Indexed Annuities

1-800-255-5055

	<u>O 1110.</u>															
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 S8	kP A+				Rate Book	Updated On:	3/18/2021					Rates Effective:	3/8/2021		
Power Select	Allocations/Strategies Fixed Account 1-Year AB All Market Index Point to Point	Fixed 1.25%	Cap Rate	Par Rate 90.00%	Spread & 1.00%									50-75	Option 1	7.00%
Plus Income*	 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russell 2000 Annual Point to Point 			55.00% 35.00% 17.00%		None	1% on 87.5% of Premiums	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except : NY, PR	50-75	Option 2 Yr 1 Yr 2+	2.25%
PROPRIETARY Rider Included	 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 		2.50%	85.00%	1.45%		Paid	\$25,000	Yr 2+ 10%	(1-12)				50-75	Option 3 Yr 1 Yr 2+	4.25% 0.50%
Single Premium	2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point Allocations/Strategies	Fixed	Cap Rate	20.00% Par Rate	4.45% Spread											
Power Select Plus Income Multiplier*	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 Russell 2000 Annual Point to Point	1.35%		100.00% 70.00% 40.00%	& 1.00%	None	1% on 87.5% of	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	50-75 50-75	Option 1 Option 2 Yr 1	7.00% 2.25%
PROPRIETARY Rider Included	1-rear Nussen 2000 Annual Point to Point 1-rear Nussen 2000 Annual Point-to-Point Index 1-rear AB All Market Index Point to Point PR 2-rear AL Strategic Balanced Index 2-rear PIMCO Global Optima Index		3.00%	18.00%	0.45% 3.95%	None	Premiums Paid	\$25,000	Yr 2+ 10%	(1-12)	res	10 113	NI, FA	50-75	Yr 2+ Option 3 Yr 1 Yr 2+	1.00% 4.25% 0.50%
Single Premium	> 2-Year S&P 500 Annual Point-to-Point			22.00%	3.3370											
Power Select Builder* No Rider Available Single Premium	Allocations/Strategies Fixed Account 1-Year AB All Market Index Point to Point Spread 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russell 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year AB All Market Index Point to Point PR 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point	Fixed 1.40%	Cap Rate 4.00%	Par Rate 100.00% 85.00% 45.00% 20.00%	8 1.00% 0.00% 3.25%	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*	Allocations/Strategies ➤ Fixed Account ➤ 1-Year AB All Market Index Point to Point ➤ 1-Year ML Strategic Balanced Index Point-to-Point	Fixed 1.00%	Cap Rate	Par Rate 60.00%	Spread 2.95%	5% Premium Bonus AK, MN, OR,	1.5% on		Yr 1	100%			All Except: NY, PR	0-80	Option 1	5.00%
PROPRIETARY No Rider Available	 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 		2.40%	15.00% 100.00%	6.45% & 1.00%	UT, WA 8% Premium Bonus	87.5% of Premiums Paid	18-80 \$25,000	0% Yr 2+ 5%	(1-6) 50% (7-12)	Yes	8 Yrs	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+	1.00% 1.00%
Single Premium	 2-Year ML Strategic Balanced Index Point-to-Point 2-Year PIMCO Global Optima Index Point-to-Point 			75.00% 45.00%		(All Other States)										

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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 l	Jpdated On:	3/18/2021					Rates Effective:	3/2/2021
Allianz Accumulation Advantage*	Allocations/Strategies Fixed Account S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. PIMCO Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt.	Cap Rate	r 25.00%	Spread or 5.00% or 5.25% or 5.25%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, OR, TX	0-75 7.00% 76-80 5.00%
Flexible 1st Yr Premium	Bloomberg Index II 2-Year Pt. To Pt.PIMCO Index 2-Year Pt. to Pt.		45.00% 45.00%						, ,			, , , ,	Trail Commission Options Available
Allianz 222 Flexible 1st Yr Premium	Allocations/Strategies Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt.	1.50% 1.50% 1.50% 1.20% 1.65% 0.2.00% 0.2.	r 40.00%	Spread or 4.35% 4.60% or 4.60%	15% of First Year Premium Benefit Base	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, NH, OR, TX	0-75 6.500% 76-80 4.500% Reduced in Yrs 2-3 Trail Commission Options Available
	Allocations/Strategies	Fixed Cap Rate	Par Rate	Spread									
Allianz 360 Flexible 1st Yr Premium	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.	2.00% 2.10% 2.10% 4.25% 4.60% 3.25% 4.40% 3.25% 3.25%	r 70.00%	or 1.70% 2.10% 2.10%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, IA, OR	0-75 6.500% 76-80 4.500% Reduced in Yrs 2-3 Trail Commission Options Available
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-				Rate Book I	Jpdated On:	3/18/2021					Rates Effective:	
Bonus Gold	Allocations/Strategies 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 Participation Rate S&P 500 Annual Point-to-Point Cap S&P 500 Annual Point-to-Point Cap S&P 500 Down Point-to-Point Cap S&P 500 Dividend Aristocrats Daily Risk Control 5% Index S&P Performance Triggered	Cap Rate 1.30%	14.00% 10.00%	Spread 4.75%	10% of First Year Premium	1.50% on 80% of Yr 1 Premiums Paid	18-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	16 Yrs	All Except: AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Call for details:	Option 1 Yr 1 0-75 6.00% 76-80 4.50% Yr 2-3 0-75 1.00% 76-80 0.75% Option 2 (No Trail)
Flexible Premium	➤ Bond Yield with Cap & Spread ➤ 10 Year U.S. Treasury Bond Value with Cap	5.15% 2.50%	&	2.00%				10/0				FL FL	0-75 7.00% 76-80 5.25%

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Indexed Annuities	Crediting	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 Book	Updated On:	3/18/2021					Rates Effective:	3/4/2021
AssetShield 5	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 BofA Destinations Index Annual Pt to Pt CS Tech Edge Annual Pt to Pt SB Global Sentiment Annual Pt to Pt	Fixed Cap Ra 1.60% 1.50% 2.50%	15.00% 50.00%	None 10%	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 BofA Destinations Index Annual Pt to Pt CS Tech Edge Annual Pt to Pt SB Global Sentiment Annual Pt to Pt	Fixed Cap Ra 1.90% 1.70% 3.009	15.00% 65.00%	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 BofA Destinations Index Annual Pt to Pt BofA Destinations Index 2-Year Pt to Pt CS Tech Edge Annual Pt to Pt SB Global Sentiment Annual Pt to Pt SB Global Sentiment 2-Year Pt to Pt	Eixed Cap Ra 2.00% 1.759 3.259	20.00% 70.00% 110.00% Replacement Rate: 0.0 80.00% 115.00% 85.00% 120.00%	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% Cap Ra 2.759	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%

