Indexed Annuities

1-800-255-5055

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Indexed Annuities		Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
AIG/MSG	A.M. Best A Fitch A+ Moody's A2	S&P A+				Rate Book	Updated On:	11/6/2020					Rates Effective:	9/14/2020)	
Power Select Plus Income* PROPRIETARY Rider Included Single Premium	Allocations/Strategies Fixed Account 1-Year AB All Market Index Point to Point 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russel 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year AB All Market Index Point to Point PR 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point	Fixed 1.25%	2.50%	85.00% 52.00% 33.00% 17.00%	\$ 1.00% \$ 1.00% 1.95% 4.95%	None	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	Option 1 Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+	7.00% 2.25% 1.00% 4.25% 0.50%
Power Select Plus Income Multiplier* PROPRIETARY Rider Included Single Premium	Allocations/Strategies Fixed Account 1-Year AB All Market Index Point to Point 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russel 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year AB All Market Index Point to Point PR 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point	Fixed 1.35%	2.75%	90.00% 60.00% 33.00% 18.00%	\$ 1.00% & 1.00% 	None	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	Option 1 Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+	7.00% 2.25% 1.00% 4.25% 0.50%
Power Select Builder* IAMS PROPRIETARY No Rider Available Single Premium	Allocations/Strategies Fixed Account 1-Year AB All Market Index Point to Point Sprea 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russel 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year AB All Market Index Point to Point PR 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point Allocations/Strategies		Cap Rate 3.75% Cap Rate	90.00% 70.00% 40.00% 20.00% 90.00%	\$ 1.00% 8 1.00% 0.00% 3.75% Spread	None	1.5% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	Option 1 Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+	7.00% 2.25% 1.00% 4.25% 0.50%
Power Select Builder 8* PROPRIETARY NO Rider Available Single Premium	Fixed Account 1-Year AB All Market Index Point to Point 1-Year ML Strategic Balanced Index Point-to-Point 1-Year PIMCO Global Optima Index Point-to-Point 1-Year Russell 2000 Point to Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point 2-Year AB All Market Index Point to Point 2-Year ML Strategic Balanced Index Point-to-Point 2-Year PIMCO Global Optima Index Point-to-Point	pint	2.60% 2.75%	70.00% 16.00% 110.00% 80.00% 50.00%	1.95% 5.95% 8. 1.00%	4% Premium Bonus	1.5% on 87.5% of Premiums Paid	18-80 \$25,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY, PR Call for details: AK, CA, CT, DE, FL, MN, NJ, NV, OH, OR, PA, SC, TX, UT, WA	0-80	Option 2 Yr 1 Yr 2+	5.00% 1.00% 1.00%

Indexed Annuities

1-800-255-5055

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Indexed Annuities	Creditin	g Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
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	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Index Monthly Sum ➤ BlackRock Index Annual Pt. to Pt.	Fixed Cap Rate 0.75%	Par Rate or 25.00%	Spread or 5.25%				Yr 1 0%	100% (1-6)			All Except:	0-75 6.65%
Accumulation	➤ Bloomberg Index II Annual Pt. To Pt.	1.25%	or 20.00%	or 5.50%	None	1.35% on 87.5% of Yr	0-80		, ,	Yes	10 Yrs	NY, PR	76-80 4.75%
Advantage*	PIMCO Index Annual Pt. to Pt.	1.00%	or 20.00%	or 5.50%	None	1 Premiums	\$20,000			Yes	10 415		
Flexible 1st Yr Premium	S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt.	1.50%	45.00% 40.00% 40.00%			Tremuns		Yr 2+ 5%	50% (7-12)			Call for details: CA, DE, IA, OR, TX	Trail Commission Options Available
Allianz 222 Flexible 1st Yr Premium	Allocations/Strategies Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. To Pt.	Fixed 1.00%	or 40.00% or 35.00% or 35.00%	or 4.60% or 4.85% or 4.85%	15% of First Year Premium Benefit Base	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, NH, OR, TX	0-75 6.175% 76-80 4.275% Reduced in Yrs 2-3 Trail Commission Options Available
	Allocations/Strategies	Fixed Cap Rate	Par Rate	Spread									
Allianz 360	Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt.	1.90% 2.00% 1.70% 4.00% 4.35% 3.25% 4.15% 3.25% 3.25%	or 75.00% or 70.00%	or 1.95% or 2.35% or 2.35%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, IA, OR	0-75 6.175% 76-80 4.275% Reduced in Yrs 2-3
Flexible 1st Yr Premium American Equity	BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. A.M. Best A- Fitch A- Moody's N/A S&P A-		105.00% 100.00% 100.00%		Rate Book	Updated On:	11/6/2020					Rates Effective:	Trail Commission Options Available
American Equity	Allocations/Strategies	Fixed Cap Rate	Par Rate	Spread	Rate Book	paateu on.	11/0/2020					Rates Effective:	Option 1
Bonus Gold	 Fixed Account Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Point-to-Point Cap Dow Jones Annual Point-to-Point Cap S&P 500 Annual Point-to-Point Participation Rate S&P 500 Annual Point-to-Point Cap 	2.25% 2.25% 2.25% 2.25% 2.25%	14.00%		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	Yes	16 Yrs	All Except :	Yr 1 0-75 6.00% 76-80 4.50% Yr 2-3 0-75 1.00%
Flexible Premium	 S&P 500 Dividend Aristocrats Daily Risk Control 5% Index S&P Performance Triggered Bond Yield with Cap & Spread 10 Year U.S. Treasury Bond Value with Cap 	Trigger: 1.75% 5.15% 2.50%	&	2.00%				Yr 2+ 10%	ONLY			Call for details: FL	76-80 0.75% Option 2 (No Trail) 0-75 7.00% 76-80 5.25%

Indexed Annuities

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Indexed Annuities		g Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-				Rate Boo	k Updated On:	11/6/2020					Rates Effective:	10/1/2020
AssetShield 5 Flexible Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	Fixed 1.75%	1.90% 3.00%	Par Rate 21.00% 80.00% Replacement Rate:	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	All Except: NY Call for details: CA	18-75 3.75% 76-80 2.81% 81-85 1.88%
AssetShield 7 Flexible Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	Fixed 1.90%	2.00% 3.25%	Par Rate 23.00% 85.00%	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: NY Call for details: CA	18-75 4.50% 76-80 3.38% 81-85 2.25%
AssetShield 10 Flexible Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt Annual S&P Dividend Aristocrats Daily Risk Control 5% ER 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	Fixed 2.00%	2.10% 3.50%		None	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA	18-75 6.00% 76-80 4.50%
IncomeShield 7 Flexible Premium	Allocations/Strategies ➤ Fixed Account ➤ S&P Annual Pt. to Pt. ➤ S&P Annual Pt. to Pt. ➤ Volatility Control Annual Pt. to Pt. ➤ Volatility Control Annual Pt. to Pt.	1.70%	2.75% 4.50%	10.00%	None	1% on 87.5% of Yr 1 premiums paid	50-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	Year 1 50-75 4.00% 76-80 3.00% Year 2 50-75 1.00% 76-80 0.75% Up-Front (No Trail) 50-75 5.00% 76-80 3.75%
IncomeShield 10 W/LIBR	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt w/ Cap S&P 500 Annual Pt to Pt w/ Cap S&P 500 Annual Pt to Pt w/ PR Volatility Control Index Annual Pt to Pt w/ Cap Volatility Control Index Annual Pt to Pt w/ Cap Volatility Control Index 2-Year Pt to Pt w/ PR	1.00%	1.40% 1.75% 2.25%	10.00% 30.00% 45.00%	7% Premiun Bonus	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, NY, PR	Year 1 18-75 5.00% 76-80 3.75% Year 2 18-75 1.50% 76-80 1.15% Year 3 18-75 1.00% 76-80 0.75% Up-Front (No Trail) 18-75 6.25% 76-80 4.70%
Retirement Gold	Allocations/Strategies Fixed Account 1 Year S&P 500 Monthly Average 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Monthly Average 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Annual Point-to-Point S&P Perf. Trigger Bond Yield with Cap & Spread S&P 500 Dividend Aristocrats Daily Risk Control 5% Index	Fixed 1.15% Trigger:	2.00% 1.50% 2.00% 1.50% 4.65%	12.00% 10.00%	1st Yr Premiun ONLY 2.00%	1% on 87.5% of Yr 1 premiums paid	18-78 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: AK, CA, CT, DE, FL, ID, MN, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, WA Call for details:	Vear 1 0-78 6.00% Year 2 0-78 1.00% Year 3 0-78 1.00% Up-Front (No Trail) 0-78 7.00%

Indexed Annuities

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Indexed Annuities	Credit	ing Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Co	missions
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	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	> Fixed Account	2.15%						Yr 1				All Except:		
Indexed	S&P Annual Pt. to Pt. Uncapped			17.00%		1% on	0-80	10%	100%			NY	18-75	5.00%
Annuity PLUS	➤ S&P Annual Pt. to Pt.			& 100.00%	0%	87.5%	\$5,000 - Q			Yes	7 Yrs			
7	> S&P Annual Pt. to Pt.			& 50.00%			\$10,000 - NQ	Yr 2+	(1-12)			Call for details:	76-80	4.00%
1	 S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate 	Trigger:	2.25% 3.85%					10%				CA		
Single Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
Strategy	Fixed Account	2.25%	Cap Nate	rai nate				Yr 1				All Except:		
Indexed	> S&P Annual Pt. to Pt. Uncapped	2.2370		20.00%			0-80	10%	100%			NY	18-75	5.00%
Annuity PLUS	> S&P Annual Pt. to Pt.		5.00%	& 100.00%	1%	1% on	\$5,000 - Q			Yes	10 Yrs			
_	S&P Annual Pt. to Pt.			& 50.00%		87.5%	\$10,000 - NQ	Yr 2+	(1-12)			Call for details:	76-80	4.00%
10	S&P 500 Monthly Sum		2.35%					10%				CA		
Single Premium	S&P 500 Performance with a Specified Rate	Trigger:	3.95%											
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A				Rate Book	Updated On:	11/6/2020					Rates Effective:	9/5/2020	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	> Fixed Account	0.85%										All Except:		
Ascent Pro 10	> 1-Yr Al Powered US Equity Index			35.00%	3% Bonus to	40/ 4000/		Yr 1	100%			NY	0-70	6.50%
	> 1-Yr BNP Paribas Multi Asset Diversified 5			45.00%	Accum.	1% on 100% of Yr 1	25.00	10%	(1-6)				74 75	C 000/
Bonus	 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 			25.00%		premiums	35-80 \$10,000			Yes	10 Yrs	Call for details in:	71-75	6.00%
	> 1-Yr S&P 500 Point-to-Point		2.25%	30.00%	10% Income	paid	\$10,000	Yr 2+	50%			AK, CA, CT, DE, DC, HI,	76-80	5.00%
	> 2-Yr Al Powered US Equity Index		2.23/0	50.00%	Base Bonus	pula		10%	(7-12)			IL, IN, MA, MN, MO, NJ,	70-80	3.00%
	> 2-Yr BNP Paribas Multi Asset Diversified 5			60.00%				10/0	(7 12)			OH, OK, PA, SC, UT, WA		
Single Premium	> 2-Yr Nasdag FC Index			40.00%									Trail Comm	nission Available
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	➤ Fixed Account	1.10%					40-83	Yr 1+						
	> 1-Yr Al Powered US Equity Index	' <u></u>		45.00%			\$10,000		100%					
Agility 7	1-Yr BNP Paribas Multi Asset Diversified 5			55.00%		1% on		10% of	(1-6)				0-70	6.00%
7.5	> 1-Yr Nasdaq FC Index			35.00%	20% Benefit	87.5% of	\$5,000	Accumulated		Yes	10 Yrs	All Except:		
	> 1-Yr S&P 500 Point-to-Point		2.50%		Base Bonus	premiums	(AK, HI, MN,	Value or 10%				NY	71-75	5.50%
	> 2-Yr Al Powered US Equity Index			60.00%		paid	MO, NJ, OR,	of initial	50%					
	> 2-Yr BNP Paribas Multi Asset Diversified 5			70.00%			PA, TX, VT,	Premium	(7-12)				76+	5.00%
Single Premium	 2-Yr Nasdaq FC Index 2-Yr S&P 500 Point to Point 		5.50%	50.00%			WA)							
Single Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	Fixed Account	1.20%	cup nate	T di Nate			40-80	Yr 1+						
	> 1-Yr Al Powered US Equity Index	1.2070		50.00%			\$10,000	11.1.	100%					
	> 1-Yr BNP Paribas Multi Asset Diversified 5			60.00%		1% on	,,	10% of	(1-6)				0-70	6.00%
Agility 10	> 1-Yr Nasdaq FC Index			40.00%	20% Benefit	87.5% of	\$5,000	Accumulated	\ -/	V	10.1/	All Except:		/
	> 1-Yr S&P 500 Point-to-Point		2.75%		Base Bonus	premiums	(AK, HI, MN,	Value or 10%		Yes	10 Yrs	NY	71-75	5.50%
	> 2-Yr Al Powered US Equity Index			65.00%		paid	MO, NJ, OR,	of initial	50%					
	2-Yr BNP Paribas Multi Asset Diversified 5			80.00%			PA, TX, VT,	Premium	(7-12)				76+	5.00%
	2-Yr Nasdaq FC Index			55.00%			WA)							
Single Premium	2-Yr S&P 500 Point to Point		6.00%				1				I			

Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		State Availability	Comission	ıs
Athene Annuity & Life						Rate Book I	Jpdated On:	11/6/2020					Rates Effective:	9/5/2020	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Strategy										
		1.40%			Charge										
	> 1-Year Al 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%											
Performance	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		4.00%	/					Yr 1				All Except:		
Elite 7	> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy			35.00%					10%				NY	0.70	F 000/
Liite /	> 2-Year Al Powered US Equity Index			95.00%			1% on	0.02	V- 2.	1000/			6 11 6 1 1 11 1	0-70	5.00%
	 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdag FC Index 			100.00%		Dive	1% on 87.5% of	0-83	Yr 2+	100%			Call for details in:	74 75	4.500/
	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey			80.00% 45.00%		Plus 6%		ć10 000	10%	(1-6) 50%	Yes	7 Yrs	AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ,	71-75	4.50%
	1-Year Al Powered US Equity Index			130.00%	& 1.75%	0%	premiums paid	\$10,000		(7-12)			NV, OH, OK, OR, PA, SC,	76-80	3.50%
	1-Year BNP Paribas Multi-Asset No Cap Point-to-Point				& 1.75% & 1.75%		paiu	(\$25,000 TX)	Plus	(7-12)			TX, UT, WA	70-80	3.30%
	> 1-Year Nasdag FC Index				& 1.75% & 1.75%				Cumulative				1A, U1, WA	81+	3.00%
All Plus Variations have	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		7.50%	105.00% 6 &	1.75%				up to 20%					017	3.00%
a 0.95% ROP/Enhanced	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy		7.50%		& 1.75%				up to 2070						
Liquidity Rider Fee	> 2-Year Al Powered US Equity Index				& 1.75% & 1.75%										
	> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point				& 1.75% & 1.75%										
NOT an Income Rider	> 2-Year Nasdag FC Index				& 1.75%										
Single Premium	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey				& 1.75%								Plus Version N/A in CA		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Strategy										
	> Fixed Account	1.40%	•		Charge										
	> 1-Year Al 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%					Yr 1						
Performance	1-Year S&P 500 Point-to-Point Cap Index Strategy		3.50%						0%						
	> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy			30.00%					Yr 2+				All Except:		
Elite 10	2-Year AI Powered US Equity Index			80.00%				0-78	5%				NY		
	2-Year BNP Paribas Multi-Asset No Cap Point-to-Point			90.00%		4%	1% on			100%				0-70	6.50%
	2-Year Nasdaq FC Index			70.00%			87.5% of	\$10,000		(1-6)	Yes	10 Yrs	Call for details in:		
	> 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey			40.00%		Plus	premiums	(\$5,000 CT,				105	AK, CA, CT, DE, FL, IN,	71-75	6.00%
	> 1-Year Al Powered US Equity Index				& 1.75%	10%	paid	MN, NJ, OR,		50%			MD, MN, NJ, NV, OH,		
	> 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point				& 1.75%			PA, TX, WA)	Plus	(7-12)			OK, OR, PA, SC, TX, UT,	76+	5.00%
All Plus Variations have	> 1-Year Nasdaq FC Index				& 1.75%				Yr 1+				WA		
a 0.95% ROP/Enhanced	> 1-Year S&P 500 Point-to-Point Cap Index Strategy		7.00%	<u>&</u>	1.75%				10%						
Liquidity Rider Fee	> 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy				& 1.75%				Cumulative						
' ' '	> 2-Year AI Powered US Equity Index				& 1.75%				up to 20%						
NOT an Income Rider	> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point				& 1.75%										
	> 2-Year Nasdaq FC Index				& 1.75%										
Single Premium	2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey			90.00%	& 1.75%										

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1-800-255-5055

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Indexed Annuities	Credit	ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book	Jpdated On:	11/6/2020					Rates Effective:	9/5/2020
	Allocations/Strategies Fixed Account 1-Year Al Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index	1.40%	Cap Rate	60.00% 65.00% 55.00%	Strategy Charge									
Performance	1-Year S&P 500 Point-to-Point Index Strategy		3.50%						Yr 1					
Elite 15	- 1-Year S&P 500 Risk Control No Cap Point-to-Point Strate; - 2-Year Al Powered US Equity Index - 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point - 2-Year Nasdaq FC Index - 2-Year S&P 500 Risk Control No Cap Point-to-Point Strate; - 1-Year Al Powered US Equity Index			30.00% 80.00% 90.00% 70.00% 40.00%	& 1.75%	9% Plus 15%	1% on 87.5% of premiums paid	0-73 \$10,000 (\$5,000 TX)	0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	15 Yrs	All Except: CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, PR, UT, WA Call for details in: AK, DE, FL, IN, NV, OK,	0-70 6.50% 71+ 6.00%
	 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdag FC Index 			135.00%	& 1.75%				Yr 1+				SC, TX	
All Plus Variations have	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy		7.00%	100.00% &	1.75%				10% Cumulative				3C, 1X	
a 0.95% ROP/Enhanced Liquidity Rider Fee	1-Year S&P 500 Risk Control No Cap Point-to-Point Strate 2-Year Al Powered US Equity Index	SY.	7.00%	70.00% 155.00%	& 1.75% & 1.75%				up to 20%					
NOT an Income Rider	> 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point > 2-Year Nasdaq FC Index			185.00% 135.00%	& 1.75% & 1.75%									
Single Premium	2-Year S&P 500 Risk Control No Cap Point-to-Point Stratge Allocations/Strategies	Fixed	Cap Rate	90.00% Par Rate	& 1.75% Bailout				-					
Ascent Pro 7	Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5% Total Return 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5	0.95%	2.50%	40.00% 50.00% 30.00% 35.00% & 55.00% 70.00%	1.00%	15% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel
Single Premium	> 2-Yr Nasdag FC Index			45.00%									17,901,117	
Ascent Pro 10	Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5% Total Return 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index	Fixed 1.10%	Cap Rate 3.00%	Par Rate 50.00% 55.00% 40.00% 40.00% 8 65.00% 80.00% 60.00%	1.00%	15% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel
Ascent	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout									
Accumulator 5*	 Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1-Yr S&P 500 Point-to-Point 	1.70%	4.00%	65.00% 75.00% 45.00% 50.00%	3.25%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+	100% (1-6)	Yes	5 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN,	Available only through Bank & Broker Dealer Channel
Single Premium	2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index		4.00%	85.00% 100.00% 65.00%	3.23%		paiu		10%	(7-12)			MO, NJ, OR, PA, TX, UT, WA	

Indexed Annuities

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Indexed Annuities	Creditir	ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
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	Allocations/Strategies ➤ Fixed Account ➤ 1-Yr Al Powered US Equity Index	Fixed 1.80%	Cap Rate	Par Rate 70.00%	Bailout				Yr 1	100%			All Except: NY, PR	
7*	 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 			80.00% 50.00%		None	1% on 87.5% of	0-85	10%	(1-6)	Yes	7 Yrs	·	Available only through Bank &
	 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index 		4.30%	\$5.00% & 90.00%	3.50%		premiums paid	\$10,000	Yr 2+ 10%	50% (7-12)			Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX,	Broker Dealer Channel
Single Premium	2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index Allocations/Strategies	Fixed	Cap Rate	110.00% 75.00% Par Rate	Bailout								UT, WA	
Ascent Accumulator	 Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 	2.10%		80.00%			1% on		Yr 1 10%	100%			All Except: NY, PR	
10*	 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 			60.00% 60.00%		None	87.5% of premiums	0-85 \$10,000		(1-6)	Yes	10 Yrs	Call for details in:	Available only through Bank & Broker Dealer Channel
	 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 		5.00%	& 110.00% 125.00%	4.00%		paid		Yr 2+ 10%	50% (7-12)			AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	
Single Premium	2-Yr Nasdaq FC Index			85.00%										
Brighthouse Life	A.M. Best A Fitch A Moody's A3 S&P A+					Rate Book	Updated On:	11/6/2020		1			Rates Effective:	9/1/2020
Secure Advantage*	Allocations/Strategies ➤ Fixed Account ➤ 6-Year Russell Annual Sum with Cap ➤ 6-Year Russell Annual Sum with Participation Rate	Fixed 1.50%	Cap Rate	Par Rate 40.00%			1% on 87.5% of	0-80	Yr 1 10%	100% (1-6)			All Except: NY	
PROPRIETARY	 6-Year Russell Point-to-Point with Participation 6-Year S&P 500 Annual Sum with Cap 6-Year S&P 500 Annual Sum with Participation Rate 		6.00%	35.00% 45.00%		None	premiums paid	\$50,000	Yr 2+ 10%	50% (7-12)	Yes	6 Yrs	Call for details: SD	0-80 5.50%
Single Premium	> 6-Year S&P 500 Point-to-Point with Participation			40.00%										
Equitable	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB	3+				Rate Book	Updated On:	11/6/2020					Rates Effective:	11/9/2020
Denali 7	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread	Fixed 2.50%	2.50%	Par Rate	Spread 6.00%		1% on		Yr 1 0%	100% (0-6)			All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV,	0-80 5.50%
PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point		5.50%	47.00% 30.00%		None	87.5% of premiums paid	0-90 \$10,000	Yr 2+	50%	Yes	7 Yrs	OH, OR, PA, UT, VA, WA	81-85 4.00%
Flexible 1st Yr Premium	S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Allocations/Strategies	Fixed	5.00% Cap Rate	105.00% Par Rate	-0.25% Spread				5%	(7-12)				86+ 3.00%
Denali 10	Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread	2.75%	2.75%	Par Kate	5.00%		1% on		Yr 1 0%	100% (0-6)			All Except: AK, CA, DE, HI, IA, MD,	0-75 7.00%
PROPRIETARY	 S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point 		6.50%	55.00% 35.00%	•	None	87.5% of premiums paid	0-85 \$10,000	Yr 2+	50%	Yes	10 Yrs	MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA	76-80 6.00%
Flexible 1st Yr Premium	 S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread 		5.75%	117.00%	-0.75%				5%	(7-12)				81-85 4.50%

Indexed Annuities

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Indexed Annuities		ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comission	s
Equitable	A.M. Best B+ Fitch N/A Moody's N/A S&P BB	3+				Rate Book l	Jpdated On:	11/6/2020					Rates Effective:	11/9/2020	
Denali 14	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread	Fixed 3.00%	Cap Rate 3.00%	Par Rate	Spread 4.00%		1% on		Yr 1 0%	100% (0-6)			All Except: AK, CA, DE, HI, IA, ID,		
IAMS PROPRIETARY	> S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap > S&P 500 Annual Point to Point > S&P 500 Annual Point to Point		7.75% 6.75%	62.00% 40.00%	4.00%	None	87.5% of premiums paid	0-80 \$10,000	Yr 2+ 5%	50% (7-12)	Yes	14 Yrs	MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75 76-80	8.50% 6.50%
Flexible 1st Yr Premium	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate ➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread Allocations/Strategies	Fixed	Cap Rate	140.00% Par Rate	-1.75% Spread				3,0	(, 12)					
Denali Bonus 7	Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Destriction Retails S&P 500 Monthly Average with Destriction Retails	1.75%	1.90%	25.000/	8.25%	0-80 5.0%	1% on 87.5% of	0-90	Yr 1 0%	100% (0-6)			All Except: AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NV, NY, OH, OR, PA, UT, VA,	0-80	5.50%
PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point		3.25%	35.00%		81-90 2.5%	premiums paid	\$10,000	Yr 2+ 5%	50% (7-12)	Yes	7 Yrs	WA Call for details:	81-85 86+	4.00% 3.00%
Flexible 1st Yr Premium	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate ➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread Allocations/Strategies	Fixed	Cap Rate	67.00% Par Rate	-1.75% Spread					. ,			MA, MO, SC, TX		
Denali Bonus 10	 Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread 	2.00%	2.25%		7.00%	0-75 7.0%	1% on		Yr 1 0%	100% (0-6)			All Except: AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV,	0-75	7.00%
PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point		4.25%	42.00% 27.00%		76-85 5.0%	87.5% of premiums paid	0-85 \$10,000	Yr 2+ 5%	50% (7-12)	Yes	10 Yrs	NY, OH, OR, PA, UT, VA, WA Call for details:	76-80 81-85	6.00% 4.50%
Flexible 1st Yr Premium Equitable	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate ➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread A.M. Best B+ Fitch N/A Moody's N/A S&P BBI		4.23/0	87.00%	-0.75%	Rate Book U	ndated On	11/6/2020	3%	(7-12)			FL, MA, MO, SC, TX Rates Effective:		4.30%
Equitable	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Rate Book o	puateu On.	11/0/2020					Nates Effective.	11/3/2020	
Denali Bonus 14 IAMS PROPRIETARY Flexible 1st Yr Premium	Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate	2.25% 2.50%	2.50% 5.25% 5.00%	47.00% 30.00%	6.00%	0-70 10.0% 71-80 5.0%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, CT, DE, HI, IA, ID, MA, MD, MO, MN MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA Call for details: FL	0-75 76-80	8.50% 6.50%
Teton 7	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Monthly Cap	Fixed 2.00%	Cap Rate	Par Rate	-0.25% Spread				Yr 1	100%			All Except:	0-80	5.50%
PROPRIETARY	 S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap 		4.25%	42.00%	7.25%	None	1% on 87.5% of premiums	0-90 \$10,000	0% Yr 2+	(0-6)	Yes	7 Yrs	MN, MT, NJ, NY	81-85	4.00%
Flexible 1st Yr Premium	S&P 500 Annual Point to Point S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread		4.00%	27.00% 85.00%	-0.75%		paid		5% Accum. up to 30%	50% (7-12)			Call for details: CA	86+	3.00%
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Indexed Annuities

