 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point 				2.40%										
Single Premium	Allocations/Strategies	Fived	Cap Rate	Par Rate											
	Fixed Account	Fixed 1.80%	сар кате	Par Rate	Spread										
	➤ 1 Year Russell 2000 Point to Point	1.80%	3.30%						Yr 1				All Except:		
Choice Income	> 1 Year MSCI EAFE Point to Point		3.30%				1% on		10%				NY		
1 11	➤ 1 Year PIMCO Balanced Point to Point		3.30%	80.00%			87.5% of	45-85	1070	100%			INI	45-80 7.	.00%
	> 1 Year S&P 500 Annual Point-to-Point		3.05%	00.0070		None	premiums	\$25,000		(1-6)	Yes	10 Yrs			.00%
(10 Year)	> 1 Year S&P 500 Monthly Point-to-Point		1.25%				paid	7-0,000	Yr 2+	(= -/			Call for details in:		
	> 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.55%						10%				CA		
	> 2 Year BlackRock Diversa Volatility Control				2.40%										
Single Premium	> 2 Year Franklin US Point to Point				2.40%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Income									
	> Fixed Account	1.50%				Account									
	> 1 Year Russell 2000 Point to Point		2.50%			Value the			Yr 1				All Except:		
Income 150+	> 1 Year MSCI EAFE Point to Point		2.50%			1st 5 yrs.	1% on		10%				NY		
	> 1 Year PIMCO Balanced Point to Point			65.00%			87.5% of	55-85		100%	Yes	10 Yrs		55-75 7.	.00%
SE*	> 1 Year S&P 500 Annual Point-to-Point		2.50%			20% Yr 1	premiums	\$10,000		(1-6)	162	10 112		76-85 5.	.00%
	> 1 Year S&P 500 Monthly Point-to-Point		1.10%			7.5% Yr 2	paid		Yr 2+				Call for details in:		
	> 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.35%			7.5% Yr 3			10%				CA		
	> 2 Year BlackRock Diversa Volatility Control				4.00%	7.5% Yr 4									
Single Premium	> 2 Year Franklin US Point to Point				4.00%	7.5% Yr 5									

Indexed Annuities

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Indexed Annuities	Creditir	g Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comi	sions
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Book	Jpdated On:	1/11/2021					Rates Effective:	12/15/2020	
Choice Accumulation II (5 Year)	Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 1 Yr S&P 500 Point-to-Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control	1.05%	2.65%	Par Rate 50.00%	Spread 6.75%	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%
Cinalo Dromium	> 2 Year Franklin US Point to Point				6.75%										
Choice Accumulation II (7 Year)	Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point	1.10%	2.70% 2.70%	Par Rate 55.00%	6.50% 6.50%	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%
	Allocations/Strategies	Fixed C	Cap Rate	Par Rate	Spread										
Choice Accumulation II (10 Year)	Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point	<u>F</u>	2.80% 2.80% 2.80% 0.90% 1.80%	60.00%	6.25% 6.25%	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%
Great American	A.M. Best A+ Fitch N/A Moody's A2 S&P A+					Rate Book	Jpdated On:	1/11/2021					Rates Effective:	8/7/2020	
American Landmark 5* Single Premium	Allocations/Strategies Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point 1 Year S&P U.S. Retiree Spending Annual Point to Point	1.50%	4.05%	45.00% 50.00%		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%
Safe Return (ROP) Single Premium	Allocations/Strategies ➤ Fixed Account ➤ 1 Year iShares U.S. Real Estate Annual Point to Point ➤ 1 Year S&P 500 Annual Point-to-Point ➤ 1 Year S&P 500 Risk Control Annual Point to Point	1.20%	3.00%	& & & & & & & & & & & & & & & & & & &	3.00% 3.00% 25.00%	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%
American Legend III Flexible Premium	Allocations/Strategies Fixed Account 1 Year iShares US Real Estate Annual Point-to-Point 1 Year S&P 500 Monthly Sum with Cap 1 Year S&P 500 Point-to-Point 1 Year SPDR Gold Shares Point-to-Point 1 Year US Retiree Spending Annual Point-to-Point 1-Year S&P 500 Risk Control with Participation	1.30%	3.05% 1.25% 2.75% 3.50%	40.00% 35.00%		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%

Indexed Annuities

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Indexed Annuities	Credit	ing Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Cor	nissions
Great American	A.M. Best A+ Fitch N/A Moody's A2 S&P A+					Rate Book l	Jpdated On:	1/11/2021		<u> </u>			Rates Effective:	8/7/2020	
American Legend 7*	Allocations/Strategies Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Monthly Sum 1 Year S&P 500 Annual Point-to-Point 1 Year SPDR Gold Shares Annual Point-to-Point 1 Year S&P U.S. Retiree Spending Annual Point to Point 1 Year S&P 500 Risk Control Annual Point to Point	Fixed 1.70%	4.75% 1.50% 4.15% 5.00%	Par Rate 55.00% 50.00%		None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-80 81-85	4.75% 2.75% 2.75%
American Landmark 3*	Allocations/Strategies Fixed Account 1 Year iShares MSCI EAFE 1-year Point-to-Point 1 Year iShares U.S. Real Estate Annual Point-to-Point 1 Year S&P 500 Annual Point-to-Point	1.15%	2.75% 2.45% 2.50%			None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-90	2.50% 2.00% 1.50%
Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A S&P N/					Rate Book l	Jpdated On:	1/11/2021					Rates Effective:	12/1/2020	
Highlander 7 Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt	2.25%	Cap Rate 4.25%	30.00% 75.00%		None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100%	Yes	7 Yrs	All Except: NY Call for details in: CA, FL	0-75 76+	5.00% 4.00%
Highlander 10 Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt	1.75%	Cap Rate 3.50%	Par Rate 25.00% 60.00%		4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+	7.00% 5.00%
ViStar Flexible 1st Yr Premium	Allocations/Strategies > Fixed Account > S&P 500 1-Year Pt-to-Pt > S&P 500 1-Year Pt-to-Pt > S&P 500 1-Year Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt > S&P MARC 5% 1-Year Pt-to-Pt	Fixed 2.25%	Cap Rate 4.00%	30.00% 90.00% 90.00% 90.00%		5% Benefit Base Bonus with Rider	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+	7.00% 5.00%
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA	١-				Rate Book l	Jpdated On:	1/11/2021					Rates Effective:	12/15/2020	
OptiBlend 7* Flexible Premium	Allocations/Strategies Fixed Account 1 Year Fidelity AIM Dividend 1-Year S&P 500 5% Daily Risk Contol 1-Year S&P 500 1-Year S&P 500 Point-to-Point	Fixed 1.00%	Cap Rate 2.00%	25.00% 8.00%	Spread 4.25%	None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: CA	0-74 75-79 80-84 85	4.50% 3.00% 1.75% 0.75%
OptiBlend 10*	Allocations/Strategies Fixed Account 1 Year Fidelity AIM Dividend 1-Year S&P 500 5% Daily Risk Contol 1-Year S&P 500 1-Year S&P 500 1-Year S&P 500 Point-to-Point	Fixed 1.00%	2.00%	Par Rate 45.00% 8.00%	Spread 3.25%	None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA	0-74 75-79 80+	7.00% 4.00% 1.75%

Indexed Annuities

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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	Comission	ıs
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 Account S&P 500 Monthly Cap 1-Year CSTMAI Point-to-Point Spread 1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 with Par and Spread 2-Year CSTMAI Point-to-Point Spread 2-Year S&P 500 Point-to-Point Cap 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 with Par and Spread 3-Year S&P 500 with Par and Spread	1.50%	2.75% 6.00%	18.00% 20.00% 27.00% 35.00% 51.00%	\$ 2.00% 4.00% 8 2.00% 4.00% 8 4.00% 8 9.00%	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	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%
Personal Income Annuity Single Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap 1-Year CSTMAI Point-to-Point Spread 1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 with Par and Spread 2-Year CSTMAI Point-to-Point Spread 2-Year S&P 500 Point-to-Point Cap 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 With Par and Spread 3-Year S&P 500 with Par and Spread	1.50%	2.75% 6.00%	18.00% 20.00% 27.00% 35.00% 51.00%	\$ 2.00% 4.00% & 2.00% 4.00% & 4.00% & 9.00%	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	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%
Nassau Growth Annuity (7 Years)	Allocations/Strategies Fixed Account 1-year S&P 500 1-year S&P 500 1-year S&P 500 2-year Swart Passage SG 2-year Sunrise Smart Passage SG	Fixed 2.00%	Cap Rate 3.75%	25.00% 38.00% 38.00% 57.00% 75.00% 115.00%	& 1.00% & 1.00% & 1.00%	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, MA, ME, NJ, NY, PR Call for details in: IN	0-75 76+	6.50% 4.25%
Nassau Growth Annuity (10 Years)	Allocations/Strategies Fixed Account 1-year S&P 500 1-year S&P 500 1-year S&P 500 2-year Swr 500 2-year Swr 500 2-year Swr 500 2-year Swr 500	Fixed 2.50%	Cap Rate 4.50%	30.00% 43.00% 45.00% 65.00% 95.00% 130.00%	& 1.00% & 1.00% & 1.00%	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 5% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, MA, ME, NJ, NY, PR	0-75 76+	7.25% 5.00%

