





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: 11/6/2020										Rates Effective: 9/14/2020					
<div>Power Select Plus Income*</div> <div></div> <div>Rider Included</div> <div>Single Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1			
	➤ Fixed Account								1.25%		85.00%	&									1.00%	50-75	7.00%	
	➤ 1-Year AB All Market Index Point to Point										52.00%											50-75	Option 2	
	➤ 1-Year ML Strategic Balanced Index										33.00%											Yr 1	2.25%	
	➤ 1-Year PIMCO Global Optima Index										17.00%											Yr 2+	1.00%	
	➤ 1-Year Russel 2000 Annual Point to Point																						Option 3	
	➤ 1-Year S&P 500 Annual Point-to-Point Index									2.50%												50-75	Yr 1	4.25%
	➤ 2-Year AB All Market Index Point to Point PR										80.00%											Yr 2+	0.50%	
	➤ 2-Year ML Strategic Balanced Index											1.95%												
	➤ 2-Year PIMCO Global Optima Index											4.95%												
➤ 2-Year S&P 500 Annual Point-to-Point										20.00%														
<div>Power Select Plus Income Multiplier*</div> <div></div> <div>Rider Included</div> <div>Single Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1			
	➤ Fixed Account								1.35%		90.00%	&									1.00%	50-75	7.00%	
	➤ 1-Year AB All Market Index Point to Point										60.00%											50-75	Option 2	
	➤ 1-Year ML Strategic Balanced Index										33.00%											Yr 1	2.25%	
	➤ 1-Year PIMCO Global Optima Index										18.00%											Yr 2+	1.00%	
	➤ 1-Year Russel 2000 Annual Point to Point																						Option 3	
	➤ 1-Year S&P 500 Annual Point-to-Point Index									2.75%												50-75	Yr 1	4.25%
	➤ 2-Year AB All Market Index Point to Point PR										90.00%											Yr 2+	0.50%	
	➤ 2-Year ML Strategic Balanced Index											0.95%												
	➤ 2-Year PIMCO Global Optima Index											4.50%												
➤ 2-Year S&P 500 Annual Point-to-Point										22.00%														
<div>Power Select Builder*</div> <div></div> <div>No Rider Available</div> <div>Single Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.5% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1			
	➤ Fixed Account								1.40%		90.00%	&									1.00%	50-75	7.00%	
	➤ 1-Year AB All Market Index Point to Point Spread										70.00%											50-75	Option 2	
	➤ 1-Year ML Strategic Balanced Index										40.00%											Yr 1	2.25%	
	➤ 1-Year PIMCO Global Optima Index										20.00%											Yr 2+	1.00%	
	➤ 1-Year Russel 2000 Annual Point to Point																						Option 3	
	➤ 1-Year S&P 500 Annual Point-to-Point Index									3.75%												50-75	Yr 1	4.25%
	➤ 2-Year AB All Market Index Point to Point PR										90.00%											Yr 2+	0.50%	
	➤ 2-Year ML Strategic Balanced Index											0.00%												
	➤ 2-Year PIMCO Global Optima Index											3.75%												
➤ 2-Year S&P 500 Annual Point-to-Point										23.00%														
<div>Power Select Builder 8*</div> <div></div> <div>No Rider Available</div> <div>Single Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	4% Premium Bonus	1.5% on 87.5% of Premiums Paid	18-80	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY, PR	Option 1			
	➤ Fixed Account								1.30%		70.00%											0-80	5.00%	
	➤ 1-Year AB All Market Index Point to Point											1.95%											Option 2	
	➤ 1-Year ML Strategic Balanced Index Point-to-Point											5.95%									0-80	Yr 1	1.00%	
	➤ 1-Year PIMCO Global Optima Index Point-to-Point																				Yr 2+	1.00%		
	➤ 1-Year Russell 2000 Point to Point									2.60%														
	➤ 1-Year S&P 500 Point-to-Point									2.75%														
	➤ 1-Year S&P 500 Point-to-Point										16.00%													
	➤ 2-Year AB All Market Index Point to Point										110.00%	&									1.00%			
	➤ 2-Year ML Strategic Balanced Index Point-to-Point										80.00%													
➤ 2-Year PIMCO Global Optima Index Point-to-Point										50.00%														

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Last Update: 11/6/2020

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Allianz Life Insurance	A.M. Best	A+	Fitch	N/A	Moody's A1	S&P AA	Rate Book Updated On: 11/6/2020										Rates Effective: 10/21/2020						
Allianz Accumulation Advantage*	Allocations/Strategies						Fixed 0.75%	Cap Rate		Par Rate		Spread		None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, OR, TX	0-75 6.65% 76-80 4.75%	Trail Commission Options Available
	➢ Fixed Account						0.80%																
	➢ S&P 500 Index Monthly Sum						1.25%		or 25.00%		or 5.25%												
	➢ BlackRock Index Annual Pt. to Pt.						1.25%		or 20.00%		or 5.50%												
	➢ Bloomberg Index II Annual Pt. To Pt.						1.00%		or 20.00%		or 5.50%												
	➢ PIMCO 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.																						
Allianz 222	Allocations/Strategies						Fixed 1.00%	Cap Rate		Par Rate		Spread		15% of First Year Premium Benefit Base	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, NH, OR, TX	0-75 6.175% 76-80 4.275%	Reduced in Yrs 2-3 Trail Commission Options Available
	➢ Fixed Account						1.40%																
	➢ Nasdaq-100 Index Monthly Sum						1.40%																
	➢ Russell 2000 Index Monthly Sum						1.10%																
	➢ S&P 500 Index Monthly Sum						1.40%		or 40.00%		or 4.60%												
	➢ BlackRock Index Annual Pt. to Pt.						1.75%		or 35.00%		or 4.85%												
	➢ Bloomberg Index II Annual Pt. To Pt.						1.75%																
	➢ Nasdaq-100 Index Annual Pt. to Pt.						1.65%		or 35.00%		or 4.85%												
	➢ PIMCO Index Annual Pt. to Pt.						1.75%																
	➢ Russell 2000 Index Annual Pt. to Pt.						1.75%																
Allianz 360	Allocations/Strategies						Fixed 1.90%	Cap Rate		Par Rate		Spread		None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, IA, OR	0-75 6.175% 76-80 4.275%	Reduced in Yrs 2-3 Trail Commission Options Available
	➢ Fixed Account						1.90%																
	➢ Nasdaq-100 Index Monthly Sum						2.00%																
	➢ Russell 2000 Index Monthly Sum						1.70%																
	➢ S&P 500 Index Monthly Sum						4.00%		or 75.00%		or 1.95%												
	➢ BlackRock Index Annual Pt. to Pt.						4.35%		or 70.00%		or 2.35%												
	➢ Bloomberg Index II Annual Pt. To Pt.						3.25%																
	➢ Nasdaq-100 Index Annual Pt. to Pt.						4.15%		or 70.00%		or 2.35%												
	➢ PIMCO Index Annual Pt. to Pt.						3.25%																
	➢ Russell 2000 Index Annual Pt. to Pt.						3.25%																
Bonus Gold	Allocations/Strategies						Fixed 1.30%	Cap Rate		Par Rate		Spread		10% of First Year Premium	1.50% on 80% of Yr 1 Premiums Paid	18-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	16 Yrs	All Except: ID Call for details: FL	Option 1 Yr 1 6.00% 76-80 4.50% Yr 2-3 1.00% Option 2 (No Trail) 76-80 0.75% 0-75 7.00% 76-80 5.25%	
	➢ Fixed Account						2.25%		14.00%														
	➢ Dow Jones Monthly Average Cap						2.25%																
	➢ S&P 500 Monthly Average Participation Rate						1.60%																
	➢ S&P 500 Monthly Average with Cap						2.25%		10.00%														
	➢ S&P 500 Monthly Point-to-Point Cap						2.25%																
	➢ 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 Dividend Aristocrats Daily Risk Control 5% Index										4.75%												

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American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 11/6/2020							Rates Effective: 11/1/2020
Strategy Indexed Annuity PLUS 7 Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
	➤ Fixed Account							2.15%		17.00%						
	➤ S&P Annual Pt. to Pt. Uncapped								4.85%	& 100.00%						
	➤ S&P Annual Pt. to Pt.								5.40%	& 50.00%						
	➤ S&P 500 Monthly Sum								2.25%							
	➤ S&P 500 Performance with a Specified Rate							Trigger:	3.85%							
											0-80	Yr 1	100%	Yes	7 Yrs	All Except: NY
											\$5,000 - Q	10%				18-75
											\$10,000 - NQ	Yr 2+	(1-12)			Call for details: CA
												10%				76-80
																5.00%
																4.00%
Strategy Indexed Annuity PLUS 10 Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
	➤ Fixed Account							2.25%		20.00%						
	➤ S&P Annual Pt. to Pt. Uncapped								5.00%	& 100.00%						
	➤ S&P Annual Pt. to Pt.								5.50%	& 50.00%						
	➤ S&P 500 Monthly Sum								2.35%							
	➤ S&P 500 Performance with a Specified Rate							Trigger:	3.95%							
											0-80	Yr 1	100%	Yes	10 Yrs	All Except: NY
											\$5,000 - Q	10%				18-75
											\$10,000 - NQ	Yr 2+	(1-12)			Call for details: CA
												10%				76-80
																5.00%
																4.00%
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 11/6/2020							Rates Effective: 9/5/2020
Ascent Pro 10 Bonus Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
	➤ Fixed Account							0.85%								
	➤ 1-Yr AI Powered US Equity Index									35.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5									45.00%						
	➤ 1-Yr Nasdaq FC Index									25.00%						
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return									30.00%						
	➤ 1-Yr S&P 500 Point-to-Point								2.25%							
	➤ 2-Yr AI Powered US Equity Index									50.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5									60.00%						
	➤ 2-Yr Nasdaq FC Index									40.00%						
																Trail Commission Available
Agility 7 Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
	➤ Fixed Account							1.10%								
	➤ 1-Yr AI Powered US Equity Index									45.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5									55.00%						
	➤ 1-Yr Nasdaq FC Index									35.00%						
	➤ 1-Yr S&P 500 Point-to-Point								2.50%							
	➤ 2-Yr AI Powered US Equity Index									60.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5									70.00%						
	➤ 2-Yr Nasdaq FC Index									50.00%						
	➤ 2-Yr S&P 500 Point to Point								5.50%							
Agility 10 Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
	➤ Fixed Account							1.20%								
	➤ 1-Yr AI Powered US Equity Index									50.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5									60.00%						
	➤ 1-Yr Nasdaq FC Index									40.00%						
	➤ 1-Yr S&P 500 Point-to-Point								2.75%							
	➤ 2-Yr AI Powered US Equity Index									65.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5									80.00%						
	➤ 2-Yr Nasdaq FC Index									55.00%						
	➤ 2-Yr S&P 500 Point to Point								6.00%							

