





Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions								
AIG/MSG	A.M. Best	A	Fitch	A+	Moody's	A2	S&P	A+	Rate Book Updated On: 3/18/2021										Rates Effective: 3/8/2021						
Power Select Plus Income*  Rider Included Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1				
	➤ Fixed Account								1.25%		90.00%	&									1.00%	50-75	7.00%		
	➤ 1-Year AB All Market Index Point to Point										55.00%											50-75	Option 2	Yr 1	2.25%
	➤ 1-Year ML Strategic Balanced Index										35.00%												Yr 2+	1.00%	
	➤ 1-Year PIMCO Global Optima Index										17.00%														
	➤ 1-Year Russell 2000 Annual Point to Point																								
	➤ 1-Year S&P 500 Annual Point-to-Point Index									2.50%	85.00%														
	➤ 2-Year AB All Market Index Point to Point PR																								
	➤ 2-Year ML Strategic Balanced Index											1.45%													
	➤ 2-Year PIMCO Global Optima Index											4.45%													
➤ 2-Year S&P 500 Annual Point-to-Point										20.00%															
Power Select Plus Income Multiplier*  Rider Included Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1				
	➤ Fixed Account								1.35%		100.00%	&									1.00%	50-75	7.00%		
	➤ 1-Year AB All Market Index Point to Point										70.00%											50-75	Option 2	Yr 1	2.25%
	➤ 1-Year ML Strategic Balanced Index										40.00%												Yr 2+	1.00%	
	➤ 1-Year PIMCO Global Optima Index										18.00%														
	➤ 1-Year Russell 2000 Annual Point to Point																								
	➤ 1-Year S&P 500 Annual Point-to-Point Index									3.00%	100.00%														
	➤ 2-Year AB All Market Index Point to Point PR																								
	➤ 2-Year ML Strategic Balanced Index											0.45%													
	➤ 2-Year PIMCO Global Optima Index											3.95%													
➤ 2-Year S&P 500 Annual Point-to-Point										22.00%															
Power Select Builder*  No Rider Available Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.5% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1				
	➤ Fixed Account								1.40%		100.00%	&									1.00%	50-75	7.00%		
	➤ 1-Year AB All Market Index Point to Point Spread										85.00%											50-75	Option 2	Yr 1	2.25%
	➤ 1-Year ML Strategic Balanced Index										45.00%												Yr 2+	1.00%	
	➤ 1-Year PIMCO Global Optima Index										20.00%														
	➤ 1-Year Russell 2000 Annual Point to Point																								
	➤ 1-Year S&P 500 Annual Point-to-Point Index									4.00%	100.00%														
	➤ 2-Year AB All Market Index Point to Point PR																								
	➤ 2-Year ML Strategic Balanced Index											0.00%													
	➤ 2-Year PIMCO Global Optima Index											3.25%													
➤ 2-Year S&P 500 Annual Point-to-Point										23.00%															
Power Select Builder 8*  No Rider Available Single Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	5% Premium Bonus AK, MN, OR, UT, WA 8% Premium Bonus (All Other States)	1.5% on 87.5% of Premiums Paid	18-80	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY, PR Call for details: AK, CA, CT, DE, FL, MN, NJ, NV, OH, OR, PA, SC, TX, UT, WA	Option 1				
	➤ Fixed Account								1.00%		60.00%										2.95%	0-80	5.00%		
	➤ 1-Year AB All Market Index Point to Point																				6.45%		Option 2	Yr 1	1.00%
	➤ 1-Year ML Strategic Balanced Index Point-to-Point																					0-80	Yr 2+	1.00%	
	➤ 1-Year PIMCO Global Optima Index Point-to-Point																								
	➤ 1-Year Russell 2000 Point to Point									2.40%															
	➤ 1-Year S&P 500 Point-to-Point									2.50%	15.00%														
	➤ 1-Year S&P 500 Point-to-Point										100.00%	&									1.00%				
	➤ 2-Year AB All Market Index Point to Point										75.00%														
	➤ 2-Year ML Strategic Balanced Index Point-to-Point										45.00%														
➤ 2-Year PIMCO Global Optima Index Point-to-Point																									

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Last Update: 3/22/2021

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions							
Allianz Life Insurance	A.M. Best	A+	Fitch	N/A	Moody's A1	S&P AA	Rate Book Updated On: 3/18/2021										Rates Effective: 3/2/2021									
Allianz Accumulation Advantage*	Allocations/Strategies										Fixed 0.85%	Cap Rate		Par Rate		Spread		None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, OR, TX	0-75 7.00% 76-80 5.00%
	➢ Fixed Account										0.90%															
	➢ S&P 500 Index Monthly Sum										1.50%		30.00%		5.00%											
	➢ BlackRock Index Annual Pt. to Pt.										1.50%		25.00%		5.25%											
	➢ Bloomberg Index II Annual Pt. To Pt.										1.25%		25.00%		5.25%											
	➢ PIMCO Index Annual Pt. to Pt.																									
	➢ S&P 500 Index Annual Pt. to Pt.																									
	➢ BlackRock Index 2-Year Pt. to Pt.																									
	➢ Bloomberg Index II 2-Year Pt. To Pt.										50.00%															
	➢ PIMCO Index 2-Year Pt. to Pt.										45.00%															
Flexible 1st Yr Premium											45.00%														Trail Commission Options Available	
Allianz 222	Allocations/Strategies										Fixed 1.10%	Cap Rate		Par Rate		Spread		15% of First Year Premium Benefit Base	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, DE, IA, NH, OR, TX	0-75 6.500% 76-80 4.500%
	➢ Fixed Account										1.50%															
	➢ Nasdaq-100 Index Monthly Sum										1.50%															
	➢ Russell 2000 Index Monthly Sum										1.20%															
	➢ S&P 500 Index Monthly Sum										1.65%		45.00%		4.35%											
	➢ BlackRock Index Annual Pt. to Pt.										2.00%		40.00%		4.60%											
	➢ Bloomberg Index II Annual Pt. To Pt.										2.00%															
	➢ Nasdaq-100 Index Annual Pt. to Pt.										1.90%		40.00%		4.60%											
	➢ PIMCO Index Annual Pt. to Pt.										2.00%															
	➢ Russell 2000 Index Annual Pt. to Pt.										2.00%															
Flexible 1st Yr Premium											2.00%														Reduced in Yrs 2-3 Trail Commission Options Available	
													65.00%													
													60.00%													
													60.00%													
Allianz 360	Allocations/Strategies										Fixed 1.90%	Cap Rate		Par Rate		Spread		None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details: CA, IA, OR	0-75 6.500% 76-80 4.500%
	➢ Fixed Account										2.00%															
	➢ Nasdaq-100 Index Monthly Sum										2.10%															
	➢ Russell 2000 Index Monthly Sum										2.10%															
	➢ S&P 500 Index Monthly Sum										4.25%		75.00%		1.70%											
	➢ BlackRock Index Annual Pt. to Pt.										4.60%		70.00%		2.10%											
	➢ Bloomberg Index II Annual Pt. To Pt.										3.25%															
	➢ Nasdaq-100 Index Annual Pt. to Pt.										4.40%		70.00%		2.10%											
	➢ PIMCO Index Annual Pt. to Pt.										3.25%															
	➢ Russell 2000 Index Annual Pt. to Pt.										3.25%															
Flexible 1st Yr Premium																									Reduced in Yrs 2-3 Trail Commission Options Available	
													105.00%													
													100.00%													
													100.00%													
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									
Bonus Gold	Allocations/Strategies										Fixed 1.30%	Cap Rate		Par Rate		Spread		10% of First Year Premium	1.50% on 80% of Yr 1 Premiums Paid	18-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	16 Yrs	All Except: AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Call for details: FL	Option 1 Yr 1 6.00% 76-80 4.50% Yr 2-3 1.00% Option 2 (No Trail) 0-75 7.00% 76-80 5.25%
	➢ Fixed Account										2.25%		14.00%													
	➢ Dow Jones Monthly Average Cap										2.25%															
	➢ S&P 500 Monthly Average Participation Rate										1.60%															
	➢ S&P 500 Monthly Average with Cap										2.25%															
	➢ S&P 500 Monthly Point-to-Point Cap										2.25%															
	➢ Dow Jones Annual Point-to-Point Cap																									
	➢ S&P 500 Annual Point-to-Point Participation Rate										10.00%															
	➢ S&P 500 Annual Point-to-Point Cap										2.25%															
	➢ S&P 500 Dividend Aristocrats Daily Risk Control 5% Index														4.75%											
Flexible Premium											Trigger: 1.75%															
													5.15%		&		2.00%									
													2.50%													

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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	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	All Except: NY Call for details: CA	18-75 76-80 81-85	3.75% 2.81% 1.88%
	➤ Fixed Account								1.60%												
	➤ S&P 500 Monthly Pt to Pt									1.50%											
	➤ S&P 500 Annual Pt to Pt									2.50%											
	➤ S&P 500 Annual Pt to Pt										15.00%										
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER										50.00%										
	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate									Replacement Rate: 0.10%											
	➤ BofA Destinations Index Annual Pt to Pt										60.00%										
	➤ CS Tech Edge Annual Pt to Pt										65.00%										
	➤ SB Global Sentiment Annual Pt to Pt										65.00%										
AssetShield 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: NY Call for details: CA	18-75 76-80 81-85	4.50% 3.38% 2.25%
	➤ Fixed Account								1.90%												
	➤ S&P 500 Monthly Pt to Pt									1.70%											
	➤ S&P 500 Annual Pt to Pt									3.00%											
	➤ S&P 500 Annual Pt to Pt										15.00%										
	➤ S&P 500 Dividend Aristocrats Daily Risk Control 5% ER										65.00%										
	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate									Replacement Rate: 0.50%											
	➤ BofA Destinations Index Annual Pt to Pt										75.00%										
	➤ CS Tech Edge Annual Pt to Pt										80.00%										
	➤ SB Global Sentiment Annual Pt to Pt										80.00%										
AssetShield 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA	18-75 76-80	6.00% 4.50%
	➤ Fixed Account								2.00%												
	➤ S&P 500 Monthly Pt to Pt									1.75%											
	➤ S&P 500 Annual Pt to Pt									3.25%											
	➤ S&P 500 Annual Pt to Pt										20.00%										
	➤ Annual S&P Dividend Aristocrats Daily Risk Control 5% ER										70.00%										
	➤ 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER										110.00%										
	➤ S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate									Replacement Rate: 0.60%											
	➤ BofA Destinations Index Annual Pt to Pt										80.00%										
	➤ BofA Destinations Index 2-Year Pt to Pt										115.00%										
IncomeShield 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of Yr 1 premiums paid	50-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: CA, NY, PR	50-75 76-80 50-75 76-80 50-75 76-80	Year 1 4.00% 3.00% Year 2 1.00% 0.75% Up-Front (No Trail) 5.00% 3.75%
	➤ Fixed Account								1.70%												
	➤ S&P Annual Pt to Pt									2.75%											
	➤ S&P Annual Pt to Pt										10.00%										
	➤ Volatility Control Annual Pt to Pt									4.50%											
	➤ Volatility Control Annual Pt to Pt										60.00%										