Indexed Annuities

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Indexed Annuities		ng 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		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee			0-85	Yr 1	100%			ALL Except:	0-75 76-80	NQ	10.00% 8.50%
NWL Ultra	➤ Fixed Account	2.50%					1.5% on	NQ	0%	(1-6)			AK, AL, CT, DE, IL, IN,			
Classic	Option A: Monthly Averaging Annual Reset			50.00%	& 6.00%	None	87.5% of	\$5,000		, ,	Yes	13 Yrs	MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA			
Classic	Option J: Annual Point-to-Point with Cap		5.50%	&	0.50%	1	premiums paid	Q	Yr 2+	50%			N1, OR, PA, SC, U1, WA	0-70		10.00%
	Option U: Annual Reset Low Volatility Daily Risk Control			105.00%			paid	\$2,000	10%	(7-12)			Call for details in:	71-75	Q	8.00%
Flexible Premium													CA, FL, OH, TX	76-80		7.00%
NIVA/I III	Allocations/Strategies	Fixed		Par Rate		9%	1.5% on	0-85					ALL Except:	0-75	NQ	5.00%
NWL Ultra						Yr 1	87.5% of	NQ	Yr 1	100%			AK, AL, CT, MT, NV, NY,	76-80		3.00%
Future	> Fixed Account	1.65%				4.750/	premiums	\$5,000	0%	(1-6)	Yes	15 Yrs	· ·	0-70		5.00%
EL 111 D .	Option A: Monthly Averaging Annual Reset			50.00%	& 6.00%	4.75% Yrs 2-5	paid	Q	Yr 2+	50%			Call for details in:	71-75	Q	1.50%
Flexible Premium	➤ Option U: Annual Reset Low Volatility Daily Risk Control Allocations/Strategies			75.00%		115 2=3	<u> </u>	\$2,000	10%	(7-12)	1		CA, FL, OH, PR, TX	76-80		0.25%
	Allocations/strategies	Fixed		Par Rate	Spread			0-85	Yr 1	100%			All Events	0-75 76-80	NQ	5.50% 3.50%
NWL Impact	➤ Fixed Account	2.00%					1.5% on	NQ	0%	(1-6)			ALL Except: CT, FL, NY	70-80		3.30%
=	> 1 Year Annual Point to Point with Monthly Average	2.00%		30.00%	& 6.00%	5%	87.5% of	\$5,000	0%	(1-0)	Yes	7 Yrs	CI, FL, INT			
7 / 7S	Global Lookback			20.00%	& 0.00% & 2.00%	370	premiums	\$3,000 Q	Yr 2+	50%	163	7 113	Call for details in:	0-70		5.50%
	Annual Reset Low Volatility Daily Risk Control			75.00%	2.00%	1	paid	\$2,000	10%	(7-12)			PR	71-75	Q	4.00%
Flexible Premium	, , , , , , , , , , , , , , , , , , , ,			75.0070				\$2,000	1070	(, 12)				76-80		1.50%
	Allocations/Strategies	Fixed		Par Rate	Spread								ALL Except:	0-75	NO	7.00%
	_						4.50/	0-85	Yr 1	100%			AK, CA, CT, DE, IN, MA,	76-80	NQ	5.00%
NWL Impact	> Fixed Account	1.65%					1.5% on 87.5% of	NQ	0%	(1-6)			MN, NJ, NV, NY, OH,			
10	1 Year Annual Point to Point with Monthly Average			30.00%	& 6.00%	7%	premiums	\$5,000			Yes	10 Yrs	OK, OR, PA, SC, TX, UT,			
-	Global Lookback			20.00%	& 2.00%		paid	Q	Yr 2+	50%			WA	0-70		7.00%
	Annual Reset Low Volatility Daily Risk Control			70.00%				\$2,000	10%	(7-12)			Call for details in:	71-75	Q	5.50%
Flexible Premium													PR	76-80		3.00%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Rate Book	Updated On:	1/11/2021	1				Rates Effective:	12/15/202	0	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
Benefit	 Fixed Account 1 Year DJI Monthly Averaging 	1.50%		25.00%			4.750/	40-79	Yr 1 0%	100%			All Francis			
Solutions	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index		1.20%	35.00%			1.75% on 87.5% of	40-79	0%	(1-6)			All Except: ID, NY	40-75		6.75%
	> 1 Year S&P 500 Annual Point-to-Point Index		4.00%			None	premiums				Yes	10 Yrs	ID, INT	76+		4.87%
10	➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5%		4.00%		4.35%	1	paid	\$20,000	Yr 2+	50%			Call for details in:	70+		4.07/0
	> 1 Year S&P 500 Monthly Averaging			35.00%	4.5570	1		\$20,000	5%	(7-12)			CA			
Single Premium	> 1 Year S&P 500 Monthly Point-to-Point Index		1.40%	00.007.						(- ==/			<u> </u>			
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
	> Fixed Account	1.00%	-		-					100%						
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index	·	1.00%			Ī	1.750/		Yr 1	(1-6)			ALL Except:			
Charter Plus	> 1 Year S&P 500 Annual Point-to-Point Index		2.00%				1.75% on 87.5% of	0-79	0%			I	AK, CA, CT, DE, HI, MN,	0-75		6.50%
10	> 1 Year S&P 500 Annual Point-to-Point			15.00%		6%	premiums				Yes	10 Yrs	, , , , ,			
=-	> 1 Year S&P 500 Daily Index Margin				12.00%]	paid	\$75,000	Yr 2+				OR, PA, PR, SC, TX, UT,	76+		4.875%
	> 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index				5.75%	1	F		10%	50%			VA, WA			
	> 1 Year S&P 500 Monthly Point-to-Point Index		1.00%			1				(7-12)						
Flexible Premium	> 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index				3.00%											

Indexed Annuities

1-800-255-5055

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Indexed Annuities	Credit	ing Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		State Availability	(Comissions
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Rate Book I	Jpdated On:	1/11/2021					Rates Effective:	12/15/2020	
Charter Plus 14	Allocations/Strategies Fixed Account 1 Year NASDAQ-100 Monthly Point-to-Point Index 1 Year S&P 500 Annual Point-to-Point Index 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Daily Index Margin 1 Year S&P 500 Low Volatility Daily Risk Control 5% 1 Year S&P 500 Monthly Point-to-Point Index	Fixed 1.10%	1.00% 2.50%	Par Rate 20.00%	11.00% 5.25%	8%	1.75% on 87.5% of premiums paid	0-75 \$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	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%
Flexible Premium	> 2-Year S&P 500 Low Volatility Daily Risk Control 8%		•		2.50%										
Income Choice 10	Allocations/Strategies Fixed Account 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Annual Point-to-Point Participation 1-Year S&P 500 Low VC Daily Risk Ctrl 5% 1-Year S&P 500 MARC 5% ER 1-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Low VC Daily Risk Ctrl 8% Threshold Participation Rate Strategy (Base)	Fixed 1.00%	2.70%	Par Rate 18.00%	6.35% 3.00%	None	1.75% on 87.5% of premiums paid	40-79 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: ID, NY	40-75 76+	6.50% 4.87%
Flexible Premium	(Threshold Participation Rate Strategy After 0%)			100.00%											
Performance Choice 8	Allocations/Strategies Fixed Account S&P 500 Annual Point to Point S&P 500 Monthly Point to Point S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. S&P 500 Annual Point to Point S&P 500 Annual Point to Point S&P 500 MARC 5% ER Annual Point to Point Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Two-year S&P 500 MARC 5% ER Pt. to Pt. Two-year Fidelity Multifactor Yield Index 5% ER Two-year Fidelity Multifactor Yield Index 5% ER Two-year Fidelity Multifactor Yield Index 5% ER	Fixed 1.40%	3.00% 1.10%	20.00% 80.00% 80.00%	2.10% 8. 1.50%	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY	40-75 76-79 80-85	Year 1 4.75% 3.562% 2.375%
Flexible Premium	Two-year Fidelity Multifactor Yield Index 5% ER	Pid	C P-t-		& 1.50%						1				
VersaChoice 10*	Allocations/Strategies Fixed Account S&P 500 Annual Point to Point S&P 500 Monthly Point to Point S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. S&P 500 Annual Point to Point S&P 500 Annual Point to Point S&P 500 MARC 5% ER Annual Point to Point Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Two-year S&P 500 Point to Point Two-year S&P 500 MARC 5% ER Pt. to Pt. Two-year S&P 500 MARC 5% ER Pt. to Pt.	Fixed 1.50%	3.25% 1.40%	20.00% 60.00% 60.00% 115.00% 25.00% 80.00%	2.50% 2.50%	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	40-75 76+	6.50% 4.87%
l i	7 TWO YEAR FIREITY WIGHTHACTOR FIELD HIGEN 570 ER														

Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S&P N/A	Rate Book l	Jpdated On:	1/11/2021					Rates Effective:	1/1/2021
Royal Select Single Premium	Allocations/Strategies Fixed Cap Rate > Fixed Account 1.30% > 1 Year Annual Point-to-Point Strategy 3.00% > 1 Year Monthly Average Strategy 3.00%	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 6.5 76-80 5.0
Silver Select	Allocations/Strategies Fixed Cap Rate > 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%	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 6.5 76-80 5.0
Select Single Premium	Allocations/Strategies Fixed Cap Rate > Fixed Account > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Annual Monthly Average 4.50%	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 6.5 76-80 5.0
Protective Life	A.M. Best A+ Fitch A+ Moody's A1 S&P A	Rate Book L	Jpdated On:	1/11/2021					Rates Effective:	12/16/2020
Guaranteed Income Indexed	Allocations/Strategies Fixed Cap Rate > 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	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:	50-79 6.0