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Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 11/6/2020										Rates Effective: 9/5/2020						
Performance Elite 7	Allocations/Strategies								Fixed 1.40%	Cap Rate	Par Rate	Strategy Charge	Plus 6%	1% on 87.5% of premiums paid	0-83 (\$25,000 TX)	Yr 1 10%	Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 5.00%	71-75 4.50%	76-80 3.50%	81+ 3.00%
	➤ Fixed Account																								
	➤ 1-Year AI Powered US Equity Index										70.00%														
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point										70.00%														
	➤ 1-Year Nasdaq FC Index										60.00%														
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy									4.00%															
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										35.00%														
	➤ 2-Year AI Powered US Equity Index										95.00%														
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point										100.00%														
	➤ 2-Year Nasdaq FC Index										80.00%														
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey										45.00%														
	➤ 1-Year AI Powered US Equity Index										130.00%	& 1.75%													
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point										140.00%	& 1.75%													
	➤ 1-Year Nasdaq FC Index										105.00%	& 1.75%													
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								7.50%	&	1.75%														
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										75.00%	& 1.75%													
	➤ 2-Year AI Powered US Equity Index										170.00%	& 1.75%													
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point										195.00%	& 1.75%													
	➤ 2-Year Nasdaq FC Index										145.00%	& 1.75%													
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										95.00%	& 1.75%													
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee																									
NOT an Income Rider																									
Single Premium																									
Performance Elite 10	Allocations/Strategies								Fixed 1.40%	Cap Rate	Par Rate	Strategy Charge	4% Plus 10%	1% on 87.5% of premiums paid	0-78 (\$10,000 CT, MN, NJ, OR, PA, TX, WA)	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, FL, IN, MD, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 6.50%	71-75 6.00%	76+ 5.00%		
	➤ Fixed Account																								
	➤ 1-Year AI Powered US Equity Index										60.00%														
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point										65.00%														
	➤ 1-Year Nasdaq FC Index										55.00%														
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy									3.50%															
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										30.00%														
	➤ 2-Year AI Powered US Equity Index										80.00%														
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point										90.00%														
	➤ 2-Year Nasdaq FC Index										70.00%														
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										40.00%														
	➤ 1-Year AI Powered US Equity Index										120.00%	& 1.75%													
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point										135.00%	& 1.75%													
	➤ 1-Year Nasdaq FC Index										100.00%	& 1.75%													
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								7.00%	&	1.75%														
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										70.00%	& 1.75%													
	➤ 2-Year AI Powered US Equity Index										155.00%	& 1.75%													
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point										185.00%	& 1.75%													
	➤ 2-Year Nasdaq FC Index										135.00%	& 1.75%													
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										90.00%	& 1.75%													
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee																									
NOT an Income Rider																									
Single Premium																									

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Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 11/6/2020								Rates Effective: 9/5/2020				
Ascent Accumulator 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	➤ Fixed Account								1.80%												
	➤ 1-Yr AI Powered US Equity Index										70.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										80.00%										
	➤ 1-Yr Nasdaq FC Index										50.00%										
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return										55.00%										
	➤ 1-Yr S&P 500 Point-to-Point								4.30%	&	3.50%										
	➤ 2-Yr AI Powered US Equity Index										90.00%										
Ascent Accumulator 10*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	➤ Fixed Account								2.10%												
	➤ 1-Yr AI Powered US Equity Index										80.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										90.00%										
	➤ 1-Yr Nasdaq FC Index										60.00%										
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return										60.00%										
	➤ 1-Yr S&P 500 Point-to-Point								5.00%	&	4.00%										
	➤ 2-Yr AI Powered US Equity Index										110.00%										
Brighthouse Life	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	➤ Fixed Account								2.10%												
	➤ 1-Yr AI Powered US Equity Index										80.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										90.00%										
	➤ 1-Yr Nasdaq FC Index										60.00%										
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return										60.00%										
	➤ 1-Yr S&P 500 Point-to-Point								5.00%	&	4.00%										
	➤ 2-Yr AI Powered US Equity Index										110.00%										
Secure Advantage*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10%	100% (1-6)	Yes	6 Yrs	All Except: NY Call for details: SD	0-80 5.50%
	➤ Fixed Account								1.50%												
	➤ 6-Year Russell Annual Sum with Cap									5.50%											
	➤ 6-Year Russell Annual Sum with Participation Rate										40.00%										
	➤ 6-Year Russell Point-to-Point with Participation										35.00%										
	➤ 6-Year S&P 500 Annual Sum with Cap									6.00%											
	➤ 6-Year S&P 500 Annual Sum with Participation Rate										45.00%										
	➤ 6-Year S&P 500 Point-to-Point with Participation										40.00%										
Equitable	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-80 5.50% 81-85 4.00% 86+ 3.00%
	➤ Fixed Account								2.50%												
	➤ S&P 500 Monthly Cap									2.50%											
	➤ S&P 500 Monthly Average with Spread										6.00%										
	➤ S&P 500 Monthly Average with Participation Rate										47.00%										
	➤ S&P 500 Monthly Average with Cap									5.50%											
	➤ S&P 500 Annual Point to Point										30.00%										
	➤ S&P 500 Annual Point to Point									5.00%											
Denali 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-80 5.50% 81-85 4.00% 86+ 3.00%
	➤ Fixed Account								2.50%												
	➤ S&P 500 Monthly Cap									2.50%											
	➤ S&P 500 Monthly Average with Spread										6.00%										
	➤ S&P 500 Monthly Average with Participation Rate										47.00%										
	➤ S&P 500 Monthly Average with Cap									5.50%											
	➤ S&P 500 Annual Point to Point										30.00%										
	➤ S&P 500 Annual Point to Point									5.00%											
Denali 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (0-6)	Yes	10 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-75 7.00% 76-80 6.00% 81-85 4.50%
	➤ Fixed Account								2.75%												
	➤ S&P 500 Monthly Cap									2.75%											
	➤ S&P 500 Monthly Average with Spread										5.00%										
	➤ S&P 500 Monthly Average with Participation Rate										55.00%										
	➤ S&P 500 Monthly Average with Cap									6.50%											
	➤ S&P 500 Annual Point to Point										35.00%										
	➤ S&P 500 Annual Point to Point									5.75%											






Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/6/2020				Rates Effective: 11/9/2020									
<div>Denali 14</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 3.00%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (0-6)	Yes	14 Yrs	All Except: AK, CA, DE, HI, IA, ID, MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75 76-80	8.50% 6.50%
	➤ S&P 500 Monthly Cap									3.00%												
	➤ S&P 500 Monthly Average with Spread											4.00%										
	➤ S&P 500 Monthly Average with Participation Rate										62.00%											
	➤ S&P 500 Monthly Average with Cap									7.75%												
	➤ S&P 500 Annual Point to Point										40.00%											
	➤ S&P 500 Annual Point to Point									6.75%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										140.00%											
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-1.75%											
<div>Denali Bonus 7</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 1.75%	Cap Rate	Par Rate	Spread	0-80 5.0%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NV, NY, OH, OR, PA, UT, VA, WA Call for details: MA, MO, SC, TX	0-80 81-85 86+	5.50% 4.00% 3.00%
	➤ Fixed Account									1.90%		8.25%										
	➤ S&P 500 Monthly Cap																					
	➤ S&P 500 Monthly Average with Spread										35.00%											
	➤ S&P 500 Monthly Average with Participation Rate									3.25%												
	➤ S&P 500 Monthly Average with Cap										22.00%											
	➤ S&P 500 Annual Point to Point									3.25%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										67.00%											
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-1.75%											
<div>Denali Bonus 10</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 2.00%	Cap Rate	Par Rate	Spread	0-75 7.0%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (0-6)	Yes	10 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA Call for details: FL, MA, MO, SC, TX	0-75 76-80 81-85	7.00% 6.00% 4.50%
	➤ Fixed Account									2.25%		7.00%										
	➤ S&P 500 Monthly Cap																					
	➤ S&P 500 Monthly Average with Spread										42.00%											
	➤ S&P 500 Monthly Average with Participation Rate									4.25%												
	➤ S&P 500 Monthly Average with Cap										27.00%											
	➤ S&P 500 Annual Point to Point									4.25%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										87.00%											
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-0.75%											
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/6/2020				Rates Effective: 11/9/2020									
<div>Denali Bonus 14</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 2.25% 2.50%	Cap Rate	Par Rate	Spread	0-70 10.0%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (0-6)	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%
	➤ S&P 500 Monthly Cap									2.50%		6.00%										
	➤ S&P 500 Monthly Average with Spread																					
	➤ S&P 500 Monthly Average with Participation Rate										47.00%											
	➤ S&P 500 Monthly Average with Cap									5.25%												
	➤ S&P 500 Annual Point to Point										30.00%											
	➤ S&P 500 Annual Point to Point									5.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										105.00%											
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-0.25%											
<div>Teton 7</div> <div>IAMS PROPRIETARY</div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed 2.00%	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-80 81-85 86+	5.50% 4.00% 3.00%
	➤ Fixed Account									2.25%		7.25%										
	➤ S&P 500 Monthly Cap																					
	➤ S&P 500 Monthly Average with Spread										42.00%											
	➤ S&P 500 Monthly Average with Participation Rate									4.25%												
	➤ S&P 500 Monthly Average with Cap										27.00%											
	➤ S&P 500 Annual Point to Point									4.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										85.00%											
➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											-0.75%											