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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	
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-					Rate Book	Updated On:	3/18/2021					Rates Effective:	3/4/2021	
	Allocations/Strategies ➤ Fixed Account	1.10%	Cap Rate	Par Rate										Year 1 18-75	5.00%
IncomeShield	> S&P 500 Monthly Pt to Pt w/ Cap		1.50%							1st Month				76-80	3.75%
10	> S&P 500 Annual Pt to Pt w/ Cap		1.75%			7%	1% on 87.5% of Yr	18-80	Yr 1 Int.	Full 1/12 per			All Except:	Year 2 18-75 76-80	1.50% 1.15%
	> S&P 500 Annual Pt to Pt w/ PR			10.00%		Premium	1 premiums			month	Yes	10 Yrs		Year 3	
W/LIBR	> Volatility Control Index Annual Pt to Pt w/ Cap		2.25%			Bonus	paid	\$5,000	Yr 2+ 10%	thereafter in first Yr ONLY			CA, NY, PR	18-75 76-80 Up-Front (No Tr	
	> Volatility Control Index Annual Pt to Pt w/ Cap			30.00%										18-75 76-80	6.25% 4.70%
Flexible Premium	➤ Volatility Control Index 2-Year Pt to Pt w/ PR			45.00%							<u> </u>				
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	Fixed 1.15% Trigger:	2.00% 1.50% 2.00% 1.50%	Par Rate 12.00% 10.00%	Spread	8% 1st Yr Premium ONLY	1% on 87.5% of Yr 1 premiums paid	18-78 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr	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:	Year 1 0-78 Year 2 0-78 Year 3 0-78 Up-Front (No Tr	6.00% 1.00% 1.00% rail)
	Bond Yield with Cap & Spread		4.65%	&	2.00%	1				ONLY					
Flexible Premium	S&P 500 Dividend Aristocrats Daily Risk Control 5% Index				5.25%									0-78	7.00%
American National	A.M. Best A Fitch N/A Moody's N/A S&P A					Rate Book	Updated On:	3/18/2021		1	1		Rates Effective:	11/1/2020	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate		Rate Book	Updated On:	3/18/2021	V 4					11/1/2020	
American National Strategy	Allocations/Strategies ➤ Fixed Account	Fixed 2.15%	Cap Rate			Rate Book	Updated On:		Yr 1	100%			All Except:		E 00%
American National Strategy Indexed	Allocations/Strategies ➤ Fixed Account ➤ S&P Annual Pt. to Pt. Uncapped			17.00%			1% on	0-80	Yr 1 10%	100%	Yes	7 Yrs		11/1/2020	5.00%
American National Strategy	Allocations/Strategies ➤ Fixed Account		4.85%	17.00% & 100.00%		Rate Book		0-80 \$5,000 - Q	10%		Yes	7 Yrs	All Except: NY		
American National Strategy Indexed	Allocations/Strategies ➤ Fixed Account ➤ S&P Annual Pt. to Pt. Uncapped ➤ S&P Annual Pt. to Pt.			17.00% & 100.00%			1% on	0-80		100%	Yes	7 Yrs	All Except:	18-75	5.00%
American National Strategy Indexed Annuity PLUS	Allocations/Strategies ➤ Fixed Account ➤ S&P Annual Pt. to Pt. Uncapped ➤ S&P Annual Pt. to Pt. ➤ S&P Annual Pt. to Pt.		4.85% 5.40%	17.00% & 100.00%			1% on	0-80 \$5,000 - Q	10% Yr 2+		Yes	7 Yrs	All Except: NY Call for details:	18-75	
American National Strategy Indexed Annuity PLUS 7 Flexible Premium	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt. > S&P Annual Pt. to Pt. > S&P 500 Monthly Sum	2.15% Trigger: Fixed	4.85% 5.40% 2.25%	17.00% & 100.00%			1% on	0-80 \$5,000 - Q	10% Yr 2+		Yes	7 Yrs	All Except: NY Call for details:	18-75	
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P SOP Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate Allocations/Strategies Fixed Account	2.15% Trigger:	4.85% 5.40% 2.25% 3.85%	17.00% & 100.00% & 50.00%			1% on	0-80 \$5,000 - Q \$10,000 - NQ	10% Yr 2+ 10% Yr 1	(1-12)	Yes	7 Yrs	All Except: NY Call for details: CA All Except:	18-75 76-80	4.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt. > S&P Annual Pt. to Pt. > S&P SOO Monthly Sum > S&P 500 Performance with a Specified Rate Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped	2.15% Trigger: Fixed	4.85% 5.40% 2.25% 3.85% Cap Rate	17.00% & 100.00% & 50.00% Par Rate		0%	1% on	0-80 \$5,000 - Q \$10,000 - NQ	10% Yr 2+ 10%				All Except: NY Call for details: CA	18-75	
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt. > S&P Annual Pt. to Pt. > S&P SOO Monthly Sum > S&P 500 Performance with a Specified Rate Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt.	2.15% Trigger: Fixed	4.85% 5.40% 2.25% 3.85% Cap Rate	17.00% & 100.00% & 50.00% Par Rate 20.00% & 100.00%			1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q	10% Yr 2+ 10% Yr 1 10%	(1-12)	Yes	7 Yrs 10 Yrs	All Except: NY Call for details: CA All Except: NY	18-75 76-80 18-75	7.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt.	2.15% Trigger: Fixed	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50%	17.00% & 100.00% & 50.00% Par Rate		0%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	10% Yr 2+ 10% Yr 1 10% Yr 2+	(1-12)			All Except: NY Call for details: CA All Except: NY Call for details:	18-75 76-80	4.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt. > S&P Annual Pt. to Pt. > S&P SOO Monthly Sum > S&P 500 Performance with a Specified Rate Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt.	2.15% Trigger: Fixed	4.85% 5.40% 2.25% 3.85% Cap Rate	17.00% & 100.00% & 50.00% Par Rate 20.00% & 100.00%		0%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q	10% Yr 2+ 10% Yr 1 10%	(1-12)			All Except: NY Call for details: CA All Except: NY	18-75 76-80 18-75	7.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt. > S&P Annual Pt. to Pt. > S&P S00 Monthly Sum > S&P 500 Performance with a Specified Rate Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt. > S&P Annual Pt. to Pt. > S&P Annual Pt. to Pt.	Z.15% Trigger: Fixed 2.25%	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35%	17.00% & 100.00% & 50.00% Par Rate 20.00% & 100.00%		1%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q	10% Yr 2+ 10% Yr 1 10% Yr 2+	(1-12)			All Except: NY Call for details: CA All Except: NY Call for details:	18-75 76-80 18-75 76-80	7.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P SOU Performance with a Specified Rate	Z.15% Trigger: Fixed 2.25%	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35%	17.00% & 100.00% & 50.00% Par Rate 20.00% & 100.00%		1%	1% on 87.5% 1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q \$10,000 - NQ	10% Yr 2+ 10% Yr 1 10% Yr 2+	(1-12)			All Except: NY Call for details: CA All Except: NY Call for details: CA	18-75 76-80 18-75 76-80	7.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies > Fixed Account > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt. > S&P Annual Pt. to Pt. > S&P SOO Monthly Sum > S&P SOO Monthly Sum > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt. Uncapped > S&P Annual Pt. to Pt. > S&P Annual Pt. to Pt. > S&P SOO Monthly Sum > S&P SOO Monthly Sum > S&P SOO Performance with a Specified Rate A.M. Best A Fitch A Moody's N/A S&P A	Z.15% Trigger: Fixed Z.25% Trigger:	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35% 3.95%	17.00% & 100.00% & 50.00% Par Rate 20.00% & 100.00% & 50.00%		1%	1% on 87.5% 1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q \$10,000 - NQ	10% Yr 2+ 10% Yr 1 10% Yr 2+	(1-12)			All Except: NY Call for details: CA All Except: NY Call for details: CA	18-75 76-80 18-75 76-80	7.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P SOO Monthly Sum S&P 500 Performance with a Specified Rate Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P SOO Monthly Sum S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate A.M. Best A Fitch A Moody's N/A S&P A Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index	Z.15% Trigger: Fixed Z.25% Trigger:	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35% 3.95%	17.00% & 100.00% & 50.00% Par Rate 20.00% & 100.00% & 50.00% Par Rate Par Rate		0% 1% Rate Book	1% on 87.5% 1% on 87.5% Updated On:	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q \$10,000 - NQ	10% Yr 2+ 10% Yr 1 10% Yr 2+ 10% Yr 2+ 10%	(1-12) 100% (1-12)			All Except: NY Call for details: CA All Except: NY Call for details: CA Rates Effective:	18-75 76-80 18-75 76-80	7.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P Sou Monthly Sum S&P 500 Performance with a Specified Rate Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P Sou Monthly Sum S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate A.M. Best A Fitch A Moody's N/A S&P A Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5	Z.15% Trigger: Fixed Z.25% Trigger:	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35% 3.95%	17.00% & 100.00% & 50.00% Par Rate 20.00% & 100.00% & 50.00% Par Rate 35.00% 45.00%		1%	1% on 87.5% 1% on 87.5% Updated On: 1% on 100%	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q \$10,000 - NQ	10% Yr 2+ 10% Yr 1 10% Yr 1 10%	(1-12) 100% (1-12)			All Except: NY Call for details: CA All Except: NY Call for details: CA Rates Effective: All Except: NY	18-75 76-80 18-75 76-80 1/16/2021	4.00% 7.00% 5.50%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium Athene Annuity & Life Ascent Pro 10	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P SOO Monthly Sum S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P SOO Monthly Sum S&P SOO Monthly Sum S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate A.M. Best A Fitch A Moody's N/A S&P A Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index	Z.15% Trigger: Fixed Z.25% Trigger:	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35% 3.95%	8 100.00% 8 50.00% Par Rate 20.00% 8 100.00% 8 50.00% Par Rate 35.00% 45.00% 25.00%		0% 1% Rate Book 3% Bonus to	1% on 87.5% 1% on 87.5% Updated On: 1% on 100% of Yr 1	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q \$10,000 - NQ 3/18/2021	10% Yr 2+ 10% Yr 1 10% Yr 2+ 10% Yr 2+ 10%	(1-12) 100% (1-12)			All Except: NY Call for details: CA All Except: NY Call for details: CA Rates Effective: All Except:	18-75 76-80 18-75 76-80	7.00% 5.50%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium Athene Annuity & Life	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P Son Monthly Sum S&P Annual Pt. to Pt. S&P Son Monthly Sum S&P Son Monthly Sum S&P Son Performance with a Specified Rate A.M. Best A Fitch A Moody's N/A S&P A Allocations/Strategies Fixed Account 1 - 1 Yr Al Powered US Equity Index 1 - 1 Yr BNP Paribas Multi Asset Diversified 5 1 - 1 Yr Nasdaq FC Index 1 - 1 Yr S&P 500 Daily Risk Control 5 5™ Index Total Return	Z.15% Trigger: Fixed Z.25% Trigger:	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35% 3.95%	17.00% & 100.00% & 50.00% Par Rate 20.00% & 100.00% & 50.00% Par Rate 35.00% 45.00%		0% 1% Rate Book 3% Bonus to	1% on 87.5% 1% on 87.5% Updated On: 1% on 100% of Yr 1 premiums	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q \$10,000 - NQ	10% Yr 2+ 10% Yr 1 10% Yr 2+ 10% Yr 2+ 10%	(1-12) 100% (1-12) 100% (1-6)	Yes	10 Yrs	All Except: NY Call for details: CA All Except: NY Call for details: CA Rates Effective: NY Call for details in: AK, CA, CT, DE, DC, HI,	18-75 76-80 18-75 76-80 1/16/2021 0-70 71-75	4.00% 7.00% 5.50% 6.50% 6.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium Athene Annuity & Life Ascent Pro 10	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate A.M. Best A Fitch A Moody's N/A S&P A Allocations/Strategies Fixed Account 1 - 1 Yr Al Powered US Equity Index 1 - 1 Yr Als Paribas Multi Asset Diversified 5 1 - 1 Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1 - 1 Yr S&P 500 Point-to-Point	Z.15% Trigger: Fixed Z.25% Trigger:	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35% 3.95%	17.00% 8		1% Rate Book 3% Bonus to Accum.	1% on 87.5% 1% on 87.5% Updated On: 1% on 100% of Yr 1	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q \$10,000 - NQ 3/18/2021	10% Yr 2+ 10% Yr 1 10% Yr 2+ 10% Yr 1 10%	(1-12) 100% (1-12) 100% (1-6)	Yes	10 Yrs	All Except: NY Call for details: CA All Except: NY Call for details: CA Rates Effective: All Except: NY Call for details in: AK, CA, CT, DE, DC, HI, IL, IN, MA, MN, MO, NJ,	18-75 76-80 18-75 76-80 1/16/2021	4.00% 7.00% 5.50%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium Athene Annuity & Life Ascent Pro 10	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P SOO Monthly Sum S&P 500 Performance with a Specified Rate Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P SOO Monthly Sum S&P 500 Monthly Sum S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate A.M. Best A Fitch A Moody's N/A S&P A Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr Al Powered US Equity Index 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	Z.15% Trigger: Fixed Z.25% Trigger:	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35% 3.95%	17.00% & 100.00% & 50.00% Par Rate 20.00% & 100.00% & 50.00% Par Rate 35.00% 45.00% 25.00% 30.00%		0% 1% Rate Book 3% Bonus to Accum. 10% Income	1% on 87.5% 1% on 87.5% Updated On: 1% on 100% of Yr 1 premiums	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q \$10,000 - NQ 3/18/2021	10% Yr 2+ 10% Yr 1 10% Yr 2+ 10% Yr 2+ 10%	(1-12) 100% (1-12) 100% (1-6)	Yes	10 Yrs	All Except: NY Call for details: CA All Except: NY Call for details: CA Rates Effective: NY Call for details in: AK, CA, CT, DE, DC, HI,	18-75 76-80 18-75 76-80 1/16/2021 0-70 71-75	4.00% 7.00% 5.50% 6.50% 6.00%
American National Strategy Indexed Annuity PLUS 7 Flexible Premium Strategy Indexed Annuity PLUS 10 Flexible Premium Athene Annuity & Life Ascent Pro 10	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate A.M. Best A Fitch A Moody's N/A S&P A Allocations/Strategies Fixed Account 1 - 1 Yr Al Powered US Equity Index 1 - 1 Yr Als Paribas Multi Asset Diversified 5 1 - 1 Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1 - 1 Yr S&P 500 Point-to-Point	Z.15% Trigger: Fixed Z.25% Trigger:	4.85% 5.40% 2.25% 3.85% Cap Rate 5.00% 5.50% 2.35% 3.95%	17.00% 8		0% 1% Rate Book 3% Bonus to Accum. 10% Income	1% on 87.5% 1% on 87.5% Updated On: 1% on 100% of Yr 1 premiums	0-80 \$5,000 - Q \$10,000 - NQ 0-80 \$5,000 - Q \$10,000 - NQ 3/18/2021	10% Yr 2+ 10% Yr 1 10% Yr 2+ 10% Yr 1 10%	(1-12) 100% (1-12) 100% (1-6)	Yes	10 Yrs	All Except: NY Call for details: CA All Except: NY Call for details: CA Rates Effective: All Except: NY Call for details in: AK, CA, CT, DE, DC, HI, IL, IN, MA, MN, MO, NJ,	18-75 76-80 18-75 76-80 1/16/2021 0-70 71-75	4.00% 7.00% 5.50% 6.50% 6.00%

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	Comissions	
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book L	lpdated On:	3/18/2021					Rates Effective:	3/19/2021	
Agility 7	Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index	Fixed 1.00%	2.25%	Par Rate 40.00% 50.00% 30.00% 55.00% 65.00% 45.00%		20% Benefit Base Bonus	1% on 87.5% of premiums paid	40-83 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	0-70 71-75 76-80 81+	4.50% 4.00% 3.50% 3.00%
Single Premium	> 2-Yr S&P 500 Point to Point		5.00%												
Agility 10	Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index	1.10%	2.50%	45.00% 55.00% 35.00% 60.00% 75.00%		20% Benefit Base Bonus	1% on 87.5% of premiums paid	40-80 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	0-70 71-75 76-80	6.00% 5.50% 5.00%
Single Premium	> 2-Yr S&P 500 Point to Point		5.50%												
Performance Elite 7 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee	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-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year Al Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year S&P 500 Risk Control No Cap Point-to-Point 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year Al Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy	Fixed 1.45%	3.50%	Par Rate 60.00% 70.00% 45.00% 40.00% 80.00% 95.00% 65.00% 117.00% & 140.00% & 87.00% & & & &	1.75% 1.75% 1.75% 1.75%	Plus 6%	1% on 87.5% of premiums paid	0-83 \$10,000	Yr 1 10% Yr 2+ 10% Plus Cumulative up to 20%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-75 76-80 81+	5.00% 4.50% 3.50% 3.00%
NOT an Income Rider Single Premium	1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 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 Stratgey			80.00% & 155.00% & 195.00% & 132.00% & 110.00% & 100.00%	1.75% 1.75% 1.75% 1.75% 1.75%								Plus Version N/A in CA		

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
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Book	Updated On:	3/18/2021					Rates Effective:	3/19/2021
Performance Elite 10 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee	Allocations/Strategies Fixed Account 1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year S&P 500 Risk Control No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index		Cap Rate 3.50%	Par Rate 60.00% 70.00% 45.00% 40.00% 80.00% 95.00% 55.00% 117.00% 140.00% 132.00% 80.00% 155.00%	& 1.75% & 1.75% & 1.75% & 1.75% & 1.75% & 1.75%	2% Plus 8%	1% on 87.5% of premiums paid	0-78 \$10,000 (\$5,000 CT, MN, NJ, OR, PA, TX, WA)	Yr 1 0% Yr 2+ 5% Plus Yr 1+ 10% Cumulative up to 20%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, FL, IN, MD, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 6.50% 71-75 6.00% 76+ 5.00%
Single Premium Performance Elite 15	2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey 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-Year S&P 500 Point-to-Point Index Strategy	Fixed 1.65%	Cap Rate	195.00% 132.00% 110.00% Par Rate 72.00% 80.00% 52.00%	& 1.75% & 1.75% & 1.75% Strategy Charge				Yr 1					
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider	1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year AI Powered US Equity Index		7.75%	45.00% 97.00% 110.00% 82.00% 60.00% 132.00% 97.00% & 85.00% 172.00%	& 1.75% & 1.75% & 1.75% & 1.75% & 1.75% & 1.75%	9% Plus 15%	1% on 87.5% of premiums paid	0-73 \$10,000 (\$5,000 TX)	0% Yr 2+ 5% Plus Yr 1+ 10% Cumulative up to 20%	100% (1-6) 50% (7-12)	Yes	15 Yrs	All Except: CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, PR, UT, WA Call for details in: AK, DE, FL, IN, NV, OK, SC, TX	0-70 6.50% 71+ 6.00%
Single Premium	 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey 			210.00% 147.00% 115.00%	& 1.75% & 1.75% & 1.75%									
Ascent Pro 7	Allocations/Strategies > Fixed Account > 1-Yr Al Powered US Equity Index > 1-Yr BNP Paribas Multi Asset Diversified 5 > 1-Yr Nasdag 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	Fixed 0.95%	Cap Rate 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 Nasdaq FC Index			45.00%									FA, 01, WA	