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Indexed Annuities		ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Cor	missions
Equitable	A.M. Best B+ Fitch N/A Moody's N/A S&P BB	B+				Rate Book	Updated On:	11/6/2020					Rates Effective:	11/9/2020	
Teton 10	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Monthly Cap ➤ S&P 500 Monthly Average with Spread	Fixed 2.25%	Cap Rate 2.50%	Par Rate	Spread 6.25%		1% on		Yr 1 0%	100% (0-6)			All Except: MN, MT, NJ, NY	0-75	7.25%
PROPRIETARY	S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate		5.00%	47.00% 30.00%	6.23%	None	87.5% of premiums paid	0-85 \$10,000	0% Yr 2+ 5%	50%	Yes	10 Yrs	Call for details:	76-80	6.00%
Flexible 1st Yr Premium	 Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread 		4.75%	100.00%	0.00%				Accum. up to 30%	(7-12)			CA	81+	4.50%
Teton 14	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Monthly Cap ➤ S&P 500 Monthly Average with Spread	Fixed 2.50%	2.75%	Par Rate	Spread 5.25%		1% on		Yr 1 0%	100% (0-6)			All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV,		
IAMS PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate		6.25%	52.00% 35.00%		None	87.5% of premiums paid	0-80 \$10,000	Yr 2+ 5%	50%	Yes	14 Yrs	NY, OH, OR, PA, SC, TX, UT, WA	0-75 76-80	9.00% 7.00%
Flexible 1st Yr Premium	S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Allocations/Strategies	Fixed	5.50% Cap Rate	117.00% Par Rate	-0.75% Spread				Accum. up to 30%	(7-12)			Call for details: FL		
Teton Bonus 7	 Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread 	1.25%	1.50%		9.50%	0-80	1% on		Yr 1 0%	100% (0-6)			All Except: MN, MT, NJ, NY	0-80	5.50%
PROPRIETARY	 S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate 		2.65%	27.00% 17.00%		5% 81-90 2.5%	87.5% of premiums paid	0-90 \$10,000	Yr 2+ 5%	50%	Yes	7 Yrs	Call for details:	81-85	4.00%
Flexible 1st Yr Premium	S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Allocations/Strategies	Fixed	2.50% Cap Rate	55.00% Par Rate	3.00% Spread				Accum. up to 30%	(7-12)				86+	3.00%
Teton Bonus 10	 Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread 	1.50%	1.75%		8.25%		1% on		Yr 1 0%	100% (0-6)			All Except: MN, MT, NJ, NY	0-75	7.25%
IAMS PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap		3.25%	32.00% 22.00%		7% (5% FL)	87.5% of premiums paid	0-85 \$10,000	Yr 2+ 5%	50% (7-12)	Yes	10 Yrs	Call for details: AK, CA, CT, DE, MA, MO, NV, OH, OR, PA,	76-80 81+	6.00% 4.50%
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Allocations/Strategies	Fixed	Cap Rate	67.00% Par Rate	2.00% Spread				Accum. up to 30%	(7-12)			SC, TX, UT, WA	611	4.50%
Teton Bonus 14 IAMS	Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap	1.75%	2.00%	40.00%	7.25%	10%	1% on 87.5% of premiums	0-80 \$10,000	Yr 1 0% Yr 2+	100% (0-6)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA	0-75 76-80	9.00% 7.00%
Flexible 1st Yr Premium	> S&P 500 Annual Point to Point with Participation Rate > S&P 500 Annual Point to Point with Cap		4.00%	25.00% 85.00%	1.00%		paid	\$10,000	5% Accum. up to 30%	50% (7-12)			Call for details:	70-00	7.00%

Indexed Annuities

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Indexed Annuities	Cree	diting 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 B	ook Up	dated On:	11/6/2020					Rates Effective:	10/21/202	20	
	Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index	Fixed 1.15%	Cap Rate	Par Rate					V- 1				All Except:	0-75		8.00%
Market Power	➤ 1 Year S&P 500 Monthly Average Cap Index		2.25%				1% on	0-75	Yr 1	100%			CA, DE, NY		ariation State	
Bonus Index	> 1-Year S&P 500 Monthly Average Cap muex		2.50%	25.00%	10%	,	87.5% of	0-75	Int.	100%	Yes	14 Yrs	Call for details in:		, MN, MT, NJ	
Donas macx	> 1-Year S&P 500 Monthly Cap Index		1.30%	23.00%	107	ľ	premiums	\$10,000	Yr 2+	(1-12)	163	14 113			, PA, TX, UT,	
	> 2-Year S&P 500 Monthly Average Cap Index		5.00%				paid	\$10,000	10%	(1-12)			AK, CT, ID, IL, MN, MT,	0-75	, 174, 174, 01,	7.00%
	> 1-Year Barclays Focus50 Participation Index		3.00%	40.00%					1070				NJ, NV, OH, OK, OR, PA,			7.0070
Flexible 1st Yr Premium	> 2-Year Barclays Focus50 Participation Index			60.00%									TX, UT, VT, WA	i		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										ĺ		
Market Power	> Fixed Account	1.00%	•										All Except:	0-75		8.00%
Market Power	> 1-Year S&P 500 Point-to-Point Cap Index		2.00%				1% on		Yr 1				CA, DE, NY	i		
Bonus Index	1 Year S&P 500 Monthly Average Cap Index		2.25%				87.5% of	0-75	Int.	100%				V	ariation Stat	tes
W/LIBR	> 1-Year S&P 500 Monthly Average Participation Index			23.00%	10%	ń	oremiums				Yes	14 Yrs	Call for details in:		., MN, MT, NJ	
VV/ LIDIX	1-Year S&P 500 Monthly Cap Index		1.15%			- 1	paid	\$10,000	Yr 2+	(1-12)			AK, CT, ID, IL, MN, MT,	OK, OR	, PA, TX, UT,	VT, WA
	2-Year S&P 500 Monthly Average Cap Index		4.00%				p =		10%				NJ, NV, OH, OK, OR, PA,	0-75		7.00%
Flexible 1st Yr Premium	> 1-Year Barclays Focus50 Participation Index			35.00%									TX, UT, VT, WA	i		
	> 2-Year Barclays Focus50 Participation Index Allocations/Strategies	Fire d	C D-t-	55.00%							<u> </u>					
	Fixed Account	1.10%	Cap Rate	Par Rate										i		
MarketTen	> 1-Year S&P 500 Point-to-Point Cap Index	1.10%	2.25%						Yr 1	100%			All Except:	i	Year 1	
	➤ 1 Year S&P 500 Monthly Average Cap Index		2.50%		6%	1	% on 100%	0-80	Int.	(1-6)			NY, PR	0-80	rear 1	6.00%
Bonus Index	> 1-Year S&P 500 Monthly Average Participation Index		2.50%	23.00%	070		of	\$10,000 - NQ	1116.	(1-0)	Yes	10 Yrs	NI, FK	0-80		0.0070
(ROP)	> 1-Year S&P 500 Monthly Cap Index		1.20%		Yrs 1	-5	premiums	\$5,000 - Q	Yr 2+	50%			Call for details in:	i	Years 2-5	
()	> 2-Year S&P 500 Monthly Average Cap Index		5.00%				paid	, - ,	10%	(7-12)			CA, DE	0-80		3.00%
	> 1-Year Barclays Focus50 Participation Index		· · · · · · · · · · · · · · · · · · ·	35.00%						, ,			,	i		
Flexible Premium	2-Year Barclays Focus50 Participation Index			55.00%										1		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										ĺ		
MarketTen	Fixed Account	1.00%											All Except:	i		
Bonus Index	> 1-Year S&P 500 Point-to-Point Cap Index		2.00%			1	% on 100%		Yr 1	100%			NY, PR	i	Year 1	
	> 1 Year S&P 500 Monthly Average Cap Index		2.25%	10.000	6%		of	40-80	Int.	(1-6)	.,	40.1/		0-80		6.00%
W/LIBR	> 1-Year S&P 500 Monthly Average Participation Index		1.100/	18.00%	V 1	_ 1	oremiums	¢30,000	V- 2.	F00/	Yes	10 Yrs		i	V 2 5	
(ROP)	 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 		4.00%		Yrs 1	-5	paid	\$30,000	Yr 2+ 10%	50% (7-12)			Call for details in:	0-80	Years 2-5	3.00%
()	> 1-Year Barclays Focus50 Participation Index		4.00%	30.00%					10%	(7-12)			CA, DE	0-80		3.00%
Flexible Premium	2-Year Barclays Focus50 Participation Index			50.00%									CA, DL	i		
EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P	BBB+		30.0070	Rate B	ook Up	dated On:	11/6/2020					Rates Effective:	10/21/202	20	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate							1					
	➤ Fixed Account	2.50%	•										All Except:	i		
	> 1-Year S&P 500 Point-to-Point Cap Index		4.25%										NY, PR	i		
Market Value	> 1-Year S&P 500 Point-to-Point Participation Index			28.00%			1% on		Yr 1	100%				i		
Index	1 Year S&P 500 Monthly Average Cap Index		4.75%				87.5% of	0-80	Int.	(1-6)				i	Year 1	
	> 1-Year S&P 500 Monthly Average Participation Index			45.00%	Non	ρ .	premiums	\$10,000			Yes	10 Yrs	Call for details in:	0-80		7.00%
	> 1-Year S&P 500 Monthly Cap Index		2.00%			Ι'	paid		Yr 2+	50%			AK, CA, CT, DE, FL, ID,	i		
	> 2-Year S&P 500 Monthly Average Cap Index		10.00%						10%	(7-12)			MN, MT, NJ, NV, OH,	i		
	> 1-Year Barclays Focus50 Participation Index			80.00%									OK, OR, PA, TX, UT, VT,	i		
	2-Year Barclays Focus50 Participation Index			115.00%		1					1		WA	1		
Flexible Premium	1-Year S&P MARC5 Participation Index			95.00%									VV.	3		

Indexed Annuities

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Indexed Annuities		ing Methods		Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P BE	B+		Rate Book	Jpdated On:	11/6/2020					Rates Effective:	10/21/202	0	
Market Value	Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Point-to-Point Participation Index	Fixed Cap Rate 2.25% 4.00%	Par Rate 25.00%				Yr 1	100%			All Except: NY, PR			
Index W/LIBR	1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index	4.50% 1.80% 9.00%	35.00% 70.00% 95.00%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Int. Yr 2+ 10%	(1-6) 50% (7-12)	Yes	10 Yrs	Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT,	0-80	Year 1	7.00%
Flexible Premium	> 1-Year S&P MARC5 Participation Index		85.00%								WA			
MarketSeven Index	Allocations/Strategies Fixed Account 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 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Average Participation Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index 2-Year S&P MARCS Participation Index 1-Year S&P MARCS Participation Index Allocations/Strategies	Fixed Cap Rate 4.00% 4.50% 1.90% 9.00% Fixed Cap Rate	Par Rate 26.00% 43.00% 75.00% 110.00% 85.00% Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	0-75 76-80 81-85	Year 1	5.50% 4.125% 2.75%
MarketSeven Index W/LIBR	Fixed Account 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 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index 1-Year S&P MARCS Participation Index	2.00% 3.75% 4.25% 1.65% 8.00%	24.00% 38.00% 60.00% 85.00% 70.00%	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	0-75 76-80 81-85	Year 1	5.50% 4.125% 2.75%
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's Baa1 S&P A-			Rate Book	Jpdated On:	11/6/2020					Rates Effective:	10/21/202	0	
Accelerator Plus 10	Allocations/Strategies Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 2-Year Barclays Trailblazer Sectors 5 Index	Fixed Cap Rate 1.50% Trigger: 3.25% 1.60% 3.50%	Par Rate 120.00%	0-75 5% 76+ 3.25%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: 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,	0-75 76-80 81-85		7.50% 5.50% 3.75%
Flexible Premium											TX, UT, WA			
Accumulator Plus 7	Allocations/Strategies Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Pt. to Pt. 1-Year S&P 500 Point-to-Point 2-Year Barclays Trailblazer Sectors 5 Index	Fixed Cap Rate 1.00% Trigger: 3.25% 3.25% 1.75% 3.50%	Par Rate	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	7 Yrs	All Except: CT, NY Call for details in: AK, AL, FL, ID, IL, MA, MN, MO, MS, MT, NH, OR, PA, TX, WA	0-70 71-80 81-85		4.50% 3.50% 2.75%
Flexible Premium														