Indexed Annuities

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TATAT	O Inc.			mac	AEU A	iiiiui	LICS						1 000	-233-30	
Indexed Annuities	Creditir	g 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 BBE	3+				Rate Book	Updated On:	1/11/2021					Rates Effective:	11/9/2020	
Denali 7	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread	Fixed 2.50%	Cap Rate 2.50%	Par Rate	Spread 6.00%				Yr 1 0%	100% (0-6)			All Except: AK, CA, DE, HI, IA, MD,	0-80	5.50%
PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point		5.50%	47.00% 30.00%	0.0070	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 2+	50%	Yes	7 Yrs	MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	81-85	4.00%
Flexible 1st Yr Premium	 ➢ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate ➢ Barclays Atlas 5 Annual Pt. to Pt. with Spread ➢ Barclays Atlas 5 Annual Pt. to Pt. with Boost 			105.00%	N/A 0.25%				5%	(7-12)				86+	3.00%
Denali 10	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Monthly Cap ➤ S&P 500 Monthly Average with Spread	Fixed 2.75%	2.75%	Par Rate	Spread 5.00%		1% on		Yr 1 0%	100% (0-6)			All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY,	0-75	7.00%
PROPRIETARY	S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point		6.50% 5.75%	55.00% 35.00%		None	87.5% of premiums paid	0-85 \$10,000	Yr 2+ 5%	50% (7-12)	Yes	10 Yrs	OH, OR, PA, UT, VA, WA	76-80 81-85	6.00% 4.50%
Flexible 1st Yr Premium	 Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost 			117.00%	N/A 0.75%				370	(/ 12)				01 03	4.50%
Denali 14	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread	Fixed 3.00%	3.00%	Par Rate	Spread 4.00%		1% on		Yr 1 0%	100% (0-6)			All Except: AK, CA, DE, HI, IA, ID,		
IAMS PROPRIETARY	 S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point 		7.75% 6.75%	40.00%		None	87.5% of premiums paid	0-80 \$10,000	Yr 2+ 5%	50% (7-12)	Yes	14 Yrs	MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75 76-80	8.50% 6.50%
Flexible 1st Yr Premium	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate ➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread ➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost Allocations/Strategies	Fixed	Cap Rate	140.00% Par Rate	N/A 1.75% Spread										
Denali Bonus 7	 Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread 	1.75%	1.90%	35.00%	8.25%	0-80 5.0%	1% on	0.00	Yr 1 0%	100% (0-6)			All Except: AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NV, NY, OH, OR, PA, UT, VA,	0-80	5.50%
IAMS PROPRIETARY	 S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point 		3.25%	22.00%		81-90 2.5%	87.5% of premiums paid	0-90 \$10,000	Yr 2+ 5%	50% (7-12)	Yes	7 Yrs	WA Call for details: MA, MO, SC, TX	81-85 86+	3.00%
Flexible 1st Yr Premium	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate ➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread ➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost Allocations/Strategies	Fixed	Cap Rate	67.00% Par Rate	1.75% N/A Spread								IVIA, IVIO, 3C, 1A		
Denali Bonus 10	 Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread 	2.00%	2.25%		7.00%	0-75 7.0%	1% on		Yr 1 0%	100% (0-6)			All Except: AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV,	0-75	7.00%
PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point		4.25%	42.00% 27.00%		76-85 5.0%	87.5% of premiums paid	0-85 \$10,000	Yr 2+ 5%	50% (7-12)	Yes	10 Yrs	NY, OH, OR, PA, UT, VA, WA Call for details:	76-80 81-85	6.00% 4.50%
Flexible 1st Yr Premium	 Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost 			87.00%	0.75% N/A								FL, MA, MO, SC, TX		

Indexed Annuities

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Indexed Annuities		ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissi	ons
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBI	В+				Rate Book U	pdated On:	1/11/2021					Rates Effective:	11/9/2020	
Denali Bonus 14 IAMS PROPRIETARY Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread	Eixed 2.25% 2.50%	2.50% 5.25% 5.00%	47.00% 30.00%	Spread 6.00%	0-70 10.0% 71-80 5.0%	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, CT, DE, HI, IA, ID, MA, MD, MO, MN MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA Call for details: FL	0-75 76-80	8.50% 6.50%
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				0.25%										
Teton 7 IAMS PROPRIETARY Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost	Fixed 2.00%	2.25% 4.25% 4.00%	Par Rate 42.00% 27.00% 85.00%	7.25% 0.75% N/A	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-80 81-85 86+	5.50% 4.00% 3.00%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Teton 10 IAMS PROPRIETARY Flexible 1st Yr Premium	> Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap > S&P 500 Monthly Average with Cap > S&P 500 Annual Point to Point with Participation Rate > S&P 500 Annual Point to Point with Cap > Barclays Atlas 5 Annual Pt. to Pt. with Spread > Barclays Atlas 5 Annual Pt. to Pt. with Spread > Barclays Atlas 5 Annual Pt. to Pt. with Boost	2.25%	2.50% 5.00% 4.75%	47.00% 30.00%	6.25% 0.00% N/A	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-75 76-80 81+	7.25% 6.00% 4.50%
Teton 14 PROPRIETARY Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost	Fixed 2.50%	2.75% 6.25% 5.50%	9ar Rate 52.00% 35.00% 117.00%	\$pread 5.25% N/A 0.75%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 76-80	9.00% 7.00%
Teton Bonus 7 IAMS PROPRIETARY Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost	Fixed 1.25%	2.65% 2.50%	27.00% 17.00% 55.00%	9.50% 3.00% N/A	0-80 5% 81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-80 81-85 86+	5.50% 4.00% 3.00%

Indexed Annuities

1-800-255-5055

Best B+ Fitch N/A Moody's N/A S&P Allocations/Strategies xed Account &P 500 Monthly Cap &P 500 Monthly Average with Spread &P 500 Monthly Average with Spread &P 500 Monthly Average with Cap &P 500 Annual Point to Point with Participation Rate &P 500 Annual Point to Point with Participation Rate &P 500 Annual Point to Point with Spread arclays Atlas 5 Annual Pt. to Pt. with Spread arclays Atlas 5 Annual Pt. to Pt. with Spread arclays Atlas 5 Annual Pt. to Pt. with Boost Allocations/Strategies	Fixed 1.50%	Cap Rate 1.75% 3.25%	Par Rate 32.00%	Spread 8.25%	Rate Book (Value Jpdated On: 1% on	Premium 1/11/2021	Provisions Yr 1 0%	100%	Death	Charge Period	Rates Effective:	11/9/2020	
Allocations/Strategies xed Account &P 500 Monthly Cap &P 500 Monthly Average with Spread &P 500 Monthly Average with Spread &P 500 Monthly Average with Cap &P 500 Monthly Average with Cap &P 500 Annual Point to Point with Participation Rate &P 500 Annual Point to Point with Cap arclays Atlas 5 Annual Pt. to Pt. with Spread arclays Atlas 5 Annual Pt. to Pt. with Boost	Fixed 1.50%	1.75%	32.00% 22.00%			1% on	1/11/2021						11/3/2020	
•			67.00%	2.00% N/A	(5% FL)	87.5% of premiums paid	0-85 \$10,000	Yr 2+ 5% Accum. up to 30%	(0-6) 50% (7-12)	Yes	10 Yrs	MN, MT, NJ, NY Call for details: AK, CA, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	0-75 76-80 81+	7.25% 6.00% 4.50%
xed Account &P 500 Monthly Cap &P 500 Monthly Average with Spread &P 500 Monthly Average with Participation Rate &P 500 Monthly Average with Cap &P 500 Monthly Average with Cap &P 500 Annual Point to Point with Participation Rate &P 500 Annual Point to Point with Cap arclays Atlas 5 Annual Pt. to Pt. with Participation Rate arclays Atlas 5 Annual Pt. to Pt. with Spread arclays Atlas 5 Annual Pt. to Pt. with Boost		2.00% 4.25% 4.00%	Par Rate 40.00% 25.00%	7.25% 1.00% N/A	10% Rate Book (1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL Rates Effective:	0-75 76-80 12/11/2020	9.00% 7.00%
Allocations/Strategies	Fixed 2.00%	Cap Rate 3.75%	Par Rate 27.00%		None	1% on 87.5% of premiums paid	0-93 \$15,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	5 Yrs	ALL Except: CA, NY, PR	0-80 81-85 86-93	3.00% 1.50% 1.35%
Year S&P 500 Annual Point-to-Point Year S&P 500 Annual Point-to-Point	Fixed	Cap Rate	Par Rate 29.00%		None	1% on 87.5% of premiums	0-90 \$15,000	Yr 1 0% Yr 2+	100% (1-6) 50%	Yes	7 Yrs	ALL Except: CA, NY, PR	0-80 81-85	4.00% 2.00%
	&P 500 Annual Point-to-Point &P 500 Annual Point-to-Point Allocations/Strategies	&P 500 Annual Point-to-Point Allocations/Strategies Fixed count 2.00%	&P 500 Annual Point-to-Point 3.75% Allocations/Strategies Fixed Cap Rate	&P 500 Annual Point-to-Point 3.75% Allocations/Strategies Fixed Cap Rate Par Rate count 2.00%	&P 500 Annual Point-to-Point 3.75% Allocations/Strategies Fixed Cap Rate Par Rate count 2.00%	&P 500 Annual Point-to-Point 27.00% &P 500 Annual Point-to-Point 3.75% Allocations/Strategies Fixed Cap Rate Par Rate count 2.00% None	&P 500 Annual Point-to-Point &P 500 Annual Point-to-Point Allocations/Strategies Fixed Cap Rate 27.00% Par Rate 1% on 87.5% of premiums paid None 8P 500 Annual Point-to-Point 29.00%	&P 500 Annual Point-to-Point 27.00% premiums paid \$15,000 &P 500 Annual Point-to-Point 3.75% 1% on 87.5% of premiums paid \$15,000 Allocations/Strategies Fixed Cap Rate Par Rate 1% on 87.5% of premiums 1% on 90.90 Ecount 2.00% 29.00% None \$15,000	&P 500 Annual Point-to-Point 27.00% premiums paid \$15,000 Yr 2+ &P 500 Annual Point-to-Point 3.75% 10% Allocations/Strategies Fixed Cap Rate Par Rate 1% on 87.5% of 0-90 0% count 2.00% None 87.5% of premiums 515.000 Yr 2+	&P 500 Annual Point-to-Point 27.00% premiums paid \$15,000 Yr 2+ 50% &P 500 Annual Point-to-Point 3.75% 10% (7-12) Allocations/Strategies Fixed Cap Rate Par Rate 1% on 87.5% of 0-90 Wr 1 100% count 2.00% None 87.5% of premiums 515,000 Yr 2+ 50%	&P 500 Annual Point-to-Point 27.00% premiums paid \$15,000 Yr 2+ 50% &P 500 Annual Point-to-Point 3.75% 10% (7-12) Allocations/Strategies Fixed Cap Rate Par Rate 1% on 87.5% of premiums Yr 1 100% count 2.00% None 87.5% of premiums 0-90 0% (1-6) Yes	&P 500 Annual Point-to-Point 27.00% premiums paid \$15,000 Yr 2+ 50% &P 500 Annual Point-to-Point 3.75% 10% (7-12) Allocations/Strategies Fixed Cap Rate Par Rate 1% on 87.5% of premiums Yr 1 100% 4. Count 2.00% None 87.5% of premiums 0-90 0% (1-6) Yes 7 Yrs	&P 500 Annual Point-to-Point 27.00% premiums paid \$15,000 Yr 2+ 50% CA, NY, PR &P 500 Annual Point-to-Point 3.75% 10% (7-12) 10%	&P 500 Annual Point-to-Point 27.00% premiums paid \$15,000 Yr 2+ 50% CA, NY, PR &P 500 Annual Point-to-Point 3.75% 10% (7-12) 86-93 Allocations/Strategies Fixed Cap Rate Par Rate 1% on 87.5% of premiums 90.90 0% (1-6) Yes 7 Yrs ALL Except: Premiums 81-85 &P 500 Annual Point-to-Point 29.00% 29.00% 515.000 Yr 2+ 50% CA, NY, PR