Indexed Annuities

1-800-255-5055

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	Jpdated On:	3/18/2021					Rates Effective:	1/16/2021
	Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5	Fixed 1.10%	Cap Rate	90.00% 50.00%	Bailout	5%	1% on 100%		Yr 1 10%	100% (1-6)			All Except: NY, PR	
Ascent Pro 10	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		3.00%	40.00% 40.00% & 65.00% 80.00%	1.00%	Income Base Bonus	of premiums paid	0-80 \$10,000	Yr 2+ 10%	50% (7-12)	Yes	10 Yrs	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			60.00%									1 A, 01, WA	
Ascent	Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5	Fixed 1.70%	Cap Rate	65.00% Par Rate 65.00% 75.00%	Bailout		1% on		Yr 1 10%	100% (1-6)			All Except: NY, PR	
Accumulator 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 2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index		4.00%	45.00% 50.00% & 85.00% 100.00% 65.00%	3.25%	None	87.5% of premiums paid	0-85 \$10,000	Yr 2+ 10%	50% (7-12)	Yes	5 Yrs	Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
Single Premium	Allocations/Strategies	Fid	Cap Rate	Par Rate	Bailout									
Ascent Accumulator 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%™ Index Total Return 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index	Fixed 1.80%	4.30%	70.00% 80.00% 50.00% 55.00% &	3.50%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX,	Available only through Bank & Broker Dealer Channel
Single Premium	> 2-Yr Naroweled of Equity Midex > 2-Yr BNP Paribas Multi Asset Diversified 5 > 2-Yr Nasdaq FC Index Allocations/Strategies	Fixed	Con Boto	110.00% 75.00%	Pailaut				10%	(7-12)			UT, WA	
Ascent Accumulator 10*	Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 1-Yr S&P 500 Point-to-Point	2.10%	Cap Rate	80.00% 90.00% 60.00%	Bailout	None	1% on 87.5% of premiums	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN,	Available only through Bank & Broker Dealer Channel
Single Premium Brighthouse Life	> 2-Yr Al Powered US Equity Index > 2-Yr BNP Paribas Multi Asset Diversified 5 > 2-Yr Nasdaq FC Index A.M. Best A Fitch A Moody's A3 S&P A+		5.00%	& 110.00% 125.00% 85.00%	4.00%	Rate Book	paid Jpdated On:	3/18/2021	Yr 2+ 10%	50% (7-12)			MO, NJ, OR, PA, TX, UT, WA Rates Effective:	2/1/2021
Secure Advantage*	Allocations/Strategies > Fixed Account > 6-Year Russell Annual Sum with Cap > 6-Year Russell Annual Sum with Participation Rate > 6-Year Russell Point-to-Point with Participation > 6-Year S&P 500 Annual Sum with Cap	1.50%	5.50%	40.00% 35.00%		None	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10% Yr 2+	100% (1-6)	Yes	6 Yrs	All Except: NY Call for details:	0-80 5.50%
PROPRIETARY Single Premium	6-Year S&P 500 Annual Sum with Participation Rate 6-Year S&P 500 Point-to-Point with Participation		6.00%	45.00% 40.00%			paid		10%	(7-12)			SD	

Indexed Annuities

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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		State Availability	Con	nissions
EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P E	BB+		Rate Book I	Jpdated On:	3/18/2021					Rates Effective:	3/15/2021	
Market Power	Allocations/Strategies ➤ Fixed Account ➤ 1-Year S&P 500 Point-to-Point Cap Index ➤ 1 Year S&P 500 Monthly Average Cap Index	Fixed Cap Rate 1.00% 2.00% 2.25%]		1% on	0-75	Yr 1 Int.	100%			All Except: CA, DE, NY	0-75 Variat	8.00% on States
Bonus Index Flexible 1st Yr Premium	1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index	1.10% 4.00%	30.00%	10%	87.5% of premiums paid	\$10,000	Yr 2+ 10%	(1-12)	Yes	14 Yrs	Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA		, MT, NJ, NV, OH, TX, UT, VT, WA 7.00%
Market Power Bonus Index W/LIBR	2-Year Barclays Focus50 Participation Index Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index Allocations/Strategies	Fixed	20.00% 30.00% 50.00%	10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100%	Yes	14 Yrs	All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	AK, CT, IL, MN	8.00% on States . MT, NJ, NV, OH, TX, UT, VT, WA 7.00%
MarketTen Bonus Index (ROP)	Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index	1.00% 2.00% 2.25% 1.10% 4.00%	18.00%	6% Yrs 1-5	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, DE	0-80	6.00% ars 2-5
MarketTen Bonus Index W/LIBR (ROP)	Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1 Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 2-Year Barclays Focus50 Participation Index	Fixed Cap Rate 1.00% 2.00% 2.25% 1.10% 4.00%	18.00% 30.00% 50.00%	6% Yrs 1-5	1% on 100% of premiums paid	40-80 \$30,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, DE	0-80	6.00% ars 2-5 3.00%
Market Value 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 1-Year S&P MARC5 Participation Index	Cap Rate 2.50% 4.25% 4.75% 1.85% 10.00%	28.00% 45.00%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Y . 0-80	ear 1 7.00%

Indexed Annuities

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W/LIBR	Page	T X X X X X	1110.														
All Societies / Priest August Priest August Aug	All Except All		Credit	ing Methods			Bonus %	Minimum	Minimum		Death in	Accum @	Charge	State Availability		Comissions	
All Secretary All Secretar	All Except All	EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P BE	B+			Rate Book	Updated On:	3/18/2021	_	_			Rates Effective:	3/15/2021		
2 - 2* or a Barchays Focus De Participation Index 55,0005	Petablis Premium	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 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 Cap Index 2-Year S&P 500 Monthly Average Participation Index	Fixed	4.00% 4.50%	25.00% 35.00%		1% on 87.5% of premiums	0-80	Int. Yr 2+	(1-6) 50%	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, ID,		Year 1	7.00%
Proof Promiser Proof P	Personable Premium													OK, OR, PA, TX, UT, VT,			
Allocations/Strategies Fixed Caps Nate Face Caps Nate Caps Nat	Allocations/Strategies Fased Cap Rate Park Rate	51 111 5												WA			
All Except: 25% 25	A	Flexible Premium															
Fixed Account Plus 10 Plus 1	All Except: All Except: All Except: Ny, PR Vear 1	Index	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 MARC5 Participation Index	2.25%	4.00% 4.50% 1.90% 9.00%	26.00% 43.00% 75.00% 110.00% 85.00%	None	87.5% of premiums		Int. Yr 2+	(1-6) 50%	Yes	7 Yrs	NY, PR Call for details in:	76-80	Year 1	4.125%
1-Year S&P 50P Point-to-Point Cap Index 3.75% 3.00% 10de 2% on 0.85 10de 10de 2% on 0.85 10de 10de 2% on 0.85 10de 10	MarketSeven All Except: All Except: All Except: Yr 100% Yr 100		· · ·		Cap Rate	Par Rate											
Flexible Premium	Flexible Premium 2 - 1-Year S&P MARCS Participation Index	Index	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	2.00%	4.25%	38.00%	None	87.5% of premiums		Int. Yr 2+	(1-6) 50%	Yes	7 Yrs	NY, PR Call for details in:	76-80	Year 1	4.125%
Fidelity & Guaranty A.M. Best A- Fitch A- Moody's Baal S&P A- A.M. Best A- Fitch A- Moody's Baal S&P A- Rate Book Updated On: 3/18/2021 Rates Effective: 3/8/2021	Fidelity & Guaranty A.M. Best A. Fitch A. Moody's Baal S&P A.																
Accelerator Plus 10 Allocations/Strategies Fixed Cap Rate 1.00%	Accelerator Plus 10 Accelerator Par Rate Par					/0.00%		11-1-1-0							2/0/2020		
Accelerator Plus 10 Fixed Account Fixed Account Fixed Account Fixed Account Accumulator Plus 7 Fixed Account Fixed Acco	Accelerator Plus 10 Fixed Account - 1-Year Index Gain Option with Declared Rate - 1-Year S&P 500 Monthly Point-to-Point - 1-Year S&P 500 Monthly Point-to-Point - 1-Year S&P 500 Monthly Average - 1-Year S&P 500 Monthly Pt. to Pt 1-Year S&P 50	Fidelity & Guaranty					Rate Book	opdated On:	3/18/2021						3/8/2021		
Flexible Premium	Flexible Premium		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	1.00%	3.00%		5% 76+	87.5% of premiums		0% Yr 2+		Yes	10 Yrs	IN, NY, VT Call for details in: AK, AL, CA, DE, FL(65+), HI, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ,	76-80		5.50%
Accumulator Plus 7 Allocations/Strategies Fixed Cap Rate 1.00% Trigger: 3.00% 1% on 0-85 0% (1-12) 2 - Year S&P 500 Monthly Average 5 - 1-Year S&P 500 Monthly Pt. to Pt. 5 - 1-Year S&P 500 Point-to-Point 5 - 1-Year S&P 500 Point-to-Point 5 - 2-Year Barclays Trailblazer Sectors 5 Index All Except: NY 1.00% 1.75% 1.75% 5 - 1.00% 1.75% 1.00% 1.0	Accumulator Plus 7 Plus 7 Allocations/Strategies Fixed Cap Rate Par Rate 1.00% 1% on 0-85 0% (1-12) 100% 1.75% 1.75% 1.7	Flexible Premium					3.23/0			10/0							
Flevible Dromium		Accumulator Plus 7	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	1.00%	3.00% 3.25% 1.75%		None	87.5% of premiums		0% Yr 2+	(1-12) 50%	Yes	7 Yrs	All Except: NY Call for details in: AK, AL, FL, ID, IL, MA, MN, MO, MS, MT, NH,	71-80		3.50%

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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		nissions
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's Baa1 S&P A-					Rate Book	Updated On:	3/18/2021					Rates Effective:	12/14/2020	
Accumulator Plus 10 Flexible Premium	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 1.00% Trigger:	3.25% 3.50% 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	10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Flex Accumulator	 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%) 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%) 2-Year Barclays Trailblazer Sectors 5 Index 	1.00%	1.60% 2.10% 2.75%	20.00% 30.00% 40.00% 70.00% 85.00% 100.00%	& 3.00% & 3.00% & 0% & 0% & 0% & 0.25%	- None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	10 Yrs	All Except: ID, NY Call for details in: AK, AL, CA, DE, FL, IL, IA, MN, MS, MO, MT, NV, NH, NJ, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
Flexible Premium	> 2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)			110.00%	& 0.00%										
Power Accumulator 10	Allocations/Strategies Fixed Account 1-Year Balanced Asset 10 Index Pt. to Pt. 1-Year iShares Core \$&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 \$&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. 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.	1.00%		42.00% 23.00% 23.00% 26.00% 24.00% 100.00% 48.00% 57.00%	& 6.70% & 5.90% & 5.90% & 7.70%	None	1% on 87.5% of Premiums Paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
	Allocations/Strategies	Fixed	Cap Rate	Par 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 	1.00% Trigger:	5.00% 3.50% 3.75% 1.85% 3.75%	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	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	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: 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	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	
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Book	Updated On:	3/18/2021					Rates Effective:	2/16/2021	
Choice Income	Allocations/Strategies ➤ Fixed Account ➤ 1 Year Russell 2000 Point to Point	Fixed 1.75%	Cap Rate	Par Rate	Spread				Yr 1				All Except:		
	> 1 Year MSCI EAFE Point to Point		3.50%				1% on		10%				NY		
ll II	> 1 Year PIMCO Balanced Point to Point			80.00%		None	87.5% of	45-85		100%	Yes	7 Yrs		45-80 5.00	
(7 Year)	> 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Monthly Point-to-Point		3.25% 1.20%				premiums paid	\$25,000	Yr 2+	(1-6)			Call for details in:	81-85 2.75	ο%
	> 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.60%				paid		10%				CAII for details in:		
	> 2 Year BlackRock Diversa Volatility Control	Higger.	2.00%		2.50%	1			10%				CA		
Single Premium	> 2 Year Franklin US Point to Point				2.50%	1									
Single i remium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										-
	> Fixed Account	1.80%													
Charles Lancas	> 1 Year Russell 2000 Point to Point		3.55%						Yr 1				All Except:		
Choice Income	> 1 Year MSCI EAFE Point to Point		3.55%				1% on		10%				NY		
II	> 1 Year PIMCO Balanced Point to Point			80.00%		None	87.5% of	45-85		100%	Yes	10 Yrs		45-80 7.00	ე%
(10 Year)	> 1 Year S&P 500 Annual Point-to-Point		3.30%			None	premiums	\$25,000		(1-6)	163	10 113		81-85 5.00	٥%
(20 : ca.)	> 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:	2.65%						10%				CA		
6. 1.5 .	> 2 Year BlackRock Diversa Volatility Control				2.40%	Į.									
Single Premium	> 2 Year Franklin US Point to Point Allocations/Strategies	Fixed	Cap Rate	Par Rate	2.40% Spread										
	Fixed Account	1.50%	сар кате	Par Kate	Spreau	Income									
	➤ 1 Year Russell 2000 Point to Point	1.50/0	2.50%			Account Value the			Yr 1				All Except:		
Income 150	> 1 Year MSCI EAFE Point to Point		2.50%			1st 5 yrs.	1% on		10%				NY		
Income 150+	> 1 Year PIMCO Balanced Point to Point			65.00%			87.5% of	55-85		100%				55-75 7.00	0%
SE*	> 1 Year S&P 500 Annual Point-to-Point		2.50%			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		Yr 2+				Call for details in:		
	> 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.35%			7.5% Yr 3			10%				CA		
	2 Year BlackRock Diversa Volatility Control				4.00%	7.5% Yr 4									
Single Premium	> 2 Year Franklin US Point to Point				4.00%	7.5% Yr 5									
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Choice	 Fixed Account 1 Year Russell 2000 Point to Point 	1.10%	2.700/						V- 1						
	> 1 Year MSCI EAFE Point to Point		2.70%				1% on		Yr 1 10%						
Accumulation	> 1 Year PIMCO Balanced Point to Point		2.7076	55.00%			87.5% of	0-85	1070	100%			All Except:	0-80 4.00	n%
II	➤ 1 Year S&P 500 Annual Point-to-Point		2.70%	55.5070		None	premiums	\$25,000		(1-6)	Yes	5 Yrs	NY	81-85 1.75	
(5 Year)	> 1 Year S&P 500 Monthly Point-to-Point		0.85%				paid	, .,	Yr 2+	,					
(3 1001)	> 1 Yr S&P 500 Point-to-Point with Performance Trigger	Trigger:	1.70%		_				10%						
	> 2 Year BlackRock Diversa Volatility Control				6.25%										
Single Premium	> 2 Year Franklin US Point to Point				6.25%										
_	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Choice	Fixed Account	1.15%													
	1 Year MSCI FAFE Point to Point		2.75%				10/		Yr 1						
Accumulation	 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 		2.75%	60.00%			1% on 87.5% of	0-85	10%	100%			All Except:	0-80 5.00	n%
II	> 1 Year S&P 500 Annual Point-to-Point		2.75%	00.00%		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		0.90%				paid	723,000	Yr 2+	(1-0)			141	2.73	,,,,
(/ rear)	> 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	1.75%				· .		10%						
	> 2 Year BlackRock Diversa Volatility Control				6.00%]									
Single Premium	> 2 Year Franklin US Point to Point				6.00%	1									1
B.					•	-	-		-	-	-				