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/6/2020										Rates Effective: 11/9/2020				
<div>Teton 10</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% 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	7.25%	
									2.25%	2.50%		6.25%									76-80	6.00%	
											47.00%												
										5.00%													
										4.75%		30.00%										81+	4.50%
											100.00%												
												0.00%											
<div>Teton 14</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75	9.00%	
									2.50%	2.75%		5.25%									76-80	7.00%	
											52.00%												
										6.25%													
										5.50%		35.00%											
											117.00%												
												-0.75%											
<div>Teton Bonus 7</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	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	5.50%	
									1.25%	1.50%		9.50%									81-85	4.00%	
											27.00%												
										2.65%													
										2.50%		17.00%										86+	3.00%
											55.00%												
												3.00%											
<div>Teton Bonus 10</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	7% (5% FL)	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: MN, MT, NJ, NY Call for details: AK, CA, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	0-75	7.25%	
									1.50%	1.75%		8.25%									76-80	6.00%	
											32.00%												
										3.25%													
										3.25%		22.00%										81+	4.50%
											67.00%												
												2.00%											
<div>Teton Bonus 14</div> <div></div> <div>Flexible 1st Yr Premium</div>	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	10%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75	9.00%	
									1.75%	2.00%		7.25%									76-80	7.00%	
											40.00%												
										4.25%													
											25.00%												
										4.00%		85.00%											
												1.00%											

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Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions											
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/6/2020				Rates Effective: 10/21/2020														
Market Power Bonus Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate	10%	1% on 87.5% of premiums paid	0-75	\$10,000	Yr 1 Int.	100%	Yes	14 Yrs	All Except: CA, DE, NY	0-75	8.00%						
	➤ Fixed Account							1.15%																			
	➤ 1-Year S&P 500 Point-to-Point Cap Index								2.25%																		
	➤ 1 Year S&P 500 Monthly Average Cap Index								2.50%																		
	➤ 1-Year S&P 500 Monthly Average Participation Index									25.00%																	
	➤ 1-Year S&P 500 Monthly Cap Index								1.30%																		
	➤ 2-Year S&P 500 Monthly Average Cap Index								5.00%																		
	➤ 1-Year Barclays Focus50 Participation Index									40.00%																	
	➤ 2-Year Barclays Focus50 Participation Index									60.00%																	
	Flexible 1st Yr Premium																										
Market Power Bonus Index W/LIBR	Allocations/Strategies							Fixed	Cap Rate	Par Rate	10%	1% on 87.5% of premiums paid	0-75	\$10,000	Yr 1 Int.	100%	Yes	14 Yrs	All Except: CA, DE, NY	0-75	8.00%						
	➤ Fixed Account							1.00%																			
	➤ 1-Year S&P 500 Point-to-Point Cap Index								2.00%																		
	➤ 1 Year S&P 500 Monthly Average Cap Index								2.25%																		
	➤ 1-Year S&P 500 Monthly Average Participation Index									23.00%																	
	➤ 1-Year S&P 500 Monthly Cap Index								1.15%																		
	➤ 2-Year S&P 500 Monthly Average Cap Index								4.00%																		
	➤ 1-Year Barclays Focus50 Participation Index									35.00%																	
	➤ 2-Year Barclays Focus50 Participation Index									55.00%																	
	Flexible 1st Yr Premium																										
MarketTen Bonus Index (ROP)	Allocations/Strategies							Fixed	Cap Rate	Par Rate	6%	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	0-80	Year 1 6.00%							
	➤ Fixed Account							1.10%																			
	➤ 1-Year S&P 500 Point-to-Point Cap Index								2.25%																		
	➤ 1 Year S&P 500 Monthly Average Cap Index								2.50%																		
	➤ 1-Year S&P 500 Monthly Average Participation Index									23.00%																	
	➤ 1-Year S&P 500 Monthly Cap Index								1.20%																		
	➤ 2-Year S&P 500 Monthly Average Cap Index								5.00%																		
	➤ 1-Year Barclays Focus50 Participation Index									35.00%																	
	➤ 2-Year Barclays Focus50 Participation Index									55.00%																	
	Flexible Premium																										
MarketTen Bonus Index W/LIBR (ROP)	Allocations/Strategies							Fixed	Cap Rate	Par Rate	6%	1% on 100% of premiums paid	40-80 \$30,000	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	0-80	Year 1 6.00%							
	➤ Fixed Account							1.00%																			
	➤ 1-Year S&P 500 Point-to-Point Cap Index								2.00%																		
	➤ 1 Year S&P 500 Monthly Average Cap Index								2.25%																		
	➤ 1-Year S&P 500 Monthly Average Participation Index									18.00%																	
	➤ 1-Year S&P 500 Monthly Cap Index								1.10%																		
	➤ 2-Year S&P 500 Monthly Average Cap Index								4.00%																		
	➤ 1-Year Barclays Focus50 Participation Index									30.00%																	
	➤ 2-Year Barclays Focus50 Participation Index									50.00%																	
	Flexible Premium																										
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/6/2020				Rates Effective: 10/21/2020														
Market Value Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	0-80	Year 1 7.00%							
	➤ Fixed Account							2.50%																			
	➤ 1-Year S&P 500 Point-to-Point Cap Index								4.25%																		
	➤ 1-Year S&P 500 Point-to-Point Participation Index									28.00%																	
	➤ 1 Year S&P 500 Monthly Average Cap Index								4.75%																		
	➤ 1-Year S&P 500 Monthly Average Participation Index									45.00%																	
	➤ 1-Year S&P 500 Monthly Cap Index								2.00%																		
	➤ 2-Year S&P 500 Monthly Average Cap Index								10.00%																		
	➤ 1-Year Barclays Focus50 Participation Index									80.00%																	
	➤ 2-Year Barclays Focus50 Participation Index									115.00%																	
Flexible Premium																											
➤ 1-Year S&P MARC5 Participation Index									95.00%																		

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/6/2020										Rates Effective: 10/21/2020				
Market Value Index W/LIBR	Allocations/Strategies								Fixed 2.25%	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%			
	➤ Fixed Account									4.00%	25.00%												
	➤ 1-Year S&P 500 Point-to-Point Cap Index																						
	➤ 1-Year S&P 500 Point-to-Point Participation Index																						
	➤ 1 Year S&P 500 Monthly Average Cap Index									4.50%	35.00%												
	➤ 1-Year S&P 500 Monthly Average Participation Index																						
	➤ 1-Year S&P 500 Monthly Cap Index									1.80%													
	➤ 2-Year S&P 500 Monthly Average Cap Index									9.00%													
	➤ 1-Year Barclays Focus50 Participation Index										70.00%												
	➤ 2-Year Barclays Focus50 Participation Index										95.00%												
➤ 1-Year S&P MARC5 Participation Index										85.00%													
MarketSeven Index	Allocations/Strategies								Fixed 2.25%	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-75 5.50% 76-80 4.125% 81-85 2.75%			
	➤ Fixed Account									4.00%	26.00%												
	➤ 1-Year S&P 500 Point-to-Point Cap Index																						
	➤ 1-Year S&P 500 Point-to-Point Participation Index																						
	➤ 1 Year S&P 500 Monthly Average Cap Index									4.50%	43.00%												
	➤ 1-Year S&P 500 Monthly Average Participation Index																						
	➤ 1-Year S&P 500 Monthly Cap Index									1.90%													
	➤ 2-Year S&P 500 Monthly Average Cap Index									9.00%													
	➤ 1-Year Barclays Focus50 Participation Index										75.00%												
	➤ 2-Year Barclays Focus50 Participation Index										110.00%												
➤ 1-Year S&P MARC5 Participation Index										85.00%													
MarketSeven Index W/LIBR	Allocations/Strategies								Fixed 2.00%	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-75 5.50% 76-80 4.125% 81-85 2.75%			
	➤ Fixed Account									3.75%	24.00%												
	➤ 1-Year S&P 500 Point-to-Point Cap Index																						
	➤ 1-Year S&P 500 Point-to-Point Participation Index																						
	➤ 1 Year S&P 500 Monthly Average Cap Index									4.25%	38.00%												
	➤ 1-Year S&P 500 Monthly Average Participation Index																						
	➤ 1-Year S&P 500 Monthly Cap Index									1.65%													
	➤ 2-Year S&P 500 Monthly Average Cap Index									8.00%													
	➤ 1-Year Barclays Focus50 Participation Index										60.00%												
	➤ 2-Year Barclays Focus50 Participation Index										85.00%												
➤ 1-Year S&P MARC5 Participation Index										70.00%													
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/6/2020										Rates Effective: 10/21/2020				
Accelerator Plus 10	Allocations/Strategies								Fixed 1.50%	Cap Rate	Par Rate	0-75 5% 76+ 3.25%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-12)	Yes	10 Yrs	All Except: CT, IN, NY, VT Call for details in: AK, AL, CA, DE, FL(65+), HI, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	Year 1 0-75 7.50% 76-80 5.50% 81-85 3.75%			
	➤ Fixed Account								Trigger: 3.25%														
	➤ 1-Year Index Gain Option with Declared Rate									1.60%													
	➤ 1-Year S&P 500 Monthly Point-to-Point									3.50%													
	➤ 1-Year S&P 500 Point-to-Point										120.00%												
	➤ 2-Year Barclays Trailblazer Sectors 5 Index																						
Accumulator Plus 7	Allocations/Strategies								Fixed 1.00%	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-12)	Yes	7 Yrs	All Except: CT, NY Call for details in: AK, AL, FL, ID, IL, MA, MN, MO, MS, MT, NH, OR, PA, TX, WA	Year 1 0-70 4.50% 71-80 3.50% 81-85 2.75%			
	➤ Fixed Account								Trigger: 3.25%														
	➤ 1-Year Index Gain Option with Declared Rate									3.25%													
	➤ 1-Year S&P 500 Monthly Average									1.75%													
	➤ 1-Year S&P 500 Monthly Pt. to Pt.									3.50%													
	➤ 1-Year S&P 500 Point-to-Point										110.00%												
	➤ 2-Year Barclays Trailblazer Sectors 5 Index																						
	➤ 1-Year S&P 500 Monthly Average																						
	➤ 1-Year S&P 500 Monthly Pt. to Pt.																						
	➤ 2-Year Barclays Trailblazer Sectors 5 Index																						