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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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
IncomeShield 10 W/LIBR Flexible Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								

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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				
Agility 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	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	4.50%		
									1.00%		40.00%									71-75	4.00%		
	➤ Fixed Account										50.00%									76-80	3.50%		
	➤ 1-Yr AI Powered US Equity Index										30.00%									81+	3.00%		
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5																						
	➤ 1-Yr Nasdaq FC Index																						
	➤ 1-Yr S&P 500 Point-to-Point								2.25%														
	➤ 2-Yr AI Powered US Equity Index										55.00%												
Agility 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	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	6.00%		
									1.10%		45.00%									71-75	5.50%		
	➤ Fixed Account										55.00%									76-80	5.00%		
	➤ 1-Yr AI Powered US Equity Index										35.00%												
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5																						
	➤ 1-Yr Nasdaq FC Index																						
	➤ 1-Yr S&P 500 Point-to-Point								2.50%		60.00%												
	➤ 2-Yr AI Powered US Equity Index										75.00%												
Performance Elite 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	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	5.00%		
									1.45%		60.00%									71-75	4.50%		
	➤ Fixed Account										70.00%									76-80	3.50%		
	➤ 1-Year AI Powered US Equity Index										45.00%									81+	3.00%		
	➤ 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								3.50%		40.00%												
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										80.00%												
	➤ 2-Year AI Powered US Equity Index										95.00%												
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point										65.00%												
	➤ 2-Year Nasdaq FC Index										55.00%												
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgy																						
	➤ 1-Year AI Powered US Equity Index										117.00% & 1.75%												
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point										140.00% & 1.75%												
	➤ 1-Year Nasdaq FC Index										87.00% & 1.75%												
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy								7.00%		& 1.75%												
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy										80.00% & 1.75%												
	➤ 2-Year AI Powered US Equity Index										155.00% & 1.75%												
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point										195.00% & 1.75%												
	➤ 2-Year Nasdaq FC Index										132.00% & 1.75%												
➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgy										110.00% & 1.75%													
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee																							
NOT an Income Rider																							
Single Premium																							
Plus Version N/A in CA																							

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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 NOT an Income Rider Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Strategy Charge					
	➤ Fixed Account						1.45%								
	➤ 1-Year AI Powered US Equity Index								60.00%						
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point								70.00%						
	➤ 1-Year Nasdaq FC Index								45.00%						
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy							3.50%							
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy								40.00%						
	➤ 2-Year AI Powered US Equity Index								80.00%						
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point								95.00%						
	➤ 2-Year Nasdaq FC Index								65.00%						
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy								55.00%						
	➤ 1-Year AI Powered US Equity Index								117.00%	& 1.75%					
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point								140.00%	& 1.75%					
	➤ 1-Year Nasdaq FC Index								132.00%	& 1.75%					
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy							7.00%	& 1.75%						
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy								80.00%	& 1.75%					
	➤ 2-Year AI Powered US Equity Index								155.00%	& 1.75%					
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point								195.00%	& 1.75%					
	➤ 2-Year Nasdaq FC Index								132.00%	& 1.75%					
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy								110.00%	& 1.75%					
Performance Elite 15 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Strategy Charge					
	➤ Fixed Account						1.65%								
	➤ 1-Year AI Powered US Equity Index								72.00%						
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point								80.00%						
	➤ 1-Year Nasdaq FC Index								52.00%						
	➤ 1-Year S&P 500 Point-to-Point Index Strategy							4.25%							
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy								45.00%						
	➤ 2-Year AI Powered US Equity Index								97.00%						
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point								110.00%						
	➤ 2-Year Nasdaq FC Index								82.00%						
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy								60.00%						
	➤ 1-Year AI Powered US Equity Index								132.00%	& 1.75%					
	➤ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point								150.00%	& 1.75%					
	➤ 1-Year Nasdaq FC Index								97.00%	& 1.75%					
	➤ 1-Year S&P 500 Point-to-Point Cap Index Strategy							7.75%	& 1.75%						
	➤ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy								85.00%	& 1.75%					
	➤ 2-Year AI Powered US Equity Index								172.00%	& 1.75%					
	➤ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point								210.00%	& 1.75%					
	➤ 2-Year Nasdaq FC Index								147.00%	& 1.75%					
	➤ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy								115.00%	& 1.75%					
Ascent Pro 7 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Bailout					
	➤ Fixed Account						0.95%								
	➤ 1-Yr AI Powered US Equity Index								40.00%						
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5								50.00%						
	➤ 1-Yr Nasdaq FC Index								30.00%						
	➤ 1-Yr S&P 500 Daily Risk Control 5% Total Return								35.00%						
	➤ 1-Yr S&P 500 Point-to-Point							2.50%	& 1.00%						
	➤ 2-Yr AI Powered US Equity Index								55.00%						
	➤ 2-Yr BNP Paribas Multi Asset Diversified 5								70.00%						
	➤ 2-Yr Nasdaq FC Index								45.00%						

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
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: 1/16/2021				
Ascent Pro 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	5%	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel
	➤ Fixed Account								1.10%												
	➤ 1-Yr AI Powered US Equity Index										50.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										55.00%										
	➤ 1-Yr Nasdaq FC Index										40.00%										
	➤ 1-Yr S&P 500 Daily Risk Control 5% Total Return										40.00%										
	➤ 1-Yr S&P 500 Point-to-Point									3.00%	&	1.00%									
	➤ 2-Yr AI Powered US Equity Index										65.00%										
Ascent Accumulator 5*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	5 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	➤ Fixed Account								1.70%												
	➤ 1-Yr AI Powered US Equity Index										65.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										75.00%										
	➤ 1-Yr Nasdaq FC Index										45.00%										
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return										50.00%										
	➤ 1-Yr S&P 500 Point-to-Point									4.00%	&	3.25%									
	➤ 2-Yr AI Powered US Equity Index										85.00%										
Ascent Accumulator 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	➤ Fixed Account								1.80%												
	➤ 1-Yr AI Powered US Equity Index										70.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										80.00%										
	➤ 1-Yr Nasdaq FC Index										50.00%										
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return										55.00%										
	➤ 1-Yr S&P 500 Point-to-Point									4.30%	&	3.50%									
	➤ 2-Yr AI Powered US Equity Index										90.00%										
Ascent Accumulator 10*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	➤ Fixed Account								2.10%												
	➤ 1-Yr AI Powered US Equity Index										80.00%										
	➤ 1-Yr BNP Paribas Multi Asset Diversified 5										90.00%										
	➤ 1-Yr Nasdaq FC Index										60.00%										
	➤ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return										60.00%										
	➤ 1-Yr S&P 500 Point-to-Point									5.00%	&	4.00%									
	➤ 2-Yr AI Powered US Equity Index										110.00%										
Brighthouse Life	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	6 Yrs	All Except: NY Call for details: SD	0-80 5.50%
	➤ Fixed Account								1.50%												
	➤ 6-Year Russell Annual Sum with Cap										40.00%										
	➤ 6-Year Russell Annual Sum with Participation Rate										35.00%										
	➤ 6-Year Russell Point-to-Point with Participation																				
	➤ 6-Year S&P 500 Annual Sum with Cap																				
	➤ 6-Year S&P 500 Annual Sum with Participation Rate										45.00%										
	➤ 6-Year S&P 500 Point-to-Point with Participation										40.00%										

Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/18/2021				Rates Effective: 3/15/2021								
Market Power Bonus Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate	10%	1% on 87.5% of premiums paid	0-75	Yr 1 Int.	100%	Yes	14 Yrs	All Except: CA, DE, NY	0-75	8.00%	
	➤ Fixed Account							1.00%	2.00%										Variation States		
	➤ 1-Year S&P 500 Point-to-Point Cap Index								2.25%										AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA		
	➤ 1 Year S&P 500 Monthly Average Cap Index									20.00%									0-75		7.00%
	➤ 1-Year S&P 500 Monthly Average Participation Index								1.10%												
	➤ 1-Year S&P 500 Monthly Cap Index								4.00%												
	➤ 2-Year S&P 500 Monthly Average Cap Index									30.00%											
	➤ 1-Year Barclays Focus50 Participation Index									50.00%											
Flexible 1st Yr Premium							➤ 2-Year Barclays Focus50 Participation Index														
Market Power Bonus Index W/LIBR	Allocations/Strategies							Fixed	Cap Rate	Par Rate	10%	1% on 87.5% of premiums paid	0-75	Yr 1 Int.	100%	Yes	14 Yrs	All Except: CA, DE, NY	0-75	8.00%	
	➤ Fixed Account							1.00%	2.00%										Variation States		
	➤ 1-Year S&P 500 Point-to-Point Cap Index								2.25%										AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA		
	➤ 1 Year S&P 500 Monthly Average Cap Index									20.00%									0-75		7.00%
	➤ 1-Year S&P 500 Monthly Average Participation Index								1.10%												
	➤ 1-Year S&P 500 Monthly Cap Index								4.00%												
	➤ 2-Year S&P 500 Monthly Average Cap Index									30.00%											
	➤ 1-Year Barclays Focus50 Participation Index									50.00%											
Flexible 1st Yr Premium							➤ 2-Year Barclays Focus50 Participation Index														
MarketTen Bonus Index (ROP)	Allocations/Strategies							Fixed	Cap Rate	Par Rate	6%	1% on 100% of premiums paid	0-80	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	Year 1		
	➤ Fixed Account							1.00%	2.00%										0-80	6.00%	
	➤ 1-Year S&P 500 Point-to-Point Cap Index								2.25%										Years 2-5		
	➤ 1 Year S&P 500 Monthly Average Cap Index									18.00%									0-80	3.00%	
	➤ 1-Year S&P 500 Monthly Average Participation Index								1.10%												
	➤ 1-Year S&P 500 Monthly Cap Index								4.00%												
	➤ 2-Year S&P 500 Monthly Average Cap Index									30.00%											
	➤ 1-Year Barclays Focus50 Participation Index									50.00%											
Flexible Premium							➤ 2-Year Barclays Focus50 Participation Index														
MarketTen Bonus Index W/LIBR (ROP)	Allocations/Strategies							Fixed	Cap Rate	Par Rate	6%	1% on 100% of premiums paid	40-80	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	Year 1		
	➤ Fixed Account							1.00%	2.00%										0-80	6.00%	
	➤ 1-Year S&P 500 Point-to-Point Cap Index								2.25%										Years 2-5		
	➤ 1 Year S&P 500 Monthly Average Cap Index									18.00%									0-80	3.00%	
	➤ 1-Year S&P 500 Monthly Average Participation Index								1.10%												
	➤ 1-Year S&P 500 Monthly Cap Index								4.00%												
	➤ 2-Year S&P 500 Monthly Average Cap Index									30.00%											
	➤ 1-Year Barclays Focus50 Participation Index									50.00%											
Flexible Premium							➤ 2-Year Barclays Focus50 Participation Index														
Market Value Index	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR	Year 1		
	➤ Fixed Account							2.50%	4.25%										0-80	7.00%	
	➤ 1-Year S&P 500 Point-to-Point Cap Index								4.75%												
	➤ 1-Year S&P 500 Point-to-Point Participation Index									28.00%											
	➤ 1 Year S&P 500 Monthly Average Cap Index									45.00%											
	➤ 1-Year S&P 500 Monthly Average Participation Index								1.85%												
	➤ 1-Year S&P 500 Monthly Cap Index								10.00%												
	➤ 2-Year S&P 500 Monthly Average Cap Index									80.00%											
	➤ 1-Year Barclays Focus50 Participation Index									105.00%											
	➤ 2-Year Barclays Focus50 Participation Index									95.00%											
	➤ 1-Year S&P MARC5 Participation Index																				
Flexible Premium																					

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Last Update: 3/22/2021

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/18/2021				Rates Effective: 3/15/2021							
Market Value Index W/LIBR	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%
	➤ Fixed Account								2.25%	4.00%	25.00%									
	➤ 1-Year S&P 500 Point-to-Point Cap Index																			
	➤ 1-Year S&P 500 Point-to-Point Participation Index																			
	➤ 1 Year S&P 500 Monthly Average Cap Index									4.50%	35.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index																			
	➤ 1-Year S&P 500 Monthly Cap Index									1.80%										
	➤ 2-Year S&P 500 Monthly Average Cap Index									9.00%										
	➤ 1-Year Barclays Focus50 Participation Index										70.00%									
	➤ 2-Year Barclays Focus50 Participation Index										95.00%									
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index										85.00%									
MarketSeven Index	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-75 5.50% 76-80 4.125% 81-85 2.75%
	➤ Fixed Account								2.25%	4.00%	26.00%									
	➤ 1-Year S&P 500 Point-to-Point Cap Index																			
	➤ 1-Year S&P 500 Point-to-Point Participation Index																			
	➤ 1 Year S&P 500 Monthly Average Cap Index									4.50%	43.00%									
	➤ 1-Year S&P 500 Monthly Average Participation Index																			
	➤ 1-Year S&P 500 Monthly Cap Index									1.90%										
	➤ 2-Year S&P 500 Monthly Average Cap Index									9.00%										
	➤ 1-Year Barclays Focus50 Participation Index										75.00%									
	➤ 2-Year Barclays Focus50 Participation Index										110.00%									
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index										85.00%									
MarketSeven Index W/LIBR	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int.	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-75 5.50% 76-80 4.125% 81-85 2.75%
	➤ Fixed Account								2.00%	3.75%	24.00%									
	➤ 1-Year S&P 500 Point-to-Point Cap Index																			
	➤ 1-Year S&P 500 Point-to-Point Participation Index																			
	➤ 1 Year S&P 500 Monthly Average Cap Index									4.25%										
	➤ 1-Year S&P 500 Monthly Average Participation Index										38.00%									
	➤ 1-Year S&P 500 Monthly Cap Index									1.65%										
	➤ 2-Year S&P 500 Monthly Average Cap Index									8.00%										
	➤ 1-Year Barclays Focus50 Participation Index										60.00%									
	➤ 2-Year Barclays Focus50 Participation Index										85.00%									
Flexible Premium	➤ 1-Year S&P MARC5 Participation Index										70.00%									
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 3/18/2021				Rates Effective: 3/8/2021							
Accelerator Plus 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	0-75 5%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-12)	Yes	10 Yrs	All Except: IN, NY, VT Call for details in: AK, AL, CA, DE, FL(65+), HI, IA, ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	Year 1 0-75 7.50% 76-80 5.50% 81-85 3.75%
	➤ Fixed Account								1.00%											
	➤ 1-Year Index Gain Option with Declared Rate								Trigger:	3.00%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.60%										
	➤ 1-Year S&P 500 Point-to-Point									3.25%										
	➤ 2-Year Barclays Trailblazer Sectors 5 Index										110.00%									
Flexible Premium																				
Accumulator Plus 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, AL, FL, ID, IL, MA, MN, MO, MS, MT, NH, OR, PA, TX, WA	Year 1 0-70 4.50% 71-80 3.50% 81-85 2.75%
	➤ Fixed Account								1.00%											
	➤ 1-Year Index Gain Option with Declared Rate								Trigger:	3.00%										
	➤ 1-Year S&P 500 Monthly Average									3.25%										
	➤ 1-Year S&P 500 Monthly Pt. to Pt.									1.75%										
	➤ 1-Year S&P 500 Point-to-Point									3.25%										
Flexible Premium	➤ 2-Year Barclays Trailblazer Sectors 5 Index										110.00%									

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Last Update: 3/22/2021

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's Baa1	S&P	A-	Rate Book Updated On: 3/18/2021										Rates Effective: 12/14/2020		
Accumulator Plus 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-12)	Yes	10 Yrs	All Except: 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 6.50% 71-80 4.50% 81-85 3.25%	
	➤ Fixed Account							1.00%												
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.25%											
	➤ 1-Year S&P 500 Monthly Average								3.50%											
	➤ 1-Year S&P 500 Monthly Pt. to Pt.								1.75%											
	➤ 1-Year S&P 500 Point-to-Point								3.50%											
	➤ 2-Year Barclays Trailblazer Sectors 5 Index									115.00%										
Flex Accumulator	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85	Yr 1 10%	100% (1-12)	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 6.50% 71-80 4.50% 81-85 3.25%
	➤ Fixed Account							1.00%												
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap								1.60%											
	➤ 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%)								2.10%											
	➤ 1-Year S&P 500 Annual Point-to-Point with a Cap								2.75%											
	➤ 1-Year S&P 500 Point-to-Point									20.00% & 3.00%										
	➤ 1-Year S&P 500 Point-to-Point (Fee 1.25%)									30.00% & 3.00%										
	➤ 1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator									40.00% & 0%										
	➤ 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator									70.00% & 0%										
	➤ 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%)									85.00% & 0%										
	➤ 2-Year Barclays Trailblazer Sectors 5 Index									100.00% & 0.25%										
	➤ 2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)									110.00% & 0.00%										
Power Accumulator 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	0-85	Yr 1 0%	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 6.50% 71-80 4.50% 81-85 3.25%
	➤ Fixed Account							1.00%												
	➤ 1-Year Balanced Asset 10 Index Pt. to Pt.									42.00%										
	➤ 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.									23.00%										
	➤ 1-Year iShares Gold Trust (IAU) Pt. to Pt.									23.00%										
	➤ 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.									26.00%										
	➤ 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.									24.00%										
	➤ 2-Year Balanced Asseet 10 Index Pt. to Pt.									100.00% & 6.70%										
	➤ 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.									48.00% & 5.90%										
	➤ 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.									57.00% & 5.90%										
Prosperity Elite 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	0-75 6% 76+ 3.25%	1% on 87.5% of premiums paid	0-85	Yr 1 0%	100%	Yes	10 Yrs	All Except: 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 7.50% 76-80 5.50% 81-85 3.75%	
	➤ Fixed Account							1.00%												
	➤ 1-Year Gold Point-to-Point with a Cap									5.00%										
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	3.50%											
	➤ 1-Year S&P 500 Monthly Average with A Cap									3.75%										
	➤ 1-Year S&P 500 Monthly Point-to-Point with a Cap									1.85%										
	➤ 1-Year S&P 500 Point-to-Point with a Cap									3.75%										
Safe Income Plus	Allocations/Strategies							Fixed	Cap Rate		6%	1% on 87.5% of premiums paid	0-80	Yr 1 0%	100%	Yes	10 Yrs	All Except: 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 6.50% 76-80 4.75%	
	➤ Fixed Account							1.00%												
	➤ 1-Year Index Gain Option with Declared Rate							Trigger:	1.75%											
	➤ 1-Year S&P 500 Annual Point-to-Point									2.00%										
	➤ 1-Year S&P 500 Monthly Average									2.00%										
	➤ 1-Year S&P 500 Monthly Point-to-Point									1.10%										