Indexed Annuities

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Indexed Annuities	Credit	ing Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		issions
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 Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Pt. to Pt. 1-Year S&P 500 Point-to-Point 2-Year Barclays Trailblazer Sectors 5 Index	Fixed Cap Rate 1.00% Trigger: 3.50% 3.50% 1.75% 3.75%	Par Rate		None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	10 Yrs	All Except: 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,	0-70 71-80 81-85	6.50% 4.50% 3.25%
Flexible Premium												WA		
Flex Accumulator	Allocations/Strategies Fixed Account 1-Year S&P 500 Monthly Point-to-Point with a Cap 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%) 1-Year S&P 500 Annual Point-to-Point with a Cap 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point (Fee 1.25%) 1-Year S&P 500 Point-to-Point (Fee 1.25%) 1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator 2-Year Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%) 2-Year Barclays Trailblazer Sectors 5 Index	Fixed Cap Rate 1.00% 1.60% 2.10% 3.00%	20.00% 30.00% 40.00% 70.00% 85.00% 105.00%	\$ 3%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	10 Yrs	All Except: 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%
Flexible Premium	> 2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)		120.00%	& 0%										
Power Accumulator 10	Allocations/Strategies Fixed Account 1-Year Balanced Asset 10 Index Pt. to Pt. 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt. 1-Year iShares Gold Trust (IAU) Pt. to Pt. 1-Year iShares MSCI EAFE (EFA) Pt. to Pt. 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt. 2-Year Balanced Asseet 10 Index Pt. to Pt. 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt. 2-Year iShares MSCI EAFE (EFA) Pt. to Pt. 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.	Fixed 1.00%	Par Rate 42.00% 23.00% 23.00% 32.00% 31.00% 100.00% 48.00% 71.00%	\$pread & 5.10% & 5.90% & 5.90% & 5.90%	None	1% on 87.5% of Premiums Paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	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%
	Allocations/Strategies	Fixed Cap Rate										All Except:		
Prosperity Elite 10	Fixed Account 1-Year Gold Point-to-Point with a Cap 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average with A Cap 1-Year S&P 500 Monthly Point-to-Point with a Cap 1-Year S&P 500 Point-to-Point with a Cap 2-Year Barclays Trailblazer Sectors 5 Index	1.50% 5.50% Trigger: 3.50% 4.25% 1.85% 4.00%	120.00%		0-75 6% 76+ 3.25%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	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%
Safe Income Plus	Allocations/Strategies Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Point-to-Point	Fixed Cap Rate 1.00% Trigger: 1.75% 2.00% 2.00% 1.10%			6%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	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%

Indexed Annuities

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Indexed Annuities	Crediti	ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comiss	sions
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Book	Jpdated On:	11/6/2020					Rates Effective:	10/19/2020	
	Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point	Fixed 1.75%	Cap Rate	Par Rate	Spread				Yr 1				All Except:		
Choice Income	> 1 Year MSCI EAFE Point to Point		3.25%				1% on		10%				NY		
l II	> 1 Year PIMCO Balanced Point to Point			80.00%			87.5% of	45-85		100%				45-80	5.00%
	> 1 Year S&P 500 Annual Point-to-Point		3.00%			None	premiums	\$25,000		(1-6)	Yes	7 Yrs		81-85	2.75%
(7 Year)	> 1 Year S&P 500 Monthly Point-to-Point		1.20%				paid	. ,	Yr 2+	. ,			Call for details in:		
	> 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.50%						10%				CA		
	> 2 Year BlackRock Diversa Volatility Control		-		2.40%										
Single Premium	2 Year Franklin US Point to Point				2.40%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	> Fixed Account	1.80%													
Chaica Incomo	> 1 Year Russell 2000 Point to Point	<u> </u>	3.30%						Yr 1				All Except:		
Choice Income	> 1 Year MSCI EAFE Point to Point		3.30%				1% on		10%				NY		
ll II	> 1 Year PIMCO Balanced Point to Point			80.00%		None	87.5% of	45-85		100%	Yes	10 Yrs		45-80	7.00%
(10 Year)	1 Year S&P 500 Annual Point-to-Point		3.05%			None	premiums	\$25,000		(1-6)	103	10 113		81-85	5.00%
(20 : 60.)	> 1 Year S&P 500 Monthly Point-to-Point	_	1.25%				paid		Yr 2+				Call for details in:		
	> 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.55%						10%				CA		
	2 Year BlackRock Diversa Volatility Control				2.40%										
Single Premium	> 2 Year Franklin US Point to Point				2.40%										
	Allocations/Strategies > Fixed Account	Fixed	Cap Rate	Par Rate	Spread	Income									
	➤ 1 Year Russell 2000 Point to Point	1.50%	2.50%			Account			Yr 1				All Except:		
	> 1 Year MSCI EAFE Point to Point		2.50%			Value the 1st 5 yrs.	1% on		10%				NY		
Income 150+	➤ 1 Year PIMCO Balanced Point to Point		2.30%	65.00%		13t 3 yrs.	87.5% of	55-85	10%	100%			INT	55-75	7.00%
SE*	> 1 Year S&P 500 Annual Point-to-Point		2.50%	03.00%		20% Yr 1	premiums	\$10,000		(1-6)	Yes	10 Yrs		76-85	5.00%
	> 1 Year S&P 500 Monthly Point-to-Point		1.10%			7.5% Yr 2	paid	\$10,000	Yr 2+	(10)			Call for details in:	70 03	3.0070
	➤ 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.35%			7.5% Yr 3			10%				CA		
	> 2 Year BlackRock Diversa Volatility Control	- 55			4.00%	7.5% Yr 4									
Single Premium	> 2 Year Franklin US Point to Point				4.00%	7.5% Yr 5									
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Book	Jpdated On:	11/6/2020					Rates Effective:	10/19/2020	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	> Fixed Account	1.05%													
Choice	> 1 Year Russell 2000 Point to Point	<u> </u>	2.65%						Yr 1						
Accumulation	> 1 Year MSCI EAFE Point to Point		2.65%				1% on		10%						
II	> 1 Year PIMCO Balanced Point to Point			50.00%		None	87.5% of	0-85		100%	Yes	5 Yrs	All Except:	0-80	4.00%
	> 1 Year S&P 500 Annual Point-to-Point		2.65%			****	premiums	\$25,000		(1-6)			NY	81-85	2.00%
(5 Year)	➤ 1 Year S&P 500 Monthly Point-to-Point		0.80%				paid		Yr 2+						
	> 1 Yr S&P 500 Point-to-Point with Performance Trigger	Trigger:	1.65%						10%						
6: 1.5 .	> 2 Year BlackRock Diversa Volatility Control				6.75%										
Single Premium	> 2 Year Franklin US Point to Point Allocations/Strategies	Fived	Can Data	Par Rate	6.75%										
	Fixed Account	1.10%	Cap Rate	Par Kate	Spread										
Choice	> 1 Year Russell 2000 Point to Point	1.10%	2.70%						Yr 1						
	➤ 1 Year MSCI EAFE Point to Point		2.70%				1% on		10%						
Accumulation	➤ 1 Year PIMCO Balanced Point to Point		2.7070	55.00%			87.5% of	0-85	10/0	100%			All Except:	0-80	5.00%
II	> 1 Year S&P 500 Annual Point-to-Point		2.70%	33.0070		None	premiums	\$25,000		(1-6)	Yes	7 Yrs	NY	81-85	2.75%
(7 Year)	> 1 Year S&P 500 Monthly Point-to-Point		0.85%				paid	+==,000	Yr 2+	(= 0)					,,,,,
(/ icai/	> 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	1.70%						10%						
	> 2 Year BlackRock Diversa Volatility Control				6.50%										
Single Premium	> 2 Year Franklin US Point to Point				6.50%										
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Indexed Annuities

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Indexed Annuities	Creditir	g Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Con	nissions
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Book	Jpdated On:	11/6/2020					Rates Effective:	10/19/2020	
Choice Accumulation II (10 Year)	Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point	Fixed 1.15% Trigger:	2.80% 2.80% 2.80% 2.80% 0.90% 1.80%	Par Rate 60.00%	Spread 6.25% 6.25%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	0-80 81-85	6.00% 3.25%
Great American	A.M. Best A+ Fitch N/A Moody's A2 S&P A+					Rate Book	Jpdated On:	11/6/2020					Rates Effective:	8///2020	
American Landmark 5*	Allocations/Strategies Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point 1 Year S&P U.S. Retiree Spending Annual Point to Point	1.50%	4.05% 4.05%	45.00% 50.00%		None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-89	3.75% 2.75% 1.75%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout				Yr 1	100%			All Except:		
Safe Return	> Fixed Account	1.20%	•				1.1% on 100% of	0-85	10%	(1-6)			NY	0-75	5.50%
(ROP)	> 1 Year iShares U.S. Real Estate Annual Point to Point		3.00%	&	3.00%	None	premiums				Yes	10 Yrs	Call for details in:	76-80	4.10%
' '	> 1 Year S&P 500 Annual Point-to-Point		3.00%	&	3.00%		paid	\$25,000	Yr 2+	0%			AL, CO, IN, MA, OR	81-85	4.10%
Single Premium	> 1 Year S&P 500 Risk Control Annual Point to Point			30.00%	§ 25.00%		·		10%	(7-12)					
American Legend III Flexible Premium	Allocations/Strategies Fixed Account 1 Year iShares US Real Estate Annual Point-to-Point 1 Year S&P 500 Monthly Sum with Cap 1 Year S&P 500 Point-to-Point 1 Year SPDR Gold Shares Point-to-Point 1 Year US Retiree Spending Annual Point-to-Point 1-Year S&P 500 Risk Control with Participation	1.30%	3.05% 1.25% 2.75% 3.50%	40.00% 35.00%		None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: MA, OR	0-75 76-80 81-85	4.75% 2.75% 2.75%
Great American	A.M. Best A+ Fitch N/A Moody's A2 S&P A+					Rate Book	Jpdated On:	11/6/2020					Rates Effective:	8/7/2020	
American Legend 7*	Allocations/Strategies Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Monthly Sum 1 Year S&P 500 Annual Point-to-Point 1 Year SPDR Gold Shares Annual Point-to-Point 1 Year S&P U.S. Retiree Spending Annual Point to Point 1 Year S&P 500 Risk Control Annual Point to Point	1.70%	4.75% 1.50% 4.15% 5.00%	Par Rate 55.00% 50.00%		None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-80 81-85	4.75% 2.75% 2.75%
American Landmark 3*	Allocations/Strategies Fixed Account 1 Year iShares MSCI EAFE 1-year Point-to-Point 1 Year iShares U.S. Real Estate Annual Point-to-Point 1 Year S&P 500 Annual Point-to-Point	1.15%	2.75% 2.45% 2.50%			None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-90	2.50% 2.00% 1.50%

Indexed Annuities

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Indexed Annuities	Credi	ting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		ssions
Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A S&P N					Rate Book	Jpdated On:	11/6/2020		ī	,		Rates Effective:	10/1/2020	
Highlander 7 Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt	Fixed 2.50%	Cap Rate 4.25%	30.00% 85.00%		None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100%	Yes	7 Yrs	All Except: NY Call for details in: CA, FL	0-75 76+	5.00% 4.00%
	Allocations/Strategies	Fived	Con Data	Par Rate								ł			
Highlander 10 Flexible 1st Yr Premium	Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt	Fixed 2.00%	3.50%	25.00% 70.00%		4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+	7.00% 5.00%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate											
ViStar	 Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt 	2.50%	4.00%	30.00% 90.00%		5% Benefit Base Bonus with Rider	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q	Yr 1 0% Yr 2+	100% (1-12)	Yes	10 Yrs	Call for details in:	0-75 76+	7.00% 5.00%
Flexible 1st Yr Premium	> S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt			90.00%		111001	p=	\$5,000	10%				CA, FL		
Lincoln Financial	> S&P MARC 5% 1-Year Pt-to-Pt A.M. Best A+ Fitch A+ Moody's A1 S&P A			95.00%		Data Back I	Jpdated On:	11/6/2020					Rates Effective:	9/15/2020	
Lincoln Financial	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Nate Book	puateu on.	11/6/2020					Rates Effective:	8/13/2020	
OptiBlend 7*	> Fixed Account > 1 Year Fidelity AIM Dividend > 1-Year S&P 500 5% Daily Risk Contol > 1-Year S&P 500 > 1-Year S&P 500 Point-to-Point	1.00%	2.00%	25.00%	4.25%	- None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: CA	0-74 75-79 80-84 85	4.50% 3.00% 1.75% 0.75%
Flexible Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread							-			
OptiBlend 10*	> Fixed Account > 1 Year Fidelity AIM Dividend > 1-Year S&P 500 5% Daily Risk Contol > 1-Year S&P 500 > 1-Year S&P 500 Point-to-Point	1.00%	2.00%	35.00% 8.00%	3.25%	None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA	0-74 75-79 80+	7.00% 4.00% 1.75%
Nassau Re	A.M. Best B+ Fitch BB+ Moody's N/A S&P N					Rate Book	Jpdated On:	11/6/2020	ı	1		1	Rates Effective:	11/2/2020	
Personal Protection Choice	Allocations/Strategies Fixed Account S&P 500 Monthly Cap 1-Year CSTMAI Point-to-Point Spread 1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 with Par and Spread 2-Year CSTMAI Point-to-Point Spread 2-Year CSTMAI Point-to-Point Cap 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 with Par and Spread	Fixed 1.50%	1.70% 2.75% 6.00%	26.00% 35.00%	\$pread 4.00% 4.00% 4.00%	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NH, NJ, NC, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%
Single Premium	> 3-Year S&P 500 with Par and Spread				& 9.00%	1									