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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												
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's Baa1	S&P	A-	Rate Book Updated On: 11/6/2020										Rates Effective: 10/21/2020													
Accumulator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate		None	1% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-12)	Yes	10 Yrs	All Except: CT, NY Call for details in: AK, AL, CA, DE, FL, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%										
	➤ Fixed Account							1.00%																							
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.50%																						
	➤ 1-Year S&P 500 Monthly Average								3.50%																						
	➤ 1-Year S&P 500 Monthly Pt. to Pt.								1.75%																						
	➤ 1-Year S&P 500 Point-to-Point								3.75%																						
➤ 2-Year Barclays Trailblazer Sectors 5 Index									120.00%																						
Flex Accumulator	Allocations/Strategies							Fixed	Cap Rate	Par Rate		None	1% on 87.5% of premiums paid	0-85	Yr 1 10%	100% (1-12)	Yes	10 Yrs	All Except: CT, ID, NY Call for details in: AK, AL, CA, DE, FL, IL, IA, MN, MS, MO, MT, NV, NH, NJ, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%										
	➤ Fixed Account							1.00%																							
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap								1.60%																						
	➤ 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%)								2.10%																						
	➤ 1-Year S&P 500 Annual Point-to-Point with a Cap								3.00%																						
	➤ 1-Year S&P 500 Point-to-Point									20.00% & 3%																					
	➤ 1-Year S&P 500 Point-to-Point (Fee 1.25%)									30.00% & 3%																					
	➤ 1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator									40.00% & 0%																					
	➤ 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator									70.00% & 0%																					
	➤ 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%)									85.00% & 0%																					
	➤ 2-Year Barclays Trailblazer Sectors 5 Index									105.00% & 0%																					
	➤ 2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)									120.00% & 0%																					
	Power Accumulator 10	Allocations/Strategies							Fixed	Par Rate												None	1% on 87.5% of Premiums Paid	0-85	Yr 1 0%	100%	Yes	10 Yrs	All Except: CT, NY Call for details in: AK, AL, CA, DE, FL, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
		➤ Fixed Account							1.00%																						
➤ 1-Year Balanced Asset 10 Index Pt. to Pt.								42.00%																							
➤ 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.								23.00%																							
➤ 1-Year iShares Gold Trust (IAU) Pt. to Pt.								23.00%																							
➤ 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.								32.00%																							
➤ 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.								33.00%																							
➤ 2-Year Balanced Asseet 10 Index Pt. to Pt.								100.00% & 5.10%																							
➤ 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.								48.00% & 5.90%																							
➤ 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.								71.00% & 5.90%																							
➤ 2-Year iShares U.S. Real (IYR) Pt. to Pt.								74.00% & 5.90%																							
Prosperity Elite 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate		0-75 6% 76+ 3.25%	1% on 87.5% of premiums paid	0-85	Yr 1 0%	100%	Yes	10 Yrs	All Except: CT, NY Call for details in: AK, AL, CA, DE, FL(65+), HI, ID, IL, IN, MA, MD, MN, MO, MS, NC, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, VT, WA	0-75 76-80 81-85	7.50% 5.50% 3.75%										
	➤ Fixed Account							1.50%																							
	➤ 1-Year Gold Point-to-Point with a Cap								5.50%																						
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.50%																						
	➤ 1-Year S&P 500 Monthly Average with A Cap								4.25%																						
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap								1.85%																						
	➤ 1-Year S&P 500 Point-to-Point with a Cap								4.00%																						
	➤ 2-Year Barclays Trailblazer Sectors 5 Index									120.00%																					
Safe Income Plus	Allocations/Strategies							Fixed	Cap Rate			6%	1% on 87.5% of premiums paid	0-80	Yr 1 0%	100%	Yes	10 Yrs	All Except: CT, NY Call for details in: AK, AL, CA, DE, FL, HI, ID, IL, IN, MA, MD, MN, MO, MS, MT, NC, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT,VT, WA	0-75 76-80	6.50% 4.75%										
	➤ Fixed Account							1.00%																							
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%																						
	➤ 1-Year S&P 500 Annual Point-to-Point								2.00%																						
	➤ 1-Year S&P 500 Monthly Average								2.00%																						
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.10%																						

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/6/2020								Rates Effective: 10/19/2020					
Choice Income II (7 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY Call for details in: CA	45-80 81-85	5.00% 2.75%
	➤ Fixed Account								1.75%													
	➤ 1 Year Russell 2000 Point to Point									3.25%												
	➤ 1 Year MSCI EAFE Point to Point									3.25%												
	➤ 1 Year PIMCO Balanced Point to Point										80.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									3.00%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.20%												
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.50%												
	➤ 2 Year BlackRock Diversa Volatility Control											2.40%										
	➤ 2 Year Franklin US Point to Point											2.40%										
Choice Income II (10 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: CA	45-80 81-85	7.00% 5.00%
	➤ Fixed Account								1.80%													
	➤ 1 Year Russell 2000 Point to Point									3.30%												
	➤ 1 Year MSCI EAFE Point to Point									3.30%												
	➤ 1 Year PIMCO Balanced Point to Point										80.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									3.05%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.25%												
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.55%												
	➤ 2 Year BlackRock Diversa Volatility Control											2.40%										
	➤ 2 Year Franklin US Point to Point											2.40%										
Income 150+ SE*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	Income Account Value the 1st 5 yrs.	1% on 87.5% of premiums paid	55-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: CA	55-75 76-85	7.00% 5.00%
	➤ Fixed Account								1.50%													
	➤ 1 Year Russell 2000 Point to Point									2.50%												
	➤ 1 Year MSCI EAFE Point to Point									2.50%												
	➤ 1 Year PIMCO Balanced Point to Point										65.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									2.50%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.10%												
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.35%												
	➤ 2 Year BlackRock Diversa Volatility Control											4.00%										
	➤ 2 Year Franklin US Point to Point											4.00%										
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/6/2020								Rates Effective: 10/19/2020					
Choice Accumulation II (5 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	5 Yrs	All Except: NY	0-80 81-85	4.00% 2.00%
	➤ Fixed Account								1.05%													
	➤ 1 Year Russell 2000 Point to Point									2.65%												
	➤ 1 Year MSCI EAFE Point to Point									2.65%												
	➤ 1 Year PIMCO Balanced Point to Point										50.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									2.65%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.80%												
	➤ 1 Yr S&P 500 Point-to-Point with Performance Trigger								Trigger:	1.65%												
	➤ 2 Year BlackRock Diversa Volatility Control											6.75%										
	➤ 2 Year Franklin US Point to Point											6.75%										
Choice Accumulation II (7 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY	0-80 81-85	5.00% 2.75%
	➤ Fixed Account								1.10%													
	➤ 1 Year Russell 2000 Point to Point									2.70%												
	➤ 1 Year MSCI EAFE Point to Point									2.70%												
	➤ 1 Year PIMCO Balanced Point to Point										55.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									2.70%												
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.85%												
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	1.70%												
	➤ 2 Year BlackRock Diversa Volatility Control											6.50%										
	➤ 2 Year Franklin US Point to Point											6.50%										

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/6/2020								Rates Effective: 10/19/2020						
Choice Accumulation II (10 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	0-80 81-85	6.00% 3.25%	
	➤ Fixed Account								1.15%														
	➤ 1 Year Russell 2000 Point to Point									2.80%													
	➤ 1 Year MSCI EAFE Point to Point									2.80%													
	➤ 1 Year PIMCO Balanced Point to Point										60.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point									2.80%													
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.90%													
Single Premium	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	1.80%													
	➤ 2 Year BlackRock Diversa Volatility Control											6.25%											
	➤ 2 Year Franklin US Point to Point											6.25%											
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 11/6/2020								Rates Effective: 8/7/2020						
American Landmark 5*	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-89	3.75% 2.75% 1.75%	
	➤ Fixed Account								1.50%														
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point									4.05%													
	➤ 1 Year S&P 500 Annual Point-to-Point									4.05%													
	➤ 1 Year S&P 500 Risk Control Annual Point to Point										45.00%												
	➤ 1 Year S&P U.S. Retiree Spending Annual Point to Point										50.00%												
Safe Return (ROP)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AL, CO, IN, MA, OR	0-75 76-80 81-85	5.50% 4.10% 4.10%	
	➤ Fixed Account								1.20%														
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point									3.00%	&	3.00%											
	➤ 1 Year S&P 500 Annual Point-to-Point									3.00%	&	3.00%											
	➤ 1 Year S&P 500 Risk Control Annual Point to Point										30.00%	&											25.00%
American Legend III	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: MA, OR	0-75 76-80 81-85	4.75% 2.75% 2.75%	
	➤ Fixed Account								1.30%														
	➤ 1 Year iShares US Real Estate Annual Point-to-Point									3.05%													
	➤ 1 Year S&P 500 Monthly Sum with Cap									1.25%													
	➤ 1 Year S&P 500 Point-to-Point									2.75%													
	➤ 1 Year SPDR Gold Shares Point-to-Point									3.50%													
	➤ 1 Year US Retiree Spending Annual Point-to-Point										40.00%												
Flexible Premium	➤ 1-Year S&P 500 Risk Control with Participation										35.00%												
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 11/6/2020								Rates Effective: 8/7/2020						
American Legend 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% 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%	
	➤ Fixed Account								1.70%														
	➤ 1 Year iShares U.S. Real Estate Annual Point to Point									4.75%													
	➤ 1 Year S&P 500 Monthly Sum									1.50%													
	➤ 1 Year S&P 500 Annual Point-to-Point									4.15%													
	➤ 1 Year SPDR Gold Shares Annual Point-to-Point									5.00%													
	➤ 1 Year S&P U.S. Retiree Spending Annual Point to Point										55.00%												
Flexible Premium	➤ 1 Year S&P 500 Risk Control Annual Point to Point										50.00%												
American Landmark 3*	Allocations/Strategies								Fixed	Cap Rate			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%	
	➤ Fixed Account								1.15%														
	➤ 1 Year iShares MSCI EAFE 1-year Point-to-Point									2.75%													
	➤ 1 Year iShares U.S. Real Estate Annual Point-to-Point									2.45%													
	➤ 1 Year S&P 500 Annual Point-to-Point									2.50%													
Single Premium																							