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 3/18/2021										Rates Effective: 2/16/2021				
Choice Income II (7 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY Call for details in: CA	45-80 81-85	5.00% 2.75%	
	➤ Fixed Account								1.75%														
	➤ 1 Year Russell 2000 Point to Point									3.50%													
	➤ 1 Year MSCI EAFE Point to Point									3.50%													
	➤ 1 Year PIMCO Balanced Point to Point										80.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point									3.25%													
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.20%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.60%													
	➤ 2 Year BlackRock Diversa Volatility Control											2.50%											
	➤ 2 Year Franklin US Point to Point											2.50%											
Choice Income II (10 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	45-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: CA	45-80 81-85	7.00% 5.00%	
	➤ Fixed Account								1.80%														
	➤ 1 Year Russell 2000 Point to Point									3.55%													
	➤ 1 Year MSCI EAFE Point to Point									3.55%													
	➤ 1 Year PIMCO Balanced Point to Point										80.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point									3.30%													
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.25%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.65%													
	➤ 2 Year BlackRock Diversa Volatility Control											2.40%											
	➤ 2 Year Franklin US Point to Point											2.40%											
Income 150+ SE*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	Income Account Value the 1st 5 yrs.	1% on 87.5% of premiums paid	55-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: CA	55-75 76-85	7.00% 5.00%	
	➤ Fixed Account								1.50%														
	➤ 1 Year Russell 2000 Point to Point									2.50%													
	➤ 1 Year MSCI EAFE Point to Point									2.50%													
	➤ 1 Year PIMCO Balanced Point to Point										65.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point									2.50%													
	➤ 1 Year S&P 500 Monthly Point-to-Point									1.10%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	2.35%													
	➤ 2 Year BlackRock Diversa Volatility Control											4.00%											
	➤ 2 Year Franklin US Point to Point											4.00%											
Choice Accumulation II (5 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	5 Yrs	All Except: NY Call for details in: CA	0-80 81-85	4.00% 1.75%	
	➤ Fixed Account								1.10%														
	➤ 1 Year Russell 2000 Point to Point									2.70%													
	➤ 1 Year MSCI EAFE Point to Point									2.70%													
	➤ 1 Year PIMCO Balanced Point to Point										55.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point									2.70%													
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.85%													
	➤ 1 Yr S&P 500 Point-to-Point with Performance Trigger								Trigger:	1.70%													
	➤ 2 Year BlackRock Diversa Volatility Control											6.25%											
	➤ 2 Year Franklin US Point to Point											6.25%											
Choice Accumulation II (7 Year)	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY Call for details in: CA	0-80 81-85	5.00% 2.75%	
	➤ Fixed Account								1.15%														
	➤ 1 Year Russell 2000 Point to Point									2.75%													
	➤ 1 Year MSCI EAFE Point to Point									2.75%													
	➤ 1 Year PIMCO Balanced Point to Point										60.00%												
	➤ 1 Year S&P 500 Annual Point-to-Point									2.75%													
	➤ 1 Year S&P 500 Monthly Point-to-Point									0.90%													
	➤ 1 Year S&P 500 Point to Point with Performance Trigger								Trigger:	1.75%													
	➤ 2 Year BlackRock Diversa Volatility Control											6.00%											
	➤ 2 Year Franklin US Point to Point											6.00%											

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Last Update: 3/22/2021

Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
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 Accumulation II (10 Year)	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	0-80 81-85	7.00% 4.00%		
	➢ Fixed Account						1.20%															
	➢ 1 Year Russell 2000 Point to Point							3.00%														
	➢ 1 Year MSCI EAFE Point to Point							3.00%														
	➢ 1 Year PIMCO Balanced Point to Point								70.00%													
	➢ 1 Year S&P 500 Annual Point-to-Point							3.00%														
	➢ 1 Year S&P 500 Monthly Point-to-Point							0.95%														
	➢ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	1.80%														
	➢ 2 Year BlackRock Diversa Volatility Control									5.25%												
	➢ 2 Year Franklin US Point to Point									5.25%												
Great American	A.M. Best	A+	Fitch	N/A	Moody's A2	S&P A+	Rate Book Updated On: 3/18/2021										Rates Effective: 3/7/2021					
American Landmark 5*	Allocations/Strategies						Fixed	Cap Rate	Par Rate		None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-89	3.75% 2.75% 1.75%		
	➢ Fixed Account						1.60%															
	➢ 1 Year iShares U.S. Real Estate Annual Point to Point							4.30%														
	➢ 1 Year S&P 500 Annual Point-to-Point							4.30%														
	➢ 1 Year S&P 500 Risk Control Annual Point to Point								50.00%													
	➢ 1 Year S&P U.S. Retiree Spending Annual Point to Point								55.00%													
Safe Return (ROP)	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Bailout	None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AL, CO, IN, MA, OR	0-75 76-80 81-85	5.50% 4.10% 4.10%		
	➢ Fixed Account						1.20%															
	➢ 1 Year iShares U.S. Real Estate Annual Point to Point							3.00%	&	3.00%												
	➢ 1 Year S&P 500 Annual Point-to-Point							3.00%	&	3.00%												
	➢ 1 Year S&P 500 Risk Control Annual Point to Point								30.00%	&											25.00%	
American Legend III	Allocations/Strategies						Fixed	Cap Rate	Par Rate		None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: MA, OR	0-75 76-80 81-85	4.75% 2.75% 2.75%		
	➢ Fixed Account						1.30%															
	➢ 1 Year iShares US Real Estate Annual Point-to-Point							3.05%														
	➢ 1 Year S&P 500 Monthly Sum with Cap							1.25%														
	➢ 1 Year S&P 500 Point-to-Point							2.75%														
	➢ 1 Year SPDR Gold Shares Point-to-Point							3.50%														
	➢ 1 Year US Retiree Spending Annual Point-to-Point								40.00%													
	➢ 1-Year S&P 500 Risk Control with Participation								35.00%													
American Legend 7*	Allocations/Strategies						Fixed	Cap Rate	Par Rate		None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-80 81-85	4.75% 2.75% 2.75%		
	➢ Fixed Account						1.85%															
	➢ 1 Year iShares U.S. Real Estate Annual Point to Point							5.00%														
	➢ 1 Year S&P 500 Monthly Sum							2.00%														
	➢ 1 Year S&P 500 Annual Point-to-Point							4.65%														
	➢ 1 Year SPDR Gold Shares Annual Point-to-Point							5.25%														
	➢ 1 Year S&P U.S. Retiree Spending Annual Point to Point								65.00%													
	➢ 1 Year S&P 500 Risk Control Annual Point to Point								55.00%													
American Landmark 3*	Allocations/Strategies						Fixed	Cap Rate			None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-90	2.50% 2.00% 1.50%		
	➢ Fixed Account						1.15%															
	➢ 1 Year iShares MSCI EAFE 1-year Point-to-Point							2.75%														
	➢ 1 Year iShares U.S. Real Estate Annual Point-to-Point							2.45%														
	➢ 1 Year S&P 500 Annual Point-to-Point							2.50%														

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Last Update: 3/22/2021

Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021				Rates Effective: 3/1/2021								
Highlander 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	7 Yrs	All Except: NY Call for details in: CA, FL	0-75 5.00% 76+ 4.00%	
	➤ Fixed Account								2.50%												
	➤ S&P 500 1-Year Pt-to-Pt									4.25%											
	➤ S&P 500 1-Year Pt-to-Pt										30.00%										
	➤ S&P MARC 5% 1-Year Pt-to-Pt										95.00%										
Highlander 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 7.00% 76+ 5.00%	
	➤ Fixed Account								2.00%												
	➤ S&P 500 1-Year Pt-to-Pt									3.50%											
	➤ S&P 500 1-Year Pt-to-Pt										25.00%										
	➤ S&P MARC 5% 1-Year Pt-to-Pt										80.00%										
ViStar	Allocations/Strategies								Fixed	Cap Rate	Par Rate	5% Benefit Base Bonus with Rider	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 7.00% 76+ 5.00%	
	➤ Fixed Account								2.50%												
	➤ S&P 500 1-Year Pt-to-Pt									4.25%											
	➤ S&P 500 1-Year Pt-to-Pt										30.00%										
	➤ S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt										95.00%										
Lincoln Financial	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: CA	0-74 4.50% 75-79 3.00% 80-84 1.75% 85 0.75%	
	➤ Fixed Account								1.00%												4.00%
	➤ 1 Year Fidelity AIM Dividend										25.00%										
	➤ 1-Year S&P 500 5% Daily Risk Control										9.00%										
	➤ 1-Year S&P 500																				
OptiBlend 7*	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA	0-74 7.00% 75-79 4.00% 80+ 1.75%	
	➤ Fixed Account								1.40%												
	➤ 1 Year Fidelity AIM Dividend										80.00%										
	➤ 1-Year S&P 500 5% Daily Risk Control																				0.80%
	➤ 1-Year S&P 500										15.00%										
Nassau Re	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NH, NJ, NC, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 7.25% 76+ 5.00%	
	➤ Fixed Account								1.50%												
	➤ S&P 500 Monthly Cap									1.70%											
	➤ 1-Year CSTMAI Point-to-Point Spread																				4.00%
	➤ 1-Year S&P 500 Point-to-Point Cap									2.75%											
Personal Protection Choice	Allocations/Strategies								Fixed	Cap Rate	Par Rate	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NH, NJ, NC, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 7.25% 76+ 5.00%	
	➤ Fixed Account								1.50%												
	➤ S&P 500 Monthly Cap									1.70%											
	➤ 1-Year CSTMAI Point-to-Point Spread																				4.00%
	➤ 1-Year S&P 500 Point-to-Point Cap									2.75%											
	➤ 1-Year S&P 500 Point-to-Point Participation										18.00%										
	➤ 1-Year S&P 500 with Par and Spread										20.00%										& 2.00%
	➤ 2-Year CSTMAI Point-to-Point Spread																				4.00%
	➤ 2-Year S&P 500 Point-to-Point Cap									6.00%											
	➤ 2-Year S&P 500 Point-to-Point Participation										27.00%										
Single Premium	➤ 2-Year S&P 500 with Par and Spread										35.00%	& 4.00%									
	➤ 3-Year S&P 500 with Par and Spread										51.00%	& 9.00%									