Legacy Products

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Indexed Annuities	Credit	ting 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 l	Jpdated On:	11/6/2020					Rates Effective:	11/29/2020
LibertyMark 7	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR	Fixed 2.25%	2.40% 4.80% 5.95%	Par Rate 74.00% 98.00% 48.00%	1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: 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
Ü	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee									
LibertyMark 7 Plus	 Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 	2.05%	2.20% 4.40% 5.40%	65.00% 87.00%	1.00% 1.00% 1.00% 1.00%	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: 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
Single Premium	> 2-Year S&P 500 Point-to-Point w/ PR			43.00%	1.00%						ļ			December 31, 2020
LibertyMark 10	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 2.80%	2.65% 5.80% 7.40%	Par Rate 88.00% 111.00% 116.00% 57.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: 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
LibertyMark 10 Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.75%	1.95% 3.70% 4.50%	72.00% 74.00% 37.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: 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
LibertyMark 10 LT Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W / PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 2.80%	2.65% 5.80% 7.40%	88.00% 111.00% 116.00% 57.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	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

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Indexed Annuities		ing 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 l	Jpdated On:	11/6/2020					Rates Effective:	11/29/2020
LibertyMark 10 LT Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.75%	1.95% 3.70% 4.50%	72.00% 74.00% 74.00% 37.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 50bps bonus through December 31, 2020
LibertyMark SE 7 Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point	Fixed 2.75%	2.40% 5.90% 7.40%	Par Rate 86.00% 116.00% 56.00%	1.50% 1.50% 1.50% 1.50% 1.50%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: 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+ 3.75% 50bps bonus through December 31, 2020
LibertyMark SE 7 Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR	Eixed 2.55%	2.20% 5.40% 6.70%	76.00% 102.00% 51.00%	1.50% 1.50% 1.50% 1.50% 1.50%	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: 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
LibertyMark SE 10 Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 3.35%	2.95% 7.00% 8.90%	Par Rate 100.00% 131.00% 135.00% 66.00% 139.00%	Fee 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: 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% 81-85 4.75% 50bps bonus through December 31, 2020
LibertyMark SE 10 Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 2.25%	2.35% 4.80% 5.90%	89.00% 92.00% 46.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: 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

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Indexed Annuities		ng 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 l	Jpdated On:	11/6/2020					Rates Effective:	11/29/2020
	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point	Fixed 2.95%	Cap Rate	Par Rate 100.00%	Fee 1.75%									
LibertyMark SE 10 LT	> 1-Year S&P 500 Monthly Point-to-Point > 1-Year S&P 500 Point-to-Point > 1-Year S&P 500 Point-to-Point Inversion		2.65% 7.00% 8.90%		1.75% 1.75% 1.75%	None	1.6% on 100% of	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH,	0-80 6.00%
32 10 21	 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 			131.00% 135.00% 66.00%	1.75% 1.75% 1.75%		premiums paid	\$10,000	Yr 2+ 10%	50% (7-12)			NJ, NV, OH, OK, PA, SC, TX, UT, WA	81-85 4.75%
Single Premium	> 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)	Fived	3.00%	139.00% Par Rate	1.75% 1.75% Fee									50bps bonus through December 31, 2020
LibertyMark SE 10 LT Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A)	Fixed 1.95%	1.95% 4.80% 5.90%	89.00% 92.00% 46.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 50bps bonus through
Single Premium	> 5-Year FUSION Participation Rate (Part B)			98.00%	1.75%									December 31, 2020
ClassicMark 10 Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.70%	1.90% 3.75% 4.05%	70.00% 71.00% 36.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	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 6.00% 81-85 5.00% 86-90 1.50% 50bps bonus through December 31, 2020
ClassicMark 10 LT	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A)	1.70%	1.90% 3.75% 4.05%	70.00% 71.00% 36.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in: CA, NH, NJ, PA	0-80 6.00% 81-85 3.75% 86-90 1.50%
Single Premium	> 5-Year FUSION Participation Rate (Part B)			100.00%										December 31, 2020

Legacy Products

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Indexed Annuities	Cred	ting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months		Surrender Charge Period	State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P I	I/A			Rate Book	Jpdated On:	11/6/2020					Rates Effective:	11/29/2020
ClassicMark 10 Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A)	Fixed 1.15%	1.40% 2.75% 2.75%	Par Rate 36.00% 47.00% 47.00% 25.00%	4%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: 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% 50bps bonus through
Single Premium	> 5-Year FUSION Participation Rate (Part B)			59.00%									December 31, 2020
ClassicMark 10 LT Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A)	Fixed 1.15%	1.40% 2.75% 2.75%	Par Rate 36.00% 47.00% 47.00% 25.00%	3% 2% (CA, MO)	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in: CA, NH, NJ, PA	0-80 5.00% 50bps bonus through
Single Premium	> 5-Year FUSION Participation Rate (Part B)		2.3076	59.00%									December 31, 2020

- 1	Athene	Athene	Athene	Athene	Athene
IAMS Inc.	Ascent Income Rider				
17 11 11 inc.	Option 1-Guaranteed Growth	Option 2-Growth Plus Interest	Option 1-Guaranteed Growth	Option 2-Growth Plus Interest	Option 1-Guaranteed Growth
Product Line	Ascent Pro Bonus 10% Income Bonus	Ascent Pro Bonus 5% Income Bonus	Ascent Pro 7 20% Income Bonus	Ascent Pro 7 5% Income Bonus	Ascent Pro 10 25% Income Bonus
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				
Roll-Up Period	20 Yrs No Restart				
Withdrawal Phase Waiting Period	30 Days Minimum Age 50				
Income Multiplier	Income Doubler With Confinement to a Qualified Nursing Facility				
State Variance & Availability	All Except: NY				
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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

