





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: 5/11/2021		Rates Effective: 5/3/2021												
	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread												
Power Select Plus Income*  Rider Included Single Premium	➤ Fixed Account					1.35%				None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1	7.00%		
	➤ 1-Year AB All Market Index Point to Point							100.00% & 1.00%										50-75	Option 2	7.00%	
	➤ 1-Year ML Strategic Balanced Index							80.00%											Yr 1	2.25%	
	➤ 1-Year PIMCO Global Optima Index							45.00%											Yr 2+	1.00%	
	➤ 1-Year Russell 2000 Annual Point to Point							22.00%											50-75	Option 3	4.25%
	➤ 1-Year S&P 500 Annual Point-to-Point Index						3.50%												Yr 1	4.25%	
	➤ 2-Year AB All Market Index Point to Point PR							100.00%											Yr 2+	0.50%	
	➤ 2-Year ML Strategic Balanced Index								0.00%												
	➤ 2-Year PIMCO Global Optima Index								3.50%												
	➤ 2-Year S&P 500 Annual Point-to-Point							24.00%													
Power Select Plus Income Multiplier*  Rider Included Single Premium	➤ Fixed Account					1.35%				None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1	7.00%		
	➤ 1-Year AB All Market Index Point to Point							100.00% & 1.00%										50-75	Option 2	7.00%	
	➤ 1-Year ML Strategic Balanced Index							75.00%											Yr 1	2.25%	
	➤ 1-Year PIMCO Global Optima Index							42.00%											Yr 2+	1.00%	
	➤ 1-Year Russell 2000 Annual Point to Point							20.00%											50-75	Option 3	4.25%
	➤ 1-Year S&P 500 Annual Point-to-Point Index						3.25%												Yr 1	4.25%	
	➤ 2-Year AB All Market Index Point to Point PR							100.00%											Yr 2+	0.50%	
	➤ 2-Year ML Strategic Balanced Index								0.25%												
	➤ 2-Year PIMCO Global Optima Index								3.75%												
	➤ 2-Year S&P 500 Annual Point-to-Point							23.00%													
Power Select Builder*  No Rider Available Single Premium	➤ Fixed Account					1.40%				None	1.5% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1	7.00%		
	➤ 1-Year AB All Market Index Point to Point Spread							100.00% & 1.00%										50-75	Option 2	7.00%	
	➤ 1-Year ML Strategic Balanced Index							85.00%											Yr 1	2.25%	
	➤ 1-Year PIMCO Global Optima Index							45.00%											Yr 2+	1.00%	
	➤ 1-Year Russell 2000 Annual Point to Point							23.00%											50-75	Option 3	4.25%
	➤ 1-Year S&P 500 Annual Point-to-Point Index						4.00%												Yr 1	4.25%	
	➤ 2-Year AB All Market Index Point to Point PR							100.00%											Yr 2+	0.50%	
	➤ 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							28.00%													
Power Select Builder 8*  No Rider Available Single Premium	➤ Fixed Account					1.00%				5% Premium Bonus AK, MN, OR, UT, WA 8% Premium Bonus (All Other)	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,	Option 1	5.00%		
	➤ 1-Year AB All Market Index Point to Point							60.00%										0-80	Option 2	1.00%	
	➤ 1-Year ML Strategic Balanced Index Point-to-Point								2.95%										Yr 1	1.00%	
	➤ 1-Year PIMCO Global Optima Index Point-to-Point								6.45%										Yr 2+	1.00%	
	➤ 1-Year Russell 2000 Point to Point																				
	➤ 1-Year S&P 500 Point-to-Point						2.40%														
	➤ 1-Year S&P 500 Point-to-Point						2.50%														
	➤ 2-Year AB All Market Index Point to Point							15.00%													
	➤ 2-Year ML Strategic Balanced Index Point-to-Point							100.00% & 1.00%													
	➤ 2-Year PIMCO Global Optima Index Point-to-Point							75.00%													
➤ 2-Year PIMCO Global Optima Index Point-to-Point							45.00%														

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

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: 5/11/2021		Rates Effective: 5/4/2021										
	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread									
Allianz Accumulation Advantage*	<ul style="list-style-type: none"> Fixed Account S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. PIMCO Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 					1.55%	1.60% 3.75% 3.75% 3.50% 3.75%	65.00% 60.00% 60.00%	2.75% 3.00% 3.25%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for CA, DE, IA, Trail Commission Options Available	0-75 7.00% 76-80 5.00%
	Allianz Benefit Control (ABC)	<ul style="list-style-type: none"> Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 					1.20%	1.60% 1.60% 1.30% 2.65% 3.00% 3.00% 2.90% 3.00% 3.00%	65.00% 60.00%	3.35% 3.60%	18% of First Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, DE, IA, NH, OR, TX
Allianz 222		<ul style="list-style-type: none"> Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 					1.30%	1.70% 1.70% 1.40% 2.15% 2.50% 2.50% 2.40% 2.50% 2.50%	155.00% 55.00% 50.00%	3.85% 4.10%	25% Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80	Yr 1 0% Yr 1 0%	100% (1-6) 50%	Yes	7 Yrs	All Except: NY, PR Reduced in Yrs 2-3 Trail Commission Options Available
	Allianz 360	<ul style="list-style-type: none"> Fixed Account Nasdaq-100 Index Monthly Sum Russell 2000 Index Monthly Sum S&P 500 Index Monthly Sum BlackRock Index Annual Pt. to Pt. Bloomberg Index II Annual Pt. To Pt. Nasdaq-100 Index Annual Pt. to Pt. PIMCO Index Annual Pt. to Pt. Russell 2000 Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt. Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 					2.10%	2.20% 2.30% 2.00% 5.00% 5.35% 3.75% 5.15% 3.75% 3.75%	85.00% 80.00%	1.20% 1.60%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: Reduced in Yrs 2-3 Trail Commission Options Available

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

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				
American Equity	A.M. Best	A-	Fitch	A-	Moody's N/A	S&P A-	5/11/2021							Rates Effect 3/4/2021				
Bonus Gold	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	10% of First Year Premium	1.6% on 100% of premiums paid	18-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	Option 1 Yr 1 0-75 6.00% 76-80 4.50% Yr 2-3 0-75 1.00% 76-80 0.75% Option 2 (No Trail) 0-75 7.00% 76-80 5.25%
	> Fixed Account	1.30%																
	> Dow Jones Monthly Average Cap		2.25%															
	> S&P 500 Monthly Average Participation Rate						14.00%											
	> S&P 500 Monthly Average with Cap		2.25%															
	> S&P 500 Monthly Point-to-Point Cap		1.60%															
	> Dow Jones Annual Point-to-Point Cap		2.25%															
	> 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%										
> S&P Performance Triggered	Trigger:	1.75%																
> Bond Yield with Cap & Spread		5.15%						2.00%										
> 10 Year U.S. Treasury Bond Value with Cap		2.50%																
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 CA	18-75 3.75% 76-80 2.81% 81-85 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 CA	18-75 4.50% 76-80 3.38% 81-85 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 6.00% 76-80 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%											
> CS Tech Edge Annual Pt to Pt						85.00%												
> CS Tech Edge 2-Year Pt to Pt						120.00%												
> SB Global Sentiment Annual Pt to Pt						85.00%												
> SB Global Sentiment 2-Year Pt to Pt						120.00%												