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	Con	nissions
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Book	Jpdated On:	3/18/2021					Rates Effective:	2/16/2021	
Choice Accumulation II (10 Year) Single Premium Great American	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 A.M. Best A+ Fitch N/A Moody's A2 S&P A+ Allocations/Strategies	Fixed 1.20% Trigger:	3.00% 3.00% 3.00% 0.95% 1.80%	Par Rate 70.00% Par Rate	5.25% 5.25%	None Rate Book	1% on 87.5% of premiums paid	0-85 \$25,000 3/18/2021	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Rates Effective:	0-80 81-85 3/7/2021	7.00% 4.00%
American Landmark 5* Single Premium	 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 	1.60%	4.30%	50.00% 55.00%		None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-89	3.75% 2.75% 1.75%
Safe Return (ROP) Single Premium	Allocations/Strategies Fixed Account 1 Year iShares U.S. Real Estate Annual Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point	1.20%	3.00% 3.00%	& & & & & & & & & & & & & & & & & & &	3.00% 3.00% 3.00% 25.00%	None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AL, CO, IN, MA, OR	0-75 76-80 81-85	5.50% 4.10% 4.10%
American Legend III Flexible Premium	Allocations/Strategies Fixed Account 1 Year iShares US Real Estate Annual Point-to-Point 1 Year S&P 500 Monthly Sum with Cap 1 Year S&P 500 Point-to-Point 1 Year SPDR Gold Shares Point-to-Point 1 Year US Retiree Spending Annual Point-to-Point 1-Year S&P 500 Risk Control with Participation	Fixed 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%
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 S&P 500 Shares Annual Point-to-Point 1 Year S&P U.S. Retiree Spending Annual Point to Point 1 Year S&P 500 Risk Control Annual Point to Point	Fixed 1.85%	5.00% 2.00% 4.65% 5.25%	65.00% 55.00%		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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	ting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		nissions
					Rate Book	Jpdated On:	3/18/2021					Rates Effective:	3/1/2021	
Allocations/Strategies > Fixed Account > S&P 500 1-Year Pt-to-Pt > S&P 500 1-Year Pt-to-Pt > S&P MARC 5% 1-Year Pt-to-Pt	2.50%	4.25%	30.00% 95.00%		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/Stratogies	Fid	C D-t-	D D-4-											
Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt	2.00%	3.50%	25.00% 80.00%		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											
 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%	4.25%	30.00% 95.00%		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%	Yes	10 Yrs	All Except: NY, PR Call for details in:	0-75 76+	7.00% 5.00%
1 I							\$5,000	10%				CA, FL		
	۸ ا		95.00%		Pate Book I	Indated On:	2/19/2021					Pater Effective:	3/15/2021	
		Can Rate	Par Rate	Spread	Nate Book	puateu on.	3/18/2021		T T	1		Rates Effective.	3/13/2021	
 ➤ Fixed Account ➤ 1 Year Fidelity AIM Dividend ➤ 1-Year S&P 500 5% Daily Risk Contol ➤ 1-Year S&P 500 	1.00%		25.00%	4.00%	- 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%
	Eivad		Dar Pate	Spread										
 ➤ 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 	1.40%	2.00%	80.00% 15.00%	0.80%	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%
	_				Rate Book	Jpdated On:	3/18/2021					Rates Effective:	1/4/2021	
Allocations/Strategies Fixed Account S&P 500 Monthly Cap 1-Year CSTMAI Point-to-Point Spread 1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 with Par and Spread 2-Year CSTMAI Point-to-Point Spread 2-Year S&P 500 Point-to-Point Cap	1.50%	1.70% 2.75% 6.00%	18.00%	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,	0-75 76+	7.25% 5.00%
	A.M. Best B++ Fitch N/A Moody's N/A S&P N Allocations/Strategies > Fixed Account > S&P 500 1-Year Pt-to-Pt Allocations/Strategies > Fixed Account > S&P 500 1-Year Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Sector Rotator Sector Rotator 1-Yr Pt-to-Pt > S&P 500 Folly Risk Contol > 1-Year S&P 500 5% Daily Risk Contol > 1-Year S&P 500 Point-to-Point Allocations/Strategies > Fixed Account > 1 Year Fidelity AIM Dividend > 1-Year S&P 500 Point-to-Point Allocations/Strategies > Fixed Account > 1 Year S&P 500 Point-to-Point A.M. Best B+ Fitch BB+ Moody's N/A S&P N Allocations/Strategies > Fixed Account > S&P 500 Point-to-Point Cap > 1-Year S&P 500 Point-to-Point Cap > 1-Year S&P 500 Point-to-Point Participation	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A Allocations/Strategies Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt Allocations/Strategies Fixed Fixed Account S&P 500 1-Year Pt-to-Pt Allocations/Strategies Fixed Fixed Account S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt Allocations/Strategies Fixed Fixed Account S&P 500 1-Year Pt-to-Pt Allocations/Strategies Fixed 2.50% Allocations/Strategies Fixed 1.00% Allocations/Strategies Fixed 1.00% 1 Year Fidelity AlM Dividend 1 -Year S&P 500 5% Daily Risk Contol 1 -Year S&P 500 Allocations/Strategies Fixed Fixed 1.40% Allocations/Strategies Fixed 1.40% Allocations/Strategies Fixed 1.50% Fixed Account 1 -Year S&P 500 Point-to-Point Allocations/Strategies Fixed 1.40% Allocations/Strategies Fixed 1.50% Allocations/Strategies Fixed 1.50% 1 -Year S&P 500 Point-to-Point Allocations/Strategies Fixed 1.50% 1 -Year S&P 500 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 Point-to-Point Participation 1 -Year S&P 500 Point-to-Point Participation 1 -Year S&P 500 Point-to-Point Spread 2 -Year CSTMAI Point-to-Point Spread 2 -Year CSTMAI Point-to-Point Spread	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A Allocations/Strategies Fixed Cap Rate 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 S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt Allocations/Strategies Fixed Cap Rate Fixed Account 1 Year Fidelity AIM Dividend 1 1-Year S&P 500 5% Daily Risk Contol 1 1-Year S&P 500 Point-to-Point Allocations/Strategies Fixed Cap Rate Fixed Account 1 1-Year S&P 500 5% Daily Risk Contol 1 1-Year S&P 500 5% Daily Risk Contol 1 1-Year S&P 500 5% Daily Risk Contol 1 1-Year S&P 500 Doint-to-Point Allocations/Strategies Fixed Cap Rate Fixed Account 1 1-Year S&P 500 Point-to-Point 2 0.00% Allocations/Strategies Fixed Cap Rate Fixed Account 1 1-Year S&P 500 Point-to-Point 2 0.00% Allocations/Strategies Fixed Cap Rate Fixed Account 1 1-Year S&P 500 Point-to-Point SP N/A S&P N/A Allocations/Strategies Fixed Cap Rate Fixed Account 1 1-Year S&P 500 Point-to-Point Cap 1 1-Year S&P 500 Point-to-Point Cap 1 1-Year S&P 500 Point-to-Point Cap 1 1-Year S&P 500 Point-to-Point Participation 1 1-Year S&P 500 Point-to-Point Spread 2 2-Year CSTMAI Point-to-Point Spread 2 2-Year CSTMAI Point-to-Point Spread 2 2-Year CSTMAI Point-to-Point Spread	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A Allocations/Strategies Fixed Cap Rate Par Rate > 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 > S&P 500 1-Year Pt-to-Pt S&P 500 1-Year Pt-to-Pt S&P	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A Allocations/Strategies Fixed Cap Rate Par Rate	AM. Best B++ Fitch N/A Moody's N/A S&P N/A Rate Book Updated On:	Allocations/Strategies	Allocations/Strategies	### Rate Book Updated On: 3/18/2021 ### Allocations/Strategies Fixed Cap Rate Par Rate 11% on 0.80 Vr. 1 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 55,000 10% 100% 55,000 10% 100%	Male Set Filed N/A Modely's N/A SSP N/A	Allocations/Strategies	All Seed Est Pich N/A Mosody's N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A SSP N/A S	## All Seat Bird Filed No. Monday No. Seat No.

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/	Α				Rate Book	Updated On:	3/18/2021					Rates Effective:	1/4/2021		
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 CSTMAI Point-to-Point Cap 2-Year S&P 500 Point-to-Point Cap 2-Year S&P 500 Point-to-Point Participation 2-Year S&P 500 Point-to-Point Cap 2-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%	\$ \$pread 4.00% & 2.00% 4.00% & 4.00% & 9.00%	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+		7.25% 5.00%
Nassau Growth Annuity (7 Years)	Allocations/Strategies Fixed Account 1-year \$&P 500 1-year \$&P 500 1-year \$&P 500 2-year Sunrise Smart Passage \$G 2-year Sunrise Smart Passage \$G	Fixed 2.25%	Cap Rate 3.75%	40.00% 57.00% 85.00%	& 1.00% & 1.00% & 1.00%	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, MA, ME, NJ, NY, PR Call for details in: IN	0-75 76+		6.50% 4.25%
Nassau Growth Annuity (10 Years)	Allocations/Strategies Fixed Account 1-year S&P 500 1-year S&P 500 1-year S&P 500 2-year Swr 500	Fixed 2.50%	Cap Rate 4.50%	45.00% 65.00% 95.00%	& 1.00% & 1.00% & 1.00%	None	1% on 87.5% of premiums paid	0-80 \$15,000	Yr 1 5% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, MA, ME, NJ, NY, PR	0-75 76+		7.25% 5.00%
National Western Life	A.M. Best A Fitch N/A Moody's A2 S&P A-					Rate Book	Updated On:	3/18/2021					Rates Effective:	1/1/2021		
NWL Ultra Classic Flexible Premium	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	2.50%	Cap Rate 5.50%	& 105.00%	& 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	Fixed		70.00%	& 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	NQ 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%