Indexed Annuities

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Indexed Annuities		ing Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
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 Account S&P 500 Monthly Cap 1-Year CSTMAI Point-to-Point Spread 1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 with Par and Spread 2-Year S&P 500 Point-to-Point Spread 2-Year S&P 500 Point-to-Point Cap 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 with Par and Spread 3-Year S&P 500 with Par and Spread 3-Year S&P 500 with Par and Spread	Fixed 1.50%	2.75% 6.00%	27.00% 35.00%	\$ 2.00% 4.00% 8 2.00% 4.00% 8 4.00% 8 9.00%	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+		7.25% 5.00%
Single Freimain	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee											
Nassau Growth Annuity (7 Years)	Fixed Account 1-year S&P 500 1-year S&P 500 1-year S&P 500 2-year Swr 500 2-year Swr 500 2-year Swr 500 2-year Swr 500	1.90%	3.25%	23.00% 35.00% 35.00% 55.00% 70.00%	& 1.00% & 1.00% & 1.00%	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, MA, ME, NJ, NY, PR Call for details in: IN	0-75 76+		6.50% 4.25%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee											
Nassau Growth Annuity (10 Years)	Fixed Account 1-year S&P 500 1-year S&P 500 1-year S&P 500 2-year S&P 500 2-year S&P 500 2-year S&P 500 2-year Swnrise Smart Passage SG 2-year Sunrise Smart Passage SG	2.50%	4.50%	45.00% 65.00% 95.00%	& 1.00% & 1.00%	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 5% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, MA, ME, NJ, NY, PR	0-75 76+		7.25% 5.00%
National Western Life	A.M. Best A Fitch N/A Moody's A2 S&P A-			150.0070	u 1.00%	Rate Book	Updated On:	11/6/2020					Rates Effective:	8/1/2020		
NWL Ultra Classic	Allocations/Strategies Fixed Account Option A: Monthly Averaging Annual Reset Option J: Annual Point-to-Point with Cap Option U: Annual Reset Low Volatility Daily Risk Control	Fixed 2.50%	Cap Rate 5.50%	50.00% & 105.00%	Fee & 6.00% 0.50%	None	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	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 0-70 71-75 76-80	NQ Q	10.00% 8.50% 10.00% 8.00% 7.00%
NWL Ultra Future Flexible Premium	Allocations/Strategies Fixed Account Option A: Monthly Averaging Annual Reset Option U: Annual Reset Low Volatility Daily Risk Control	1.65%		75.00%	& 6.00%	9% Yr 1 4.75% Yrs 2-5	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	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 0-70 71-75 76-80	Q	5.00% 3.00% 5.00% 1.50% 0.25%
NWL Impact 7 / 7S Flexible Premium	Allocations/Strategies Fixed Account 1 Year Annual Point to Point with Monthly Average Global Lookback Annual Reset Low Volatility Daily Risk Control	2.00%			& 6.00% & 2.00%	5%	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	7 Yrs	ALL Except: CT, FL, NY Call for details in: PR	0-75 76-80 0-70 71-75 76-80	NQ Q	5.50% 3.50% 5.50% 4.00% 1.50%

For Agent Use Only

Indexed Annuities

1-800-255-5055

Indexed Annullies Rous Survey Minimum Value Previous	7.00% 5.00% 7.00% 7.00% Q 5.50% 3.00%
All Except All	7.00% 5.00% 7.00% Q 5.50% 3.00%
NWL Impact 10	7.00% Q 5.50% 3.00%
NWL impact 10 2 1 1 1 1 1 1 1 1 1	7.00% 7.00% Q 5.50% 3.00%
1.65% 1.65% 1.65% 1.65% 1.20	Q 5.50% 3.00% 20 6.75%
10	Q 5.50% 3.00% 20 6.75%
Flexible Premium	Q 5.50% 3.00% 20 6.75%
Annual Reset Low Volatility Daily Risk Control 70.00% 71.75 76-8	3.00%
North American A.M. Best A+ Fitch A+ Moody's N/A S&P A+ See Allocations/Strategies Fixed Cap Rate Par Rate Spread 1.75% on 40-79 0% (1-6) All Except: Allocations/Strategies Fixed Account 1.20% Allocations/Strategies Fixed Account 1.20% Allocations/Strategies Fixed Account 1.20% All Except: Allocations/Strategies Fixed Account A.00% All Except: Allocations/Strategies Allocations/Strategies Allocations/Strategies Allocations/Strategies A.00% All Except: Allocations/Strategies A.00% Allocations/Strategies Allocations/Strategies Fixed A.00% Allocations/Strategies Allocations/Strategies Fixed A.00% Allocations/Strategies Fixed A.00%	6.75 %
Allocations/Strategies	6.75%
Benefit	
Solutions 1 Year NASDAQ-100 Monthly Averaging 35.00% 1.75% on 40-79 0% (1-6) Yes 10 Yrs 10	
Solutions 1 Year NASDAQ-100 Monthly Point-to-Point Index 1.20% 4.00% 1.20% 4.35% 10 Yrs 1.20% 4.35% 10 Yrs	
10	
10	4.87%
Year S&P 500 Low Volatility Daily Risk Control 5% 4.35% paid \$20,000 Yr 2+ 50% Call for details in:	
Single Premium > 1 Year S&P 500 Monthly Point-to-Point Index	
Allocations/Strategies Fixed Cap Rate Par Rate Spread 100% 100% 100% 100% 100% 100% 100% 100%	
Fixed Account 1.00% 100% 1.00% 1.00% 1.75% on 1.75%	
Charter Plus > 1 Year NASDAQ-100 Monthly Point-to-Point Index 1.00% 2.00% 1.75% on 87.5% of 0-79 0% 1.75% on 87.5% of 0-79 0% 0.75	
Charter Plus > 1 Year S&P 500 Annual Point-to-Point Index 2.00% AK, CA, CT, DE, HI, MN, 0-75	
Criditer Plus > 1 Year S&P 500 Annual Point-to-Point Index 2.00% 0-79 0% AK, CA, CT, DE, HI, MN, 0-75	
	6.50%
10 > 1 Year S&P 500 Annual Point-to-Point	
> 1 Year S&P 500 Daily Index Margin	4.875%
> 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index 5.75% 10% 50% VA, WA	
> 1 Year S&P 500 Monthly Point-to-Point Index 1.00% (7-12)	
Flexible Premium > 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index 3.00%	
Allocations/Strategies Fixed Cap Rate Par Rate Spread	
> Fixed Account 1.10%	
Charter Plus > 1 Year NASDAQ-100 Monthly Point-to-Point Index 1.00% 1.75% on 075 1.75% on 075 1.75% on 075 1.75% on 075	
Charter Flus > 1 Year S&P 500 Annual Point-to-Point Index 2.50% AK, CA, CT, DE, HI, ID,	
14 > 1 Year S&P 500 Annual Point-to-Point 20.00% 8% premiums Premiums Premiums 14 Yrs MN, MO, NV, NY, OH, 0-75	6.50%
> 1 Year S&P 500 Daily Index Margin 11.00% 575,000 Yr 2+ OK, OR, PA, PR, SC, TX,	
> 1 Year S&P 500 Low Volatility Daily Risk Control 5% 5.25% UT, VA, WA	
> 1 Year S&P 500 Monthly Point-to-Point Index 1.20%	
Flexible Premium > 2-Year S&P 500 Low Volatility Daily Risk Control 8% 2.50%	20
North American A.M. Best A+ Fitch A+ Moody's N/A S&P A+ Rates Effective: 10/20/2 Allocations/Strategies Fixed Cap Rate Par Rate Spread	20
Allocations/Strategies Fixed Cap Rate Par Rate Spread Fixed Account 1.00%	
> 1-Year S&P 500 Annual Point-to-Point 2.70% Yr 1 (1-6)	
11	
	6 F00/
None Yes 10 Yrs '	6.50%
▶ 1-Year S&P 500 MARC 5% ER 3.00% premiums \$20,000 Yr 2+ 76+ ▶ 1-Year S&P 500 Monthly Point-to-Point 1.00% 5% 50%	
	6.50% 4.87%
> 2-Year S&P 500 Low VC Daily Risk Ctrl 8% (7-12)	

Indexed Annuities

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Indexed Annuities	Crediti	ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comission	ns
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 Account S&P 500 Annual Point to Point S&P 500 Monthly Point to Point S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. S&P 500 Annual Point to Point S&P 500 MARC 5% ER Annual Point to Point Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Two-year S&P 500 Point to Point Two-year Fidelity Multifactor Yield Index 5% ER Two-year Fidelity Multifactor Yield Index 5% ER	Fixed 1.40%	3.00% 1.10%	20.00% 55.00% 55.00% 100.00% 20.00% 80.00% 150.00%	2.10% 8. 1.50%	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY	Year 1 40-75 76-79 80-85	4.75% 3.562% 2.375%
VersaChoice 10* Single Premium	Allocations/Strategies Fixed Account S&P 500 Annual Point to Point S&P 500 Monthly Point to Point S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. S&P 500 Annual Point to Point S&P 500 MARC 5% ER Annual Point to Point Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Two-year S&P 500 Point to Point Two-year S&P 500 MARC 5% ER Pt. to Pt. Two-year Fidelity Multifactor Yield Index 5% ER Two-year Fidelity Multifactor Yield Index 5% ER	1.50%	3.25% 1.40%	20.00% 60.00% 60.00% 115.00% 25.00% 80.00% 165.00%	2.50% 8. 1.50%	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	40-75 76+	6.50% 4.87%
Strategic Design X Single Premium	Allocations/Strategies > Fixed Account > S&P 500 Annual Point to Point > S&P 500 Annual Point to Point > S&P 500 Monthly Point to Point > S&P 500 Monthly Point to Point > S&P 500 Annual Point to Point with Inverse Edge > S&P MARC 5% ER Annual Point to Point > S&P MARC 5% ER Annual Point to Point 2 Year	Fixed 1.70% Trigger:	3.75% 1.45% 2.00%	70.00% 100.00%		None	1.75% on 87.5% of premiums paid	50-79 \$50,000	Yr 1 0% Yr 2+ 7%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: ID, NY Call for details in: CA	0-75 76+	6.50%
Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S&P N/A	Α				кате воок	Updated On:	11/6/2020	_				Rates Effective:	10/12/2020	
Royal Select	Allocations/Strategies ➤ Fixed Account ➤ 1 Year Annual Point-to-Point Strategy ➤ 1 Year Monthly Average Strategy	1.30%	3.20% 3.20%			8%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except:	18-75 76-80	6.50% 5.00%
Silver Select	Allocations/Strategies Fixed Account 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Annual Monthly Average	Fixed 1.70%	3.85% 3.85%			4%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75 76-80	6.50% 5.00%

Indexed Annuities

1-800-255-5055

Indexed Annuities		Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissi	ions
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	Allocations/Strategies ➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point	Fixed 2.15%	Cap Rate		None	1% on 87.5% of premiums	18-80 \$10,000	Yr 1 0% Yr 2+	100% (1-12)	Yes	10 Yrs	ALL Except: AL, MS, NY, VT, WV	5 18-75 76-80	6.50% 5.00%
Single Premium	> 1 Year S&P 500 Annual Monthly Average		4.85%			paid	. ,	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	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Annual Point-to-Point ➤ S&P 500 Annual Rate for Term Cap	1.30%	2.60% 2.50%	Par Rate	None	1% on 100% of premiums paid	50-79 \$25,000	Yr 1 10% Yr 2+	100% (1-6) 50%	Yes	10 Yrs	All Except:	50-79	6.00%
Flexible 1st Yr Premium	> 2-Year Citi Flexible Allocation 6 Excess Return			60.00%				10%	(7-12)					
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	Allocations/Strategies ➤ Fixed Account ➤ Global Multi-Index Strategy ➤ S&P Index Strategy	1.50%	2.00%	Par Rate 11.00%	4%	3% on 87.5% of premiums paid	0-85 \$2,000	Yr 2+ 10% Accumulates to 50%	100% (1-6) 50% (7-12)	Yes	9 Yrs	ALL Except: AK, CT, ME, NY, PR, VT	0-75 76-85	4.50% 2.50%
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 Account ➤ 1 Year S&P 500 Annual Point-to-Point ➤ 1 Year S&P 500 Annual Point-to-Point	2.00%	Cap Rate 4.00%	Par Rate 27.00%	None	1% on 87.5% of premiums paid	0-93 \$15,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	5 Yrs	ALL Except: CA, NY, PR	0-80 81-85 86-93	3.00% 1.50% 1.35%
Index Select Annuity 7*	Allocations/Strategies ➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point	Fixed 2.00%	Cap Rate	Par Rate 29.00%	None	1% on 87.5% of premiums paid	0-90 \$15,000	Yr 1 0% Yr 2+	100% (1-6) 50%	Yes	7 Yrs	ALL Except: CA, NY, PR	0-80 81-85	4.00% 2.00%
Single Premium	> 1 Year S&P 500 Annual Point-to-Point		4.50%					10%	(7-12)				86+	1.45%