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

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	
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021			Rates Effective: 5/1/2021				
Strategy Indexed Annuity PLUS 7 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						2.15%									
	➢ S&P Annual Pt. to Pt. Uncapped								17.00%							
	➢ S&P Annual Pt. to Pt.								5.00% & 100.00%							
	➢ S&P Annual Pt. to Pt.								5.40% & 50.00%							
	➢ S&P 500 Monthly Sum								2.25%							
➢ S&P 500 Performance with a Specified Rate						Trigger: 3.85%										
Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						2.25%									
	➢ S&P Annual Pt. to Pt. Uncapped								20.00%							
	➢ S&P Annual Pt. to Pt.								5.10% & 100.00%							
	➢ S&P Annual Pt. to Pt.								5.50% & 50.00%							
	➢ S&P 500 Monthly Sum								2.35%							
➢ S&P 500 Performance with a Specified Rate						Trigger: 3.95%										
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021			Rates Effective: 4/16/2021				
Ascent Pro 10 Bonus Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.10%									
	➢ 1-Yr AI Powered US Equity Index								45.00%							
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5								55.00%							
	➢ 1-Yr Nasdaq FC Index								32.00%							
	➢ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return								50.00%							
➢ 1-Yr S&P 500 Point-to-Point								2.75%								
➢ 2-Yr AI Powered US Equity Index								57.00%								
➢ 2-Yr BNP Paribas Multi Asset Diversified 5								75.00%								
➢ 2-Yr Nasdaq FC Index								47.00%								
Agility 7 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.30%									
	➢ 1-Yr AI Powered US Equity Index								50.00%							
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5								60.00%							
	➢ 1-Yr Nasdaq FC Index								37.00%							
	➢ 1-Yr S&P 500 Point-to-Point								2.75%							
➢ 2-Yr AI Powered US Equity Index								65.00%								
➢ 2-Yr BNP Paribas Multi Asset Diversified 5								80.00%								
➢ 2-Yr Nasdaq FC Index								55.00%								
➢ 2-Yr S&P 500 Point to Point								5.75%								
Agility 10 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.40%									
	➢ 1-Yr AI Powered US Equity Index								57.00%							
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5								65.00%							
	➢ 1-Yr Nasdaq FC Index								42.00%							
	➢ 1-Yr S&P 500 Point-to-Point								3.00%							
➢ 2-Yr AI Powered US Equity Index								72.00%								
➢ 2-Yr BNP Paribas Multi Asset Diversified 5								90.00%								
➢ 2-Yr Nasdaq FC Index								62.00%								
➢ 2-Yr S&P 500 Point to Point								6.25%								

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

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: 5/11/2021		Rates Effective: 1/16/2021							
Allocations/Strategies																
Ascent Accumulator 7* 100K Single Premium	Fixed 2.10%					Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes 7 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ,	Available only through Bank & Broker Dealer Channel
	> Fixed Account	2.10%														
	> 1-Yr AI Powered US Equity Index						75.00%									
	> 1-Yr BNP Paribas Multi Asset Diversified 5						92.00%									
	> 1-Yr Nasdaq FC Index						55.00%									
	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return						85.00%									
	> 1-Yr S&P 500 Point-to-Point					4.80%	&	3.00%								
Ascent Accumulator 10* 100K Single Premium	Fixed 2.35%					Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes 10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX,	Available only through Bank & Broker Dealer Channel
	> Fixed Account	2.35%														
	> 1-Yr AI Powered US Equity Index						85.00%									
	> 1-Yr BNP Paribas Multi Asset Diversified 5						105.00%									
	> 1-Yr Nasdaq FC Index						62.00%									
	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return						95.00%									
	> 1-Yr S&P 500 Point-to-Point					5.30%	&	3.50%								
Secure Advantage* Single Premium	Fixed 1.50%					Cap Rate	Par Rate	Bailout	None	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	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						6.00%									
	> 6-Year Russell Annual Sum with Participation Rate							40.00%								
	> 6-Year Russell Point-to-Point with Participation							35.00%								
	> 6-Year S&P 500 Annual Sum with Cap						5.50%									
	> 6-Year S&P 500 Annual Sum with Participation Rate							45.00%								
Market Power Bonus Index Flexible 1st Yr Premium	Fixed 1.10%					Cap Rate	Par Rate	Bailout	10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes 14 Yrs	All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00%
	> Fixed Account	1.10%														
	> 1-Year S&P 500 Point-to-Point Cap Index						2.25%									
	> 1 Year S&P 500 Monthly Average Cap Index						2.50%									
	> 1-Year S&P 500 Monthly Average Participation Index							30.00%								
	> 1-Year S&P 500 Monthly Cap Index						1.10%									
	> 2-Year S&P 500 Monthly Average Cap Index						4.00%									
Market Power Bonus Index W/LIBR Flexible 1st Yr Premium	Fixed 1.10%					Cap Rate	Par Rate	Bailout	10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes 14 Yrs	All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00%
	> Fixed Account	1.10%														
	> 1-Year S&P 500 Point-to-Point Cap Index						2.25%									
	> 1 Year S&P 500 Monthly Average Cap Index						2.50%									
	> 1-Year S&P 500 Monthly Average Participation Index							30.00%								
	> 1-Year S&P 500 Monthly Cap Index						1.10%									
	> 2-Year S&P 500 Monthly Average Cap Index						4.00%									
MarketTen Bonus Index (ROP) Flexible 1st Yr Premium	Fixed 1.00%					Cap Rate	Par Rate	Bailout	6% Yrs 1-5	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes 10 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 6.00%
	> Fixed Account	1.00%														
	> 1-Year S&P 500 Point-to-Point Cap Index						2.00%									
	> 1 Year S&P 500 Monthly Average Cap Index						2.25%									
	> 1-Year S&P 500 Monthly Average Participation Index							20.00%								
	> 1-Year S&P 500 Monthly Cap Index						1.10%									
	> 2-Year S&P 500 Monthly Average Cap Index						4.00%									