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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				
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020				Rates Effective: 10/1/2020								
<div>Highlander 7</div> <div>Flexible 1st Yr Premium</div>	<div>Allocations/Strategies</div> <div>➤ Fixed Account</div> <div>➤ S&P 500 1-Year Pt-to-Pt</div> <div>➤ S&P 500 1-Year Pt-to-Pt</div> <div>➤ S&P MARC 5% 1-Year Pt-to-Pt</div>								Fixed <div>2.50%</div>	Cap Rate <div>4.25%</div>	Par Rate <div>30.00%</div> <div>85.00%</div>	None	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	7 Yrs	All Except: NY Call for details in: CA, FL	0-75 5.00% 76+ 4.00%	
<div>Highlander 10</div> <div>Flexible 1st Yr Premium</div>	<div>Allocations/Strategies</div> <div>➤ Fixed Account</div> <div>➤ S&P 500 1-Year Pt-to-Pt</div> <div>➤ S&P 500 1-Year Pt-to-Pt</div> <div>➤ S&P MARC 5% 1-Year Pt-to-Pt</div>								Fixed <div>2.00%</div>	Cap Rate <div>3.50%</div>	Par Rate <div>25.00%</div> <div>70.00%</div>	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 7.00% 76+ 5.00%	
<div>ViStar</div> <div>Flexible 1st Yr Premium</div>	<div>Allocations/Strategies</div> <div>➤ Fixed Account</div> <div>➤ S&P 500 1-Year Pt-to-Pt</div> <div>➤ S&P 500 1-Year Pt-to-Pt</div> <div>➤ S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt</div> <div>➤ S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt</div> <div>➤ S&P MARC 5% 1-Year Pt-to-Pt</div>								Fixed <div>2.50%</div>	Cap Rate <div>4.00%</div>	Par Rate <div>30.00%</div> <div>90.00%</div> <div>90.00%</div> <div>95.00%</div>	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 7.00% 76+ 5.00%	
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 11/6/2020				Rates Effective: 8/15/2020								
<div>OptiBlend 7*</div> <div>Flexible Premium</div>	<div>Allocations/Strategies</div> <div>➤ Fixed Account</div> <div>➤ 1 Year Fidelity AIM Dividend</div> <div>➤ 1-Year S&P 500 5% Daily Risk Control</div> <div>➤ 1-Year S&P 500</div> <div>➤ 1-Year S&P 500 Point-to-Point</div>								Fixed <div>1.00%</div>	Cap Rate <div>2.00%</div>	Par Rate <div>25.00%</div> <div>8.00%</div>	Spread <div>4.25%</div>	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 4.50% 75-79 3.00% 80-84 1.75% 85 0.75%
<div>OptiBlend 10*</div> <div>Flexible Premium</div>	<div>Allocations/Strategies</div> <div>➤ Fixed Account</div> <div>➤ 1 Year Fidelity AIM Dividend</div> <div>➤ 1-Year S&P 500 5% Daily Risk Control</div> <div>➤ 1-Year S&P 500</div> <div>➤ 1-Year S&P 500 Point-to-Point</div>								Fixed <div>1.00%</div>	Cap Rate <div>2.00%</div>	Par Rate <div>35.00%</div> <div>8.00%</div>	Spread <div>3.25%</div>	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 7.00% 75-79 4.00% 80+ 1.75%
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020				Rates Effective: 11/2/2020								
<div>Personal Protection Choice</div> <div>Single Premium</div>	<div>Allocations/Strategies</div> <div>➤ Fixed Account</div> <div>➤ S&P 500 Monthly Cap</div> <div>➤ 1-Year CSTMAI Point-to-Point Spread</div> <div>➤ 1-Year S&P 500 Point-to-Point Cap</div> <div>➤ 1-Year S&P 500 Point-to-Point Participation</div> <div>➤ 1-Year S&P 500 with Par and Spread</div> <div>➤ 2-Year CSTMAI Point-to-Point Spread</div> <div>➤ 2-Year S&P 500 Point-to-Point Cap</div> <div>➤ 2-Year S&P 500 Point-to-Point Participation</div> <div>➤ 2-Year S&P 500 with Par and Spread</div> <div>➤ 3-Year S&P 500 with Par and Spread</div>								Fixed <div>1.50%</div>	Cap Rate <div>1.70%</div> <div>2.75%</div> <div>6.00%</div>	Par Rate <div>18.00%</div> <div>20.00%</div> <div>26.00%</div> <div>35.00%</div> <div>51.00%</div>	Spread <div>4.00%</div> <div>2.00%</div> <div>4.00%</div> <div>4.00%</div> <div>9.00%</div>	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 7.25% 76+ 5.00%

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Last Update: 11/6/2020

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020				Rates Effective: 11/2/2020										
Personal Income Annuity	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25%	
	➤ Fixed Account								1.50%			4.00%										5.00%	
	➤ S&P 500 Monthly Cap									1.70%													
	➤ 1-Year CSTMAI Point-to-Point Spread																						
	➤ 1-Year S&P 500 Point-to-Point Cap									2.75%													
	➤ 1-Year S&P 500 Point-to-Point Participation									18.00%													
	➤ 1-Year S&P 500 with Par and Spread									20.00%	&	2.00%											
	➤ 2-Year CSTMAI Point-to-Point Spread											4.00%											
	➤ 2-Year S&P 500 Point-to-Point Cap									6.00%													
	➤ 2-Year S&P 500 Point-to-Point Participation									27.00%													
Nassau Growth Annuity (7 Years)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: CA, MA, ME, NJ, NY, PR Call for details in: IN	0-75 76+	6.50%	
	➤ Fixed Account								1.90%													4.25%	
	➤ 1-year S&P 500									3.25%													
	➤ 1-year S&P 500										23.00%												
	➤ 1-year S&P 500										35.00%	&										1.00%	
	➤ 2-year S&P 500										35.00%												
	➤ 2-year S&P 500										55.00%	&										1.00%	
	➤ 2-year Sunrise Smart Passage SG										70.00%												
	➤ 2-year Sunrise Smart Passage SG										110.00%	&										1.00%	
	Nassau Growth Annuity (10 Years)	Allocations/Strategies								Fixed	Cap Rate	Par Rate										Fee	None
➤ Fixed Account								2.50%				5.00%											
➤ 1-year S&P 500									4.50%														
➤ 1-year S&P 500										30.00%													
➤ 1-year S&P 500										43.00%	&	1.00%											
➤ 2-year S&P 500										45.00%													
➤ 2-year S&P 500										65.00%	&	1.00%											
➤ 2-year Sunrise Smart Passage SG										95.00%													
➤ 2-year Sunrise Smart Passage SG										130.00%	&	1.00%											
National Western Life		A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A-	Rate Book Updated On: 11/6/2020				Rates Effective: 8/1/2020									
NWL Ultra Classic	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.5% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	13 Yrs	ALL Except: AK, AL, CT, DE, IL, IN, MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA Call for details in: CA, FL, OH, TX	0-75 76-80	NQ	10.00%
	➤ Fixed Account								2.50%						8.50%								
	➤ Option A: Monthly Averaging Annual Reset										50.00%	&			6.00%								
	➤ Option J: Annual Point-to-Point with Cap									5.50%		&			0.50%								
	➤ Option U: Annual Reset Low Volatility Daily Risk Control										105.00%												
NWL Ultra Future	Allocations/Strategies								Fixed		Par Rate		9% Yr 1 4.75% Yrs 2-5	1.5% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	15 Yrs	ALL Except: AK, AL, CT, MT, NV, NY, OR, SC Call for details in: CA, FL, OH, PR, TX	0-75 76-80	NQ	5.00%
	➤ Fixed Account								1.65%				3.00%										
	➤ Option A: Monthly Averaging Annual Reset										50.00%	&	6.00%										
	➤ Option U: Annual Reset Low Volatility Daily Risk Control										75.00%												
	➤ Option U: Annual Reset Low Volatility Daily Risk Control																						
NWL Impact 7 / 7S	Allocations/Strategies								Fixed		Par Rate	Spread	5%	1.5% on 87.5% of premiums paid	0-85 NQ	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: CT, FL, NY Call for details in: PR	0-75 76-80	NQ	5.50%
	➤ Fixed Account								2.00%						3.50%								
	➤ 1 Year Annual Point to Point with Monthly Average										30.00%	&			6.00%								
	➤ Global Lookback										20.00%	&			2.00%								
	➤ Annual Reset Low Volatility Daily Risk Control										75.00%												