25

T A 3 40	American Equity	American Equity	American Equity	American Equity	American Equity			
IMS Inc.	LIBR W/ Wellbeing Benefit	LIBR Indexing Income	No-Fee LIBR	LIBR	LIBR W/ Wellbeing Benefit			
Product Line	Bonus Gold, Retirement Gold	Bonus Gold, Retirement Gold	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10			
Issue Ages	50+	50+	50-80	50-80	50-80			
Rider Roll-Up Rate	6% Compound	400% Multiplier of previous years credited interest	4% Compound	7.25% Simple	7.25% Simple			
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value	90 bps Benefit/Income Value	None	110 bps Accumulation Value	120 bps Accumulation Value			
Roll-Up Period	20 Yrs No Restart	Unlimited Until the Income Rider is Activated	15 Yrs No Restart	7 Yrs No Restart	7 Yrs No Restart			
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	30 days after Contract Issue	1 Year Minimum Age 50	1 Year Minimum Age 50			
Income Multiplier	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	No	No	No	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint			
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY			
Additional Benefits & Other Rider Nuances	N/A	- The Multiplier rate is subject to change annually, but is guaranteed NOT to be less than 100% for the first 10 years. - After the first 10 yrs, the Minimum Multplier Rate is 50%. This will become the minimum rate for the remainder of the contract.	N/A	N/A	N/A			

Annuity Rate Sheet

Available Annuity Riders

		/ Wallable / W	1101107 11101010	A NEARY		
	American Equity	American Equity	AIG/MSG	AIG/MSG	Equitrust	
IMS Inc.	LIBR	LIBR W/ Wellbeing Benefit	Lifetime Income Plus Flex	Lifetime Income Plus Multiplier Flex		
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	
Nithdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	30 days Minimum Age 50	30 days Minimum Age 50	1 Year Minimum Age 50	
Income Multiplier	No	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	Doubler for Confinement	Doubler for Confinement	Chronic Illness Doubler	
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY	
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A	

27

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

28

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TANKO	F&G	Global Atlantic	Global Atlantic	Global Atlantic	Global Atlantic
IMS Inc.	Income for Life	Living Benefit Rider	Rider Growth 45-85 45-85 200% of interest earne Accumulation phase, 1 interest earned in the phase 105 bps Benefit/Income Value Unlimited Unlimited 30 Days Minimum Age 55 Minimum Age 55		Living Benefit Rider
Product Line	Safe Income Plus	Income150+ SE		Choice Income Stacked Growth	ForeCare
Issue Ages	0-80 50-80 in Maryland	55-80	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	i ·	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	N/A
Income Multiplier	1 - Doubles Rider withdrawal amount Joint is 1.5 times	No	Chronic Illness Doubler	No	2 or 3 Times Contract Value for LTC (based on simplified underwriting)
State Variance & Availability	All Except: AL, CT, HI, ID, IN, MA, MN, MS, MT, NH, NY, OR, PA, RI, VT, WA Call for details: FL, IL	All Except: NY	All Except: NY	All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	Additional Benefits & If you wait until year 10, the total up all of the interest of to the Cash/Accumulated		N/A	N/A	N/A

Annuity Rate Sheet 30

T 4 7 50	Great American Life	Great American Life	Guggenheim Life	Lincoln National	Lincoln National
IAMS Inc.	Sales Temporarily	Sales Temporarily	Lifetime Withdrawal Rider	Sales Temporarily	Sales Temporarily
	<u>Suspended</u>	Suspended		<u>Suspended</u>	<u>Suspended</u>
Product Line	American Legend III, Aperican Legend 7, Safe Return	American Legend III, A erican Legend 7, Safe Return	Highlander Fixed Annuity, ViStar Fixed Annuity	N v Direction & OptiBlend Series	etirement 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 or interest credits for the year (minus any withdrawals)	7% Simple	Intenst Earnings credited multipli at 150% compound
Rider Fee (Annual) & Calculation	95 bps Bene /Income Value	95 bps Benei (Income Value	90 bps Accumulation Value	95 bps Bene Vincome Value	None
Roll-Up Period	0 Yrs N Restart	0 Yrs No Restart	10 Yrs	Earlier of 1 Years or Age 85	N/A
Withdrawal Phase Waiting Period	30 Pays Minimu Age 55	f death occur fter 5 years, the Death Benefit replaced by the riders en inced DB	1 Year Minimum Age 60	1 ear Minimu Age 50	10 lears Minimu ု Age 60
Income Multiplier	Nd	No	No	Nd	Ye.
State Variance & Availability	All Excep NY Call for details NJ, OR	All Except: OR, WA	All Except: NY	All Except: NY	All Except: CA, NJ, NY, OR, PA, X, WA
Additional Benefits & Other Rider Nuances	Rider fee is Refunded if Do th Occurs Prior to Starting Income	Rider fee is also refunded por the death of the Non-Insued Joint Owner. Regardless of When Death Occurs	N/A	N/A	Enhanced Death Benefit or the life of the contract increases to age 70

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

T A 3 FO	Nassau Re	Nassau Re	National Western	National Western	North American
IMS Inc.	Income & Family Protection	Income, Family, & Care Protection	Income Outlook	Income Outlook Plus 5	GLWB
Product Line	Personal Protection Choice	Personal Protection Choice	All	All	IncomeChoice 10
Issue Ages	0-80	0-80	0-85	0-85	40-79
Rider Roll-Up Rate	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple	5% Compound	5% Initial Bonus Plus 5% Compound	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	All Except: MA, ME, MN, NY	All Except: CA, MA, ME, MN, NY	All Except: DE, OR, PA, WA	All Except: CT, DE, MA, MN, NH, OR, PA, WA	All Except: NY, PR
Additional Benefits & Other Rider Nuances	Family Protection Details: 10% Simple up to age 70 5% Simple ages 71-85 Family Protection	N/A	N/A	N/A	Increasing & Level Payout Options