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Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's N/A	S&P	N/A	Rate Book Updated On: 3/18/2021								Rates Effective: 1/4/2021
Personal Income Annuity Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account							1.50%								
	➤ S&P 500 Monthly Cap								1.70%							
	➤ 1-Year CSTMAI Point-to-Point Spread										4.00%					
	➤ 1-Year S&P 500 Point-to-Point Cap								2.75%							
	➤ 1-Year S&P 500 Point-to-Point Participation									18.00%						
	➤ 1-Year S&P 500 with Par and Spread									20.00%	& 2.00%					
	➤ 2-Year CSTMAI Point-to-Point Spread										4.00%					
	➤ 2-Year S&P 500 Point-to-Point Cap								6.00%							
	➤ 2-Year S&P 500 Point-to-Point Participation									27.00%						
Nassau Growth Annuity (7 Years) Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.25%								
	➤ 1-year S&P 500								3.75%							
	➤ 1-year S&P 500									27.00%						
	➤ 1-year S&P 500									40.00%	& 1.00%					
	➤ 2-year S&P 500									40.00%						
	➤ 2-year S&P 500									57.00%	& 1.00%					
	➤ 2-year Sunrise Smart Passage SG									85.00%						
	➤ 2-year Sunrise Smart Passage SG									122.00%	& 1.00%					
Nassau Growth Annuity (10 Years) Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.50%								
	➤ 1-year S&P 500								4.50%							
	➤ 1-year S&P 500									30.00%						
	➤ 1-year S&P 500									43.00%	& 1.00%					
	➤ 2-year S&P 500									45.00%						
	➤ 2-year S&P 500									65.00%	& 1.00%					
	➤ 2-year Sunrise Smart Passage SG									95.00%						
	➤ 2-year Sunrise Smart Passage SG									130.00%	& 1.00%					
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	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.50%								
	➤ Option A: Monthly Averaging Annual Reset									50.00%	& 6.00%					
	➤ Option J: Annual Point-to-Point with Cap								5.50%		0.50%					
	➤ Option U: Annual Reset Low Volatility Daily Risk Control									105.00%						
NWL Ultra Future Flexible Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							1.65%								
	➤ Option A: Monthly Averaging Annual Reset									50.00%	& 6.00%					
	➤ Option U: Annual Reset Low Volatility Daily Risk Control									70.00%						
NWL Impact 7 / 7S Flexible Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account							2.00%								
	➤ 1 Year Annual Point to Point with Monthly Average									30.00%	& 6.00%					
	➤ Global Lookback									20.00%	& 2.00%					
	➤ Annual Reset Low Volatility Daily Risk Control									75.00%						

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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
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 Impact 10	Allocations/Strategies						Fixed	Par Rate		Spread	7%	1.5% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, IN, MA, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Call for details in: PR	0-75	NQ	7.00%		
	➢ Fixed Account						1.65%			NQ			76-80						5.00%				
	➢ 1 Year Annual Point to Point with Monthly Average						30.00%	&	6.00%														
	➢ Global Lookback						20.00%	&	2.00%	Q			Yr 2+ 10%	50% (7-12)	0-70	7.00%							
	➢ Annual Reset Low Volatility Daily Risk Control						70.00%		\$2,000	71-75							Q		5.50%				
Flexible Premium																		76-80		3.00%			
North American	A.M. Best	A+	Fitch	A+	Moody's N/A	S&P A+	Rate Book Updated On: 3/18/2021										Rates Effective: 3/16/2021						
Benefit Solutions 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY Call for details in: CA	40-75		6.75%		
	➢ Fixed Account						1.50%		35.00%				76+						4.87%				
	➢ 1 Year DJI Monthly Averaging																						
	➢ 1 Year NASDAQ-100 Monthly Point-to-Point Index						1.20%																
	➢ 1 Year S&P 500 Annual Point-to-Point Index						4.00%																
Single Premium	➢ 1 Year S&P 500 Low Volatility Daily Risk Control 5%									4.35%			Yr 2+ 5%	50% (7-12)									
	➢ 1 Year S&P 500 Monthly Averaging							35.00%															
	➢ 1 Year S&P 500 Monthly Point-to-Point Index						1.40%																
	Charter Plus 10						Fixed	Cap Rate	Par Rate	Spread	6%	1.75% on 87.5% of premiums paid	0-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75		6.50%		
	➢ Fixed Account						1.00%																
➢ 1 Year NASDAQ-100 Monthly Point-to-Point Index						1.00%																	
➢ 1 Year S&P 500 Annual Point-to-Point Index						2.00%		15.00%															
➢ 1 Year S&P 500 Annual Point-to-Point									12.00%														
Flexible Premium	➢ 1 Year S&P 500 Daily Index Margin									5.75%			Yr 2+ 10%	50% (7-12)									
	➢ 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index																						
	➢ 1 Year S&P 500 Monthly Point-to-Point Index						1.00%			6.00%													
	➢ 2-Year S&P 500 Low Volatility Daily Risk Control 8% Index																						
	Charter Plus 14	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	8%	1.75% on 87.5% of premiums paid	0-75	Yr 1 0%	100% (1-6)	Yes	14 Yrs	ALL Except: AK, CA, CT, DE, HI, ID, MN, MO, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75		6.50%	
➢ Fixed Account						1.10%																	
➢ 1 Year NASDAQ-100 Monthly Point-to-Point Index						1.00%																	
➢ 1 Year S&P 500 Annual Point-to-Point Index						2.50%		20.00%															
➢ 1 Year S&P 500 Annual Point-to-Point									11.00%														
Flexible Premium	➢ 1 Year S&P 500 Daily Index Margin									5.25%			Yr 2+ 10%	50% (7-12)									
	➢ 1 Year S&P 500 Low Volatility Daily Risk Control 5%																						
	➢ 1 Year S&P 500 Monthly Point-to-Point Index						1.20%																
	➢ 2-Year S&P 500 Low Volatility Daily Risk Control 8%									5.00%													
	Income Choice 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY	40-75		6.50%	
➢ Fixed Account						1.00%																	
➢ 1-Year S&P 500 Annual Point-to-Point							2.70%																
➢ 1-Year S&P 500 Annual Point-to-Point Participation								18.00%			6.35%												
➢ 1-Year S&P 500 Low VC Daily Risk Ctrl 5%									3.00%														
Flexible Premium	➢ 1-Year S&P 500 MARC 5% ER												Yr 2+ 5%	50% (7-12)									
	➢ 1-Year S&P 500 Monthly Point-to-Point						1.00%																
	➢ 2-Year S&P 500 Low VC Daily Risk Ctrl 8%									7.50%													
	➢ Threshold Participation Rate Strategy (Base)								8.50%														
	(Threshold Participation Rate Strategy After 0%)								100.00%														

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Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 3/18/2021								Rates Effective: 3/16/2021				
Performance Choice 8	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY	Year 1 40-75 4.75% 76-79 3.562% 80-85 2.375%
	➤ Fixed Account								1.40%												
	➤ S&P 500 Annual Point to Point									3.00%											
	➤ S&P 500 Monthly Point to Point									1.10%											
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.											2.10%									
	➤ S&P 500 Annual Point to Point										20.00%										
	➤ S&P 500 MARC 5% ER Annual Point to Point										55.00%										
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										55.00%										
	➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										100.00%	& 1.50%									
	➤ Two-year S&P 500 Point to Point										20.00%										
Flexible Premium	➤ Two-year S&P 500 MARC 5% ER Pt. to Pt.										80.00%										
	➤ Two-year Fidelity Multifactor Yield Index 5% ER										80.00%										
	➤ Two-year Fidelity Multifactor Yield Index 5% ER										150.00%	& 1.50%									
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	40-75 6.50% 76+ 4.87%
	➤ Fixed Account								1.50%												
	➤ S&P 500 Annual Point to Point									3.25%											
	➤ S&P 500 Monthly Point to Point									1.40%											
	➤ S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.											2.50%									
	➤ S&P 500 Annual Point to Point										20.00%										
	➤ S&P 500 MARC 5% ER Annual Point to Point										60.00%										
➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										60.00%											
➤ Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.										115.00%	& 1.50%										
➤ Two-year S&P 500 Point to Point										25.00%											
VersaChoice 10*	➤ Two-year S&P 500 MARC 5% ER Pt. to Pt.										80.00%										
	➤ Two-year Fidelity Multifactor Yield Index 5% ER										80.00%										
	➤ Two-year Fidelity Multifactor Yield Index 5% ER										165.00%	& 1.50%									
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75 6.50% 76-80 5.00%
	➤ Fixed Account								1.30%												
	➤ 1 Year Annual Point-to-Point Strategy									3.00%											
	➤ 1 Year Monthly Average Strategy									3.00%											
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread									
	➤ Fixed Account								1.70%												
	➤ 1 Year S&P 500 Annual Point-to-Point									3.65%											
➤ 1 Year S&P 500 Annual Monthly Average									3.65%												
Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread										
➤ Fixed Account								2.15%													
Silver Select	➤ 1 Year S&P 500 Annual Point-to-Point										4.50%										
	➤ 1 Year S&P 500 Annual Monthly Average										4.50%										
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0%	100% (1-12)	Yes	10 Yrs	ALL Except: AL, MS, NY, VT, WV	18-75 6.50% 76-80 5.00%
	➤ Fixed Account								2.15%												
	➤ 1 Year S&P 500 Annual Point-to-Point									4.50%											
	➤ 1 Year S&P 500 Annual Monthly Average									4.50%											
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread									
	➤ Fixed Account								2.15%												
	➤ 1 Year S&P 500 Annual Point-to-Point									4.50%											
	➤ 1 Year S&P 500 Annual Monthly Average									4.50%											
Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread										
➤ Fixed Account								2.15%													
Select	➤ 1 Year S&P 500 Annual Point-to-Point										4.50%										
	➤ 1 Year S&P 500 Annual Monthly Average										4.50%										
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0%	100% (1-12)	Yes	10 Yrs	ALL Except: AL, MS, NY, VT, WV	18-75 6.50% 76-80 5.00%
	➤ Fixed Account								2.15%												
	➤ 1 Year S&P 500 Annual Point-to-Point									4.50%											
	➤ 1 Year S&P 500 Annual Monthly Average									4.50%											
	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread									
	➤ Fixed Account								2.15%												
	➤ 1 Year S&P 500 Annual Point-to-Point									4.50%											
	➤ 1 Year S&P 500 Annual Monthly Average									4.50%											
Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread										
➤ Fixed Account								2.15%													