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For Agent Use Only

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

Last Update: 11/6/2020

Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions								
National Western Life	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A-	Rate Book Updated On: 11/6/2020							Rates Effective: 8/1/2020								
NWL Impact 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	7%	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, IN, MA, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Call for details in: PR	0-75 NQ 76-80 0-70 Q 71-75 76-80	NQ Q 3.00%	7.00% 5.00% 7.00% 5.50%		
	➤ Fixed Account							1.65%																
	➤ 1 Year Annual Point to Point with Monthly Average									30.00%	&												6.00%	
	➤ Global Lookback									20.00%	&												2.00%	
	➤ Annual Reset Low Volatility Daily Risk Control									70.00%														
Flexible Premium																								
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 11/6/2020							Rates Effective: 10/20/2020								
Benefit Solutions 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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 Call for details in: CA	40-75 76+	6.75% 4.87%			
	➤ Fixed Account							1.50%		35.00%														
	➤ 1 Year DJI Monthly Averaging																							
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index								1.20%															
	➤ 1 Year S&P 500 Annual Point-to-Point Index								4.00%															
Charter Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	6%	1.75% on 87.5% of premiums paid	0-79 \$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75 76+	6.50% 4.875%			
	➤ Fixed Account							1.00%																
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index								1.00%															
	➤ 1 Year S&P 500 Annual Point-to-Point Index								2.00%															
	➤ 1 Year S&P 500 Daily Index Margin									15.00%														
Charter Plus 14	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.10%																
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index								1.00%															
	➤ 1 Year S&P 500 Annual Point-to-Point Index								2.50%															
	➤ 1 Year S&P 500 Annual Point-to-Point									20.00%														
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																
	➤ 1-Year S&P 500 Annual Point-to-Point								2.70%															
	➤ 1-Year S&P 500 Annual Point-to-Point Participation									18.00%														
	➤ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%										6.35%													
Income Choice 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	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%			
	➤ Fixed Account							1.00%																

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Last Update: 11/6/2020

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 11/6/2020								Rates Effective: 10/20/2020					
Performance Choice 8	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY	Year 1 40-75 76-79 80-85	4.75% 3.562% 2.375%
	➤ Fixed Account								1.40%													
	➤ S&P 500 Annual Point to Point									3.00%												
	➤ S&P 500 Monthly Point to Point									1.10%												
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.											2.10%										
	➤ S&P 500 Annual Point to Point										20.00%											
	➤ S&P 500 MARC 5% ER Annual Point to Point										55.00%											
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										55.00%											
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										100.00%	& 1.50%										
	➤ Two-year S&P 500 Point to Point										20.00%											
VersaChoice 10*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	40-75 76+	6.50% 4.87%
	➤ Fixed Account								1.50%													
	➤ S&P 500 Annual Point to Point									3.25%												
	➤ S&P 500 Monthly Point to Point									1.40%												
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.											2.50%										
	➤ S&P 500 Annual Point to Point										20.00%											
	➤ S&P 500 MARC 5% ER Annual Point to Point										60.00%											
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										60.00%											
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										115.00%	& 1.50%										
	➤ Two-year S&P 500 Point to Point										25.00%											
Strategic Design X	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.75% on 87.5% of premiums paid	50-79 \$50,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY	0-75 76+	6.50% 4.87%
	➤ Fixed Account								1.70%													
	➤ S&P 500 Annual Point to Point									3.75%												
	➤ S&P 500 Annual Point to Point										30.00%											
	➤ S&P 500 Monthly Point to Point									1.45%												
	➤ S&P 500 Annual Point to Point with Inverse Edge								Trigger:	2.00%												
	➤ S&P MARC 5% ER Annual Point to Point										70.00%											
	➤ S&P MARC 5% ER Annual Point to Point 2 Year										100.00%											
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020								Rates Effective: 10/12/2020					
Royal Select	Allocations/Strategies								Fixed	Cap Rate			8%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75 76-80	6.50% 5.00%
	➤ Fixed Account								1.30%							0%						
	➤ 1 Year Annual Point-to-Point Strategy									3.20%						Yr 2+						
	➤ 1 Year Monthly Average Strategy									3.20%						10%						
Silver Select	Allocations/Strategies								Fixed	Cap Rate			4%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75 76-80	6.50% 5.00%
	➤ Fixed Account								1.70%							0%						
	➤ 1 Year S&P 500 Annual Point-to-Point									3.85%						Yr 2+						
	➤ 1 Year S&P 500 Annual Monthly Average									3.85%						10%						

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

Last Update: 11/6/2020

Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020						Rates Effective: 10/12/2020
Select Single Premium	Allocations/Strategies						Fixed	Cap Rate							
	➤ Fixed Account						2.15%		None	1% on 87.5% of premiums paid	18-80	0%	100%	Yes	10 Yrs
	➤ 1 Year S&P 500 Annual Point-to-Point							4.85%			\$10,000	Yr 2+	(1-12)		
	➤ 1 Year S&P 500 Annual Monthly Average							4.85%				10%			
Protective Life	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	A--	Rate Book Updated On: 11/6/2020						Rates Effective: 9/22/2020
Guaranteed Income Indexed Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate		Par Rate					
	➤ Fixed Account						1.30%		None	1% on 100% of premiums paid	50-79	10%	100%	Yes	10 Yrs
	➤ S&P 500 Annual Point-to-Point							2.60%			\$25,000	Yr 2+	50%		
	➤ S&P 500 Annual Rate for Term Cap							2.50%				10%	(7-12)		
➤ 2-Year Citi Flexible Allocation 6 Excess Return															
Sagicor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020						Rates Effective: 5/21/2020
Sage Select Single Premium	Allocations/Strategies						Fixed	Cap Rate		Par Rate					
	➤ Fixed Account						1.50%		4%	3% on 87.5% of premiums paid	0-85	10%	100%	Yes	9 Yrs
	➤ Global Multi-Index Strategy										\$2,000	Accumulates to 50%	50%		
	➤ S&P Index Strategy							2.00%					(7-12)		
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 11/6/2020						Rates Effective: 10/1/2020
Index Select Annuity 5* Single Premium	Allocations/Strategies						Fixed	Cap Rate		Par Rate					
	➤ Fixed Account						2.00%		None	1% on 87.5% of premiums paid	0-93	0%	100%	Yes	5 Yrs
	➤ 1 Year S&P 500 Annual Point-to-Point										\$15,000	Yr 2+	50%		
	➤ 1 Year S&P 500 Annual Point-to-Point							4.00%				10%	(7-12)		
Index Select Annuity 7* Single Premium	Allocations/Strategies						Fixed	Cap Rate		Par Rate					
	➤ Fixed Account						2.00%		None	1% on 87.5% of premiums paid	0-90	0%	100%	Yes	7 Yrs
	➤ 1 Year S&P 500 Annual Point-to-Point										\$15,000	Yr 2+	50%		
	➤ 1 Year S&P 500 Annual Point-to-Point							4.50%				10%	(7-12)		

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Last Update: 11/6/2020

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

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

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020				Rates Effective: 11/6/2020									
LibertyMark SE 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 81-85 50bps bonus through December 31, 2020	6.00% 4.75%
	➤ Fixed Account								2.95%			1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point										100.00%	1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									2.65%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									7.00%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									8.90%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										131.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										135.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										66.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									3.00%		1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										139.00%	1.75%										
LibertyMark SE 10 LT Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 50bps bonus through December 31, 2020	6.00%
	➤ Fixed Account								1.95%		66.00%	1.75%										
	➤ 1-Year Morgan Stanley TEBI Point-to-Point											1.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.95%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point									4.80%		1.75%										
	➤ 1-Year S&P 500 Point-to-Point Inversion									5.90%		1.75%										
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										89.00%	1.75%										
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										92.00%	1.75%										
	➤ 2-Year S&P 500 Point-to-Point										46.00%	1.75%										
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									2.00%		1.75%										
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										98.00%	1.75%										
ClassicMark 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80 81-85 86-90 50bps bonus through December 31, 2020	6.00% 5.00% 1.50%
	➤ Fixed Account								1.70%		55.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.90%												
	➤ 1-Year S&P 500 Point-to-Point									3.75%												
	➤ 1-Year S&P 500 Point-to-Point Inversion									4.05%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										70.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										71.00%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR										36.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										100.00%											
ClassicMark 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate		None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in: CA, NH, NJ, PA	0-80 81-85 86-90 50bps bonus through December 31, 2020	6.00% 3.75% 1.50%
	➤ Fixed Account								1.20%		55.00%											
	➤ 1-Year Morgan Stanley TEBI Point-to-Point																					
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.90%												
	➤ 1-Year S&P 500 Point-to-Point									3.75%												
	➤ 1-Year S&P 500 Point-to-Point Inversion									4.05%												
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										70.00%											
	➤ 2-Year Morgan Stanley TEBI Point-to-Point										71.00%											
	➤ 2-Year S&P 500 Point-to-Point w/ PR										36.00%											
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)									1.00%												
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)										100.00%											

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

Available Annuity Riders



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

Available Annuity Riders



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

Available Annuity Riders



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

Available Annuity Riders



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

Available Annuity Riders

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

Available Annuity Riders



	F&G <i>Income for Life</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>
Product Line	Safe Income Plus	Income150+ SE	Choice Income Guaranteed Rider	Choice Income Stacked Growth	ForeCare
Issue Ages	0-80 50-80 in Maryland	55-80	45-85	45-85	50-80
Rider Roll-Up Rate	7.25% Compound 2% Minimum on restart	20% - Yr 1 7.5% - Yrs 2-5	10% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	N/A
Rider Fee (Annual) & Calculation	115 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	72 bps - 300 bps (based on age)
Roll-Up Period	10 Yrs or Age 85 One Restart	5 Yrs	Unlimited	Unlimited	N/A
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	After 30 days	30 Days Minimum Age 55	30 Days Minimum Age 55	N/A
Income Multiplier	1 - Doubles Rider withdrawal amount Joint is 1.5 times	No	Chronic Illness Doubler	No	2 or 3 Times Contract Value for LTC (based on simplified underwriting)
State Variance & Availability	All Except: AL, CT, HI, ID, IN, MA, MN, MS, MT, NH, NY, OR, PA, RI, VT, WA Call for details: FL, IL	All Except: NY	All Except: NY	All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	N/A	If you wait until year 10, they will total up all of the interest credited to the Cash/Accumulated Value multiplied by 150% and then add that to the Benefit/Income Value in Year 10	N/A	N/A	N/A