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



Annuity Rate Sheet Indexed Annuities

1-800-255-

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
Flexible Premium	> 2-Year Barclays Focus50 Participation Index		50.00%							
	> 1-Year Marc 5 Participation Index		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
Rate Book Updated On: 5/11/2021 Rates Effective: 4/14/2021																
MarketTen Bonus Index W/LIBR (ROP) Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.00%									
	➢ 1-Year S&P 500 Point-to-Point Cap Index							2.00%								
	➢ 1 Year S&P 500 Monthly Average Cap Index							2.25%								
	➢ 1-Year S&P 500 Monthly Average Participation Index								20.00%							
	➢ 1-Year S&P 500 Monthly Cap Index							1.10%								
	➢ 2-Year S&P 500 Monthly Average Cap Index							4.00%								
	➢ 1-Year Barclays Focus50 Participation Index								30.00%							
	➢ 2-Year Barclays Focus50 Participation Index								50.00%							
	➢ 1-Year Marc 5 Participation Index								40.00%							
Market Value Index Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						2.50%									
	➢ 1-Year S&P 500 Point-to-Point Cap Index							4.50%								
	➢ 1-Year S&P 500 Point-to-Point Participation Index								30.00%							
	➢ 1 Year S&P 500 Monthly Average Cap Index							5.00%								
	➢ 1-Year S&P 500 Monthly Average Participation Index								55.00%							
	➢ 1-Year S&P 500 Monthly Cap Index							1.85%								
	➢ 2-Year S&P 500 Monthly Average Cap Index							12.00%								
	➢ 1-Year Barclays Focus50 Participation Index								90.00%							
	➢ 2-Year Barclays Focus50 Participation Index								120.00%							
➢ 1-Year S&P MARC5 Participation Index								100.00%								
Market Value Index W/LIBR Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						2.50%									
	➢ 1-Year S&P 500 Point-to-Point Cap Index							4.50%								
	➢ 1-Year S&P 500 Point-to-Point Participation Index								30.00%							
	➢ 1 Year S&P 500 Monthly Average Cap Index							5.00%								
	➢ 1-Year S&P 500 Monthly Average Participation Index								55.00%							
	➢ 1-Year S&P 500 Monthly Cap Index							1.85%								
	➢ 2-Year S&P 500 Monthly Average Cap Index							12.00%								
	➢ 1-Year Barclays Focus50 Participation Index								90.00%							
	➢ 2-Year Barclays Focus50 Participation Index								120.00%							
➢ 1-Year S&P MARC5 Participation Index								100.00%								
MarketSeven Index Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						2.40%									
	➢ 1-Year S&P 500 Point-to-Point Cap Index							4.25%								
	➢ 1-Year S&P 500 Point-to-Point Participation Index								28.00%							
	➢ 1 Year S&P 500 Monthly Average Cap Index							4.75%								
	➢ 1-Year S&P 500 Monthly Average Participation Index								50.00%							
	➢ 1-Year S&P 500 Monthly Cap Index							1.90%								
	➢ 2-Year S&P 500 Monthly Average Cap Index							10.00%								
	➢ 1-Year Barclays Focus50 Participation Index								85.00%							
	➢ 2-Year Barclays Focus50 Participation Index								115.00%							
➢ 1-Year S&P MARC5 Participation Index								95.00%								
MarketSeven Index W/LIBR Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						2.40%									
	➢ 1-Year S&P 500 Point-to-Point Cap Index							4.25%								
	➢ 1-Year S&P 500 Point-to-Point Participation Index								28.00%							
	➢ 1 Year S&P 500 Monthly Average Cap Index							4.75%								
	➢ 1-Year S&P 500 Monthly Average Participation Index								50.00%							
	➢ 1-Year S&P 500 Monthly Cap Index							1.90%								
	➢ 2-Year S&P 500 Monthly Average Cap Index							10.00%								
	➢ 1-Year Barclays Focus50 Participation Index								85.00%							
	➢ 2-Year Barclays Focus50 Participation Index								115.00%							
➢ 1-Year S&P MARC5 Participation Index								95.00%								

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

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: 5/11/2021			Rates Effective: 5/8/2021					
Accelerator Plus 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate							
	<ul style="list-style-type: none"> > Fixed Account > 1-Year Index Gain Option with Declared Rate > 1-Year S&P 500 Monthly Point-to-Point > 1-Year S&P 500 Point-to-Point > 2-Year Barclays Trailblazer Sectors 5 Index 					1.00%	3.50%	125.00%	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 AK, AL, CA, DE, FL(65+), HI, IA, ID, IL, MA, MN, MO, MS,
Flexible Premium															
Accumulator Plus 7	Allocations/Strategies					Fixed	Cap Rate	Par Rate							
	<ul style="list-style-type: none"> > Fixed Account > 1-Year Index Gain Option with Declared Rate > 1-Year S&P 500 Monthly Average > 1-Year S&P 500 Point-to-Pt. > 1-Year S&P 500 Point-to-Point > 2-Year Barclays Trailblazer Sectors 5 Index 					1.00%	3.25%	110.00%	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,
Flexible Premium															
Accumulator Plus 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate							
	<ul style="list-style-type: none"> > Fixed Account > 1-Year Index Gain Option with Declared Rate > 1-Year S&P 500 Monthly Average > 1-Year S&P 500 Monthly Pt. to Pt. > 1-Year S&P 500 Point-to-Point > 2-Year Barclays Trailblazer Sectors 5 Index 					1.00%	3.50%	135.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	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,
Flexible Premium															
Flex Accumulator	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread						
	<ul style="list-style-type: none"> > Fixed Account > 1-Year S&P 500 Monthly Point-to-Point with a Cap > 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%) > 1-Year S&P 500 Annual Point-to-Point with a Cap > 1-Year S&P 500 Point-to-Point > 1-Year S&P 500 Point-to-Point (Fee 1.25%) > 1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator > 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator > 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%) > 2-Year Barclays Trailblazer Sectors 5 Index > 2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%) 					1.00%	1.85%	30.00% & 3.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	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, N.I.
Flexible Premium															
Power Accumulator 10	Allocations/Strategies					Fixed	Par Rate	Spread							
	<ul style="list-style-type: none"> > Fixed Account > 1-Year Balanced Asset 10 Index Pt. to Pt. > 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt. > 1-Year iShares Gold Trust (IAU) Pt. to Pt. > 1-Year iShares MSCI EAFE (EFA) Pt. to Pt. > 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt. > 2-Year Balanced Asset 10 Index Pt. to Pt. > 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt. > 2-Year iShares MSCI EAFE (EFA) Pt. to Pt. > 2-Year iShares U.S. Real (IYR) Pt. to Pt. 					1.00%	43.00%	100.00% & 5.00%	None	1% on 87.5% of Premiums Paid	0-85 \$10,000	Yr 1 0%	100% (1-12)	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,
Flexible Premium															