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Last Update: 3/22/2021





Indexed Annuities	Crediting Methods								Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
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 Indexed	Allocations/Strategies								Fixed	Cap Rate	Par Rate		Yr 1	100%			All Except: NY	50-79	5.50%			
	➤ Fixed Account								1.20%			None	1% on 100% of premiums paid	50-79	10%	(1-6)				Yes	10 Yrs	
	➤ S&P 500 Annual Point-to-Point									2.35%												
	➤ S&P 500 Annual Rate for Term Cap									2.25%			\$25,000	Yr 2+	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	BBB+	Rate Book Updated On: 3/18/2021								Rates Effective: 3/1/2021					
Denali 7 IAMS PROPRIETARY	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread						All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-80 81-85 86+	5.50% 4.00% 3.00%		
	➤ Fixed Account								2.50%				None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)				Yes	7 Yrs
	➤ S&P 500 Monthly Cap									2.25%												
	➤ S&P 500 Monthly Average with Spread											4.00%										
	➤ S&P 500 Monthly Average with Participation Rate										55.00%											
	➤ S&P 500 Monthly Average with Cap									5.25%												
	➤ S&P 500 Annual Point to Point										35.00%											
	➤ S&P 500 Annual Point to Point									5.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										105.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											0.25%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										110.00%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A										
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											0.50%											
Denali 10 IAMS PROPRIETARY	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread						All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-75 76-80 81-85	7.00% 6.00% 4.50%		
	➤ Fixed Account								2.75%				None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (0-6)				Yes	10 Yrs
	➤ S&P 500 Monthly Cap									2.50%												
	➤ S&P 500 Monthly Average with Spread											3.50%										
	➤ S&P 500 Monthly Average with Spread										65.00%											
	➤ S&P 500 Monthly Average with Cap									6.25%												
	➤ S&P 500 Annual Point to Point										40.00%											
	➤ S&P 500 Annual Point to Point									5.50%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										117.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											0.75%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										125.00%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A										
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											1.25%											
Denali 14 IAMS PROPRIETARY	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread						All Except: AK, CA, DE, HI, IA, ID, MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75 76-80	8.50% 6.50%		
	➤ Fixed Account								3.00%				None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (0-6)				Yes	14 Yrs
	➤ S&P 500 Monthly Cap									2.75%												
	➤ S&P 500 Monthly Average with Spread											2.50%										
	➤ S&P 500 Monthly Average with Participation Rate										70.00%											
	➤ S&P 500 Monthly Average with Cap									8.00%												
	➤ S&P 500 Annual Point to Point										45.00%											
	➤ S&P 500 Annual Point to Point									6.75%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										140.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A										
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											1.75%										
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										150.00%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A										
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											2.25%											

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Last Update: 3/22/2021





Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/18/2021										Rates Effective: 3/1/2021				
Denali Bonus 7  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread											
	➤ Fixed Account								1.75%														
	➤ S&P 500 Monthly Cap									1.75%													
	➤ S&P 500 Monthly Average with Spread											6.25%											
	➤ S&P 500 Monthly Average with Participation Rate										40.00%												
	➤ S&P 500 Monthly Average with Cap									3.25%													
	➤ S&P 500 Annual Point to Point										22.00%												
	➤ S&P 500 Annual Point to Point									3.25%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										67.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											1.75%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										75.00%												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											1.25%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											N/A											
Denali Bonus 10  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread											
	➤ Fixed Account								2.00%														
	➤ S&P 500 Monthly Cap									1.85%													
	➤ S&P 500 Monthly Average with Spread											5.00%											
	➤ S&P 500 Monthly Average with Participation Rate										50.00%												
	➤ S&P 500 Monthly Average with Cap									4.25%													
	➤ S&P 500 Annual Point to Point										30.00%												
	➤ S&P 500 Annual Point to Point									4.00%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										87.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											0.75%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										90.00%												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											0.25%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											N/A											
Denali Bonus 14  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread											
	➤ Fixed Account								2.25%														
	➤ S&P 500 Monthly Cap									2.25%													
	➤ S&P 500 Monthly Average with Spread											4.00%											
	➤ S&P 500 Monthly Average with Participation Rate										55.00%												
	➤ S&P 500 Monthly Average with Cap									5.50%													
	➤ S&P 500 Annual Point to Point										35.00%												
	➤ S&P 500 Annual Point to Point									5.00%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										105.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											0.25%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										115.00%												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											0.75%											
Teton 7  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread											
	➤ Fixed Account								2.00%														
	➤ S&P 500 Monthly Cap									1.85%													
	➤ S&P 500 Monthly Average with Spread											5.25%											
	➤ S&P 500 Monthly Average with Participation Rate										45.00%												
	➤ S&P 500 Monthly Average with Cap									4.00%													
	➤ S&P 500 Annual Point to Point										30.00%												
	➤ S&P 500 Annual Point to Point									4.00%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										85.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											0.75%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										90.00%												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											0.50%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											N/A											


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Indexed Annuities	Crediting Methods										Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/18/2021										Rates Effective: 3/1/2021				
Teton 10  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-75 7.25% 76-80 6.00% 81+ 4.50%		
	➤ Fixed Account								2.25%														
	➤ S&P 500 Monthly Cap									2.00%													
	➤ S&P 500 Monthly Average with Spread											4.25%											
	➤ S&P 500 Monthly Average with Participation Rate										50.00%												
	➤ S&P 500 Monthly Average with Cap									5.00%													
	➤ S&P 500 Annual Point to Point with Participation Rate										30.00%												
	➤ S&P 500 Annual Point to Point with Cap									4.75%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										100.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											0.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										105.00%												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											0.25%											
Teton 14  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 8.50% 76-80 6.50%		
	➤ Fixed Account								2.50%														
	➤ S&P 500 Monthly Cap									2.50%													
	➤ S&P 500 Monthly Average with Spread											3.25%											
	➤ S&P 500 Monthly Average with Participation Rate										55.00%												
	➤ S&P 500 Monthly Average with Cap									6.25%													
	➤ S&P 500 Annual Point to Point with Participation Rate										40.00%												
	➤ S&P 500 Annual Point to Point with Cap									5.50%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										117.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											N/A											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											0.75%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										125.00%												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											N/A											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											1.00%											
Teton Bonus 7  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	0-80 5% 81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-80 5.50% 81-85 4.00% 86+ 3.00%		
	➤ Fixed Account								1.25%														
	➤ S&P 500 Monthly Cap									1.35%													
	➤ S&P 500 Monthly Average with Spread											7.50%											
	➤ S&P 500 Monthly Average with Spread										30.00%												
	➤ S&P 500 Monthly Average with Spread									2.50%													
	➤ S&P 500 Annual Point to Point with Participation Rate										17.00%												
	➤ S&P 500 Annual Point to Point with Cap									2.50%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										55.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											3.00%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										55.00%												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											2.50%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											N/A											
Teton Bonus 10  Flexible 1st Yr Premium	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Spread	7% (5% FL)	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: MN, MT, NJ, NY Call for details: AK, CA, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	0-75 7.25% 76-80 6.00% 81+ 4.50%		
	➤ Fixed Account								1.25%														
	➤ S&P 500 Monthly Cap									1.35%													
	➤ S&P 500 Monthly Average with Spread											7.50%											
	➤ S&P 500 Monthly Average with Spread										30.00%												
	➤ S&P 500 Monthly Average with Cap									2.50%													
	➤ S&P 500 Annual Point to Point with Participation Rate										20.00%												
	➤ S&P 500 Annual Point to Point with Participation Rate									2.50%													
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate										55.00%												
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread											2.75%											
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost											N/A											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par										70.00%												
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread											1.50%											
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost											N/A											

Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/18/2021							Rates Effective: 3/1/2021
Teton Bonus 14  Flexible 1st Yr Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread					
	➤ Fixed Account							1.75%								
	➤ S&P 500 Monthly Cap								1.75%							
	➤ S&P 500 Monthly Average with Spread										5.25%					
	➤ S&P 500 Monthly Average with Participation Rate									45.00%						
	➤ S&P 500 Monthly Average with Cap								4.00%							
	➤ S&P 500 Annual Point to Point with Participation Rate									25.00%						
	➤ S&P 500 Annual Point to Point with Cap								4.00%							
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate									85.00%						
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread										1.00%					
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost										N/A					
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par									90.00%						
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread										0.50%					
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost										N/A					
								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 8.50% 76-80 6.50%
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 3/18/2021							Rates Effective: 3/1/2021
Index Select Annuity 5* Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
	➤ Fixed Account							2.00%								
	➤ 1 Year S&P 500 Annual Point-to-Point									27.00%						
	➤ 1 Year S&P 500 Annual Point-to-Point								395.00%							
Index Select Annuity 7* Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
	➤ Fixed Account							2.00%								
	➤ 1 Year S&P 500 Annual Point-to-Point									29.00%						
	➤ 1 Year S&P 500 Annual Point-to-Point								4.75%							
								None	1% on 87.5% of premiums paid	0-90 \$15,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: CA, NY, PR	0-80 4.00% 81-85 2.00% 86+ 1.45%

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

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

Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020							Rates Effective: 11/29/2020
LibertyMark 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.25%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									74.00%	1.00%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								2.40%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point								4.80%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								5.95%		1.00%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									98.00%	1.00%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									48.00%	1.00%					
Single Premium																
LibertyMark 7 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.05%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									65.00%	1.00%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								2.20%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point								4.40%		1.00%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								5.40%		1.00%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									87.00%	1.00%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									43.00%	1.00%					
Single Premium																
LibertyMark 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.80%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									88.00%	1.25%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								2.65%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point								5.80%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								7.40%		1.25%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									111.00%	1.25%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									116.00%	1.25%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									57.00%	1.25%					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%		1.25%					
Single Premium										139.00%	1.25%					
LibertyMark 10 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							1.75%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									55.00%	1.25%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.95%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point								3.70%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								4.50%		1.25%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									72.00%	1.25%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									74.00%	1.25%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									37.00%	1.25%					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%		1.25%					
Single Premium										103.00%	1.25%					
LibertyMark 10 LT	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee					
	➤ Fixed Account							2.80%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									88.00%	1.25%					
	➤ 1-Year S&P 500 Monthly Point-to-Point								2.65%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point								5.80%		1.25%					
	➤ 1-Year S&P 500 Point-to-Point Inversion								7.40%		1.25%					
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									111.00%	1.25%					
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									116.00%	1.25%					
	➤ 2-Year S&P 500 Point-to-Point w/ PR									57.00%	1.25%					
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								2.00%		1.25%					
Single Premium										139.00%	1.25%					