Available Annuity Riders



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

Available Annuity Riders

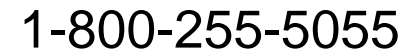


	Oxford <i>GLWB</i>	Nassau Re <i>Amplified Income Plus</i>	Nassau Re <i>Income Protection Benefit: Today</i>	Nassau Re <i>Income Protection Benefit: Tomorrow</i>	Nassau Re <i>Income & Care Protection</i>
Product Line	Royal Select	Nassau Growth Annuity	Personal Protection Choice	Personal Protection Choice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

Available Annuity Riders





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



Last Update:11/6/2020

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period							Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
Atlantic Coast Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020							Rates Effective: 11/2/2020					
Safe Haven	➤ 5 Year Yield							3.80%	1.00%	0-90	\$5,000	Yr 1	100%	No	Same as rate guarantee period	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA, WI	0-80	5 & 6 Year	2.40%		
	➤ 6 Year Yield							3.90%				0%	(1-6)				81+	1.30%			
	➤ 7 Year Yield							3.95%				Yr 2+	50%				Only with Rider	Call for details in: FL	0-80	7 & 10 Year	2.65%
	Single Premium ➤ 10 Year Yield							4.10%				0%	(7-12)						81+	1.40%	
Equitable	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/6/2020							Rates Effective: 11/9/2020					
Secure Savings  Single Premium	➤ 2 Year							1.75%	1.00%	18-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MN, NJ, NY, PR	18-80	2 Year	1.25%		
	➤ 5 Year							2.70%				Int.	(1-12)				81+	1.00%			
												Yr 2+	50%				18-75 76-80 81-85	5 Year	2.00% 1.75% 0.75%		
												5%	(13-24)								
Secure Savings Elite  Single Premium	➤ 2 Year							2.15% 1.85% FL	1.00%	18-85	\$10,000	None without Rider	100%	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	18-80	2 Year	1.25%		
	➤ 5 Year							2.95% 2.80% FL					(1-12)				18-75 76-80 81-85	5 Year	2.00% 1.75% 0.75%		
													50%							(13-24)	
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 11/6/2020							Rates Effective: 8/21/2020					
Certainty Select	➤ 3 Year							1.20%	1.00%	0-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: NY, PR	0-80	3 Year	2.00%		
	➤ 5 Year							1.70%				0%	(1-6)				81-90		1.50%		
	➤ 6 Year							1.85%				Yr 2+	50%				5, 6, 8, & 10 Year				
	➤ 8 Year							2.00%									0-80	3.00%			
	Single Premium ➤ 10 Year							2.20%									Int.	(7-12)	81-90	2.25%	
ChoiceFour (6 Year) (MVA & Liquidity) Flexible 1st Yr Premium	➤ 6 Year							2.00%	2.00%	0-85	\$10,000	Yr 1	100%	Yes	6 Year	All Except: NY, PR	0-80	5.50%			
	W/ Premium Bonus							1.50%				Yr 2 +					(1-12)		81-85	4.125%	
												10%									
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/6/2020							Rates Effective: 9/15/2020					
FG Guarantee Platinum Single Premium	➤ 3 Year							2.10%	1% on 87.5%	0-90	\$20,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-79	3 Year	1.50%		
	➤ 5 Year							2.75%				Int.	(1-12)				80-90		0.75%		
	➤ 7 Year							2.90%				Yr 2+	50%				0-79		5 Year	2.00%	
												Int.	(13-24)				80-90	1.00%			
																0-79	7 Year	2.25%			
																80-90	1.125%				

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

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

Last Update: 11/6/2020

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions							
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 11/6/2020								Rates Effective: 6/29/2020							
Secure Gain 5* (Step Rate)	➤	Year 1							1.80%	1.10%	0-89	\$10,000	Yr 1	100%	Yes	5 Years	All Except: CT, IN, MN, MO, NY, OH, PR, VA	0-80	2.50%					
	➤	W/Bonus 0.25%							1.90%				10%	(1-6)										
	➤	Year 2							2.00%				Yr 2+	50%				81-89	1.50%					
	➤	Year 3							2.10%															
	➤	Year 4							2.20%															
Single Premium	➤	5 Year Yield							2.05%	10%	(7-12)													
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020								Rates Effective: 10/1/2020							
Guaranty Annuity (4, 6, 8) Single Premium	➤	4 Year							2.10%	1.00%	0-100	\$5,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: AK, CT, DC, DE, HI, ID, MA, MD, ME, MN, NH, NJ, NY, PA, PR, RI, SD, VA, VT, WI, WV	0-79	1.60%					
	➤	6 Year							2.20%		0-90	NQ	Int.	(1-6)				80-100	4 Year	0.80%				
	➤	8 Year							2.30%		0-79	\$2,000	Yr 2+	50%				0-79	6 Year	2.00%				
	➤											Q	Int.	(7-12)				80-90	1.00%					
Guaranty Rate Lock (3, 4, 5, 6, 7, 8, 9, 10) Single Premium	➤	3 Year							2.10%	0.50%	0-100	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: AK, CA, DE, FL, HI, ME, MN, ND, NY, SD	0-74	1.85%					
	➤	4 Year							2.25%				0%	(1-6)				75+	3 Year	0.93%				
	➤	5 Year							2.35%									0-74	4 Year	2.25%				
	➤																	75+	1.13%					
	➤	6 Year							2.45%		0-90		Yr 2	50%				0-74	5 Year	2.75%				
	➤	7 Year							2.65%									75+	1.38%					
	➤	8 Year							2.75%									0-74	6 Year	2.75%				
	➤	9 Year							3.25%									75+	1.38%					
	➤	10 Year							3.00%					5%				(7-12)			0-74	7 Year	3.00%	
	➤																				75+	1.50%		
	➤																				0-74	8 Year	3.00%	
	➤																				75+	1.50%		
➤									0-74	9 Year					3.25%									
➤									75+	1.63%														
➤									0-74	10 Year					3.25%									
➤									75+	1.63%														
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020								Rates Effective: 10/1/2020							
Preserve MYGA* Single Premium	➤	3 Year*							1.90%	1% on 87.5% of premium paid	0-90	\$10,000	Yr 1	100% (1-12)	Yes	Same as rate guarantee period	All Except: NY	5, 6, 7, 8, 9 Year						
	➤	4 Year*							2.10%				0%					0-80	2.50%					
	➤	5 Year							2.35%				Yr 2 + 10%					81-85	1.88%					
	➤	6 Year							2.50%									86-90	1.25%					
	➤	7 Year							2.60%									10 Year		3.00%				
	➤	8 Year							2.70%															
	➤	9 Year							2.80%															
	➤	10 Year							2.90%															
➤									2.25%															
➤																								
➤									1.50%															

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

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period							Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Liberty Bankers Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020							Rates Effective: 7/15/2020			
ProOption MYGA W/ ROP Single Premium	➤	5 Year Yield					2.25%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes	Same as rate guarantee period	All Except: NY	5 & 7 Year			
	➤	7 Year Yield					2.40%			0-80	\$5,000 Q					Yr 2 + 10%	0-80 2.50%	10 Year	81-85 1.88%
	➤	10 Year Yield					2.65%			86-90 1.25%									
	➤									0-80 3.00%							81-85 2.25%		86-90 1.50%
	Bankers Elite Series (3, 5, 7, 9) Single Premium	➤	3 Year					2.15%	1.00%	0-90	\$10,000	Yr 1	100% (1-12)	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-90	3 Year	2.00%
➤		5 Year					3.00%	0-90		0%		0-90					5 Year	2.25%	
➤		7 Year					3.00%	0-85		Yr 2+		0-85					7 Year	2.50%	
➤		9 Year					3.05%	0-80		0%		0-80					9 Year	2.75%	
Bankers (3, 5, 7) Single Premium		➤	3 Year					2.00%	1.65%	0-90	\$10,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN, MO, NH, NY, PR	0-80	3 Year	2.00%
	➤	5 Year					2.45%	0-90		Yr 2+ Int.		0-80					5 Year	3.25%	
	➤	7 Year					2.55%	0-85				0-80					7 Year	4.00%	
	➤									81-85		2.00%							
Bankers Premier (5, 7) Single Premium	➤	5 Year					2.75%	1.65%	0-90	\$10,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY, OR, PR	0-80	5 Year	2.00%	
	➤	7 Year					2.85%		0-85		Yr 2+ Int.					81-90	0.40%		
	➤										Call for details in: IA, NM, OR					0-80	7 Year	2.15%	81-85
Bankers 5 Premier Plus Single Premium	➤	5 Year Yield					2.75%	1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80 81-90	2.00% 0.40%		
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 11/6/2020							Rates Effective: 8/15/2020			
MYGuarantee Plus* Single Premium	➤	5 Year					1.05%	1% on 90% of premium paid	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY	5 Year			
	➤	7 Year					1.15%				Yr 2+ 10%					50% (7-12)	0-75 76-80 81+	7 & 10 Year	2.00% 1.30% 0.75%
	➤	10 Year					1.25%										0-75 76-80 81+		2.50% 1.60% 1.00%
	➤																		