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: 7/15/2021

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: 5/11/2021					Rates Effective: 5/8/2021				
Prosperity Elite 10 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate								
	➢ Fixed Account					1.00%			0-75				All Except:			
	➢ 1-Year Gold Point-to-Point with a Cap						5.25%		6%	1% on 87.5% of premiums paid	0-85	0%	100%	NY	0-75	7.50%
	➢ 1-Year Index Gain Option with Declared Rate					Trigger:	3.50%							CA, AL, CA, DE, FL(65+), HI, ID, IL, IN, MA, MD, MN, MO, MS	76-80	5.50%
	➢ 1-Year S&P 500 Monthly Average with A Cap						4.25%		76+		\$10,000	Yr 2+ 10%	(1-12)		81-85	3.75%
	➢ 1-Year S&P 500 Monthly Point-to-Point with a Cap						2.00%									
➢ 1-Year S&P 500 Point-to-Point with a Cap						4.00%										
➢ 2-Year Barclays Trailblazer Sectors 5 Index							120.00%									
Safe Income Plus Flexible Premium	Allocations/Strategies					Fixed	Cap Rate									
	➢ Fixed Account					1.00%								All Except:		
	➢ 1-Year Index Gain Option with Declared Rate					Trigger:	1.75%		6%	1% on 87.5% of premiums paid	0-80	0%	100%	NY	0-75	6.50%
	➢ 1-Year S&P 500 Annual Point-to-Point						2.00%				\$10,000	Yr 2+ 10%	(1-6)		76-80	4.75%
	➢ 1-Year S&P 500 Monthly Average						2.00%									
	➢ 1-Year S&P 500 Monthly Point-to-Point						1.10%									
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P A-	Rate Book Updated On: 5/11/2021					Rates Effective: 4/19/2021				
Choice Income II (7 Year) Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread							
	➢ Fixed Account					1.50%								All Except:		
	➢ 1 Year Russell 2000 Point to Point						2.75%					Yr 1 10%	100%	NY	45-80	5.00%
	➢ 1 Year MSCI EAFE Point to Point						2.75%						(1-6)		81-85	2.75%
	➢ 1 Year PIMCO Balanced Point to Point							70.00%				Yr 2+ 10%			CA	
	➢ 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:	2.00%										
➢ 2 Year BlackRock Diversa Volatility Control								4.00%								
➢ 2 Year Franklin US Point to Point								4.00%								
Choice Income II (10 Year) Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread							
	➢ Fixed Account					1.60%								All Except:		
	➢ 1 Year Russell 2000 Point to Point						3.00%					Yr 1 10%	100%	NY	45-80	7.00%
	➢ 1 Year MSCI EAFE Point to Point						3.00%						(1-6)		81-85	5.00%
	➢ 1 Year PIMCO Balanced Point to Point							75.00%				Yr 2+ 10%			CA	
	➢ 1 Year S&P 500 Annual Point-to-Point						2.75%									
➢ 1 Year S&P 500 Monthly Point-to-Point						1.10%										
➢ 1 Year S&P 500 Point to Point with Performance Trigger					Trigger:	2.25%										
➢ 2 Year BlackRock Diversa Volatility Control								3.50%								
➢ 2 Year Franklin US Point to Point								3.50%								
Income 150+ SE* Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread							
	➢ Fixed Account					1.50%								All Except:		
	➢ 1 Year Russell 2000 Point to Point						2.50%					Yr 1 10%	100%	NY	55-75	7.00%
	➢ 1 Year MSCI EAFE Point to Point						2.50%						(1-6)		76-85	5.00%
	➢ 1 Year PIMCO Balanced Point to Point							65.00%				Yr 2+ 10%			CA	
	➢ 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%								

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

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: 5/11/2021				Rates Effective: 4/19/2021								
	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Spread										
Choice Accumulation II (5 Year) Single Premium	➢ Fixed Account							1.10%				None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	5 Yrs	All Except: NY	0-80 81-85	4.00% 1.75%
	➢ 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) Single Premium	➢ Fixed Account							1.15%				None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY	0-80 81-85	5.00% 2.75%
	➢ 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%											
Choice Accumulation II (10 Year) Single Premium	➢ Fixed Account							1.20%				None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	0-80 81-85	7.00% 4.00%
	➢ 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: 5/11/2021				Rates Effective: 3/22/2021								
American Landmark 5* Single Premium	➢ Fixed Account							1.60%				None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10%	100% (1-12)	Yes	5 Yrs	All Except: NY	0-75 76-85 86-89	3.75% 2.75% 1.75%
	➢ 5 Year S&P 500 Annual Point-to-Point								4.05%												
	➢ 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%											
	➢ 1 Year S&P U.S. Retiree Spending Annual Point to Point																				
Safe Return (ROP) Single Premium	➢ Fixed Account							1.20%				None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	0-75 76-80 81-85	5.50% 4.10% 4.10%
	➢ 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%	&										
American Legend III Flexible Premium	➢ Fixed Account							1.30%				None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY	0-75 76-80 81-85	4.75% 2.75% 2.75%
	➢ 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%											

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

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			
Great American	A.M. Best	A+	Fitch	N/A	Moody's A2	S&P	A+	Rate Book Updated On: 5/11/2021					Rates Effective: 3/22/2021				
American Legend 7*	Allocations/Strategies					Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> > Fixed Account > 1 Year iShares U.S. Real Estate Annual Point to Point > 1 Year S&P 500 Monthly Sum > 1 Year S&P 500 Annual Point-to-Point > 1 Year SPDR Gold Shares Annual Point-to-Point > 7 Year S&P 500 Annual Point-to-Point > 1 Year S&P U.S. Retiree Spending Annual Point to Point > 1 Year S&P 500 Risk Control Annual Point to Point 					2.00%	5.00% 2.00% 4.65% 5.25% 4.40%	65.00% 55.00%	None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes 7 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-80 81-85	4.75% 2.75% 2.75%
American Landmark 3*	Allocations/Strategies					Fixed	Cap Rate										
	<ul style="list-style-type: none"> > Fixed Account > 1 Year iShares MSCI EAFE 1-year Point-to-Point > 1 Year iShares U.S. Real Estate Annual Point-to-Point > 1 Year S&P 500 Annual Point-to-Point 					1.15%	2.75% 2.45% 2.50%		None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes 3 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-90	2.50% 2.00% 1.50%
Highlander 7	Allocations/Strategies					Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> > Fixed Account > S&P 500 1-Year Pt-to-Pt > S&P 500 1-Year Pt-to-Pt > S&P MARC 5% 1-Year Pt-to-Pt 					2.75%	5.00%	35.00% 105.00%	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 76+	5.00% 4.00%
Highlander 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> > Fixed Account > S&P 500 1-Year Pt-to-Pt > S&P 500 1-Year Pt-to-Pt > S&P MARC 5% 1-Year Pt-to-Pt 					2.30%	4.25%	30.00% 95.00%	4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes 10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+	7.00% 5.00%
ViStar	Allocations/Strategies					Fixed	Cap Rate	Par Rate									
	<ul style="list-style-type: none"> > Fixed Account > S&P 500 1-Year Pt-to-Pt > S&P 500 1-Year Pt-to-Pt > S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt > S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt > S&P MARC 5% 1-Year Pt-to-Pt 					2.75%	5.00%	35.00% 100.00% 100.00% 110.00%	5% benefit Base Bonus with Rider	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes 10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75 76+	7.00% 5.00%
Lincoln Financial	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread								
	<ul style="list-style-type: none"> > Fixed Account > 1 Year Fidelity AIM Dividend > 1-Year S&P 500 5% Daily Risk Contol > 1-Year S&P 500 > 1-Year S&P 500 Point-to-Point 					1.40%		75.00% 20.00%	65.00%	None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes 7 Yrs	All Except: NY Call for details in: CA	0-74 75-79 80-84 85
OptiBlend 10*	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread								
	<ul style="list-style-type: none"> > Fixed Account > 1 Year Fidelity AIM Dividend > 1-Year S&P 500 5% Daily Risk Contol > 1-Year S&P 500 > 1-Year S&P 500 Point-to-Point 					1.80%		100.00% 30.00%	0.50%	None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes 10 Yrs	All Except: NY Call for details in: CA, LA, MA	0-74 75-79 80+