Indexed Annuities

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Indexed Annuities	Crediti	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	
National Western Life	A.M. Best A Fitch N/A Moody's A2 S&P A-					Rate Book	Jpdated On:	3/18/2021					Rates Effective:	1/1/2021		
NWL Impact	Allocations/Strategies	Fixed		Par Rate	Spread		1.5% on	0-85	Yr 1	100%			ALL Except: AK, CA, CT, DE, IN, MA,	0-75 76-80	NQ	7.00% 5.00%
•	Fixed Account	1.65%		20.000/	•	7%	87.5% of	NQ	0%	(1-6)	V	10 1/	MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT,			
10	➤ 1 Year Annual Point to Point with Monthly Average ➤ Global Lookback				& 6.00%	7%	premiums	\$5,000		500/	Yes	10 Yrs	WA	0.70		7.000/
					& 2.00%		paid	Q 63.000	Yr 2+	50%				0-70	0	7.00%
Flexible Premium	Annual Reset Low Volatility Daily Risk Control			70.00%				\$2,000	10%	(7-12)			Call for details in: PR	71-75 76-80	ų	5.50% 3.00%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Data Back I	Jpdated On:	3/18/2021					Rates Effective:			3.00%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+ Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Rate Book	Jpaatea On:	3/18/2021					Rates Effective:	3/10/2021		
	Fixed Account	1.50%	сар кате	Par Rate	Spreau				Yr 1	100%						
Benefit	> 1 Year DJI Monthly Averaging	1.50%		35.00%			1.75% on	40-79	0%	(1-6)			All Except:			
Solutions	> 1 Year NASDAQ-100 Monthly Point-to-Point Index		1.20%	33.00%			87.5% of	40-79	076	(1-0)			ID, NY	40-75		6.75%
	> 1 Year S&P 500 Annual Point-to-Point Index		4.00%			None	premiums				Yes	10 Yrs	ID, INT	76+		4.87%
10	➤ 1 Year S&P 500 Low Volatility Daily Risk Control 5%		4.00%		4.35%		paid	\$20,000	Yr 2+	50%			Call for details in:	70+		4.07/0
	> 1 Year S&P 500 Monthly Averaging			35.00%	4.5570		p = - =	\$20,000	5%	(7-12)			CA CA			
Single Premium	➤ 1 Year S&P 500 Monthly Point-to-Point Index		1.40%	33.0070					370	(7 12)			CA .			
Single Freimum	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
	Fixed Account	1.00%	cup nate	r dr Nate	Spicad					100%						
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index	1.0070	1.00%						Yr 1	(1-6)			ALL Except:			
Charter Plus	> 1 Year S&P 500 Annual Point-to-Point Index		2.00%				1.75% on	0-79	0%	(20)			AK, CA, CT, DE, HI, MN,	0-75		6.50%
10	> 1 Year S&P 500 Annual Point-to-Point		2.0070	15.00%		6%	87.5% of	0.75	0,0		Yes	10 Yrs	MO, NV, NY, OH, OK,	0.75		0.5070
10	> 1 Year S&P 500 Daily Index Margin			13.0070	12.00%	-,-	premiums	\$75,000	Yr 2+				OR, PA, PR, SC, TX, UT,	76+		4.875%
	> 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index				5.75%		paid	<i>\$15,000</i>	10%	50%			VA, WA	70.		11.07.570
	> 1 Year S&P 500 Monthly Point-to-Point Index		1.00%		3.7370				10/0	(7-12)			,			
Flexible Premium	> 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index		2.0070		6.00%					(, 12)						
TICKIBIC I TCITIGHT	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread				 							
	Fixed Account	1.10%								100%						
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index		1.00%						Yr 1	(1-6)			ALL Except:			
Charter Plus	> 1 Year S&P 500 Annual Point-to-Point Index		2.50%				1.75% on	0-75	0%	,			AK, CA, CT, DE, HI, ID,			
14	> 1 Year S&P 500 Annual Point-to-Point			20.00%		8%	87.5% of				Yes	14 Yrs	MN, MO, NV, NY, OH,	0-75		6.50%
	> 1 Year S&P 500 Daily Index Margin				11.00%		premiums	\$75,000	Yr 2+				OK, OR, PA, PR, SC, TX,			
	> 1 Year S&P 500 Low Volatility Daily Risk Control 5%				5.25%		paid		10%	50%			UT, VA, WA			
	> 1 Year S&P 500 Monthly Point-to-Point Index		1.20%		-					(7-12)						
Flexible Premium	2-Year S&P 500 Low Volatility Daily Risk Control 8%				5.00%											
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
	> Fixed Account	1.00%								100%						
	> 1-Year S&P 500 Annual Point-to-Point		2.70%						Yr 1	(1-6)						
Income Choice	> 1-Year S&P 500 Annual Point-to-Point Participation		<u></u>	18.00%			1.75% on	40-79	0%				All Except:	40-75		6.50%
	> 1-Year S&P 500 Low VC Daily Risk Ctrl 5%			<u></u>	6.35%	None	87.5% of				Yes	10 Yrs	ID, NY			
10	> 1-Year S&P 500 MARC 5% ER				3.00%	NOTIC	premiums	\$20,000	Yr 2+		163	10 113		76+		4.87%
	> 1-Year S&P 500 Monthly Point-to-Point		1.00%				paid		5%	50%						
	> 2-Year S&P 500 Low VC Daily Risk Ctrl 8%				7.50%					(7-12)						
	> Threshold Participation Rate Strategy (Base)			8.50%												
Flexible Premium	(Threshold Participation Rate Strategy After 0%)			100.00%												

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	
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Rate Book	Jpdated On:	3/18/2021					Rates Effective:	3/16/2021	
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.	Fixed 1.40%	3.00% 1.10%	20.00% 55.00% 55.00%	2.10% 8 1.50%	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY	Year 1 40-75 4:	.75% 562%
Flexible Premium	 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 			20.00% 80.00% 80.00% 150.00%	& 1.50%			+,	Yr 2+ 10%	50% (7-12)					375%
VersaChoice 10*	Allocations/Strategies Fixed Account S&P 500 Annual Point to Point S&P 500 Monthly Point to Point S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. 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	Fixed 1.50%	3.25% 1.40%	25.00% 80.00% 80.00%	2.50% 2.50%	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY		.50% 87%
Single Premium	> Two-year Fidelity Multifactor Yield Index 5% ER			165.00%	& 1.50%										
Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S&P N/A	\				Rate Book	Jpdated On:	3/18/2021					Rates Effective:	3/1/2021	
Royal Select	Allocations/Strategies ➤ Fixed Account ➤ 1 Year Annual Point-to-Point Strategy ➤ 1 Year Monthly Average Strategy	Fixed 1.30%	3.00% 3.00%			8%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV		.50%
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%	3.65%			4%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV		.50%
Select Single Premium	Allocations/Strategies ➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point ➤ 1 Year S&P 500 Annual Monthly Average	Fixed 2.15%	4.50% 4.50%			None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	ALL Except: AL, MS, NY, VT, WV		.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	Co	missions
Protective Life	A.M. Best A+ Fitch A+ Moody's A1 S&P A-					Rate Book	Updated On:	3/18/2021					Rates Effective:	3/16/2021	
Guaranteed Income	Allocations/Strategies Fixed Account	Fixed 1.20%	Cap Rate	Par Rate			1% on 100% of	50-79	Yr 1 10%	100%			All Except:		
Indexed	 ➤ S&P 500 Annual Point-to-Point ➤ S&P 500 Annual Rate for Term Cap 		2.35%			None	premiums paid	\$25,000	Yr 2+	50%	Yes	10 Yrs	NY	50-79	5.50%
Flexible 1st Yr Premium	> 2-Year Citi Flexible Allocation 6 Excess Return			55.00%					10%	(7-12)					
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BB	B+				Rate Book	Updated On:	3/18/2021					Rates Effective:	3/1/2021	
Denali 7 IAMS PROPRIETARY Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost	Fixed 2.50%	2.25% 5.25% 5.00%	55.00% 35.00% 105.00%	N/A 0.25% N/A 0.50%	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-80 81-85 86+	5.50% 4.00% 3.00%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Denali 10 IAMS PROPRIETARY Flexible 1st Yr Premium	Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Cap S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Allocations/Strategies	2.75%	6.25% 5.50%	65.00% 40.00% 117.00%	N/A 0.75% N/A 1.25%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA	0-75 76-80 81-85	7.00% 6.00% 4.50%
Denali 14 IAMS PROPRIETARY Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost	3.00%	2.75% 8.00% 6.75%	70.00% 45.00% 140.00%	N/A 1.75% N/A 2.25%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, HI, IA, ID, MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75 76-80	8.50% 6.50%

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	Comis	sions
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB	+				Rate Book	Updated On:	3/18/2021					Rates Effective:	3/1/2021	
Denali Bonus 7	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Monthly Cap	Fixed 1.75%	Cap Rate	Par Rate	Spread								All Except:		
IAMS PROPRIETARY	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		3.25%	40.00%	6.25%	0-80 5.0%	1% on 87.5% of	0-90 \$10,000	Yr 1 0%	100% (0-6)			AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NV, NY, OH, OR, PA, UT, VA, WA	0-80	5.50%
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 		3.25%	67.00%	1.75%	81-90 2.5%	premiums paid		Yr 2+ 5%	50% (7-12)	Yes	7 Yrs	Call for details:	81-85 86+	4.00% 3.00%
TEMBLE 13CT TEMBLE	 Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost 			75.00%	N/A 1.25% N/A								MA, MO, SC, TX		
Danali Danus	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Denali Bonus 10 IAMS PROPRIETARY	 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 	2.00%	1.85% 4.25%	50.00%	5.00%	0-75 7.0%	1% on 87.5% of premiums	0-85 \$10,000	Yr 1 0%	100% (0-6)	Yes	10 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA	0-75 76-80	7.00% 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 Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost 			87.00% 90.00%	0.75% N/A 0.25% N/A	76-85 5.0%	paid		Yr 2+ 5%	50% (7-12)			Call for details: FL, MA, MO, SC, TX	81-85	4.50%
Denali Bonus 14 IAMS PROPRIETARY Flexible 1st Yr Premium	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point S&P 500 Annual Point to Point Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Boost Allocations/Strategies	Fixed 2.25%	2.25% 5.50% 5.00% Cap Rate	Par Rate 55.00% 35.00% 105.00% 115.00%	N/A 0.25% N/A 0.75% Spread	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 0-75 76-80	8.50% 6.50% 8.50% 6.50%
Teton 7 IAMS PROPRIETARY Flexible 1st Yr Premium	Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point 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 Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost	2.00%	1.85% 4.00% 4.00%	45.00% 30.00% 85.00%	5.25% 0.75% N/A 0.50% N/A	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-80 81-85 86+	5.50% 4.00% 3.00%

Indexed Annuities

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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
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB	+				Rate Book	Updated On:	3/18/2021					Rates Effective:	3/1/2021	
Teton 10	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Monthly Cap ➤ S&P 500 Monthly Average with Spread ➤ S&P 500 Monthly Average with Participation Rate	Fixed 2.25%	Cap Rate	Par Rate 50.00%	Spread 4.25%				Yr 1 0%	100%			All Except:	0-75	7.25%
IAMS PROPRIETARY	S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread		5.00% 4.75%	30.00%	0.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 2+ 5% Accum. up to	(0-6) 50% (7-12)	Yes	10 Yrs	MN, MT, NJ, NY Call for details:	76-80 81+	6.00%
Flexible 1st Yr Premium	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost ➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par ➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread ➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost Allocations/Strategies	Fixed	Cap Rate	105.00%	N/A N/A 0.25% Spread				30%	(7-12)			CA		4.5070
Teton 14	➤ Fixed Account ➤ S&P 500 Monthly Cap ➤ S&P 500 Monthly Average with Spread ➤ S&P 500 Monthly Average with Participation Rate	2.50%	2.50%	55.00%	3.25%				Yr 1 0%	100%			All Except: AK, CA, DE, ID, MA,		
PROPRIETARY Flexible 1st Yr Premium	S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost		5.50%	40.00%	N/A 0.75%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 2+ 5% Accum. up to 30%	(0-6) 50% (7-12)	Yes	14 Yrs	MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 76-80	8.50% 6.50%
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par ➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread ➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost Allocations/Strategies ➤ Fixed Account	Fixed 1.25%	Cap Rate	125.00% Par Rate	N/A 1.00% Spread										
Teton Bonus 7	S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Spread S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap	1.2370	2.50% 2.50%	30.00%	7.50%	0-80 5% 81-90	1% on 87.5% of premiums	0-90 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6)	Yes	7 Yrs	All Except: MN, MT, NJ, NY	0-80 81-85	5.50% 4.00%
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost		2.50%	55.00%	3.00% N/A 2.50% N/A	2.5%	paid		Accum. up to 30%	50% (7-12)			Call for details: CA	86+	3.00%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Teton Bonus 10 IAMS PROPRIETARY Flexible 1st Yr Premium	Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Cap S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread	1.25%	1.35% 2.50% 2.50%	30.00% 20.00% 55.00%	7.50% 2.75% N/A 1.50%	7% (5% FL)	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: MN, MT, NJ, NY Call for details: AK, CA, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	0-75 76-80 81+	7.25% 6.00% 4.50%