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period							Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 11/6/2020							Rates Effective: 10/20/2020		
Guarantee Choice* <i>5 & 7 Year E-App Special</i> (3, 5, 7, 10) Single Premium	➤				3 Year			1.85%									0-80	1.50%
																	81-85	3 Year 1.125%
																	86-90	0.75%
	➤				5 Year			1.75%		\$10,000 NQ	Yr 1 0%	100% (1-6)					0-80	2.00%
																	81-85	5 Year 1.50%
																	86-90	1.00%
	➤				7 Year			2.20%		\$2,000 Q	Yr 2+ Int.	50% (7-12)					0-80	2.50%
																	81-85	7 Year 1.875%
																	86-90	1.25%
	➤				10 Year			1.95%									0-80	3.00%
																	81-85	10 Year 2.25%
																	86-90	1.50%
Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020							Rates Effective: 11/2/2020		
Harbourview Single Premium	➤				3 Year			2.15%			Yr 1						0-79	3 Year 2.00%
																	80+	2.00%
	➤				5 Year			2.45%			0%	1/12 per month in the first Yr ONLY					0-79	5 Year 3.00%
																	80+	3.00%
	➤				7 Year			2.50%			Yr 2+						0-79	7 Year 3.00%
																	80+	3.000%
	➤				10 Year			2.55%			10%						0-79	10 Year 3.00%
																	80+	3.00%
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020							Rates Effective: 10/12/2020		
Multi-Select Series (3, 4, 5, 6, 7, 8) Single Premium	➤				3 Year			1.60%									18-75	3 Year 1.00%
	➤				4 Year			2.40%									76-80	0.50%
																	18-75	4 Year 1.28%
	➤				5 Year			2.35%			Yr 1 Int.	100% (1-12)					76-80	0.55%
	➤				6 Year			2.50%			Yr 2+ 10%						18-75	5 & 7 Year 2.50%
																	76-80	1.50%
	➤				7 Year			2.50%									18-75	6 Year 1.25%
	➤				8 Year			2.50%									76-80	0.75%
																	18-75	8 Year 1.46%
																	76-80	0.93%
Multi-Select Series Single Premium	➤				9 Year			2.45%			Yr 1 Int.	100% (1-12)					18-75	9 Year 2.75%
																	76-77	1.75%
	➤				10 Year			2.45%			Yr 2+ 10%						18-75	10 Year 3.00%

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Sagicor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020										Rates Effective: 7/23/2020		
Milestone MYGA* (3, 5, 7) Single Premium	➤		3 Year				2.30%		1.00%	0-90	\$15,000	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, CT, ME, MT, NY, PR, VT Call for details in: CA	0-80		1.25%		
	➤		5 Year				2.80%					Yr 2+ 10%	50% (7-12)				81-85	3 Year	0.75%		
	➤		7 Year				2.90%										86+		0.50%		
	➤																0-80		2.00%		
				5 Year				2.00%								81-85	5 Year	1.25%			
				86+				0.75%									86+		0.75%		
				0-80				2.50%									81-85	7 Year	1.75%		
				81-85				1.00%									86+		1.00%		
Sentinel Security Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020										Rates Effective: 11/6/2020		
Personal Choice Annuity (5, 7, 10) Single Premium	➤		5 Year				3.00%		1.65%	0-90	\$2,500	Yr 1 0%	If under 80, No If over 80 Yes	No Available as a rate reducing rider	Same as rate guarantee period	All Except: AK, CT, DC, MA, ME, MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV Call for details in: CA, FL, MN	0-80		2.25%		
	➤		7 Year				3.10%					Yr 2+ 0%						81+	5 Year	1.50%	
	➤		10 Year				3.20%					Available as a rate reducing						0-80		2.25%	
	➤																	81+	7 Year	1.50%	
				0-80				2.75%									0-80	10 Year	2.75%		
				81+				2.00%									81+		2.00%		
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 11/6/2020										Rates Effective: 10/1/2020		
Focused Growth Annuity* (3, 5, 7, 10) Single Premium	➤		3 Year				1.70%		0.10%	0-93	\$15,000	Yr 1 Int.	85 & Under	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80		1.50%		
	➤		5 Year				2.30%						None					81-85	3 Year	0.75%	
	➤		7 Year				2.30%					Yr 2+ Int.	86-90 100% (1-6)					86+		0.50%	
	➤		10 Year				1.90%						50% (7-12)					0-80	5 & 7 Year	1.00%	
				86+				0.77%									86+		0.77%		
				0-80				3.00%									0-80	10 Year	3.00%		
				81-90				1.00%									81-90		1.00%		
				0-80				2.00%									0-80		2.00%		
				81-85				1.00%									81-85	5 & 7 Year	1.00%		
				86+				0.77%									86+		0.77%		
				0-80				3.00%									0-80	10 Year	3.00%		
Upstream Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020										Rates Effective: 10/1/2020		
Secure Legacy (3, 5, 7, 10) Single Premium	➤		3 Year				2.00%		1% on 87.50% of premium paid	0-90	\$10,000	Yr 1 Int.	100% (1-6)	No Available as a rate reducing rider Required for clients age 81+	Same as rate guarantee period	Only available in: AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	0-80		2.05%		
	➤		5 Year				2.80%					Yr 2+ Int.	50% (7-12)					81-90	3 Year	1.00%	
	➤		7 Year				2.85%											0-80	5 Year	2.55%	
	➤		10 Year				2.90%											81-90	7 Year	1.25%	
				Issue Ages 81-90				2.55%									81-90		1.25%		
				Issue Ages 81-90				2.60%									0-80	7 Year	2.80%		
				Issue Ages 81-90				2.65%									81-90	10 Year	1.35%		
				Issue Ages 81-90				2.65%									0-80		3.05%		
				81-90				1.45%									81-90		1.45%		
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 11/6/2020										Rates Effective: 7/9/2020		
ForeCare LTC Annuity* With Required Rider	➤		1st Year Rate				1.75%		1.00%	0-80	\$35,000	Yr 1+ 10%	100% (1-12)	Yes	10 Years	All Except: CT, NY, PR	50-75		7.00%		
	➤		Projected Renewal Rate				1.75%					NQ	Yr 2+ 10%					76-80		3.50%	

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Last Update:11/6/2020

MYGA Reference Guide

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
2	1.75%	Equitable	B+	Secure Savings	1.25%	90	Int.	5%	Yes	N/A
3	2.40%	American Equity	A-	Guarantee Shield Series	1.50%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
3	1.45%	Athene Annuity & Life	A	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.20%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
3	2.10%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.90%	Guggenheim	B++	Preserve MYGA*	1.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	2.15%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	2.00%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	1.85%	North American	A+	Guarantee Choice*	1.50%	90	0%	Int.	Yes	Nursing Home
3	2.15%	Oceanview	A-	Harbourview	2.00%	89	0%	10%	Yes	N/A
3	1.60%	Oxford Life	A-	Multi-Select Series	1.00%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
3	2.30%	Sagicor Life	A-	Milestone MYGA*	1.25%	90	0%	10%	Yes	N/A
3	1.70%	Standard Insurance	A	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.00%	Upstream Life	B++	Secure Legacy	2.05%	90	Int.	Int.	No	N/A
4	2.10%	Guaranty Income Life	B++	Guaranty Annuity	1.60%	100	Int.	Int.	Yes	N/A
4	2.10%	Guggenheim	B++	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	2.40%	Oxford Life	A-	Multi-Select Series	1.28%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	2.65%	American Equity	A-	Guarantee Shield Series	2.25%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
5	2.75%	American Life	B++	American Classic	2.25%	90	Int.	10%	Yes	N/A
5	2.25%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	2.05%	Athene Annuity & Life	A	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.80%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	2.70%	Equitable	B+	Secure Savings	2.00%	90	Int.	5%	Yes	N/A
5	1.70%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
5	2.75%	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	2.35%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	2.25%	Guggenheim	B++	ProOption MYGA W/ ROP	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	3.00%	Liberty Bankers Life	B++	Bankers Elite Series	2.25%	90	0%	0%	No	N/A
5	2.45%	Liberty Bankers Life	B++	Bankers	3.25%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness

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MYGA Reference Guide

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
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	2.30%	Standard Insurance	A	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.80%	Upstream Life	B++	Secure Legacy	2.55%	90	Int.	Int.	No	N/A
6	2.45%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
6	3.90%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	1.85%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
6	2.20%	Guaranty Income Life	B++	Guaranty Annuity	2.00%	90	Int.	Int.	Yes	N/A
6	2.50%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	2.50%	Oxford Life	A-	Multi-Select Series	1.25%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	2.45%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.15%	Athene Annuity & Life	A	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.95%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	2.90%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.60%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	2.40%	Guggenheim	B++	ProOption MYGA W/ ROP	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	3.00%	Liberty Bankers Life	B++	Bankers Elite Series	2.50%	85	0%	0%	No	N/A
7	2.55%	Liberty Bankers Life	B++	Bankers	4.00%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	2.85%	Liberty Bankers Life	B++	Bankers Premier	2.15%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	1.15%	Lincoln Financial	A+	MYGuarantee Plus*	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
7	2.20%	North American	A+	Guarantee Choice*	2.50%	90	0%	Int.	Yes	Nursing Home
7	2.50%	Oceanview	A-	Harbourview	3.00%	89	0%	10%	Yes	N/A
7	2.50%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness

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MYGA Reference Guide

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
7	2.90%	Sagicor Life	A-	Milestone MYGA*	2.50%	90	0%	10%	Yes	N/A
7	3.10%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	85	0%	0%	No	N/A
7	2.30%	Standard Insurance	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.85%	Upstream Life	B++	Secure Legacy	2.80%	90	Int.	Int.	No	N/A
8	2.45%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
8	2.00%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
8	2.30%	Guaranty Income Life	B++	Guaranty Annuity	3.00%	79	Int.	Int.	Yes	N/A
8	2.70%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	2.50%	Oxford Life	A-	Multi-Select Series	1.46%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	2.55%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
9	2.80%	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	2.45%	Oxford Life	A-	Multi-Select Series	2.75%	77	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	2.55%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
10	4.10%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
10	2.20%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
10	2.90%	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	2.45%	Oxford Life	A-	Multi-Select Series	3.00%	75	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	3.20%	Sentinel Security Life	B++	Personal Choice Annuity	2.75%	85	0%	0%	No	N/A
10	1.90%	Standard Insurance	A	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
10	2.90%	Upstream Life	B++	Secure Legacy	3.05%	90	Int.	Int.	No	N/A

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

For Agent Use Only

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

Last Update:11/6/2020