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

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

Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 11/6/2020							Rates Effective: 11/29/2020
ClassicMark 10 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
	➤ Fixed Account							1.15%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									36.00%						
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.40%							
	➤ 1-Year S&P 500 Point-to-Point								2.75%							
	➤ 1-Year S&P 500 Point-to-Point Inversion								2.75%							
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									47.00%						
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									47.00%						
	➤ 2-Year S&P 500 Point-to-Point w/ PR									25.00%						
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%							
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									59.00%						50bps bonus through December 31, 2020
ClassicMark 10 LT Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate						
	➤ Fixed Account							1.15%								
	➤ 1-Year Morgan Stanley TEBI Point-to-Point									36.00%						
	➤ 1-Year S&P 500 Monthly Point-to-Point								1.40%							
	➤ 1-Year S&P 500 Point-to-Point								2.75%							
	➤ 1-Year S&P 500 Point-to-Point Inversion								2.75%							
	➤ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									47.00%						
	➤ 2-Year Morgan Stanley TEBI Point-to-Point									47.00%						
	➤ 2-Year S&P 500 Point-to-Point w/ PR									25.00%						
	➤ 5-Year FUSION Fixed Rate on Gain (Part A)								1.00%							
Single Premium	➤ 5-Year FUSION Participation Rate (Part B)									59.00%						50bps bonus through December 31, 2020

Available Annuity Riders



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

Available Annuity Riders



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

Available Annuity Riders



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

Available Annuity Riders



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

Available Annuity Riders



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

Available Annuity Riders



	F&G <i>Income for Life</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>
Product Line	Safe Income Plus	Income150+ SE	Choice Income Guaranteed Rider	Choice Income Stacked Growth	ForeCare
Issue Ages	0-80 50-80 in Maryland	55-80	45-85	45-85	50-80
Rider Roll-Up Rate	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 & Other Rider Nuances	N/A	If you wait until year 10, they will total up all of the interest credited to the Cash/Accumulated Value multiplied by 150% and then add that to the Benefit/Income Value in Year 10	N/A	N/A	N/A

Available Annuity Riders



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

Available Annuity Riders



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

Available Annuity Riders



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

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 3/18/2021								Rates Effective: 2/8/2021		
Guarantee Shield Series (3 & 5) Single Premium	➤ 3 Year 2.10%								1%	18-85	\$10,000	Yr 1 Int.	100% (1)	Yes	Same as Guaranteed Period	All Except: NY	3 Year 18-80 1.50%		
	➤ 5 Year 2.50%											Yr 2+ 10%	50% (2-12)				5 Year 18-80 2.25%		
																		81+ 1.69%	
American Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021								Rates Effective: 3/15/2021		
American Classic Single Premium	➤ 3 Year 2.25%								1%	0-90	\$1,000	Yr 1 Int.	100% (1-6)	Yes	Same as Guaranteed Period	Only available in: AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT	0-80 1.25%		
	➤ *Loyalty Bonus Available 5 Year 2.60%											Yr 2+ 10%	50% (7-12)				81-90 0.75%		
																		0-80 2.25%	
																		81-90 1.25%	
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 3/18/2021								Rates Effective: 11/6/2020		
Palladium MYGA* (3-10 Yrs) Single Premium	➤ 3 Year 2.10%								1%	0-85	\$5,000						All Except: NY, PR, UT Call for details in: MD, WY	0-79 2.50%	
	➤ 5 Year Yield ¹ 2.25%																		
	➤ 6 Year Yield 2.45%																		
	➤ 7 Year Yield ¹ 2.45%											Yr 1 Int.	100%						
	➤ 8 Year Yield 2.45%																		
	➤ 9 Year Yield ² 2.55%																		
	➤ 10 Year Yield ¹ 2.55%											Yr 2+ 10%	(1-12)						
	➤ ¹ Includes 1% 1st Yr Bonus																		
	➤ ² Includes 2% 1st Yr Bonus																		
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 3/18/2021								Rates Effective: 1/16/2021		
MaxRate 3* Flexible Premium	➤ 3 Year 1.30%								0.25%	0-85	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 1.30%		
												Yr 2+ Int.	50% (7-12)				71-75 1.30%		
																	76-80 0.90%		
																	81+ 0.40%		
MaxRate 5* Flexible Premium	➤ 5 Year 1.90%								0.25%	0-83	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 2.00%		
												Yr 2+ Int.	50% (7-12)				71-75 2.00%		
																	76-80 1.80%		
																	81+ 1.10%		
MaxRate 7* Flexible Premium	➤ 7 Year 2.00%								0.25%	0-83	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 2.50%		
												Yr 2+ Int.	50% (7-12)				71-75 2.50%		
																	76-80 2.25%		
																	81+ 1.30%		

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Atlantic Coast Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021						Rates Effective: 2/22/2021						
Safe Haven	➤ 5 Year Yield 3.60%								1.00%	0-90	\$5,000	Yr 1	100%	No	Same as rate guarantee period	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA, WI	0-80	5 & 6 Year	2.40%		
	➤ 6 Year Yield 3.70%											0%	(1-6)				81+	1.30%			
	➤ 7 Year Yield 3.75%											Yr 2+	50%				Only with Rider	Call for details in: FL	0-80	7 & 10 Year	2.65%
	Single Premium	➤ 10 Year Yield 3.90%										0%	(7-12)						81+	1.40%	
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/18/2021						Rates Effective: 1/1/2021						
Certainty Select	➤ 3 Year 1.20%								1.00%	0-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: NY, PR	0-80	3 Year	2.00%		
	➤ 5 Year 1.70%											0%	(1-6)				81-90		1.50%		
	➤ 6 Year 1.85%											Yr 2+	50%				5, 6, 8, & 10 Year				
	➤ 8 Year 2.00%																0-80	3.00%			
	Single Premium	➤ 10 Year 2.20%															Int.	(7-12)	81-90	2.25%	
ChoiceFour (6 Year) (MVA & Liquidity)	➤ 6 Year 2.00%								1.00%	0-85	\$10,000	Yr 1	100%	Yes	6 Year	All Except: NY, PR	0-80	5.50%			
	W/ Premium Bonus 1.50%											Yr 2 +	(1-12)				81-85	4.125%			
Flexible 1st Yr Premium												10%									
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 3/18/2021						Rates Effective: 12/8/2020						
FG Guarantee Platinum	➤ 3 Year 1.95%								1% on 87.5%	0-90	\$20,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-79	3 Year	1.50%		
	➤ 5 Year 2.55%											Int.	(1-12)				80-90		0.75%		
	➤ 7 Year 2.80%											Yr 2+	50%				0-79	7 Year	2.00%		
	Single Premium											Int.	(13-24)						80-90	1.00%	
																	0-79	2.25%			
																	80-90	1.125%			

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 3/18/2021								Rates Effective: 12/21/2020				
ForeCare LTC Annuity* With Required Rider	➤ 1st Year Rate								1.75%	1.00%	0-80	\$35,000	Yr 1+ 10%	100% (1-12)	Yes	10 Years	All Except: CT, NY, PR	50-75	7.00%		
	➤ Projected Renewal Rate								1.75%			NQ	Yr 2+ 10%					76-80	3.50%		
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 3/18/2021								Rates Effective: 6/29/2020				
Secure Gain 5* (Step Rate) Single Premium	➤ Year 1 W/Bonus 0.25%								1.80%	1.00%	0-89	\$10,000	Yr 1	100%	Yes	5 Years	All Except: CT, IN, MN, MO, NY, OH, PR, VA	0-80	2.50%		
	➤ Year 2								1.90%				10%	(1-6)							
	➤ Year 3								2.00%				Yr 2+	50%				81-89	1.50%		
	➤ Year 4								2.10%												
	➤ Year 5								2.20%												
➤ 5 Year Yield								2.05%	10%	(7-12)											
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021								Rates Effective: 1/19/2021				
Guaranty Annuity (4, 6, 8) Single Premium	➤ 4 Year								2.00%	1.00%	0-100	\$5,000 NQ \$2,000 Q	Yr 1	100%	Yes	Same as rate guarantee period	Only available in: CA, FL, ND	0-79	1.60%		
	➤ 6 Year								2.10%		0-90		Int.	(1-6)				80-100	4 Year	0.80%	
	➤ 8 Year								2.20%		0-79		Yr 2+ Int.	50% (7-12)				80-90	6 Year	1.00%	
																		0-79	8 Year	3.00%	
Guaranty Rate Lock (3, 4, 5, 6, 7, 8, 9, 10) Single Premium	➤ 3 Year								2.05%	0.50%	0-100	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: AK, CA, DE, FL, HI, ME, MN, ND, NY, SD	0-74	1.85%		
	➤ 4 Year								1.95%				0-74	0%				(1-6)	75+	3 Year	0.93%
	➤ 5 Year								2.15%										75+	4 Year	1.13%
																			0-74	5 Year	2.75%
	➤ 6 Year								2.35%		0-90		Yr 2	50%				75+	6 Year	2.75%	
	➤ 7 Year								2.55%									0-74	7 Year	3.00%	
	➤ 8 Year								2.65%									75+	8 Year	1.50%	
	➤ 9 Year								2.90%									0-74	9 Year	3.25%	
	➤ 10 Year								2.90%									75+	10 Year	1.63%	
																		0-74	10 Year	3.25%	
																		75+	1.63%		