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

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: 5/11/2021			Rates Effective: 5/1/2021																					
	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread																					
Personal Protection Choice Single Premium	➤ Fixed Account						1.50%				None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NH, NI.	0-75 76+	7.25% 5.00%											
	➤ 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%																						
	➤ 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%																						
Personal Income Annuity Single Premium	➤ Fixed Account						1.50%				None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI.	0-75 76+	7.25% 5.00%											
	➤ 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%																						
	➤ 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%																						
Nassau Growth Annuity (7 Years) Single Premium	➤ Fixed Account						2.25%				None	1% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: CA, MA, ME, NJ, NY, PR Call for details in: IN	0-75 76+	6.50% 4.25%											
	➤ 1-year S&P 500 Cap							4.00%																							
	➤ 1-year S&P 500 with Par								31.00%																						
	➤ 1-year S&P 500 with Pat and Fee								45.00% &	1.00%																					
	➤ 2-year S&P 500 with Par								45.00%																						
	➤ 2-year S&P 500 with Par and Fee								62.00% &	1.00%																					
	➤ 2-year Sunrise Smart Passage SG								85.00%																						
	➤ 2-year Sunrise Smart Passage SG with Par and Fee								122.00% &	1.00%																					
	Nassau Growth Annuity (10 Years) Single Premium	➤ Fixed Account						2.50%														None	1% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 5%	100% (1-6)	Yes	10 Yrs	All Except: CA, MA, ME, NJ, NY, PR	0-75 76+	7.25% 5.00%
		➤ 1-year S&P 500 Cap							4.50%																						
➤ 1-Year S&P 500 with Par								30.00%																							
➤ 1-year S&P 500 with Pat and Fee								43.00% &	1.00%																						
➤ 2-year S&P 500 with Par								45.00%																							
➤ 2-year S&P 500 with Par and Fee								65.00% &	1.00%																						
➤ 2-year Sunrise Smart Passage SG								95.00%																							
➤ 2-year Sunrise Smart Passage SG with Par and Fee								130.00% &	1.00%																						
National Western Life		A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-	Rate Book Updated On: 5/11/2021			Rates Effective: 1/1/2021																				
NWL Ultra Classic Flexible Premium		➤ Fixed Account						2.50%				None	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0%	100% (1-6)	Yes	13 Yrs	All Except: AK, AL, CA, CT, DE, IL, IN, MA, MN, MT, NJ, NV, NY, OR, PA, TX, UT, VT, VA, WA, WI.	0-75 76-80	NQ 8.50%										
	➤ Option A: Monthly Averaging Annual Reset								50.00% &	6.00%																					
	➤ Option J: Annual Point-to-Point with Cap							5.50%		0.50%																					
	➤ Option U: Annual Reset Low Volatility Daily Risk Control								105.00%																						

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



Annuity Rate Sheet Indexed Annuities

1-800-255-

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				
	A.M. Best	A	Fitch	N/A	Moody's A2	S&P A-													
National Western Life																			
Rate Book Updated On: 5/11/2021 Rates Effective: 1/1/2021																			
NWL Ultra Future Flexible Premium	Allocations/Strategies						Fixed	Par Rate											
	<ul style="list-style-type: none"> > Fixed Account 1.65% > Option A: Monthly Averaging Annual Reset 50.00% & 6.00% > Option U: Annual Reset Low Volatility Daily Risk Control 75.00% 								9% Yr 1	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	15 Yrs	All Except: AK, AL, CT, MT, NV, NY, PA, RI, SD, TN, VT, WA, WI, WY	0-75 76-80 0-70 71-75 76-80	NQ NQ Q Q	5.00% 3.00% 5.00% 1.50% 0.25%
									4.75% Yrs 2-5										
National Western Life																			
Rate Book Updated On: 5/11/2021 Rates Effective: 1/1/2021																			
NWL Impact 7 / 7S Flexible Premium	Allocations/Strategies						Fixed	Par Rate	Spread										
	<ul style="list-style-type: none"> > 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% 								5%	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: CT, FL, NY Call for details in: PR	0-75 76-80 0-70 71-75 76-80	NQ NQ Q Q	5.50% 3.50% 5.50% 4.00% 1.50%
National Western Life																			
Rate Book Updated On: 5/11/2021 Rates Effective: 1/1/2021																			
NWL Impact 10 Flexible Premium	Allocations/Strategies						Fixed	Par Rate	Spread										
	<ul style="list-style-type: none"> > Fixed Account 1.65% > 1 Year Annual Point to Point with Monthly Average 30.00% & 6.00% > Global Lookback 20.00% & 2.00% > Annual Reset Low Volatility Daily Risk Control 70.00% 								7%	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: AK, CA, CT, DE, IN, MA, MN, NJ, NV, NY, OH, OK, OR, PA, RI, SD, TN, VT, WA, WI, WY	0-75 76-80 0-70 71-75 76-80	NQ NQ Q Q	7.00% 5.00% 7.00% 5.50% 3.00%
Nationwide																			
Rate Book Updated On: 5/11/2021 Rates Effective: 4/1/2021																			
Peak 10 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread									
	<ul style="list-style-type: none"> > Fixed Account 1.25% > AB Growth & Value Balanced Cap 3.00% > AB Growth & Value Balanced Participation 125.00% & 1.50% > J.P. Morgan Cycle Cap 3.25% > J.P. Morgan Cycle Participation 125.00% & 1.50% > S&P 500 Price Cap 2.75% > S&P 500 Price Participation 30.00% & 1.50% > S&P 500 Average Daily Risk Control Cap 3.50% > S&P 500 Average Daily Risk Control Participation 125.00% & 1.50% > 2 Year AB Growth & Value Balanced Participation 85.00% > 2 Year J.P. Morgan Cycle Participation 90.00% > 2 Year S&P 500 Price Participation 30.00% > 2 Year S&P 500 Average Daily Risk Control Par 90.00% 								None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, DC, DE, HI, IL, IN, LA, MA, MD, NC.	0-75 76-80 81-85		6.50% 4.65% 3.05%
North American																			
Rate Book Updated On: 5/11/2021 Rates Effective: 5/4/2021																			
Benefit Solutions 10 Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread									
	<ul style="list-style-type: none"> > Fixed Account 1.50% > 1 Year DJI Monthly Averaging 35.00% > 1 Year NASDAQ-100 Monthly Point-to-Point Index 1.20% > 1 Year S&P 500 Annual Point-to-Point Index 4.00% > 1 Year S&P 500 Low Volatility Daily Risk Control 5% 4.35% > 1 Year S&P 500 Monthly Averaging 35.00% > 1 Year S&P 500 Monthly Point-to-Point Index 1.40% 								None	1.75% on 87.5% of premiums paid	40-79 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: ID, NY Call for details in: CA	40-75 76+		6.75% 4.87%
North American																			
Rate Book Updated On: 5/11/2021 Rates Effective: 5/4/2021																			
Charter Plus 10 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread									
	<ul style="list-style-type: none"> > Fixed Account 1.10% > 1 Year NASDAQ-100 Monthly Point-to-Point Index 1.05% > 1 Year S&P 500 Annual Point-to-Point Index 2.25% > 1 Year S&P 500 Annual Point-to-Point 15.00% > 1 Year S&P 500 Daily Index Margin 10.00% > 1 Year S&P 500 Low Volatility Daily Risk Control 5% Index 4.50% > 1 Year S&P 500 Monthly Point-to-Point Index 1.05% > 2 Year S&P 500 Low Volatility Daily Risk Control 8% Index 5.50% 								7%	1.75% on 87.5% of premiums paid	0-79 \$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: AK, CA, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, RI	0-75 76+		6.50% 4.875%