Indexed Annuities

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Indexed Annuities	Credit	ting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		r State Availability	Com	nissions
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BB	BB+				Rate Book l	Jpdated On:	3/18/2021					Rates Effective:	3/1/2021	
Teton Bonus 14 IANS PROPRIETARY Flexible 1st Yr Premium	 Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread 	Fixed 1.75%	1.75% 4.00% 4.00%	Par Rate 45.00% 25.00% 85.00%	5.25% 1.00% N/A 0.50%	10%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 76-80	8.50% 6.50%
Standard Insurance	> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost A.M. Best A Fitch N/A Moody's A1 S&P A+				N/A	Rate Book L	Jpdated On:	3/18/2021					Rates Effective:	3/1/2021	
Index Select Annuity 5*	Allocations/Strategies Fixed Account 1 Year S&P 500 Annual Point-to-Point	Fixed 2.00%	Cap Rate	Par Rate 27.00%		None	1% on 87.5% of premiums	0-93 \$15,000	Yr 1 0% Yr 2+	100% (1-6) 50%	Yes	5 Yrs	ALL Except:	0-80 81-85	3.00% 1.50%
Single Premium	> 1 Year S&P 500 Annual Point-to-Point		395.00%			i	paid		10%	(7-12)				86-93	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		4.75%				1 1		10%	(7-12)		I	1	86+	1.45%

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	Jpdated On:	11/6/2020					Rates Effective:	11/29/2020
LibertyMark 7	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point	Fixed 2.25%	Cap Rate	74.00%	1.00% 1.00%		1.6% on 100% of	0-85	Yr 1 0%	100% (1-6)			ALL Except: AK, AL, CA, CT, DE, FL,	0-80 5.00%
Single Premium	> 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		4.80% 5.95%	98.00% 48.00%	1.00% 1.00% 1.00% 1.00%	None	premiums paid	\$10,000	Yr 2+ 10%	50% (7-12)	Yes	7 Yrs	IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	81-85 3.75% 50bps bonus through December 31, 2020
	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point	Fixed 2.05%	Cap Rate	Par Rate 65.00%	Fee 1.00%	5%	1.6% on		Yr 1 0%	100% (1-6)			ALL Except:	
LibertyMark 7 Plus	> 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		2.20% 4.40% 5.40%		1.00% 1.00% 1.00%	Paid end of year 7	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 4.00% 81-85 2.75%
Single Premium	> 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point w/ PR			87.00% 43.00%	1.00%				10%	(7-12)			PA, SC, TX, UT, VT, WA	50bps bonus through December 31, 2020
LibertyMark 10	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A)	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	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
Single Premium	> 5-Year FUSION Participation Rate (Part B)			139.00%	1.25%	1								December 31, 2020
LibertyMark 10 Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year S&C Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.75%	1.95% 3.70% 4.50%	72.00% 74.00% 37.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00% 50bps bonus through December 31, 2020
LibertyMark 10 LT	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A)	2.80%	2.65% 5.80% 7.40%	Par Rate 88.00% 111.00% 116.00% 57.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 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	> 5-Year FUSION Participation Rate (Part B)		2.00%	139.00%	1.25%									December 31, 2020

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 I	Jpdated On:	11/6/2020					Rates Effective:	11/29/2020
	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point	Fixed 1.75%	Cap Rate	Par Rate	Fee 1.25%									
LibertyMark	> 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		1.95% 3.70%		1.25% 1.25% 1.25%	7%	1.6% on 100% of	0-80	Yr 1 0%	100% (1-6)	Yes	10 Vrs	Only Available in: AK, CA, CT, DE, FL, NH,	0.00
10 LT Plus	 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 		4.50%	72.00% 74.00%	1.25% 1.25%	7%	premiums paid	\$10,000	Yr 2+ 10%	50% (7-12)	Yes	10 Yrs	NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00%
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) 		1.00%	37.00% 103.00%	1.25% 1.25% 1.25%									50bps bonus through December 31, 2020
	Allocations/Strategies ➤ Fixed Account	Fixed 2.75%	Cap Rate	Par Rate	Fee				Yr 1	100%				
LibertyMark	> 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year S&P 500 Monthly Point-to-Point	2.7370	2.40%	86.00%	1.50% 1.50%	None	1.6% on 100% of	0-85	0%	(1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL,	0-80 5.00%
SE 7	 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 		5.90% 7.40%	116.00%	1.50% 1.50% 1.50%	None	premiums paid	\$10,000	Yr 2+ 10%	50% (7-12)	163	, 113	IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	81+ 3.75% 50bps bonus through
Single Premium	> 2-Year S&P 500 Point-to-Point			56.00%	1.50%				10%	(7-12)			, , , , , ,	December 31, 2020
	Allocations/Strategies ➤ Fixed Account	Fixed 2.55%	Cap Rate	Par Rate	Fee				Yr 1	100%			ALL Except:	
LibertyMark	1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point	2.55%	2.20%	76.00%	1.50% 1.50%	5%	1.6% on 100% of	0-85	0%	(1-6)		7.4	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ,	0-80 4.00%
SE 7 Plus	> 1-Year S&P 500 Point-to-Point > 1-Year S&P 500 Point-to-Point Inversion		5.40% 6.70%		1.50% 1.50%	Paid end of year 7	premiums paid	\$10,000	Yr 2+	50%	Yes	7 Yrs	NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	81-85 2.75%
Single Premium	 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 			102.00% 51.00%	1.50%				10%	(7-12)				50bps bonus through December 31, 2020
	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point	Fixed 3.35%	Cap Rate	Par Rate 100.00%	Fee 1.75%									
LibertyMark SE 10	 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 		2.95% 7.00% 8.90%		1.75% 1.75% 1.75%	None	1.6% on 100% of	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ,	0-80 6.00%
32 10	 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) 		3.00%	131.00% 135.00% 66.00%	1.75% 1.75% 1.75% 1.75%		premiums paid	\$10,000	Yr 2+ 10%	50% (7-12)			NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	81-85 4.75% 50bps bonus through
Single Premium	> 5-Year FUSION Participation Rate (Part B)			139.00%	1.75%									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 2.35%	Par Rate 66.00%	1.75% 1.75%				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	0-80 \$10,000	0% Yr 2+	(1-6)	Yes	10 Yrs	IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00%
	2-Year S&P 500 Point-to-Point 2-Year FUSION Fixed Rate on Gain (Part A)		2.00%	92.00% 46.00%	1.75% 1.75% 1.75%		paid	¥10,000	10%	(7-12)			, , , , , , , , , , , , , , , , , , , ,	50bps bonus through
Single Premium	> 5-Year FUSION Participation Rate (Part B)			98.00%	1.75%									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	I/A				Rate Book I	Updated On:	11/6/2020	_				Rates Effective:	11/29/2020
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 S&C Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 2.95%	2.65% 7.00% 8.90%	Par Rate 100.00% 131.00% 135.00% 66.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	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 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 5-Year FUSION Fixed Rate on Gain (Part A)	Fixed 1.95%	1.95% 4.80% 5.90%	89.00% 92.00% 46.00%	Fee 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%
Single Premium	> 5-Year FUSION Participation Rate (Part B)			98.00%	1.75%									December 31, 2020
ClassicMark 10 Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.70%	1.90% 3.75% 4.05%	70.00% 71.00% 36.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80 6.00% 81-85 5.00% 86-90 1.50% 50bps bonus through December 31, 2020
ClassicMark 10 LT	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 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	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	C	rediting 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/A			Rate Book l	pdated On:	11/6/2020			•		Rates Effective:	11/29/2020
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 Inversion 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P Columbia Adaptive Risk Allocation Pt. to Pt 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A)	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 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)	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)		1.00%	59.00%									December 31, 2020

- 1	Athene	Athene	Athene	Athene	Athene		
IMS 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		

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

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T A 3 40	American Equity	American Equity	American Equity	American Equity	American Equity	
IMS Inc.	LIBR W/ Wellbeing Benefit	LIBR Indexing Income	No-Fee LIBR	LIBR	LIBR W/ Wellbeing Benefit	
Product Line	Bonus Gold, Retirement Gold	Bonus Gold, Retirement IncomeShield 7 Gold IncomeShield 10		IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	
Issue Ages	50+	50+	50-80	50-80	50-80	
Rider Roll-Up Rate	6% Compound	400% Multiplier of previous years credited interest	4% Compound	7.25% Simple	7.25% Simple	
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value	90 bps Benefit/Income Value	None	110 bps Accumulation Value	120 bps Accumulation Value	
Roll-Up Period	20 Yrs No Restart	Unlimited Until the Income Rider is Activated	15 Yrs No Restart	7 Yrs No Restart	7 Yrs No Restart	
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	30 days after Contract Issue	1 Year Minimum Age 50	1 Year Minimum Age 50	
Income Multiplier	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	No. No.		No	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY	
Additional Benefits & Other Rider Nuances		- 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

-			1	TART	
T A 3 50	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
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	30 days Minimum Age 50	30 days Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	No	200% Enhanced LIB Withdrawal Factor - Single 150% Enhanced LIB Withdrawal Factor - Joint	Doubler for Confinement	Doubler for Confinement	Chronic Illness Doubler
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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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	,			
Rider Fee (Annual) & Calculation	100 bps Accumulation Value	95 bps Accumulation Value	125 bps Accumulation Value	150 bps Benefit/Income Value	60 bps Benefit/Income Value		
Roll-Up Period	10 Yrs No Restart	10 Yrs No Restart	7 Yrs No Restart	10 Yrs No Restart	10 Yrs or Age 85 No Restart		
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	N/A		
Income Multiplier	Chronic Illness Doubler	Chronic Illness Doubler	Chronic Illness Doubler	1 - Doubles Rider withdrawal amount Joint is 1.5 times 5 Years and age 60	No		
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA		
Additional Benefits & N/A N/A N/A		N/A	N/A	N/A	N/A		

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

Annuity Rate Sheet

Available Annuity Riders

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

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T 1 7 50	Oxford	Nassau Re	Nassau Re	Nassau Re	Nassau Re	
IAMS Inc.	GLWB	Amplified Income Plus	Income Protection Benefit: Today	Income Protection Benefit: Tomorrow	Income & Care Protection	
Product Line	Royal Select	Nassau Growth Annuity	Personal Protection Choice	Personal Protection Choice	Personal Protection Choice	
Issue Ages	18-80	50+	0-80	0-80	0-80	
Rider Roll-Up Rate	6.75% Compound	3% Simple 150% Interest Credited	30% - Yr 1 7.5% - Yrs 2-3	14% Simple	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple	
Rider Fee (Annual) & Calculation	95 bps Benefit/Account Value	95 bps Benefit/Income Value	95 bps Benefit/Income Value	95 bps Benefit/Income Value	95 bps Benefit/Income Value	
Roll-Up Period	10 Yrs No Restart	15 Yrs	10 Yrs	10 Yrs 1 Restart	2 Yr wait deferral 90 day elimination	
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	30 Days	30 Days	30 Days	30 Days	
Income Multiplier	No	N/A	N/A	N/A	N/A	
State Variance & Availability	All Except: AL, CT, MS, MT, NY, VT, WV	All Except: CA, MA, ME, MN, NJ, NY	All Except: MA, ME, MN, NY	All Except: MA, ME, MN, NY	All Except: CA, MA, ME, MN, NY	
Additional Benefits & Other Rider Nuances	N/A N/A		N/A	N/A	Increasing income for up to 5 years 2-6 ADL's. After 2 years deferral/90 day elimination ranges from 125% to 250%.	