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P	A-				Rate Book L	Jpdated On:	1/7/2021			F	Rates Effective:	10/15/2020
Guarantee Shield						Yr 1	100%				3 Year	18-80	1.50%
Guarantee Silieiu	➤ 3 Year	2.40%				Int.	(1)		Same as	All Except:		81+	1.13%
Series			1%	18-85	\$10,000			Yes	Guaranteed	NY			
(3 & 5)	> 5 Year	2.65%				Yr 2+	50%		Period		5 Year	18-80	2.25%
Single Premium						10%	(2-12)					81+	1.69%
American Life	A.M. Best B++ Fitch N/A Moody's N/A S&P	N/A				Rate Book L	Jpdated On:	1/7/2021			F	Rates Effective:	11/9/2020
						Yr 1	100%			Only available in:			
A Classia						Int.	(1-6)		Same as		0-80		2.25%
American Classic	> 5 Year	2.75%	1%	0-90	\$1,000			Yes	Guaranteed	AZ, CO, DC, HI, IA, IL,			
						Yr 2+	50%		Period	IN, LA, MO, NE, NM,	81-90		1.25%
Single Premium						10%	(7-12)			NV, OH, OK, TX, UT			
American National	A.M. Best A Fitch N/A Moody's N/A S&P	Α				Rate Book L	Jpdated On:	1/7/2021			F	Rates Effective:	11/6/2020
	> 5 Year Yield ¹	2.25%											
Palladium	➤ 6 Year Yield	2.45%				Yr 1							
MYGA*	> 7 Year Yield ¹	2.45%				Int.	100%			All Except:			
I WITGA	> 8 Year Yield	2.45%	40/	0.05	45.000			.,	Same as	NY, PR, UT	0-79		2.50%
/F 40 V)	➤ 9 Year Yield²	2.55%	1%	0-85	\$5,000	Yr 2+	(1-12)	Yes	Guaranteed	Call for details in:	80-85		0.50%
(5-10 Yrs)	> 10 Year Yield ¹	2.55%				10%			Period	MD, WY			
	¹ Includes 1% 1st Yr Bonus									•			
Single Premium	² Includes 2% 1st Yr Bonus												
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P	Α				Rate Book L	Jpdated On:	1/7/2021			F	Rates Effective:	1/16/2021
		•											
						Vr 1	100%			All Event:	0-70		1 30%
						Yr 1	100%			All Except:	0-70		1.30%
MaxRate 3*						Yr 1 Int.	100%		Same as rate	NY, PR	0-70 71-75		1.30% 1.30%
MaxRate 3*	> 3 Year	1.30%	0.25%	0-85	\$10,000	Int.	(1-6)	Yes	Same as rate guarantee	NY, PR Call for details in:	71-75		1.30%
MaxRate 3*	> 3 Year	1.30%	0.25%	0-85	\$10,000			Yes		NY, PR			
	> 3 Year	1.30%	0.25%	0-85	\$10,000	Int. Yr 2+	(1-6) 50%	Yes	guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI,	71-75 76-80		1.30% 0.90%
MaxRate 3* Flexible Premium	> 3 Year	1.30%	0.25%	0-85	\$10,000	Int.	(1-6)	Yes	guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH,	71-75		1.30%
	> 3 Year	1.30%	0.25%	0-85	\$10,000	Int. Yr 2+	(1-6) 50%	Yes	guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX,	71-75 76-80		1.30% 0.90%
Flexible Premium	> 3 Year	1.30%	0.25%	0-85	\$10,000	Int. Yr 2+ Int.	(1-6) 50% (7-12)	Yes	guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except:	71-75 76-80 81+		1.30% 0.90% 0.40%
						Int. Yr 2+ Int.	(1-6) 50% (7-12)		guarantee period Same as rate	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR	71-75 76-80 81+		1.30% 0.90% 0.40%
Flexible Premium	> 3 Year	1.30%	0.25%	0-85 0-83	\$10,000 \$10,000	Int. Yr 2+ Int. Yr 1 Int.	(1-6) 50% (7-12) 100% (1-6)	Yes	guarantee period Same as rate guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except:	71-75 76-80 81+ 0-70 71-75		1.30% 0.90% 0.40% 2.00%
Flexible Premium						Int. Yr 2+ Int. Yr 1	(1-6) 50% (7-12) 100%		guarantee period Same as rate	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in:	71-75 76-80 81+ 0-70		1.30% 0.90% 0.40% 2.00%
Flexible Premium MaxRate 5*						Int. Yr 2+ Int. Yr 1 Int. Yr 2+	(1-6) 50% (7-12) 100% (1-6) 50%		guarantee period Same as rate guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI,	71-75 76-80 81+ 0-70 71-75 76-80		1.30% 0.90% 0.40% 2.00% 1.80%
Flexible Premium						Int. Yr 2+ Int. Yr 1 Int.	(1-6) 50% (7-12) 100% (1-6)		guarantee period Same as rate guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH,	71-75 76-80 81+ 0-70 71-75		1.30% 0.90% 0.40% 2.00%
Flexible Premium MaxRate 5*						Int. Yr 2+ Int. Yr 1 Int. Yr 2+	(1-6) 50% (7-12) 100% (1-6) 50%		guarantee period Same as rate guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX,	71-75 76-80 81+ 0-70 71-75 76-80		1.30% 0.90% 0.40% 2.00% 1.80%
Flexible Premium MaxRate 5* Flexible Premium						Int. Yr 2+ Int. Yr 1 Int. Yr 2+ Int. Yr 2+ Int. Yr 1	(1-6) 50% (7-12) 100% (1-6) 50% (7-12) 100%		guarantee period Same as rate guarantee period	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except:	71-75 76-80 81+ 0-70 71-75 76-80 81+		1.30% 0.90% 0.40% 2.00% 2.00% 1.80% 1.10%
Flexible Premium MaxRate 5*	> 5 Year	1.90%	0.25%	0-83	\$10,000	Int. Yr 2+ Int. Yr 1 Int. Yr 2+ Int.	(1-6) 50% (7-12) 100% (1-6) 50% (7-12)	Yes	Same as rate guarantee period Same as rate guarantee period	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	71-75 76-80 81+ 0-70 71-75 76-80 81+		1.30% 0.90% 0.40% 2.00% 2.00% 1.80% 1.10%
Flexible Premium MaxRate 5* Flexible Premium						Int. Yr 2+ Int. Yr 1 Int. Yr 2+ Int. Yr 1 Int.	(1-6) 50% (7-12) 100% (1-6) 50% (7-12) 100% (1-6)		Same as rate guarantee period Same as rate guarantee period	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR	71-75 76-80 81+ 0-70 71-75 76-80 81+ 0-70 71-75		1.30% 0.90% 0.40% 2.00% 1.80% 1.10% 2.50%
Flexible Premium MaxRate 5* Flexible Premium	> 5 Year	1.90%	0.25%	0-83	\$10,000	Int. Yr 2+ Int. Yr 1 Int. Yr 2+ Int. Yr 2+ Int. Yr 1	(1-6) 50% (7-12) 100% (1-6) 50% (7-12) 100%	Yes	Same as rate guarantee period Same as rate guarantee period	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in:	71-75 76-80 81+ 0-70 71-75 76-80 81+		1.30% 0.90% 0.40% 2.00% 2.00% 1.80% 1.10%
Flexible Premium MaxRate 5* Flexible Premium	> 5 Year	1.90%	0.25%	0-83	\$10,000	Int. Yr 2+ Int. Yr 1 Int. Yr 2+ Int. Yr 1 Int.	(1-6) 50% (7-12) 100% (1-6) 50% (7-12) 100% (1-6)	Yes	Same as rate guarantee period Same as rate guarantee period	NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, AK, CA, CT, DE, HI, ALL Except: NY, PR Call for details in: AK, CA, CT, DE, HI,	71-75 76-80 81+ 0-70 71-75 76-80 81+ 0-70 71-75		1.30% 0.90% 0.40% 2.00% 1.80% 1.10% 2.50%

Multi-Year Guarantee

Fixed Annuities	Guaranteed Fixed Rate and R	ate 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 U	Jpdated On:	1/7/2021			F	Rates Effective:	11/2/2020
Safe Haven	> 5 Year Yield > 6 Year Yield	3.80% 3.90%	1.00%	0.00	45.000	Yr 1 0%	100% (1-6)	No	Same as rate	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA,	0-80 81+	5 & 6 Year	2.40% 1.30%
Single Premium	> 7 Year Yield > 10 Year Yield	3.95% 4.10%	1.00%	0-90	\$5,000	Yr 2+ 0%	50% (7-12)	Only with Rider	guarantee period	WI Call for details in: FL	0-80 81+	7 & 10 Year	2.65% 1.40%
Equitrust	A.M. Best B++ Fitch N/A Moody's	N/A S&P BBB+				Rate Book U	Jpdated On:	1/7/2021			F	Rates Effective:	1/1/2021
Certainty Select	> 3 Year > 5 Year	1.20% 1.70%				Yr 1 0%	100%		Same as rate	All Except:	0-80 81-90	3 Year	2.00% 1.50%
certainty serect	> 6 Year > 8 Year	1.85% 2.00%	1.00%	0-90	\$10,000	Yr 2+	50%	Yes	guarantee period	NY, PR	0-80	5, 6, 8, & 10 Yea	r 3.00%
Single Premium	> 10 Year	2.20%				Int.	(7-12)				81-90		2.25%
ChoiceFour (6 Year)	6 Year	2.00%				Yr 1 Int.	100%			All Except:	0-80		5.50%
(MVA & Liquidity)	W/ Premium Bonu	s 1.50%	1.00%	0-85	\$10,000	Yr 2 +	(1-12)	Yes	6 Year	NY, PR	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 U	Jpdated On:	1/7/2021				Rates Effective:	12/8/2020 1.50%
FG Guarantee Platinum	> 3 Year > 5 Year	2.00% 2.65%	1% on 87.5%	0-90	\$20,000	Yr 1 Int. Yr 2+	100% (1-12) 50%	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-79 80-90 0-79 80-90	3 Year 5 Year	0.75% 2.00% 1.00%
Single Premium	> 7 Year	2.80%				Int.	(13-24)		period		0-79 80-90	7 Year	2.25% 1.125%

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixe	ed 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 L	Jpdated On:	1/7/2021			Ra	tes Effective:	12/21/2020
ForeCare LTC Annuity*	> 1st Y	ear Rate 1.75%	1.00%	0-80	\$35,000	Yr 1+ 10%	100%	Yes	10 Years	All Except:	50-75		7.00%
With Required Rider		Renewal Rate 1.75%		0 00	NQ	Yr 2+ 10%	(1-12)	163	10 (Cars	CT, NY, PR	76-80		3.50%
Great American	A.M. Best A+ Fitch N/A					Rate Book L	Jpdated On:	1/7/2021			Ra	tes Effective:	6/29/2020
Secure Gain 5*	> W/Box > Y > Y	ear 1 1.80% ear 2 1.90% ear 3 2.00%	, ,			Yr 1 10%	100%			All Except:	0-80		2.50%
(Step Rate)		ear 4 2.10% ear 5 2.20%	1.10%	0-89	\$10,000	Yr 2+	50%	Yes	5 Years	CT, IN, MN, MO, NY, OH, PR, VA	81-89		1.50%
Single Premium	> 5 Ye	ear Yield 2.05%	6			10%	(7-12)						
Guaranty Income Life	A.M. Best B++ Fitch N/A	Moody's N/A S&P N/A				Rate Book L	Jpdated On:	1/7/2021			Ra	tes Effective:	
Guaranty Annuity	> 4	Year 2.00%	6	0-100	\$5,000	Yr 1	100%			Only available in:	0-79 80-100	4 Year	1.60% 0.80%
(4, 6, 8)	> 6	i Year 2.10%	1.00%	0-90	NQ \$2,000	Int. Yr 2+	(1-6) 50%	Yes	Same as rate guarantee period	CA, FL, ND	0-79 80-90	6 Year	2.00% 1.00%
Single Premium	> 8	3 Year 2.20%	5	0-79	Q	Int.	(7-12)				0-79	8 Year	3.00%
	> 3	Year 1.85%	ó			Yr 1	100%			All Except:	0-74 75+	3 Year	1.85% 0.93%
Guaranty Rate	> 4	Year 2.00%	Ó	0-100		201	(4.6)				0-74 75+	4 Year	2.25%
Lock	> 5	Year 2.10%	6			0%	(1-6)				0-74 75+	5 Year	2.75% 1.38%
LOCK	> 6	i Year 2.35%	0.50%		\$10,000			Yes	Same as rate guarantee	AK, CA, DE, FL, HI,	0-74 75+	6 Year	2.75% 1.38%
	> 7	Year 2.55%			\$10,000			163	period	ME, MN, ND, NY, SD	0-74 75+	7 Year	3.00% 1.50%
(3, 4, 5, 6, 7, 8, 9,	> 8	S Year 2.65%	, in the second second	0-90		Yr 2	50%				0-74 75+	8 Year	3.00% 1.50%
10)	> 9	Year 3.00%	á								0-74 75+	9 Year	3.25% 1.63%
Single Premium	> 10	0 Year 2.90%	ś			5%	(7-12)				0-74 75+	10 Year	3.25% 1.63%