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: 7/15/2021

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					
	North American	A.M. Best	A+	Fitch	A+									Moody's	N/A	S&P	A+	Rate Book Updated On:	5/11/2021
Charter Plus 14	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	9%	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.	0-75	6.50%
	> Fixed Account	1.20%																	
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index		1.10%																
	> 1 Year S&P 500 Annual Point-to-Point Index		2.75%																
	> 1 Year S&P 500 Annual Point-to-Point			20.00%															
	> 1 Year S&P 500 Daily Index Margin				9.00%														
	> 1 Year S&P 500 Low Volatility Daily Risk Control 5%				4.50%														
Flexible Premium	> 1 Year S&P 500 Monthly Point-to-Point Index	1.20%																	
	> 2-Year S&P 500 Low Volatility Daily Risk Control 8%				4.75%														
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	1.30%																	
	> 1-Year S&P 500 Annual Point-to-Point		3.00%																
	> 1-Year S&P 500 Annual Point-to-Point Participation			18.00%															
	> 1-Year S&P 500 Low VC Daily Risk Ctrl 5%				2.90%														
	> 1-Year S&P 500 MARC 5% ER				2.50%														
	> 1-Year S&P 500 Monthly Point-to-Point		1.30%																
Flexible Premium	> 2-Year S&P 500 Low VC Daily Risk Ctrl 8%				4.50%														
	> Threshold Participation Rate Strategy (Base)			5.00%															
	> (Threshold Participation Rate Strategy After 0%)			100.00%															
Performance Choice 8	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY	Year 1 40-75	4.75%
	> Fixed Account	1.60%																	
	> S&P 500 Annual Point to Point		3.30%																
	> S&P 500 Monthly Point to Point		1.40%																
	> 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			60.00%															
	> Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.			65.00%															
	> Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Par/Fee			125.00%	& 1.50%														
	> Two-year S&P 500 Point to Point			30.00%															
	> Two-year S&P 500 MARC 5% ER Pt. to Pt.			85.00%															
	> Two-year Fidelity Multifactor Yield Index 5% ER			95.00%															
	Flexible Premium	> Two-year Fidelity Multifactor Yield Index 5% ER			185.00%	& 1.50%													
VersaChoice 10*	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-79	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	40-75	6.50%
	> Fixed Account	1.70%																	
	> S&P 500 Annual Point to Point		3.50%																
	> S&P 500 Monthly Point to Point		1.50%																
	> S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.				2.00%														
	> S&P 500 Annual Point to Point			20.00%															
	> S&P 500 MARC 5% ER Annual Point to Point			65.00%															
	> Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.			70.00%															
	> Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.			130.00%	& 1.50%														
	> Two-year S&P 500 Point to Point			30.00%															
	> Two-year S&P 500 MARC 5% ER Pt. to Pt.			90.00%															
	> Two-year Fidelity Multifactor Yield Index 5% ER			100.00%															
	Single Premium	> Two-year Fidelity Multifactor Yield Index 5% ER			190.00%	& 1.50%													





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

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				
	A.M. Best	A-	Fitch	N/A	Moody's									N/A	S&P	N/A	Rates Effective: 4/29/2021	
Harbourview 3 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-89	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, VT	0-74	7.00%
	> Fixed Account	1.35%	3.00%	18.00%	75-79	4.00%												
	> S&P 500 Annual Point to Point			27.00%	80+	1.75%												
	> S&P 500 Annual Point to Point																	
	> 2-Year S&P 500 Point to Point																	
> S&P 500 Monthly Average	2.50%																	
Harbourview 5 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-89	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, VT	0-74	7.00%
	> Fixed Account	1.85%	3.75%	26.00%	75-79	4.00%												
	> S&P 500 Annual Point to Point			40.00%	80+	1.75%												
	> S&P 500 Annual Point to Point																	
	> 2-Year S&P 500 Point to Point																	
> S&P 500 Monthly Average	2.75%																	
Harbourview 7 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-89	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, VT	0-74	7.00%
	> Fixed Account	1.90%	4.00%	27.00%	75-79	4.00%												
	> S&P 500 Annual Point to Point			41.00%	80+	1.75%												
	> S&P 500 Annual Point to Point																	
	> 2-Year S&P 500 Point to Point																	
> S&P 500 Monthly Average	3.00%																	
Harbourview 10 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-89	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, VT	0-74	7.00%
	> Fixed Account	1.90%	5.50%	36.00%	75-79	4.00%												
	> S&P 500 Annual Point to Point			60.00%	80+	1.75%												
	> S&P 500 Annual Point to Point																	
	> 2-Year S&P 500 Point to Point																	
> S&P 500 Monthly Average	3.00%																	
Royal Select Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	8%	1% on 87.5% of premiums paid	18-80	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75	6.50%
	> Fixed Account	1.40%	3.25%		76-80	5.00%												
	> 1 Year Annual Point-to-Point Strategy		3.25%															
	> 1 Year Monthly Average Strategy																	
Silver Select Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	4%	1% on 87.5% of premiums paid	18-80	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75	6.50%
	> Fixed Account	1.80%	3.90%		76-80	5.00%												
	> 1 Year S&P 500 Annual Point-to-Point		3.90%															
	> 1 Year S&P 500 Annual Monthly Average																	
Select Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	18-80	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, NY, VT, WV	18-75	6.50%
	> Fixed Account	2.25%	4.75%		76-80	5.00%												
	> 1 Year S&P 500 Annual Point-to-Point		4.75%															
	> 1 Year S&P 500 Annual Monthly Average																	
Guaranteed Income Indexed Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	None	1% on 100% of premiums paid	50-79	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	50-79	5.50%
	> Fixed Account	1.20%	2.35%															
	> S&P 500 Annual Point-to-Point		2.25%															
	> S&P 500 Annual Rate for Term Cap																	
	> 2-Year Citi Flexible Allocation 6 Excess Return			55.00%														