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021								Rates Effective: 12/1/2020		
Preserve MYGA*	➤				3 Year*			1.60%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes	Same as rate guarantee period	All Except: NY	0-80	2.50%	
	➤				4 Year*			1.80%									81-85	1.88%	
	➤				5 Year			2.00%									86-90	1.25%	
	➤				6 Year			2.20%									10 Year	0-80 3.00%	81-85 2.25%
	➤				7 Year			2.40%											
	➤				8 Year			2.50%											
	➤				9 Year			2.60%											
Single Premium	➤				10 Year			2.75%											
Liberty Bankers Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021								Rates Effective: 3/15/2021		
ProOption MYGA W/ ROP	➤				5 Year Yield			2.25%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes	Same as rate guarantee period	All Except: NY	0-80	2.50%	
	➤				7 Year Yield			2.40%									81-85	1.88%	
	➤				10 Year Yield			2.65%			\$5,000 Q	Yr 2 + 10%					86-90	1.25%	
	➤																0-80	3.00%	81-85
Bankers Elite Series (3, 5, 7, 9)	➤				3 Year			2.25%	1.00%	0-90	\$10,000	Yr 1	100% (1-12)	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-90	3 Year 2.00%	
	➤				5 Year			2.80%		0-90		0%					0-90	5 Year 2.25%	
	➤				7 Year			2.90%		0-85		Yr 2+					0-85	7 Year 2.50%	
	➤				9 Year			3.00%		0-80		0%					0-80	9 Year 2.75%	
Bankers (3, 5, 7)	➤				3 Year			2.00%	1.65%	0-90	\$10,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN, MO, NH, NY, PR	0-80 81-90	3 Year 2.00%	
	➤				5 Year			2.30%		0-90		Yr 2+ Int.					0-80 81-90	5 Year 3.25%	
	➤				7 Year			2.45%		0-85							0-80 81-85	7 Year 4.00%	
Bankers Premier (5, 7)	➤				5 Year			2.60%	1.65%	0-90	\$10,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY, OR, PR	0-80 81-90	5 Year 2.00%	
	➤				7 Year			2.75%		0-85		Yr 2+ Int.					0-80 81-85	7 Year 2.15%	
Bankers 5 Premier Plus Single Premium	➤				5 Year Yield			3.40%	1.65%	0-90	\$10,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80 81-90	2.00%	
												Yr 2+ Int.						0.40%	

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Last Update:3/22/2021

Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 3/18/2021						Rates Effective: 8/15/2020		
MYGuarantee Plus*	➤	5 Year			1.05%	1% on 90% of premium paid	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY	5 Year		0-75 76-80 81+	2.00% 1.30% 0.75%
	➤	7 Year			1.15%				7 & 10 Year								
	➤	10 Year			1.25%									0-75 76-80 81+	2.50% 1.60% 1.00%		
Single Premium																	
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021						Rates Effective: 3/1/2021		
MYAnnuity X	➤	5 Year			3.10%	1% on 87.5% of premium paid	0-85	\$10,000	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except:	5 Year		0-75 76-80 81+	2.00% 2.00% 1.00%
	➤	7 Year			2.90%				7 Year								
	➤				3.20%									0-75 76-80 81+	2.50% 2.50% 1.25%		
	➤																
	➤				3.00%												
Single Premium																	
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 3/18/2021						Rates Effective: 10/20/2020		
Guarantee Choice*	➤	3 Year			1.85%	0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: ID, MT, NY	3 Year		0-80 81-85 86-90	1.50% 1.125% 0.75%
	➤	5 Year			1.75%				5 Year								
	➤	7 Year			2.20%				7 Year								
	➤	10 Year			1.95%				10 Year								
	➤																
5 & 7 Year E-App Special (3, 5, 7, 10)																	
Single Premium																	
Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021						Rates Effective: 3/16/2021		
Harbourview	➤	2 Year			1.75%	1% on 87.5% of premium paid	0-89	\$20,000	Yr 1	1/12 per month in the first Yr ONLY	Yes	Same as rate guarantee period	All Except: HI, MA, ME, MN, MS, MT, NC, WY	2 Year		0-79 80+	0.85% 0.42%
	➤	3 Year			2.25%				3 Year								
	➤	5 Year			2.45%				5 Year								
	➤	7 Year			2.60%				7 Year								
	➤	10 Year			2.75%				10 Year								
Single Premium																	

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Multi-Year Guarantee

1-800-255-5055



Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021								Rates Effective: 3/1/2021			
Multi-Select Series (3, 4, 5, 6, 7, 8) Single Premium	➤				3 Year			1.60%	1%	18-85	\$20,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	3 Year	1.00%	
	➤				4 Year			2.15%									76-80		0.50%	
	➤				5 Year			2.35%									18-75	5 & 7 Year	2.50%	
	➤				6 Year			2.65%									76-80		0.55%	
	➤				7 Year			2.50%									18-75	6 Year	1.25%	
	➤				8 Year			2.70%									76-80		0.75%	
	➤																18-75	8 Year	1.46%	
Multi-Select Series Single Premium	➤				9 Year			2.55%	1%	18-77	\$20,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	9 Year	2.75%	
	➤				10 Year			2.60%		18-75							76-77		1.75%	
	➤									18-75							10 Year	3.00%		
Sagicor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021								Rates Effective: 1/16/2021			
Milestone MYGA* (3, 5, 7) Single Premium	➤				3 Year			1.95%	1.00%	0-90	\$15,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	Same as rate guarantee period	All Except: AK, CT, ME, MT, NY, PR, VT Call for details in: CA	0-80	3 Year	1.50%	
	➤				5 Year			2.35%									81-85		1.00%	
	➤																86+		0.75%	
	➤				7 Year			2.50%									0-80	5 Year	2.15%	
	➤																81-85		1.40%	
Sentinel Security Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 3/18/2021								Rates Effective: 1/19/2021			
	Personal Choice Annuity (5, 7, 10) Single Premium	➤				5 Year			2.80%	1.65%	0-90	\$2,500	Yr 1 0% Yr 2+ 0% Available as a rate reducing	If under 80, No If over 80 Yes	No Available as a rate reducing rider	Same as rate guarantee period	All Except: AK, CT, DC, MA, ME, MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV Call for details in: CA, FL, MN	0-80	5 Year	2.25%
		➤				7 Year			2.90%									81+		1.50%
➤					10 Year			3.00%	0-80									7 Year	2.25%	
➤								81+	1.50%											
81+	2.00%																			

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Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 3/18/2021						Rates Effective: 11/9/2020							
<div>Secure Savings</div> <div></div>	<div>➤ 2 Year 1.75%</div> <div>➤ 5 Year 2.70%</div>								1.00%	18-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MN, NJ, NY, PR	2 Year					
												Int.	(1-12)				18-80 1.25%	81+ 1.00%				
												Yr 2+	50%				5 Year					
												5%	(13-24)				18-75 2.00%	76-80 1.75%	81-85 0.75%			
<div>Secure Savings Elite</div> <div></div>	<div>➤ 2 Year 2.15% 1.85% FL</div> <div>➤ 5 Year 2.95% 2.80% FL</div>								1.00%	18-85	\$10,000	None without Rider	(1-12)	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	2 Year					
												50%	(13-24)				18-80 1.25%	81+ 1.00%				
												5 Year					18-75 2.00%	76-80 1.75%	81-85 0.75%			
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 3/18/2021						Rates Effective: 3/1/2021							
<div>Focused Growth Annuity*</div> <div>(3, 5, 7, 10)</div> <div>Single Premium</div>	<div>➤ 3 Year 1.80%</div> <div>➤ 5 Year 2.25%</div> <div>➤ 7 Year 2.30%</div> <div>➤ 10 Year 1.95%</div>								0.10%	0-93	\$15,000	Yr 1 Int.	85 & Under	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80 1.50%	81-85 3 Year 0.75%	86+ 0.50%			
										0-93			86-90				0-80 2.00%	81-85 5 & 7 Year 1.00%	86+ 0.77%			
										0-90			100% (1-6)				81-85 5 & 7 Year 1.00%	86+ 0.77%				
										0-80			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 Updated On: 3/18/2021						Rates Effective: 10/1/2020							
<div>Secure Legacy</div> <div>(3, 5, 7, 10)</div> <div>Single Premium</div>	<div>➤ 3 Year 2.00%</div> <div>➤ 5 Year 2.80%</div> <div>➤ 7 Year 2.85%</div> <div>➤ 10 Year 2.90%</div>								1% on 87.50% of premium paid	0-90	\$10,000	Yr 1 Int.	100% (1-6)	No Available as a rate reducing rider	Same as rate guarantee period	Only available in: AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	0-80 2.05%	81-90 3 Year 1.00%	0-80 2.55%	81-90 1.25%		
																	81-90 1.75%	0-80 5 Year 2.80%	81-90 1.35%	0-80 3.05%	81-90 1.45%	
																	2.55%	81-90 1.25%	0-80 7 Year 2.80%	81-90 1.35%	0-80 10 Year 3.05%	81-90 1.45%
																	2.60%	81-90 1.25%	0-80 7 Year 2.80%	81-90 1.35%	0-80 10 Year 3.05%	81-90 1.45%
																	2.65%	81-90 1.25%	0-80 7 Year 2.80%	81-90 1.35%	0-80 10 Year 3.05%	81-90 1.45%

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MYGA Reference Guide

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
2	#REF!	Equitable	#N/A	#REF!	#REF!	90	#REF!	#REF!	#REF!	N/A
3	2.40%	American Equity	A-	Guarantee Shield Series	1.50%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
3	1.30%	Athene Annuity & Life	A	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.20%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
3	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	A	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.00%	Upstream Life	B++	Secure Legacy	2.05%	90	Int.	Int.	No	N/A
4	2.00%	Guaranty Income Life	B++	Guaranty Annuity	1.60%	100	Int.	Int.	Yes	N/A
4	1.80%	Guggenheim	B++	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	2.15%	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	A	Palladium MYGA*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	1.90%	Athene Annuity & Life	A	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.60%	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

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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	A	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.80%	Upstream Life	B++	Secure Legacy	2.55%	90	Int.	Int.	No	N/A
6	2.45%	American National	A	Palladium MYGA*	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	A	Palladium MYGA*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.00%	Athene Annuity & Life	A	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.75%	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

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal Yr 1 Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
7	2.50%	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	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.85%	Upstream Life	B++	Secure Legacy	2.80%	90	Int.	Int.	No	N/A
8	2.45%	American National	A	Palladium MYGA*	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	A	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	A	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	A	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
10	2.90%	Upstream Life	B++	Secure Legacy	3.05%	90	Int.	Int.	No	N/A

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

For Agent Use Only

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

Last Update:3/22/2021