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

Multi-Year Guarantee

	<u> </u>	<u></u>												
Fixed Annuities		Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
American Equity	A.M. Best	A- Fitch A- Moody's N/A S&P	A-				Rate Book l	Jpdated On:	3/18/2021				Rates Effective:	2/8/2021
Guarantee Shield		<u> </u>					Yr 1	100%				3 Year	18-80	1.50%
	>	3 Year	2.10%				Int.	(1)		Same as	All Except:		81+	1.13%
Series				1%	18-85	\$10,000			Yes	Guaranteed	NY			
(3 & 5)	>	5 Year	2.50%				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	I/A					Jpdated On:	3/18/2021				Rates Effective:	3/15/2021
		2.٧	2.250/				Yr 1	100%			Only available in:	0-80		1.25%
American Classic		3 Year *Loyalty Bonus Available	2.25%	1%	0-90	\$1,000	Int.	(1-6)	Yes	Same as Guaranteed	AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO,	81-90		0.75%
	>	5 Year	2.60%	1/0	0-90	\$1,000	Yr 2+	50%	165	Period	MT, NE, NM, NV, OH,	0-80		2.25%
Single Premium		*Loyalty Bonus Available	2.00%				10%	(7-12)		renou	OK, TX, UT	81-90		1.25%
American National	A.M. Best		А					Jpdated On:	3/18/2021		5.1, 1.1, 5.1	01 30	Rates Effective:	
7 III CII CAI I I I I I I I I I I I I I I	>	3 Year	2.10%											11, 0, 1010
Palladium	>	5 Year Yield ¹	2.25%											
	>	6 Year Yield	2.45%				Yr 1				All Except:			
MYGA*	>	7 Year Yield ¹	2.45%				Int.	100%		Same as	NY, PR, UT	0-79		2.50%
	>	8 Year Yield	2.45%	1%	0-85	\$5,000			Yes	Guaranteed	Call for details in:	80-85		0.50%
	>	9 Year Yield ²	2.55%				Yr 2+	(1-12)		Period	MD, WY			
(3-10 Yrs)	>	10 Year Yield ¹	2.55%				10%							
	>	¹ Includes 1% 1st Yr Bonus												
Single Premium	>	² Includes 2% 1st Yr Bonus												
Athene Annuity & Life	A.M. Best	A Fitch A Moody's N/A S&P	A				Rate Book l	Jpdated On:	3/18/2021		1		Rates Effective:	1/16/2021
							Yr 1	100%			All Except:	0-70		1.30%
MaData 2*								(4.6)		Cama as rata	NY, PR	74 75		4 2007
MaxRate 3*	>	3 Year	1.30%	0.25%	0-85	\$10,000	Int.	(1-6)	Yes	Same as rate guarantee	Call for details in:	71-75		1.30%
		3 redi	1.50%	0.2370	0 03	710,000	Yr 2+	50%	103	period	AK, CA, CT, DE, HI,	76-80		0.90%
											MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX,			
Flexible Premium							Int.	(7-12)			UT, WA	81+		0.40%
							Yr 1	100%			All Except:	0-70		2.00%
							" 1	100%				0-70		2.00%
MaxRate 5*							Int.	(1-6)		Same as rate	NY, PR Call for details in:	71-75		2.00%
	>	5 Year	1.90%	0.25%	0-83	\$10,000			Yes	guarantee	AK, CA, CT, DE, HI,			
							Yr 2+	50%		period	MN, MO, NJ, NV, OH,	76-80		1.80%
Flexible Premium							Int.	(7-12)			OK, OR, PA, SC, TX,	81+		1.10%
TICKIBIC I TCITIIUITI							IIIC.	(7 12)			UT, WA	011		1.10%
							Yr 1	100%			All Except:	0-70		2.50%
								(4.6)		Cama as rata	NY, PR	74 75		2.500/
NAD-4- 7*							Int.	(1-6)		Same as rate	Call for details in:	71-75		2.50%
MaxRate 7*	_	7 Vear	2 00%	0.25%	0-83	\$10,000		` ′	Voc	guarantee				
MaxRate 7*	>	7 Year	2.00%	0.25%	0-83	\$10,000	Yr 2+	50%	Yes	guarantee period	AK, CA, CT, DE, HI,	76-80		2.25%
MaxRate 7*	>	7 Year	2.00%	0.25%	0-83	\$10,000			Yes	guarantee period	AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH,	76-80		2.25%
MaxRate 7* Flexible Premium	>	7 Year	2.00%	0.25%	0-83	\$10,000			Yes	_	AK, CA, CT, DE, HI,	76-80 81+		2.25% 1.30%

Multi-Year Guarantee

Fixed Annuities	Guaranteed Fixed Rate and R	ate Lock Period	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Atlantic Coast Life	A.M. Best B++ Fitch N/A Moody's	N/A S&P N/A				Rate Book U	Ipdated On:	3/18/2021			F	Rates Effective:	2/22/2021
Safe Haven	> 5 Year Yield > 6 Year Yield	3.60% 3.70%	1.00%	0-90	45.000	Yr 1 0%	100%	No	Same as rate	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA,	0-80 81+	5 & 6 Year	2.40% 1.30%
Single Premium	> 7 Year Yield > 10 Year Yield	3.75% 3.90%	1.00%	0-90	\$5,000	Yr 2+ 0%	50% (7-12)	Only with Rider	guarantee period	WI Call for details in: FL	0-80 81+	7 & 10 Year	2.65% 1.40%
Equitrust	A.M. Best B++ Fitch N/A Moody's	N/A S&P BBB+				Rate Book U	Jpdated On:	3/18/2021			F	Rates Effective:	1/1/2021
Certainty Select	> 3 Year > 5 Year	1.20% 1.70%				Yr 1 0%	100%		Same as rate	All Except:	0-80 81-90	3 Year	2.00% 1.50%
certainty select	➢ 6 Year➢ 8 Year	1.85% 2.00%	1.00%	0-90	\$10,000	Yr 2+	50%	Yes	guarantee period	NY, PR	0-80	5, 6, 8, & 10 Yea	3.00%
Single Premium	> 10 Year	2.20%				Int.	(7-12)				81-90		2.25%
ChoiceFour (6 Year)	6 Year	2.00%	1.00%	0-85	\$10,000	Yr 1 Int.	100%	Yes	6 Year	All Except:	0-80		5.50%
(MVA & Liquidity) Flexible 1st Yr Premium	W/ Premium Bonu				, 23,332	Yr 2 + 10%	(1-12)			NY, PR	81-85		4.125%
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's	Baa1 S&P A-				Rate Book U	Ipdated On:	3/18/2021				Rates Effective:	12/8/2020
FG Guarantee Platinum Single Premium	 → 3 Year → 5 Year → 7 Year 	1.95% 2.55% 2.80%	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	0-79 80-90 0-79 80-90 0-79 80-90	3 Year 5 Year 7 Year	1.50% 0.75% 2.00% 1.00% 2.25% 1.125%

Multi-Year Guarantee

Fixed Annuities	1110	Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Global Atlantic	A.M. Best A	Fitch N/A Moody's Baa1 S&P A-					Rate Book L	Jpdated On:	3/18/2021				Rates Effective:	12/21/2020
ForeCare LTC Annuity*	>	1st Year Rate	1.75%	1.000/	0-80	\$35,000	Yr 1+ 10%	100%	V	10 //	All Except:	50-75		7.00%
With Required Rider	>	Projected Renewal Rate	1.75%	1.00%	0-80	NQ	Yr 2+ 10%	(1-12)	Yes	10 Years	CT, NY, PR	76-80		3.50%
Great American	A.M. Best A-	+ Fitch N/A Moody's A2 S&P A+					Rate Book L	Jpdated On:	3/18/2021				Rates Effective:	6/29/2020
Secure Gain 5*	> >	W/Bonus 0.25% Year 2 Year 3	1.80% 1.90% 2.00%				Yr 1 10%	100%			All Except:	0-80		2.50%
(Step Rate)	>	Year 4 Year 5	2.10% 2.20%	1.00%	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)						
Guaranty Income Life	A.M. Best B+	+ Fitch N/A Moody's N/A S&P N/A					Rate Book L	Jpdated On:	3/18/2021				Rates Effective:	1/19/2021
Guaranty Annuity	>	4 Year	2.00%		0-100	\$5,000	Yr 1	100%			Only available in:	0-79 80-100	4 Year	1.60% 0.80%
(4, 6, 8)	>	6 Year	2.10%	1.00%	0-90	NQ \$2,000	Int. Yr 2+	(1-6) 50%	Yes	Same as rate guarantee period	CA, FL, ND	0-79 80-90	6 Year	2.00%
Single Premium	>	8 Year	2.20%		0-79	Q	Int.	(7-12)				0-79	8 Year	3.00%
	>	3 Year	2.05%				Yr 1	100%			All Except:	0-74 75+	3 Year	1.85% 0.93%
	>	4 Year	1.95%		0-100							0-74 75+	4 Year	2.25% 1.13%
Guaranty Rate Lock	>	5 Year	2.15%				0%	(1-6)				0-74 75+	5 Year	2.75% 1.50%
	>	6 Year	2.35%	0.50%		\$10,000			Yes	Same as rate	AV CA DE EL III	0-74 75+	6 Year	2.75% 1.38%
	>	7 Year	2.55%	0.50%		\$10,000			res	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	2.65%		0-90		Yr 2	50%				0-74 75+	8 Year	3.00% 1.50%
10)	>	9 Year	2.90%									0-74 75+	9 Year	3.25% 1.63%
Single Premium	>	10 Year	2.90%				5%	(7-12)				0-74 75+	10 Year	3.25% 1.63%

Multi-Year Guarantee

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Fixed Annuities		Guaranteed Fixed Rate and Rate Lock Period	d	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Guggenheim	A.M. Best B+	+ Fitch N/A Moody's N/A S&P	N/A				Rate Book l	Jpdated On:	3/18/2021			F	Rates Effective:	12/1/2020
	>	3 Year*	1.60%										5, 6, 7, 8, 9 Year	
Preserve	>	4 Year*	1.80%			\$10,000	Yr 1					0-80		2.50%
MYGA*	>	5 Year	2.00%	1% on 87.5%		NQ	0%			Same as rate	All Except:	81-85		1.88%
WIYGA	>	6 Year	2.20%	of premium	0-90			100%	Yes	guarantee	NY	86-90		1.25%
	>	7 Year	2.40%	paid				(1-12)		period			10 Year	
	>	8 Year	2.50%			\$5,000	Yr 2 +				*Lower commission	0-80		3.00%
	P	9 Year	2.60%			Q	10%				on 3 & 4 Yr MYGA	81-85		2.25%
Single Premium	A.M. Best B+	+ Fitch N/A Moody's N/A S&P	2.75%				Pata Paak I	Jpdated On:	2/19/2021			86-90	Rates Effective:	1.50%
Liberty Bankers Life	A.IVI. BEST B	+ Fitch N/A Moody's N/A S&P	N/A				Kate book C	poated On:	3/18/2021				5 & 7 Year	3/15/2021
						\$10,000	Yr 1					0-80	3 & 7 Teal	2.50%
Dua Ontion MAYCA	>	5 Year Yield	2.25%			NQ	0%					81-85		1.88%
ProOption MYGA				1% on 87.5%			0,0	100%		Same as rate	All Except:	86-90		1.25%
W/ ROP	>	7 Year Yield	2.40%	of premium	0-90			(1-12)	Yes	guarantee	NY		10 Year	
	>	10 Year Yield	2.65%	paid		\$5,000	Yr 2 +	, ,		period		0-80		3.00%
						Q	10%					81-85		2.25%
Single Premium												86-90		1.50%
Bankers Elite	>	3 Year	2.25%		0-90		Yr 1				All Except:	0-90	3 Year	2.00%
Series	>	5 Year	2.80%		0-90		0%	100%	No	Same as rate	AK, AL, DC, DE, MN, MO, NH, NY, PR	0-90	5 Year	2.25%
561165		3 1641	2.80%	1.00%	0-90	\$10,000	076	100%		guarantee	1010, 1011, 101, 111	0-90	J Teal	2.23/0
(3, 5, 7, 9)	>	7 Year	2.90%		0-85		Yr 2+	(1-12)		period	Call for details in:	0-85	7 Year	2.50%
Single Premium	>	9 Year	3.00%		0-80		0%				CA & FL	0-80	9 Year	2.75%
Bankers	>	3 Year	2.00%		0-90		Yr 1			_		0-80 81-90	3 Year	2.00% 1.00%
(3, 5, 7)	>	5 Year	2.30%	1.65%	0-90	\$10,000	Int.	100%	Yes	Same as rate guarantee	All Except:	0-80	5 Year	3.25%
(0,0,1,							Yr 2+ Int.	(1-12)		period	AK, AL, DC, MN, MO, NH, NY, PR	81-90 0-80		1.50% 4.00%
Single Premium	>	7 Year	2.45%		0-85		IIIL.				IVII, IVI, FIX	81-85	7 Year	2.00%
Bankers Premier	A	5 Year	2.60%		0-90		Yr 1	100%			All Except: AK, AL, DC, DE, IA,	0-80	5 Year	2.00%
/\	_	3 Teal	2.0070		0 30	4	Int.	10070		Same as rate	MN, MO, NH, NM,	81-90		0.40%
(5 <i>,</i> 7)				1.65%		\$10,000	Yr 2+		Yes	guarantee	NY, OR, PR		7 Year	*****
Single Premium	>	7 Year	2.75%		0-85		Int.	(1-12)		period	Call for details in:	0-80		2.15%
Bankers 5							Yr 1	4000/		Cama as r-t-	IA, NM, OR All Except:	81-85		0.45%
	_	5 Year Yield	3.40%	1.65%	0-90	\$10,000	Int.	100%	Yes	Same as rate guarantee	AK, AL, DC, DE, MN,	0-80		2.00%
Premier Plus Single Premium		S Icai Helu	5.40%	1.03/0	0-30	310,000	Yr 2+ Int.	(1-12)	162	period	MO, NH, NY, PR	81-90		0.40%