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

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+		
Denali 7  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-75 6.00% 76-80 4.50% 81-85 3.00% 86-90 2.00%
	> Fixed Account						2.50%												
	> S&P 500 Monthly Cap							2.25%											
	> S&P 500 Monthly Average with Spread									3.00%									
	> S&P 500 Monthly Average with Participation Rate								65.00%										
	> S&P 500 Monthly Average with Cap							6.50%											
	> 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								110.00%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread									N/A									
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost									0.50%									
	> 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%										
Denali 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%	100% (0-6)	Yes	10 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA	0-75 7.00% 76-80 6.00% 81-85 4.50%
	> Fixed Account						2.75%												
	> S&P 500 Monthly Cap							2.50%											
	> 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							7.00%											
	> S&P 500 Annual Point to Point								40.00%										
	> S&P 500 Annual Point to Point							5.75%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								115.00%										
	> 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								120.00%										
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread									N/A									
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost									1.00%										
Denali 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%	100% (0-6)	Yes	14 Yrs	All Except: AK, CA, DE, HI, IA, ID, MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75 8.50% 76-80 6.50%
	> Fixed Account						3.00%												
	> S&P 500 Monthly Cap							2.75%											
	> S&P 500 Monthly Average with Spread									2.00%									
	> S&P 500 Monthly Average with Participation Rate								75.00%										
	> S&P 500 Monthly Average with Cap							8.50%											
	> S&P 500 Annual Point to Point with Participation Rate								45.00%										
	> S&P 500 Annual Point to Point with Cap							7.00%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								135.00%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread									N/A									
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost									1.50%									
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								140.00%										
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread									N/A									
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost									1.75%										
Denali Bonus 7  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	0-80 5.0% 81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NV, NY, OH, OR, PA, UT, VA, WA Call for details: MA, MO, SC, TX	0-75 6.00% 76-80 4.50% 81-85 3.00% 86-90 2.00%
	> Fixed Account						1.75%												
	> S&P 500 Monthly Cap							1.75%											
	> S&P 500 Monthly Average with Spread									5.00%									
	> S&P 500 Monthly Average with Participation Rate								45.00%										
	> S&P 500 Monthly Average with Cap							3.75%											
	> S&P 500 Annual Point to Point with Participation Rate								25.00%										
	> S&P 500 Annual Point to Point with Cap							3.50%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								75.00%										
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread									1.50%									
	> 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										

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

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
Denali Bonus 10  Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread						
	> Fixed Account					2.00%				0-75					
	> S&P 500 Monthly Cap						1.85%			7.0%					
	> S&P 500 Monthly Average with Spread								4.50%						
	> S&P 500 Monthly Average with Participation Rate							55.00%		76-85				0-75	
	> S&P 500 Monthly Average with Cap						4.50%			5.0%				76-80	
	> S&P 500 Annual Point to Point with Participation Rate							30.00%		1% on 87.5% of premiums paid	0-85				6.00%
	> S&P 500 Annual Point to Point with Cap						4.00%				\$10,000				
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							85.00%				Yr 1	100%		
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								0.75%			0%	100%		
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A			5%	50%		
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par							90.00%				Yr 2+	50%		
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								0.50%			5%	50%			
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								N/A			5%	50%			
														81-85	
														4.50%	
														Call for details:	
														FL, MA, MO, SC, TX	
Denali Bonus 14  Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread						
	> Fixed Account					2.25%				0-70					
	> S&P 500 Monthly Cap						2.25%			10.0%					
	> S&P 500 Monthly Average with Spread								3.50%						
	> S&P 500 Monthly Average with Participation Rate							60.00%		71-80				0-75	
	> S&P 500 Monthly Average with Cap						5.75%			5.0%				76-80	
	> S&P 500 Annual Point to Point with Participation Rate							35.00%		1% on 87.5% of premiums paid	0-80				6.50%
	> S&P 500 Annual Point to Point With Cap						4.75%				\$10,000				76-80
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							100.00%				Yr 1	100%		
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								0.00%			0%	100%		
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A			5%	50%		
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par							105.00%				5%	50%		
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								N/A			5%	50%			
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								0.25%			5%	50%			
														76-80	
														6.50%	
														Call for details:	
														FL	
Teton 7  Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread						
	> Fixed Account					2.00%									
	> S&P 500 Monthly Cap						2.00%								
	> S&P 500 Monthly Average with Spread								4.00%						
	> S&P 500 Monthly Average with Participation Rate							55.00%		None				0-75	
	> S&P 500 Monthly Average with Cap						4.50%			1% on 87.5% of premiums paid				76-80	
	> S&P 500 Annual Point to Point with Participation Rate							30.00%			0-90				4.50%
	> S&P 500 Annual Point to Point with Cap						4.25%				\$10,000				81-85
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							90.00%				Yr 1	100%		
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								0.50%			0%	100%		
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A			5%	50%		
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par							95.00%				5%	50%		
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								0.25%			5%	50%			
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								N/A			5%	50%			
														86-90	
														2.00%	
														Call for details:	
														CA	
Teton 10  Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread						
	> Fixed Account					2.25%									
	> S&P 500 Monthly Cap						2.00%								
	> S&P 500 Monthly Average with Spread								3.75%						
	> S&P 500 Monthly Average with Participation Rate							55.00%		None				0-75	
	> S&P 500 Monthly Average with Cap						5.00%			1% on 87.5% of premiums paid				76-80	
	> S&P 500 Annual Point to Point with Participation Rate							30.00%			0-85				6.00%
	> S&P 500 Annual Point to Point with Cap						4.50%				\$10,000				81+
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate							90.00%				Yr 1	100%		
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								0.50%			0%	100%		
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A			5%	50%		
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par							95.00%				5%	50%		
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								0.25%			5%	50%			
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								N/A			5%	50%			
														Accum. up to 30%	
														7-12	
														CA	