Legacy Products

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Indexed Annuities		iting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A				Rate Book l	Jpdated On:	11/6/2020					Rates Effective:	11/6/2020
LibertyMark 7 Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year S&P 500 Point-to-Point V/ PR	Fixed 2.25%	2.40% 4.80% 5.95%	Par Rate 74.00% 98.00% 48.00%	1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 5.00% 81-85 3.75% 50bps bonus through December 31, 2020
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee									
LibertyMark 7 Plus Single Premium	Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR	2.05%	2.20% 4.40% 5.40%	65.00% 87.00% 43.00%	1.00% 1.00% 1.00% 1.00% 1.00%	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 4.00% 81-85 2.75% 50bps bonus through December 31, 2020
Single Fremium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee				1					
LibertyMark 10 Single Premium	Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	2.80%	2.65% 5.80% 7.40%	111.00% 116.00% 57.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 7.00% 81-85 6.00% 50bps bonus through December 31, 2020
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee									
LibertyMark 10 Plus Single Premium	Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	1.75%	1.95% 3.70% 4.50%	72.00% 74.00% 37.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00% 50bps bonus through December 31, 2020
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee									
LibertyMark 10 LT	Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A)	2.80%	2.65% 5.80% 7.40%	88.00% 111.00% 116.00% 57.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 81-85 4.75% 50bps bonus through
Single Premium	> 2-Year S&P 500 Point-to-Point w/ PR > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)		2.00%		-					,				50bps b Decem

Legacy Products

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Indexed Annuities	Credit	ing Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P N	/A				Rate Book l	Ipdated On:	11/6/2020					Rates Effective:	11/6/2020
	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point	Fixed 1.75%	Cap Rate	Par Rate 55.00%	1.25% 1.25%				V- 4	100%			Only Available in:	
LibertyMark 10 LT Plus	 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 		3.70% 4.50%	72.000/	1.25% 1.25%	7%	1.6% on 100% of premiums	0-80	Yr 1 0%	(1-6)	Yes	10 Yrs	AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC,	0-80 6.00%
	- 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt 2-Year Morgan Stanley TEBI Point-to-Point - 2-Year S&P 500 Point-to-Point w/ PR - 1-Year S&P 500 Point-to-Point w/ PR			72.00% 74.00% 37.00%	1.25% 1.25% 1.25%		paid	\$10,000	Yr 2+ 10%	50% (7-12)			TX, UT, WA	
Single Premium	 ▶ 5-Year FUSION Fixed Rate on Gain (Part A) ▶ 5-Year FUSION Participation Rate (Part B) 		1.00%	103.00%	1.25% 1.25%									50bps bonus through December 31, 2020
LibertyMark	Allocations/Strategies ➤ Fixed Account ➤ 1-Year Morgan Stanley TEBI Point-to-Point	Fixed 2.75%	Cap Rate	Par Rate 86.00%	Fee 1.50%		1.6% on		Yr 1 0%	100% (1-6)			ALL Except:	
SE 7	 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 		2.40% 5.90% 7.40%		1.50% 1.50% 1.50%	None	100% of premiums paid	0-85 \$10,000	Yr 2+	50%	Yes	7 Yrs	AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR,	0-80 5.00% 81+ 3.75%
Single Premium	 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 			116.00% 56.00%	1.50% 1.50%				10%	(7-12)			PA, SC, TX, UT, VT, WA	50bps bonus through December 31, 2020
	Allocations/Strategies ➤ Fixed Account	Fixed 2.55%	Cap Rate	Par Rate	Fee				Yr 1	100%			ALL Except:	
LibertyMark SE 7 Plus	 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 		2.20% 5.40%	76.00%	1.50% 1.50% 1.50%	5% Paid end of	1.6% on 100% of premiums	0-85 \$10,000	0%	(1-6)	Yes	7 Yrs	AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR,	0-80 4.00% 81-85 2.75%
Single Premium	> 1-Year S&P 500 Point-to-Point Inversion > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point w/ PR		6.70%	102.00% 51.00%	1.50% 1.50% 1.50%	year 7	paid	, ,,,,,,	Yr 2+ 10%	50% (7-12)			PA, SC, TX, UT, VT, WA	50bps bonus through December 31, 2020
Single Fremium	Allocations/Strategies Fixed Account	Fixed 3.35%	Cap Rate	Par Rate	Fee									
LibertyMark	> 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year S&P 500 Monthly Point-to-Point > 1-Year S&P 500 Point-to-Point	3.3376	2.95% 7.00%	100.00%	1.75% 1.75% 1.75%		1.6% on 100% of	0-85	Yr 1 0%	100% (1-6)			ALL Except: AK, AL, CA, CT, DE, FL,	0-80 6.00%
SE 10	 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 		8.90%	131.00% 135.00%	1.75% 1.75% 1.75%	None	premiums paid	\$10,000	Yr 2+ 10%	50% (7-12)	Yes	10 Yrs	IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	81-85 4.75%
Single Premium	 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B) 		3.00%	139.00%	1.75% 1.75% 1.75%									50bps bonus through December 31, 2020
	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point	Fixed 2.25%	Cap Rate	Par Rate 66.00%	1.75% 1.75%		1.504		Yr 1	100%			ALL Except: AK, AL, CA, CT, DE, FL,	
LibertyMark SE 10 Plus	 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 		4.80% 5.90%	89.00%	1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	0% Yr 2+	(1-6) 50%	Yes	10 Yrs	IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00%
Single Premium	2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)		2.00%	92.00% 46.00%	1.75% 1.75% 1.75% 1.75%				10%	(7-12)				50bps bonus through December 31, 2020

Legacy Products

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Indexed Annuities	Credi	ting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P N	N/A				Rate Book I	Updated On:	11/6/2020					Rates Effective:	11/6/2020
LibertyMark SE 10 LT	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 5-Year FUSION Point-to-Point 5-Year FUSION Participation Rate (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 2.95%	2.65% 7.00% 8.90%	131.00% 135.00% 66.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	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
LibertyMark SE 10 LT Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A)	Fixed 1.95%	1.95% 4.80% 5.90%	89.00% 92.00% 46.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 50bps bonus through
Single Premium	> 5-Year FUSION Participation Rate (Part B)		<u></u>	98.00%	1.75%									December 31, 2020
ClassicMark 10	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S&C Olumbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.70%	1.90% 3.75% 4.05%	70.00% 71.00% 36.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80 6.00% 81-85 5.00% 86-90 1.50% 50bps bonus through December 31, 2020
ClassicMark 10 LT	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S&Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.20%	1.90% 3.75% 4.05%	70.00% 71.00% 36.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in: CA, NH, NJ, PA	0-80 6.00% 81-85 3.75% 86-90 1.50% 50bps bonus through December 31, 2020

Legacy Products

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Indexed Annuities	Credi	ting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Accum @	Surrender Charge Period	State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P N	I/A			Rate Book l	Jpdated On:	11/6/2020	•				Rates Effective:	11/6/2020
Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A)	Fixed 1.15%	1.40% 2.75% 2.75%	Par Rate 36.00% 47.00% 47.00% 25.00%	4%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80 5.00% 50bps bonus through
Single Premium	> 5-Year FUSION Participation Rate (Part B)			59.00%									December 31, 2020
ClassicMark 10 LT Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A)	Fixed 1.15%	1.40% 2.75% 2.75%	Par Rate 36.00% 47.00% 47.00% 25.00%	3% 2% (CA, MO)	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in: CA, NH, NJ, PA	0-80 5.00% 50bps bonus through
Single Premium	> 5-Year FUSION Participation Rate (Part B)		2.2070	59.00%									December 31, 2020

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

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

25

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

Annuity Rate Sheet

Available Annuity Riders

		/ Wallable / W	1101107 11101010	A NEARY		
	American Equity	American Equity	AIG/MSG	AIG/MSG	Equitrust	
IMS Inc.	LIBR	LIBR W/ Wellbeing Benefit	Lifetime Income Plus Flex	Lifetime Income Plus Multiplier Flex		
Product Line	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	Power Select Plus Income	Power Select Plus Income	MarketPower Bonus	
Issue Ages	50-80	50-80	50-78	50-78	40-75	
Rider Roll-Up Rate	6% Compound	6% Compound	7% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	6% Compound	
Rider Fee (Annual) & Calculation	110 bps Accumulation Value	120 bps Accumulation Value	110 bps Benefit/Income Value	110 bps Benefit/Income Value	125 bps Accumulation Value	
Roll-Up Period	15 Yrs No Restart	15 Yrs No Restart	10 Yrs No Restart	Up to Age 95 or Income Triggered	10 Yrs No Restart	
Nithdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	30 days Minimum Age 50	30 days Minimum Age 50	1 Year Minimum Age 50	
Income Multiplier	No	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	Doubler for Confinement	Doubler for Confinement	Chronic Illness Doubler	
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY	
Additional Benefits & N/A N/A N/A			N/A	N/A	N/A	

27

IAMS Inc.	Equitrust	Equitrust	Equitrust	F&G Protection Package	F&G Enhanced Package				
Product Line	MarketTen Bonus	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series				
Issue Ages	40-80	40-80	40-85	0-85	0-85				
Rider Roll-Up Rate	6.5% Compound	10% Benefit Base Bonus 4% Compound	7% Benefit Base Bonus 7% Compound	6% Compound over 5 or 10 years if age 71+ or 4% Simple Lump Sum Payout	Enhanced Package Prosperity Elite Series				
Rider Fee (Annual) & Calculation	100 bps Accumulation Value	95 bps Accumulation Value	125 bps Accumulation Value	150 bps Benefit/Income Value	Prosperity Elite Series 0-85 4% Simple 60 bps Benefit/Income Value 10 Yrs or Age 85 No Restart N/A No All Except: AK, CT, MD, MN, MS, NH, NY,				
Roll-Up Period	10 Yrs No Restart	10 Yrs No Restart	7 Yrs No Restart	10 Yrs 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	=p.:		All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA	AK, CT, MD, MN, MS, NH, NY,				
Additional Benefits & Other Rider Nuances	I N/A I N/A			N/A	N/A				

28

IAMS Inc.	F&G Income for Life	Global Atlantic Living Benefit Rider	Global Atlantic Living Benefit Rider	Global Atlantic Living Benefit Rider	Global Atlantic Living Benefit Rider
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	N/A	
Income Multiplier	1 - Doubles Rider withdrawal amount Joint is 1.5 times	No	Chronic Illness Doubler	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 All Except:		All Except: NY	All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	Additional Benefits & If you wait until year 10, the total up all of the interest of to the Cash/Accumulated		N/A	N/A	N/A

Annuity Rate Sheet 30

	Great American Life	Great American Life	Guggenheim Life	Lincoln National	Lincoln National
IAMS Inc.	Sales Temporarily Suspended	Sales Temporarily Suspended	Lifetime Withdrawal Rider	Sales Temporarily Suspended	Sales Temporarily Suspended
Product Line	American Legend III, A terican Legend 7, Safe Return	American Legend III, A erican Legend 7, Safe Return	Highlander Fixed Annuity, ViStar Fixed Annuity	N v Direction & OptiBlend Series	etirement SafeGuard
Issue Ages	40-85	50-85	50-80	35-85	50-80
Rider Roll-Up Rate	7% Simple	7% Simple	4% Simple Plus Dollar amount or interest credits for the year (minus any withdrawals)	7% Simple	Interest Earnings credited multipli at 150% compound
Rider Fee (Annual) & Calculation	95 bps Bene /Income Value	95 bps Benei (Income Value	90 bps Accumulation Value	95 bps Bene Vincome Value	None
Roll-Up Period	0 Yrs N Restart	0 Yrs No Restart	10 Yrs	Earlier of 1 Years or Age 85	N/A
Withdrawal Phase Waiting Period	30 Pays Minimu Age 55	f death occur fter 5 years, the Death Benefit replaced by the riders en inced DB	1 Year Minimum Age 60	1 ear Minimu Age 50	10 lears Minimu a Age 60
Income Multiplier	Nd	No	No	Nd	Ye
State Variance & Availability	All Excep NY Call for detail: NJ, OR	All Except: OR, WA	All Except : NY	All Except: NY	All Except: CA, NJ, NY, OR, PA, K, WA
Additional Benefits & Other Rider Nuances	Rider fee is Refunded if Death Occurs Prior to Starting Income	Rider fee is also refunded por the death of the Non-Insu d Joint Owner. Regardless o When Death Occurs	N/A	N/A	Enhanced Death Benefit or the life of the contract increases to age 70