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A					Rate Book L	Jpdated On:	1/7/2021			R	ates Effective:	12/1/2020
	> 3 Year*	1.60%										5, 6, 7, 8, 9 Year	
Preserve	> 4 Year*	1.80%			\$10,000	Yr 1					0-80		2.50%
	> 5 Year	2.00%	1% on 87.5%		NQ	0%			Same as rate	All Except:	81-85		1.88%
MYGA*	> 6 Year	2.20%	of premium	0-90			100%	Yes	guarantee	NY	86-90		1.25%
	> 7 Year	2.40%	paid				(1-12)		period			10 Year	
	> 8 Year	2.50%	·		\$5,000	Yr 2 +			·	*Lower commission	0-80		3.00%
	> 9 Year	2.60%			Q	10%				on 3 & 4 Yr MYGA	81-85		2.25%
Single Premium	> 10 Year	2.75%				Data Darah I	Jpdated On:	1/7/2021			86-90	ates Effective:	1.50%
Liberty Bankers Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A					Rate Book C	paatea On:	1///2021			K		7/15/2020
					\$10,000	Yr 1					0-80	5 & 7 Year	2.50%
	> 5 Year Yield	2.25%			\$10,000 NQ	0%					81-85		1.88%
ProOption MYGA	5 Teal Held	2.23/6	1% on 87.5%		NQ	0%	100%		Same as rate	All Except:	86-90		1.25%
W/ROP	> 7 Year Yield	2.40%	of premium	0-90			(1-12)	Yes	guarantee	NY	80-90	10 Year	1.25/6
-	> 10 Year Yield	2.65%	paid		\$5,000	Yr 2 +	(1 12)		period		0-80	20 . 00.	3.00%
	, 22,420, 1,012	2.0570			Q	10%					81-85		2.25%
Single Premium					-,						86-90		1.50%
Dankara Elita	> 3 Year	2.15%		0-90		Yr 1				All Except:	0-90	3 Year	2.00%
Bankers Elite	3 Teal	2.13/0		0 30						AK, AL, DC, DE, MN,	0 30	3 Teal	2.00/0
Series	> 5 Year	3.00%		0-90		0%	100%		Same as rate	MO, NH, NY, PR	0-90	5 Year	2.25%
(0 0)			1.00%		\$10,000			No	guarantee				
(3, 5, 7, 9)	> 7 Year	3.00%		0-85		Yr 2+	(1-12)		period	Call for details in:	0-85	7 Year	2.50%
Single Premium	> 9 Year	3.05%		0-80		0%				CA & FL	0-80	9 Year	2.75%
Bankers	> 3 Year	2.00%		0-90		Yr 1					0-80 81-90	3 Year	2.00% 1.00%
(3, 5, 7)	> 5 Year	2.45%	1.65%	0-90	\$10,000	Int.	100%	Yes	Same as rate guarantee	All Except:	0-80	5 Year	3.25%
(3, 3, 1)	, s .cu.	2575	1.05/0	0 30	\$10,000	Yr 2+	(1-12)		period	AK, AL, DC, MN, MO,	81-90		1.50%
Single Premium	> 7 Year	2.55%		0-85		Int.			·	NH, NY, PR	0-80 81-85	7 Year	4.00% 2.00%
Bankers Premier		2.750/		0.00			1000/			All Except: AK, AL, DC, DE, IA,		5 Year	
	> 5 Year	2.75%		0-90		Yr 1 Int.	100%		Same as rate	MN, MO, NH, NM,	0-80 81-90		2.00% 0.40%
(5, 7)			1.65%		\$10,000	Yr 2+		Yes	guarantee	NY, OR, PR	01-30	7 Year	0.40%
Single Premium	> 7 Year	2.85%		0-85		Int.	(1-12)		period	Call for details in:	0-80		2.15%
										IA, NM, OR	81-85		0.45%
Bankers 5						Yr 1	100%		Same as rate	All Except:	0.80		2 00%
Premier Plus	> 5 Year Yield	2.75%	1.65%	0-90	\$10,000	Int. Yr 2+	44 := 1	Yes	guarantee	AK, AL, DC, DE, MN,	0-80 81-90		2.00% 0.40%
Single Premium						Int.	(1-12)		period	MO, NH, NY, PR	02.50		55,0

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions		
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P	AA-				Rate Book l	Jpdated On:	1/7/2021			Ra	ates Effective:	8/15/2020	
MYGuarantee	> 5 Year	1.05%	1% on 90%			Yr 1 10%	100%		Same as rate	All Except:	0-75 76-80 81+	5 Year	2.00% 1.30% 0.75%	
Plus*	> 7 Year	1.15%	of premium paid	0-85	\$10,000	Yr 2+ 10%	(1-6) 50% (7-12)	Yes	guarantee period	AK, MN, MO, NY	0-75	7 & 10 Year	2.50%	
Single Premium	> 10 Year	1.25%					Jpdated On:	1/7/2021			76-80 81+	ates Effective:	1.60% 1.00%	
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P	A+				Kate Book (Jpdated On:	1///2021		1		ites Effective:		
Guarantee Choice*	> 3 Year	1.85%			\$10,000	Yr 1	100%				0-80 81-85 86-90 0-80	3 Year	1.50% 1.125% 0.75% 2.00%	
5 & 7 Year E-App	> 5 Year	1.75%	0.25%	0-90	\$10,000 NQ	0%	(1-6)	Yes	Same as rate guarantee	Same as rate guarantee	All Except:	81-85 86-90 0-80	5 Year	1.50% 1.00% 2.50%
Special	> 7 Year	2.20%			\$2,000 Q	Yr 2+ Int.	50% (7-12)		period	ID, MT, NY	81-85 86-90	7 Year	1.875% 1.25%	
(3, 5, 7, 10) Single Premium	> 10 Year	1.95%									0-80 81-85 86-90	10 Year	3.00% 2.25% 1.50%	
Oceanview	A.M. Best A- Fitch N/A Moody's N/A S&P	N/A	,			Rate Book l	Jpdated On:	1/7/2021		1		ates Effective:	11/2/2020	
	> 3 Year	2.15%				Yr 1				All Except:	0-79 80+	3 Year	2.00%	
Harbourview	> 3 Year > 5 Year	2.15%	1% on 87.5% of premium	0-89	\$20,000	Yr 1 0%	1/12 per month in the	Yes	Same as rate guarantee	All Except:	80+ 0-79 80+	3 Year 5 Year	2.00% 3.00% 3.00%	
	> 5 Year > 7 Year	2.45% 2.50%		0-89	\$20,000	0% Yr 2+		Yes		All Except: CA, CT, HI, MA, ME, MN, MS, MT, NC, NY, VT, WY	80+ 0-79	5 Year 7 Year	2.00% 3.00%	
Harbourview Single Premium	> 5 Year	2.45%	of premium	0-89	\$20,000	0%	month in the	Yes	guarantee	CA, CT, HI, MA, ME, MN, MS, MT, NC, NY,	80+ 0-79 80+ 0-79 80+	5 Year	2.00% 3.00% 3.00% 3.00% 3.000%	
	> 5 Year > 7 Year	2.45% 2.50% 2.55%	of premium	0-89	\$20,000	0% Yr 2+ 10%	month in the		guarantee	CA, CT, HI, MA, ME, MN, MS, MT, NC, NY,	80+ 0-79 80+ 0-79 80+ 0-79 80+	5 Year 7 Year	2.00% 3.00% 3.00% 3.00% 3.000% 3.000%	
Single Premium	> 5 Year > 7 Year > 10 Year A.M. Best A- Fitch N/A Moody's N/A S&P	2.45% 2.50% 2.55% N/A 1.60%	of premium	0-89	\$20,000	0% Yr 2+ 10%	month in the first Yr ONLY		guarantee	CA, CT, HI, MA, ME, MN, MS, MT, NC, NY,	80+ 0-79 80+ 0-79 80+ 0-79 80+ Re 18-75 76-80	5 Year 7 Year 10 Year	2.00% 3.00% 3.00% 3.00% 3.000% 3.000% 3.00% 1/1/2021 1.00% 0.50%	
Single Premium Oxford Life	> 5 Year > 7 Year > 10 Year A.M. Best A- Fitch N/A Moody's N/A S&P	2.45% 2.50% 2.55% N/A	of premium paid			0% Yr 2+ 10%	month in the first Yr ONLY	1/7/2021	guarantee period	CA, CT, HI, MA, ME, MN, MS, MT, NC, NY, VT, WY All Except:	80+ 0-79 80+ 0-79 80+ 0-79 80+	5 Year 7 Year 10 Year ates Effective: 3 Year 4 Year	2.00% 3.00% 3.00% 3.00% 3.000% 3.000% 3.00% 1/1/2021 1.00%	
Single Premium Oxford Life Multi-Select	> 5 Year > 7 Year > 10 Year A.M. Best A- Fitch N/A Moody's N/A S&P > 3 Year > 4 Year	2.45% 2.50% 2.55% N/A 1.60% 2.25%	of premium	0-89	\$20,000	0% Yr 2+ 10% Rate Book t	month in the first Yr ONLY Jpdated On:		guarantee period Same as rate guarantee	CA, CT, HI, MA, ME, MN, MS, MT, NC, NY, VT, WY	80+ 0-79 80+ 0-79 80+ 0-79 80+ 18-75 76-80 18-75 76-80	5 Year 7 Year 10 Year ates Effective: 3 Year	2.00% 3.00% 3.00% 3.00% 3.000% 3.000% 3.00% 1/1/2021 1.00% 0.50% 1.28% 0.55% 2.50% 1.50%	
Single Premium Oxford Life Multi-Select	> 5 Year > 7 Year > 10 Year A.M. Best A- Fitch N/A Moody's N/A S&P > 3 Year > 4 Year > 5 Year > 6 Year	2.45% 2.50% 2.55% N/A 1.60% 2.25% 2.35% 2.65%	of premium paid			0% Yr 2+ 10% Rate Book t Yr 1 Int.	month in the first Yr ONLY Jpdated On: 100%	1/7/2021	guarantee period	CA, CT, HI, MA, ME, MN, MS, MT, NC, NY, VT, WY All Except:	80+ 0-79 80+ 0-79 80+ 0-79 80+ 18-75 76-80 18-75 76-80 18-75 76-80 18-75	5 Year 7 Year 10 Year ates Effective: 3 Year 4 Year	2.00% 3.00% 3.00% 3.00% 3.000% 3.000% 3.00% 1/1/2021 1.00% 0.50% 1.28% 0.55% 2.50% 1.50%	
Oxford Life Multi-Select Series (3, 4, 5, 6, 7, 8)	> 5 Year > 7 Year > 10 Year A.M. Best A- Fitch N/A Moody's N/A S&P > 3 Year > 4 Year > 5 Year	2.45% 2.50% 2.55% N/A 1.60% 2.25% 2.35%	of premium paid			0% Yr 2+ 10% Rate Book I Yr 1 Int. Yr 2+	month in the first Yr ONLY Jpdated On: 100%	1/7/2021	guarantee period Same as rate guarantee	CA, CT, HI, MA, ME, MN, MS, MT, NC, NY, VT, WY All Except:	80+ 0-79 80+ 0-79 80+ 0-79 80+ 18-75 76-80 18-75 76-80 18-75 76-80 18-75 76-80 18-75	5 Year 7 Year 10 Year ates Effective: 3 Year 4 Year 5 & 7 Year	2.00% 3.00% 3.00% 3.000% 3.000% 3.000% 3.000% 1/1/2021 1.00% 0.50% 1.28% 0.55% 2.50% 1.50% 1.25% 0.75% 1.46%	
Single Premium Oxford Life Multi-Select Series	> 5 Year > 7 Year > 10 Year A.M. Best A- Fitch N/A Moody's N/A S&P > 3 Year > 4 Year > 5 Year > 6 Year > 7 Year	2.45% 2.50% 2.55% N/A 1.60% 2.25% 2.35% 2.65% 2.50%	of premium paid			0% Yr 2+ 10% Rate Book I Yr 1 Int. Yr 2+	month in the first Yr ONLY Jpdated On: 100%	1/7/2021	guarantee period Same as rate guarantee	CA, CT, HI, MA, ME, MN, MS, MT, NC, NY, VT, WY All Except:	80+ 0-79 80+ 0-79 80+ 0-79 80+ 18-75 76-80 18-75 76-80 18-75 76-80 18-75 76-80	5 Year 7 Year 10 Year ates Effective: 3 Year 4 Year 5 & 7 Year 6 Year	2.00% 3.00% 3.00% 3.00% 3.000% 3.000% 3.00% 1/1/2021 1.00% 0.50% 1.28% 0.55% 2.50% 1.50% 1.25% 0.75%	