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period	N	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA-					Katé Book	Updated On:	3/18/2021	,		Ra	tes Effective:	8/15/2020
MYGuarantee	> 5 Year	1.05%	1% on 90%			Yr 1 10%	100% (1-6)		Same as rate	All Except:	0-75 76-80 81+	5 Year	2.00% 1.30% 0.75%
Plus*	> 7 Year	1.15%	of premium paid	0-85	\$10,000	Yr 2+ 10%	50% (7-12)	Yes	guarantee period	AK, MN, MO, NY		7 & 10 Year	2.50%
Single Premium		1.25%					, ,				76-80 81+		1.60% 1.00%
Nassau Re	A.M. Best B+ Fitch BB+ Moody's N/A S&P N/A					Rate Book I	Updated On:	3/18/2021			Ra	tes Effective:	3/1/2021
	> 5 Year	3.10%				Yr 1 0%				All Foreigh	0-75	5 Year	2.00%
MYAnnuity X			.% on 87.5% of premium	0-85	\$10,000	Yr 2+ 10%	100% (1-6)	Yes	Same as rate	All Except:	76-80 81+		2.00% 1.00%
		3.20%	paid	0-85	\$10,000	Yr 1 0%	50% (7-12)	Yes	guarantee period	-	0-75	7 Year	2.50%
Single Premium		3.00%				Yr 2+ 10%					76-80 81+		2.50% 1.25%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Rate Book I	Updated On:	3/18/2021			Ra	tes Effective:	10/20/2020
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%			\$10,000 NQ	Yr 1 0%	100% (1-6)		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)	Yes	guarantee period	ID, MT, NY	0-80 81-85 86-90	7 Year	2.50% 1.875% 1.25%
(3, 5, 7, 10)	> 10 Year	1.95%			α .	inc.	(712)			-	0-80 81-85	10 Year	3.00% 2.25%
Single Premium	La Ba Barra - a - I girl - N/a - a - a - 1 - N/a - a - N/a					Data Dayle	ludated O	2/40/2024			86-90	Fff	1.50%
Oceanview	A.M. Best A- Fitch N/A Moody's N/A S&P N/A					Rate Book	Updated On:	5/18/2021				tes Effective:	3/16/2021
	> 2 Year	1.75%				Yr 1				<u> </u>	0-79 80+	2 Year	0.85% 0.42%
Harbourview	> 3 Year	2.25%	.% on 87.5%			0%	1/12 per		Same as rate	All Except:	0-79 80+	3 Year	1.50% 0.75%
. 741 5041 716 7	> 5 Year		of premium paid	0-89	\$20,000	Yr 2+	month in the		guarantee period	HI, MA, ME, MN, MS, MT, NC, WY	0-79 80+	5 Year	3.00% 1.50%
	> 7 Year	2.60%				10%				1V11, INC, VV 1	0-79 80+	7 Year	2.75% 1.38%
Single Premium	> 10 Year	2.75%				20,0					0-79 80+	10 Year	2.75% 1.38%

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	
Oxford Life	A.M. Best A-	Fitch N/A Moody's N/A S&P N/A					Rate Book L	Jpdated On:	3/18/2021			F	Rates Effective:	3/1/2021
												18-75	3 Year	1.00%
Multi-Select	>	3 Year	1.60%									76-80		0.50%
Series	>	4 Year	2.15%				Yr 1				All Except:	18-75 76-80	4 Year	1.28% 0.55%
00.100	<u> </u>	5 Year	2.35%				Int.	100%		Same as rate	` 	18-75		2.50%
	\$	6 Year	2.65%	1%	18-85	\$20,000	Yr 2+	(1-12)	Yes	guarantee	AL, MS, NY, PR, WV	76-80	5 & 7 Year	1.50%
		0 Tea.	2.0370				10%	(1 12)		period	ŀ	18-75		1.25%
(3, 4, 5, 6, 7, 8)	>	7 Year	2.50%									76-80	6 Year	0.75%
	>	8 Year	2.70%									18-75	27	1.46%
Single Premium												76-80	8 Year	0.93%
Multi-Select	>	9 Year	2.55%		18-77		Yr 1			Same as rate		18-75	9 Year	2.75%
	_	3 Teal	2.55/6	1%	10-77	\$20,000	Int.	100%	Yes	guarantee	All Except:	76-77	3 Teal	1.75%
Series Single Premium	>	10 Year	2.60%	170	18-75	720,000	Yr 2+ 10%	(1-12)	163	period	AL, MS, NY, PR, WV	18-75	10 Year	3.00%
Sagicor Life	A.M. Best A-	Fitch N/A Moody's N/A S&P N/A						Jpdated On:	3/18/2021			F	Rates Effective:	1/16/2021
<u> </u>									1			0-80		1.50%
	>	3 Year	1.95%								All Except:	81-85	3 Year	1.00%
Milestone							Yr 1	100%			AK, CT, ME, MT, NY,	86+		0.75%
MYGA*							0%	(1-6)		Same as rate	PR, VT	0-80		2.15%
	>	5 Year	2.35%	1.00%	0-90	\$15,000	Yr 2+		Yes	guarantee		81-85	5 Year	1.40%
							10%	50%		period		86+		0.90%
(3, 5, 7)								(7-12)			Call for details in:	0-80		2.25%
	>	7 Year	2.50%								CA	81-85	7 Year	1.75%
Single Premium Sentinel Security Life	A M Post Bu	Fitch N/A Moody's N/A S&P N/A					Pata Paak I	Jpdated On:	2/19/2021			86+	Rates Effective:	1.00% 1/19/2021
Sentinei Security Life	A.IVI. Best B++	FILCH N/A MODULY'S N/A S&P N/A						puateu OII.			AU. 5		lates Effective.	
Personal Choice	>	5 Year	2.80%				Yr 1		No		All Except:	0-80	5 Year	2.25%
							0%	If under 80,			AK, CT, DC, MA, ME,	81+		1.50%
Annuity							Yr 2+	No		Same as rate	MI, MO, NH, NJ, NY,	0-80		2.25%
	>	7 Year	2.90%	1.65%	0-90	\$2,500	0%		Available as a rate reducing	guarantee	PR, TN, VA, VT, WA, WI, WV	81+	7 Year	1.50%
(5, 7, 10)							Available as	If over 80	rider	period				2.75%
• • •	>	10 Year	3.00%				a rate	Yes			Call for details in:	0-80	0-80 10 Year	
Single Premium		10.00.	3.5570				reducing				CA, FL, MN	81+		2.00%

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	
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+					Rate Book L	Jpdated On:	3/18/2021			F		11/9/2020
Secure Savings	> 2 Year	1.75%				Yr 1 Int.	100% (1-12)		Same as rate	All Except:	18-80 81+	2 Year	1.25% 1.00%
PROPRIETARY Single Premium	> 5 Year	2.70%	1.00%	18-90	\$10,000	Yr 2+ 5%	50% (13-24)	Yes	guarantee period	MN, NJ, NY, PR	18-75 76-80 81-85	5 Year	2.00% 1.75% 0.75%
Secure Savings Elite PROPRIETARY Single Premium	> 2 Year > 5 Year	2.15% 1.85% FL 2.95% 2.80% FL	1.00%	18-85	\$10,000	None without Rider	100% (1-12) 50% (13-24)	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA Call for details in: FL	18-80 81+ 18-75 76-80	2 Year 5 Year	1.25% 1.00% 2.00% 1.75%
Standard Insurance	A.M. Best A Fitch N/A Moody's A1 S&P A+					Rate Book I	Jpdated On:	3/18/2021			81-85	Rates Effective:	0.75% 3/1/2021
Focused Growth	> 3 Year	1.80%		0-93		Yr 1	85 & Under None	3, 10, 2021			0-80 81-85 86+	3 Year	1.50% 0.75% 0.50%
Annuity*	> 5 Year > 7 Year	2.25%	0.10%	0-93 .0% 0-90	\$15,000	Int. Yr 2+	86-90 100%	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80 81-85 86+	5 & 7 Year	2.00% 1.00% 0.77%
(3, 5, 7, 10) Single Premium	> 10 Year	1.95%		0-80		Int.	(1-6) 50% (7-12)				0-80	10 Year	3.00%
Upstream Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A					Rate Book L	Jpdated On:	3/18/2021			F	Rates Effective:	10/1/2020
	> 3 Year Issue Ages 81-90	2.00% 1.75%		0-90				No Available as a		Only available in:	0-80 81-90	3 Year	2.05% 1.00%
Secure Legacy	> 5 Year Issue Ages 81-90	2.80% 2.55%	1% on 87.50% of	Ages 81-90 require DB	\$10.000	Yr 1 Int.	100% (1-6)	rate reducing rider	Same as rate guarantee	AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT,	0-80 81-90	5 Year	2.55% 1.25%
(3, 5, 7, 10)	> 7 Year Issue Ages 81-90	2.85% 2.60%	premium paid	Rider	,,	Yr 2+ Int.	50% (7-12)	Required for	period	ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	0-80 81-90	7 Year	2.80% 1.35%
Single Premium	> 10 Year Issue Ages 81-90	2.90% 2.65%		Rider Cost: 25 bps				clients age 81+		. , , ,	0-80 81-90	10 Year	3.05% 1.45%



MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age		Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender Provisions
2	#REF!	Equitable	#N/A	#REF!	#REF!	90	#REF!	#REF!	#REF!	N/A
3	2.40%	American Equity	A-	Guarantee Shield Series	1.50%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
3	1.30%	Athene Annuity & Life	Α	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.20%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
3	1.95%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.60%	Guggenheim	B++	Preserve MYGA*	1.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	2.25%	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	2.25%	Oceanview	A-	Harbourview	1.50%	89	0%	0%	Yes	N/A
3	1.60%	Oxford Life	A-	Multi-Select Series	1.00%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
3	1.95%	Sagicor Life	A-	Milestone MYGA*	1.50%	90	0%	10%	Yes	N/A
3	1.80%	Standard Insurance	Α	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.00%	Upstream Life	B++	Secure Legacy	2.05%	90	Int.	Int.	No	N/A
4	2.00%	Guaranty Income Life	B++	Guaranty Annuity	1.60%	100	Int.	Int.	Yes	N/A
4	1.80%	Guggenheim	B++	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	2.15%	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	0.00%	American Life	B++	American Classic	0.75%	90	Int.	10%	Yes	N/A
5	2.25%	American National	Α	Palladium MYGA*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	1.90%	Athene Annuity & Life	Α	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.60%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	#REF!	Equitable	#N/A	#REF!	#REF!	90	#REF!	#REF!	#REF!	N/A
5	1.70%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
5	2.55%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.05%	Great American	A+	Secure Gain 5*(Step Rate)	2.50%	89	10%	10%	Yes	Extended Care, Terminal Illness
5	2.00%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	2.25%	Guggenheim	B++	ProOption MYGA W/ ROP	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	2.80%	Liberty Bankers Life	B++	Bankers Elite Series	2.25%	90	0%	0%	No	N/A
5	2.30%	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)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages) Max Issue Age Yr 1		Witho	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender Provisions
5	2.60%	Liberty Bankers Life	B++	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	3.40%	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%	0%	Yes	N/A
5	2.35%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	2.35%	Sagicor Life	A-	Milestone MYGA*	2.15%	90	0%	10%	Yes	N/A
5	2.80%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	90	0%	0%	No	N/A
5	2.25%	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*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
6	3.70%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	1.85%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
6	2.10%	Guaranty Income Life	B++	Guaranty Annuity	2.00%	90	Int.	Int.	Yes	N/A
6	2.20%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	2.65%	Oxford Life	A-	Multi-Select Series	1.25%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	2.45%	American National	Α	Palladium MYGA*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.00%	Athene Annuity & Life	Α	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.75%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	2.80%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.40%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	2.40%	Guggenheim	B++	ProOption MYGA W/ ROP	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	2.90%	Liberty Bankers Life	B++	Bankers Elite Series	2.50%	85	0%	0%	No	N/A
7	2.45%	Liberty Bankers Life	B++	Bankers	4.00%	85	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
7	2.75%	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	2.60%	Oceanview	A-	Harbourview	2.75%	89	0%	0%	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	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age		ee drawal Yr 2+	Waiver of Surrender	Waiver of Surrender Provisions
7	2.50%	Sagicor Life	A-	Milestone MYGA*	2.25%	90	0%	10%	Yes	N/A
7	2.90%	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*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
8	2.00%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
8	2.20%	Guaranty Income Life	B++	Guaranty Annuity	3.00%	79	Int.	Int.	Yes	N/A
8	2.50%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	2.70%	Oxford Life	A-	Multi-Select Series	1.46%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	2.55%	American National	Α	Palladium MYGA*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
9	2.60%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
9	3.00%	Liberty Bankers Life	B++	Bankers Elite Series	2.75%	80	0%	0%	No	N/A
9	2.55%	Oxford Life	A-	Multi-Select Series	2.75%	77	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	2.55%	American National	Α	Palladium MYGA*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
10	3.90%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
10	2.20%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
10	2.75%	Guggenheim	B++	Preserve MYGA*	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	2.65%	Guggenheim	B++	ProOption MYGA W/ ROP	3.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
10	1.25%	Lincoln Financial	A+	MYGuarantee Plus*	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
10	1.95%	North American	A+	Guarantee Choice*	3.00%	90	0%	Int.	Yes	Nursing Home
10	2.75%	Oceanview	A-	Harbourview	2.75%	89	0%	0%	Yes	N/A
10	2.60%	Oxford Life	A-	Multi-Select Series	3.00%	75	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	3.00%	Sentinel Security Life	B++	Personal Choice Annuity	2.75%	85	0%	0%	No	N/A
10	1.95%	Standard Insurance	А	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