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

		-			
T 4 3 50	Nassau Re	Nassau Re	National Western	National Western	North American
IMS Inc.	Income & Family Protection	Income, Family, & Care Protection	Income Outlook	Income Outlook Plus 5	GLWB
Product Line	Personal Protection Choice	Personal Protection Choice	All	All	IncomeChoice 10
Issue Ages	0-80	0-80	0-85 0-85		40-79
Rider Roll-Up Rate	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple	5% Compound	5% Initial Bonus Plus 5% Compound	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	20 Yrs No Restart	
Withdrawal Phase Waiting Period	30 Days	30 Days	1 Year 1 Year Minimum Age 60 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

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A	A-				Rate Book L	Jpdated On:	11/6/2020				Rates Effective:	10/15/2020
Guarantee Shield						Yr 1	100%				3 Year	18-80	1.50%
	> 3 Year	2.40%				Int.	(1)		Same as	All Except:		81+	1.13%
Series			1%	18-85	\$10,000			Yes	Guaranteed	NY			
(3 & 5)	> 5 Year	2.65%				Yr 2+	50%		Period		5 Year	18-80	2.25%
Single Premium						10%	(2-12)					81+	1.69%
American Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N/	/A	ı				Jpdated On:	11/6/2020			ا	Rates Effective:	11/9/2020
American Classic	> 5 Year	2.75%	1%	0-90	\$1,000	Yr 1 Int. Yr 2+	100% (1-6) 50%	Yes	Same as Guaranteed Period	Only available in: AZ, CO, DC, HI, IA, IL, IN, LA, MO, NE, NM,	0-80		2.25% 1.25%
Single Premium						10%	(7-12)		renou	NV, OH, OK, TX, UT	81-90		1.25%
U	A.M. Best A Fitch N/A Moody's N/A S&P A	Δ					Jpdated On:	11/6/2020				Rates Effective:	11/6/2020
American National	> 5 Year Yield ¹	2.25%				nate book c	paatea o						11/0/2020
Palladium	> 6 Year Yield	2.45%				Yr 1							
MYGA*	> 7 Year Yield ¹	2.45%				Int.	100%		_	All Except:			
WITGA	> 8 Year Yield	2.45%	1%	0-85	¢E 000			Vos	Same as	NY, PR, UT	0-79		2.50%
(5-10 Yrs)	➤ 9 Year Yield²	2.55%	1%	0-85	\$5,000	Yr 2+	(1-12)	Yes	Guaranteed Period	Call for details in:	80-85		0.50%
(2-10 112)	> 10 Year Yield ¹	2.55%				10%			renou	MD, WY			
Single Premium	¹ Includes 1% 1st Yr Bonus												
	² Includes 2% 1st Yr Bonus												
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A	A				Rate Book L	Jpdated On:	11/6/2020				Rates Effective:	11/7/2020
						Yr 1	100%			All Except:	0-70		1.30%
MaxRate 3*													
	≥ 3 Voor	1 /15%	0.25%	0-85	\$10,000	Int.	(1-6)	Vos	Same as rate	NY, PR Call for details in:	71-75		1.30%
	> 3 Year	1.45%	0.25%	0-85	\$10,000	Int. Yr 2+	(1-6) 50%	Yes	guarantee	Call for details in: AK, CA, CT, DE, HI,	71-75 76-80		1.30% 0.90%
	> 3 Year	1.45%	0.25%	0-85	\$10,000			Yes		Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH,			
Flexible Premium	> 3 Year	1.45%	0.25%	0-85	\$10,000			Yes	guarantee	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX,			
Flexible Premium	> 3 Year	1.45%	0.25%	0-85	\$10,000	Yr 2+	50%	Yes	guarantee	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH,	76-80		0.90%
Flexible Premium MaxRate 5*						Yr 2+ Int.	50%		guarantee period Same as rate	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in:	76-80 81+		0.90% 0.40%
	> 3 Year > 5 Year	2.05%	0.25%	0-85	\$10,000 \$10,000	Yr 2+ Int. Yr 1	50% (7-12) 100%	Yes	guarantee period	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR	76-80 81+ 0-70		0.90% 0.40% 2.00%
						Yr 2+ Int. Yr 1 Int.	50% (7-12) 100% (1-6)		guarantee period Same as rate guarantee	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI,	76-80 81+ 0-70 71-75		0.90% 0.40% 2.00% 2.00%
MaxRate 5*						Yr 2+ Int. Yr 1 Int. Yr 2+	50% (7-12) 100% (1-6) 50%		guarantee period Same as rate guarantee	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX,	76-80 81+ 0-70 71-75 76-80		0.90% 0.40% 2.00% 2.00% 1.80%
MaxRate 5*	> 5 Year	2.05%	0.25%	0-83	\$10,000	Yr 2+ Int. Yr 1 Int. Yr 2+ Int.	50% (7-12) 100% (1-6) 50% (7-12)	Yes	guarantee period Same as rate guarantee period Same as rate	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in:	76-80 81+ 0-70 71-75 76-80 81+		0.90% 0.40% 2.00% 2.00% 1.80% 1.10%
MaxRate 5* Flexible Premium						Yr 2+ Int. Yr 1 Int. Yr 2+ Int. Yr 1	50% (7-12) 100% (1-6) 50% (7-12)		guarantee period Same as rate guarantee period	Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA All Except: NY, PR	76-80 81+ 0-70 71-75 76-80 81+		0.90% 0.40% 2.00% 2.00% 1.80% 1.10%

Multi-Year Guarantee

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Fixed Annuities		Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Atlantic Coast Life	A.M. Best B-	+ Fitch N/A Moody's N/A S&P	N/A				Rate Book L	Jpdated On:	11/6/2020			Ra	tes Effective:	11/2/2020
Safe Haven	> >	5 Year Yield 6 Year Yield	3.80%				Yr 1 0%	100% (1-6)	No	Same as rate	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ,	0-80 81+	5 & 6 Year	2.40% 1.30%
Sale navell		o real field	3.90%	1.00%	0-90	\$5,000	0%	(1-0)		guarantee	NY, PA, PR, RI, WA,			
	>	7 Year Yield	3.95%			, , , , , ,	Yr 2+	50%	Only with	period	WI	0-80	7 & 10 Year	2.65%
Single Premium	>	10 Year Yield	4.10%				0%	(7-12)	Rider		Call for details in: FL	81+		1.40%
Equitable	A.M. Best B	+ Fitch N/A Moody's N/A S&P	BBB+				Rate Book L	Jpdated On:	11/6/2020		· <u>-</u>	Ra	tes Effective:	11/9/2020
Secure Savings			·				Yr 1	100%			All Except:	18-80 81+	2 Year	1.25% 1.00%
	>	2 Year	1.75%	1.00%	18-90	ć10.000	Int.	(1-12)	Yes	Same as rate	•	91+		1.00%
IAMS	>	5 Year	2.70%	1.00%	16-90	\$10,000	Yr 2+	50%	res	guarantee period	MN, NJ, NY, PR		5 Year	
PROPRIETARY Single Premium							5%	(13-24)		penou		18-75 76-80 81-85		2.00% 1.75% 0.75%
Secure Savings								100%			All Except:		2 Year	
Elite	>	2 Year	2.15% 1.85% FL			4	None	(1-12)		Same as rate	CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	18-80 81+		1.25% 1.00%
IAMS	>	5 Year	2.95%	1.00%	18-85	\$10,000	without Rider	50%	No	guarantee period			5 Year	
PROPRIETARY		3 real	2.80% FL				Muei	3070		periou	Call for details in:	18-75 76-80		2.00%
Single Premium								(13-24)			FL	76-80 81-85		1.75% 0.75%
Equitrust	A.M. Best B+	+ Fitch N/A Moody's N/A S&P	BBB+				Rate Book L	Jpdated On:	11/6/2020				tes Effective:	8/21/2020
	>	3 Year	1.20%				Yr 1	100%				0-80	3 Year	2.00%
Certainty Select	>	5 Year	1.70%				0%	(1-6)		Same as rate	All Except:	81-90		1.50%
cortaint, colour	>	6 Year	1.85%	1.00%	0-90	\$10,000			Yes	guarantee period	NY, PR	5,	6, 8, & 10 Yea	r
	>	8 Year	2.00%				Yr 2+	50%				0-80		3.00%
Single Premium	>	10 Year	2.20%				Int.	(7-12)				81-90		2.25%
ChoiceFour							Yr 1							
(6 Year)		6 Year	2.00%				Int.	100%			All Except:	0-80		5.50%
(MVA & Liquidity)	>	W/ Premium Bonus	1.50%	2.00%	0-85	\$10,000	Yr 2 +	(1-12)	Yes	6 Year	NY, PR	81-85		4.125%
Flexible 1st Yr Premium							10%							
Fidelity & Guaranty	A.M. Best A	- Fitch A- Moody's Baa1 S&P	A-				Rate Book L	Jpdated On:	11/6/2020			Ra	tes Effective:	9/15/2020
		<u></u>										0-79		1.50%
FG Guarantee	>	3 Year	2.10%				Yr 1	100%		Same as rate		80-90	3 Year	0.75%
FG Guarantee Platinum	>	3 Year 5 Year	2.10% 2.75%	1% on 87.5%	0-90	\$20,000	Yr 1 Int. Yr 2+ Int.	100% (1-12) 50% (13-24)	Yes	Same as rate guarantee period	All Except: MT, NY, PR	80-90 0-79 80-90 0-79	5 Year	0.75% 2.00% 1.00% 2.25%

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rat	e 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 L	Jpdated On:	11/6/2020			Ra	ites Effective:	6/29/2020
Secure Gain 5*	Year 1 W/Bonus 0.25% Year 2 Year 3	1.80% 1.90%				Yr 1 10%	100% (1-6)			All Except:	0-80		2.50%
(Step Rate)	Year 3 Year 4 Year 5	2.00% 2.10% 2.20%	1.10%	0-89	\$10,000	Yr 2+	50%	Yes	5 Years	CT, IN, MN, MO, NY, OH, PR, VA	81-89		1.50%
Single Premium	> 5 Year Yield	2.05%				10%	(7-12)				01 05		1.50%
Guaranty Income Life	A.M. Best B++ Fitch N/A Moody's I	N/A S&P N/A				Rate Book L	Jpdated On:	11/6/2020			Ra	ites Effective:	10/1/2020
Guaranty Annuity	> 4 Year	2.10%		0-100	\$5,000	Yr 1	100%		Same as rate	All Except: AK, CT, DC, DE, HI, ID,	0-79 80-100 0-79	4 Year	1.60% 0.80%
(4, 6, 8)	> 6 Year	2.20%	1.00%	0-90	NQ \$2,000 Q	Int. Yr 2+ Int.	(1-6) 50% (7-12)	Yes	guarantee period	MA, MD, ME, MN, NH, NJ, NY, PA, PR, RI, SD, VA, VT, WI,	80-90	6 Year	2.00% 1.00%
Single Premium	> 8 Year	2.30%		0-79			(. ==,			WV All Except:	0-79 0-74	8 Year	3.00% 1.85%
	> 3 Year > 4 Year	2.10%		0-100		Yr 1	100%			ŀ	75+ 0-74	3 Year 4 Year	0.93% 2.25%
Guaranty Rate	> 5 Year	2.35%				0%	(1-6)				75+ 0-74 75+	5 Year	1.13% 2.75% 1.38%
Lock	> 6 Year	2.45%	0.50%		440,000				Same as rate		0-74 75+	6 Year	2.75% 1.38%
	> 7 Year	2.65%	0.50%		\$10,000			Yes	guarantee period	AK, CA, DE, FL, HI, ME, MN, ND, NY, SD	0-74 75+	7 Year	3.00% 1.50%
(3, 4, 5, 6, 7, 8, 9,	> 8 Year	2.75%		0-90		Yr 2	50%				0-74 75+	8 Year	3.00% 1.50%
10)	➤ 9 Year	3.25%				5%	(7-12)				0-74 75+ 0-74	9 Year	3.25% 1.63% 3.25%
Single Premium	> 10 Year	3.00%					,				75+	10 Year	1.63%
Guggenheim	A.M. Best B++ Fitch N/A Moody's I	N/A S&P N/A				Rate Book L	Jpdated On:	11/6/2020			Ra	ites Effective:	10/1/2020
	> 3 Year*	1.90%									5	, 6, 7, 8, 9 Year	
Preserve	➤ 4 Year*	2.10%			\$10,000	Yr 1					0-80		2.50%
	> 5 Year	2.35%	1% on 87.5%		NQ	0%			Same as rate	All Except:	81-85		1.88%
MYGA*	> 6 Year	2.50%	of premium	0-90			100%	Yes	guarantee	NY	86-90		1.25%
	> 7 Year	2.60%	paid	0 30			(1-12)	103	period			10 Year	
	> 8 Year	2.70%	p		\$5,000	Yr 2 +			p - 100	*Lower commission	0-80		3.00%
	> 9 Year	2.80%			Q	10%				on 3 & 4 Yr MYGA	81-85		2.25%
Single Premium	> 10 Year	2.90%								·· ··· - · ·	86-90		1.50%