Multi-Year Guarantee

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Fixed Annuities	Guara	nteed Fixed Rate and Rate Lock Pe	eriod	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- Fito	h N/A Moody's N/A S	&P N/A				Rate Book I	Updated On:	1/7/2021			ŀ	Rates Effective:	7/23/2020			
Milestone	>	3 Year	2.30%				V 4	4000/			All Except:	0-80 81-85	3 Year	1.25% 0.75%			
MYGA*	>	5 Year	2.80%	1.00%	0-90	\$15,000	Yr 1 0% Yr 2+	100% (1-6)	Yes	Same as rate guarantee	AK, CT, ME, MT, NY, PR, VT	86+ 0-80 81-85	5 Year	0.50% 2.00% 1.25%			
(3, 5, 7)	>	7 Year	2.90%				10%	50% (7-12)		period	Call for details in:	86+ 0-80 81-85	7 Year	0.75% 2.50% 1.75%			
Single Premium Sentinel Security Life	A.M. Best B++ Fito	h N/A Moody's N/A S	&P N/A				Rate Book I	Updated On:	1/7/2021			86+	Rates Effective:	1.00%			
<u> </u>	The Best Bit The	III NA MOOUYS NA SC	XI 14/A				Yr 1		No		All Except:	0-80		2.25%			
Personal Choice Annuity	>	5 Year	3.00%				0%	If under 80,			AK, CT, DC, MA, ME, MI, MO, NH, NJ, NY,	81+	5 Year	1.50%			
Ailluity	>	7 Year	3.10%	1.65%	0-90	\$2,500	Yr 2+ 0%	Available as a	Available as a	Available as a	Same as rate guarantee period	Available as a guarantee rate reducing rider period	able as a guarantee reducing period	rantee PR, TN, VA, VT, WA,	0-80 81+	7 Year	2.25% 1.50%
(5, 7, 10)	 	10 Year	3.20%				Available as a rate	If over 80 Yes		period					Call for details in:	0-80	10 Year
Single Premium			2.27				reducing				CA, FL, MN	81+		2.00%			
SILAC	A.M. Best B+ Fito	h N/A Moody's N/A S	&P BBB+				Rate Book I	Updated On:	1/7/2021			F	Rates Effective:	11/9/2020			
Secure Savings	>	2 Year	1.75%				Yr 1 Int.	100% (1-12)		Same as rate	All Except:	18-80 81+	2 Year	1.25% 1.00%			
PROPRIETARY Single Premium	>	5 Year	2.70%	1.00%	18-90	\$10,000	Yr 2+ 5%	50% (13-24)	Yes	guarantee period	MN, NJ, NY, PR	18-75 76-80 81-85	5 Year	2.00% 1.75% 0.75%			
Secure Savings Elite	>	2 Year	2.15%				None	100% (1-12)		Same as rate	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN,	18-80 81+	2 Year	1.25% 1.00%			
PROPRIETARY Single Premium	>	5 Year	1.85% FL 2.95% 2.80% FL	1.00%	18-85	\$10,000	without Rider	50% (13-24)	No	guarantee period	VA, WA Call for details in: FL	18-75 76-80	5 Year	2.00% 1.75%			
	A.M. Best A Fito	h N/A Moody's A1 S8	2 D. A.				Rata Rook I	Updated On:	1/7/2021			81-85	Rates Effective:	0.75%			
Standard Insurance	A.M. Best A Fito	II N/A Woody's AI Se	XF A+				Nate Book		1/7/2021			0-80	ates Effective:	1.50%			
Focused Growth	>	3 Year	1.70%		0-93		Yr 1	85 & Under None				81-85 86+	3 Year	0.75% 0.50%			
Annuity*	>	5 Year	2.15%	0.10%	0-93	\$15,000	Int.	86-90	Yes	Same as rate guarantee	All Except: CA, NY, PR	0-80 81-85	5 & 7 Year	2.00% 1.00%			
	>	7 Year	2.25%	<u> </u>	0-90	\$15,000	Yr 2+	100%		period	CA, INT, PK	86+		0.77%			
(3, 5, 7, 10) Single Premium	>	10 Year	1.90%		0-80		Int.	(1-6) 50% (7-12)				0-80	10 Year	3.00%			



Multi-Year Guarantee

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 l	Jpdated On:	1/7/2021			R	ates Effective:	10/1/2020
	> 3 Year Issue Ages 81-90	2.00% 1.75%		0-90				No Available as a		Only available in:	0-80 81-90	3 Year	2.05% 1.00%
Secure Legacy	> 5 Year Issue Ages 81-90	2.80% 2.55%	1% on 87.50% of	Ages 81-90 require DB	\$10,000	Yr 1 Int.	100% (1-6)	rate reducing rider	Same as rate	AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT,	0-80 81-90	5 Year	2.55% 1.25%
(2 5 7 10)	> 7 Year Issue Ages 81-90	2.85% 2.60%	premium paid	Rider	\$10,000	Yr 2+ Int.	50% (7-12)		guarantee period	ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	0-80 81-90	7 Year	2.80% 1.35%
(3, 5, 7, 10) Single Premium	> 10 Year Issue Ages 81-90	2.90% 2.65%		Rider Cost: 25 bps				Required for clients age 81+		35, 17, 01, 00, 00	0-80 81-90	10 Year	3.05% 1.45%



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)	me Reduced at Mithdrawal		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	Α	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*	'GA* 1.25% 90 0% 10%		Yes	N/A		
3	1.70%	Standard Insurance	Α	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	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	1.90%	Athene Annuity & Life	Α	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



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	Α	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	Α	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	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.00%	Athene Annuity & Life	Α	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



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
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	Α	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	Α	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	Α	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	Α	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	Α	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