Multi-Year Guarantee

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Peric	od	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 L	Jpdated On:	11/6/2020			F	Rates Effective:	7/15/2020
					4.0.00							5 & 7 Year	2 = 22/
D. O. H. ANYOA	> 5 Year Yield	2.25%			\$10,000 NQ	Yr 1 0%					0-80 81-85		2.50% 1.88%
ProOption MYGA			1% on 87.5%	0.00	l IIQ	070	100%	.,	Same as rate	All Except:	86-90		1.25%
W/ ROP	> 7 Year Yield	2.40%	of premium paid	0-90			(1-12)	Yes	guarantee period	NY		10 Year	
	> 10 Year Yield	2.65%	para		\$5,000	Yr 2 +			period		0-80		3.00%
Single Premium					Q	10%					81-85 86-90		2.25% 1.50%
	> 3 Year	2.15%		0-90		Yr 1				All Except:	0-90	3 Year	2.00%
Bankers Elite	5 fear	2.15%		0-90		11.1				AK, AL, DC, DE, MN,	0-90	3 fear	2.00%
Series	> 5 Year	3.00%		0-90	١.	0%	100%		Same as rate	MO, NH, NY, PR	0-90	5 Year	2.25%
(3, 5, 7, 9)	> 7 Year	3.00%	1.00%	0-85	\$10,000	Yr 2+	(1-12)	No	guarantee period	Call for details in:	0-85	7 Year	2.50%
(3, 3, 7, 3)	,	3.0070				11 2	(1 12)		period	CA & FL	0 03	7 1001	2.3070
Single Premium	> 9 Year	3.05%		0-80		0%				CARFL	0-80	9 Year	2.75%
Bankers	> 3 Year	2.00%		0-90		V- 1					0-80	3 Year	2.00%
	> 5 Year	2.45%	1.65%	0-90	\$10,000	Yr 1 Int.	100%	Yes	Same as rate	All Except:	81-90 0-80	5 Year	1.00% 3.25%
(3, 5, 7)	> 5 Year	2.45%	1.65%	0-90	\$10,000	Yr 2+	(1-12)	Yes	guarantee period	AK, AL, DC, MN, MO,	81-90	5 Year	1.50%
Single Premium	> 7 Year	2.55%		0-85		Int.	, ,		perior	NH, NY, PR	0-80 81-85	7 Year	4.00% 2.00%
Bankers Premier										All Except:		5 Year	
	> 5 Year	2.75%		0-90		Yr 1 Int.	100%		Same as rate	AK, AL, DC, DE, IA, MN, MO, NH, NM,	0-80 81-90		2.00% 0.40%
(5, 7)			1.65%		\$10,000	Yr 2+		Yes	guarantee	NY, OR, PR	01 50	7 Year	0.40/0
Single Premium	> 7 Year	2.85%		0-85		Int.	(1-12)		period	Call for details in:	0-80 81-85		2.15% 0.45%
Bankers 5						Yr 1	100%		Same as rate	IA, NM, OR All Except:	91-93		0.45%
Premier Plus	> 5 Year Yield	2.75%	1.65%	0-90	\$10,000	Int.	100%	Yes	guarantee	AK, AL, DC, DE, MN,	0-80		2.00%
Single Premium						Yr 2+ Int.	(1-12)		period	MO, NH, NY, PR	81-90		0.40%
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P	P AA-				Rate Book L	Jpdated On:	11/6/2020			F	Rates Effective:	8/15/2020
	> 5 Year	1.05%									0-75	5 Year	2.00%
MYGuarantee	J icai	1.03/6				Yr 1	100%				76-80		1.30%
Plus*	> 7 Year	1 150/	1% on 90%	0-85	\$10,000	10%	(1-6)	Yes	Same as rate	All Except:	81+		0.75%
	/ rear	1.15%	of premium paid	U-85	\$10,000	Yr 2+	50%	res	guarantee period	AK, MN, MO, NY		7 & 10 Year	
						10%	(7-12)		p		0-75		2.50%
Single Premium	> 10 Year	1.25%									76-80 81+		1.60% 1.00%

Multi-Year Guarantee

Fixed Annuities		Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
North American	A.M. Best A+	Fitch A+ Moody's N/A S&P A	\+				Rate Book l	Jpdated On:	11/6/2020				tes Effective:	
Guarantee Choice*	>	3 Year	1.85%									0-80 81-85 86-90	3 Year	1.50% 1.125% 0.75%
5 & 7 Year E-App	>	5 Year	1.75%	0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate	All Except:	0-80 81-85 86-90	5 Year	2.00% 1.50% 1.00%
Special	>	7 Year	2.20%	0.25%	0-90	\$2,000 Q	Yr 2+ Int.	50% (7-12)	res	guarantee period	ID, MT, NY	0-80 81-85 86-90	7 Year	2.50% 1.875% 1.25%
(3, 5, 7, 10) Single Premium	>	10 Year	1.95%									0-80 81-85 86-90	10 Year	3.00% 2.25% 1.50%
Oceanview	A.M. Best A-	Fitch N/A Moody's N/A S&P N	/A				Rate Book l	Jpdated On:	11/6/2020				tes Effective:	11/2/2020
	>	3 Year	2.15%				Yr 1				All Except:	0-79 80+	3 Year	2.00% 2.00%
Harbourview	>	5 Year	2.45%	1% on 87.5% of premium	0-89	\$20,000	0%	1/12 per month in the	Yes	Same as rate guarantee	CA, CT, HI, MA, ME, MN, MS, MT, NC, NY, VT, WY	0-79 80+	5 Year	3.00% 3.00%
	>	7 Year	2.50%	paid		, , , , , ,	Yr 2+	first Yr ONLY		period		0-79 80+	7 Year	3.00%
Single Premium	>	10 Year	2.55%				10%					0-79 80+	10 Year	3.00% 3.00%
Oxford Life	A.M. Best A-	Fitch N/A Moody's N/A S&P N	/A				Rate Book l	Jpdated On:	11/6/2020			Ra	tes Effective:	10/12/2020
Multi-Select	>	3 Year	1.60%									18-75 76-80	3 Year	1.00% 0.50%
Series	>	4 Year	2.40%				Yr 1			Same as rate	All Except:	18-75 76-80	4 Year	1.28% 0.55%
	>	5 Year 6 Year	2.35% 2.50%	1%	18-85	\$20,000	Int. Yr 2+	100% (1-12)	Yes	guarantee period	AL, MS, NY, PR, WV	18-75 76-80	5 & 7 Year	2.50% 1.50%
(3, 4, 5, 6, 7, 8)	>	7 Year	2.50%				10%					18-75 76-80	6 Year	1.25% 0.75%
Single Premium	>	8 Year	2.50%									18-75 76-80	8 Year	1.46% 0.93%
Multi-Select	>	9 Year	2.45%		18-77		Yr 1 Int.	100%		Same as rate	All Except:	18-75 76-77	9 Year	2.75% 1.75%
Series Single Premium	>	10 Year	2.45%	1%	18-75	\$20,000	Yr 2+ 10%	(1-12)	Yes	guarantee period	AL, MS, NY, PR, WV	18-75	10 Year	3.00%

Multi-Year Guarantee

										1 000 200 0000					
Fixed Annuities	Guarant	eed Fixed Rate and Rate Lock Perio	od	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&F	P N/A				Rate Book l	Updated On:	11/6/2020			R	ates Effective:	7/23/2020	
Milestone	>	3 Year	2.30%								All Except:	0-80 81-85	3 Year	1.25% 0.75%	
MYGA*	>	5 Year	2.80%	1.00%	0-90	\$15,000	Yr 1 0% Yr 2+	100% (1-6)	Yes	Same as rate guarantee	AK, CT, ME, MT, NY, PR, VT	86+ 0-80 81-85	5 Year	0.50% 2.00% 1.25%	
(3, 5, 7) Single Premium	>	7 Year	2.90%				10%	50% (7-12)		period	Call for details in: CA	86+ 0-80 81-85 86+	7 Year	0.75% 2.50% 1.75% 1.00%	
Sentinel Security Life	A.M. Best B++ Fitch	N/A Moody's N/A S&F	N/A				Rate Book l	Updated On:	11/6/2020				ates Effective:		
Personal Choice	>	5 Year	3.00%				Yr 1		No		All Except: AK, CT, DC, MA, ME,	0-80	5 Year	2.25%	
Annuity	 	7 Year	3.10%	1.65%	0-90	\$2,500	0% Yr 2+	If under 80, No	Available as a	Same as rate guarantee	MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV Call for details in:	0-80	7 Year	1.50% 2.25%	
(5, 7, 10)		7 700.	3.137.5	110070	0 30	Ψ2,550	0% Available as	If over 80 Yes	rate reducing rider	period		81+ 0-80		1.50% 2.75%	
Single Premium	>	10 Year	3.20%				a rate reducing	Updated On:	44 /5 /2020		CA, FL, MN	81+	10 Year	2.00%	
Standard Insurance	A.M. Best A Fitch	N/A Moody's A1 S&F	P A+				Rate Book (Opdated On:	11/6/2020			0-80	ates Effective:	10/1/2020	
Focused Growth	>	3 Year	1.70%		0-93		Yr 1	85 & Under None				81-85 86+	3 Year	0.75% 0.50%	
Annuity*	>	5 Year	2.30%	0.10%	0-93	\$15,000	Int.	86-90	Yes	Same as rate guarantee	All Except: CA, NY, PR	0-80 81-85	5 & 7 Year	2.00% 1.00%	
(3, 5, 7, 10)	>	7 Year	2.30%		0-90	\$15,000	Yr 2+ Int.	100% (1-6)		period	CA, NI, FR	86+		0.77%	
Single Premium Upstream Life	A.M. Best B++ Fitch	10 Year N/A Moody's N/A S&F	1.90%		0-80		Poto Pook I	50% (7-12) Updated On:	11/6/2020			0-80	10 Year	3.00%	
Opstream Life	A.IVI. BEST B++ FILCH	3 Year	2.00%				Rate Book (opuateu on.	No			0-80		2.05%	
Secure Legacy	Issue /		1.75% 2.80%	1% on	0-90		Yr 1	100%	Available as a rate reducing		Only available in:	81-90 0-80	3 Year	1.00%	
	Issue	Ages 81-90 7 Year	2.55% 2.85%	87.50% of premium	Ages 81-90 require DB Rider	\$10,000	Int. Yr 2+	(1-6) 50%	rider	Same as rate guarantee	AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT,	81-90 0-80	5 Year	1.25% 2.80%	
(3, 5, 7, 10)	>	Ages 81-90 10 Year	2.60% 2.90%	paid	Rider Cost:		Int.	(7-12)	Required for clients age 81+	period	ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	81-90 0-80	7 Year 10 Year	1.35% 3.05%	
Single Premium Global Atlantic	A.M. Best A Fitch	Ages 81-90 N/A Moody's Baa1 S&F	2.65% P A-		25 bps		Rate Book l	Updated On:	ŭ			81-90 R	ates Effective:	1.45% 7/9/2020	
ForeCare LTC	>	1st Year Rate	1.75%			\$35,000	Yr 1+					50-75		7.00%	
		-	2.7.570		0.00	,,ooo	10%	100%	V	10 Years	All Except:	0			
Annuity*				1.00%	0-80		Yr 2+	(1-12)	Yes	10 fears	CT, NY, PR				



MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	terest Rate Company AM Best 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	Α	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.20%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
3	2.10%	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	Α	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.00%	Upstream Life	B++	Secure Legacy	2.05%	90	Int.	Int.	No	N/A
4	2.10%	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	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	2.05%	Athene Annuity & Life	Α	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.80%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	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



MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	st Rate Company AM Best 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	Α	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.80%	Upstream Life	B++	Secure Legacy	2.55%	90	Int.	Int.	No	N/A
6	2.45%	American National	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
6	3.90%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	1.85%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
6	2.20%	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	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.15%	Athene Annuity & Life	Α	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.95%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	2.90%	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



MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company Company		Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age		ee drawal 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	Α	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.85%	Upstream Life	B++	Secure Legacy	2.80%	90	Int.	Int.	No	N/A
8	2.45%	American National	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
8	2.00%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
8	2.30%	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	Α	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	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
10	4.10%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
10	2.20%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
10	2.90%	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	Α	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
10	2.90%	Upstream Life	B++	Secure Legacy	3.05%	90	Int.	Int.	No	N/A