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

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					
	A.M. Best	B+	Fitch	N/A	Moody's N/A	S&P BBB+														
SILAC	Rate Book Updated On: 5/11/2021						Rates Effective: 3/1/2021													
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 76-80	8.50% 6.50%
	> Fixed Account						2.50%													
	> S&P 500 Monthly Cap							2.25%												
	> S&P 500 Monthly Average with Spread								3.00%											
	> S&P 500 Monthly Average with Participation Rate								65.00%											
	> S&P 500 Monthly Average with Cap							6.50%												
	> 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								110.00%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								N/A											
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								0.50%											
> 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 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 81-85 86+	5.50% 4.00% 3.00%
	> Fixed Account						1.25%													
	> S&P 500 Monthly Cap							1.50%												
	> S&P 500 Monthly Average with Spread								6.25%											
	> S&P 500 Monthly Average with Participation Rate								35.00%											
	> S&P 500 Monthly Average with Cap							2.75%												
	> S&P 500 Annual Point to Point with Participation Rate								20.00%											
	> S&P 500 Annual Point to Point with Cap							2.75%												
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								60.00%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								2.50%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A											
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								60.00%												
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								2.00%												
> 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 76-80 81+	7.25% 6.00% 4.50%
	> Fixed Account						1.50%													
	> S&P 500 Monthly Cap							1.50%												
	> S&P 500 Monthly Average with Spread								6.00%											
	> S&P 500 Monthly Average with Participation Rate								35.00%											
	> S&P 500 Monthly Average with Cap							3.00%												
	> S&P 500 Annual Point to Point with Participation Rate								22.00%											
	> S&P 500 Annual Point to Point with Cap							3.00%												
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								60.00%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								2.25%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A											
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								65.00%												
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								2.00%												
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								N/A												
Teton Bonus 14  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	10%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 76-80	8.50% 6.50%
	> Fixed Account						1.75%													
	> S&P 500 Monthly Cap							1.75%												
	> S&P 500 Monthly Average with Spread								4.75%											
	> 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							3.75%												
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								75.00%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								1.25%											
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A											
> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								80.00%												
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								1.00%												
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								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.

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				
	Standard Insurance	A.M. Best	A	Fitch	N/A											Moody's	A1	S&P
Rate Book Updated On: 5/11/2021															Rates Effective: 5/6/2021			
Index Select Annuity 5*	Allocations/Strategies					Fixed	Cap Rate	Par Rate			Yr 1	100%						
	➤ Fixed Account					2.00%			None	1% on 87.5% of premiums paid	0-93	0%	(1-6)	Yes	5 Yrs	ALL Except: CA, NY, PR	0-80	3.00%
	➤ 1 Year S&P 500 Annual Point-to-Point							29.00%			Yr 2+	50%					81-85	1.50%
	Single Premium ➤ 1 Year S&P 500 Annual Point-to-Point						3.95%				10%	(7-12)					86-93	1.35%
Index Select Annuity 7*	Allocations/Strategies					Fixed	Cap Rate	Par Rate			Yr 1	100%						
	➤ Fixed Account					2.00%			None	1% on 87.5% of premiums paid	0-90	0%	(1-6)	Yes	7 Yrs	ALL Except: CA, NY, PR	0-80	4.00%
	➤ 1 Year S&P 500 Annual Point-to-Point							31.00%			Yr 2+	50%					81-85	2.00%
	Single Premium ➤ 1 Year S&P 500 Annual Point-to-Point						5.00%				10%	(7-12)					86+	1.45%

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	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, PA, SC, TX, VA, WA, WI, WY	0-80 81-85	5.00% 3.75%									
	> Fixed Account	2.25%																													
	> 1-Year Morgan Stanley TEBI Point-to-Point								74.00%		1.00%																				
	> 1-Year S&P 500 Point-to-Point								4.90%		1.00%																				
	> 1-Year S&P 500 Point-to-Point Inversion								5.95%		1.00%																				
	> 1-Year Gold Point-to-Point W/Par										1.00%																				
	> 2-Year Morgan Stanley TEBI Point-to-Point										100.00%																				
	> 2-Year S&P 500 Point-to-Point w/ PR										48.00%																				
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par										130.00%																				
	Single Premium																														50bps bonus through December 31, 2020
LibertyMark 7 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, PA, SC, TX, VA, WA, WI, WY	0-80 81-85	4.00% 2.75%									
	> Fixed Account	2.05%																													
	> 1-Year Morgan Stanley TEBI Point-to-Point								65.00%		1.00%																				
	> 1-Year S&P 500 Point-to-Point								4.50%		1.00%																				
	> 1-Year S&P 500 Point-to-Point Inversion								5.40%		1.00%																				
	> 1-Year Gold Point-to-Point W/Par										1.00%																				
	> 2-Year Morgan Stanley TEBI Point-to-Point										90.00%																				
	> 2-Year S&P 500 Point-to-Point w/ PR										43.00%																				
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par										115.00%																				
	Single Premium																														50bps bonus through December 31, 2020
LibertyMark 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, PA, SC, TX, VA, WA, WI, WY	0-80 81-85	7.00% 6.00%									
	> Fixed Account	2.80%																													
	> 1-Year Morgan Stanley TEBI Point-to-Point								88.00%		1.25%																				
	> 1-Year Gold Point-to-Point W/Par								40.00%		1.25%																				
	> 1-Year S&P 500 Point-to-Point								5.90%		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.										113.00%																				
	> 2-Year Morgan Stanley TEBI Point-to-Point										120.00%																				
	> 2-Year S&P 500 Point-to-Point w/ PR										57.00%																				
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par										153.00%																				
Single Premium																				50bps bonus through December 31, 2020											
LibertyMark 10 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, PA, SC, TX, VA, WA, WI, WY	0-80	6.00%									
	> Fixed Account	1.75%																													
	> 1-Year Morgan Stanley TEBI Point-to-Point								55.00%		1.25%																				
	> 1-Year Gold Point-to-Point W/Par								26.00%		1.25%																				
	> 1-Year S&P 500 Point-to-Point								3.80%		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.										74.00%																				
	> 2-Year Morgan Stanley TEBI Point-to-Point										77.00%																				
	> 2-Year S&P 500 Point-to-Point w/ PR										37.00%																				
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par										100.00%																				
Single Premium																				50bps bonus through December 31, 2020											
LibertyMark 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available AK, AL, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX	0-80 81-85	6.00% 4.75%									
	> Fixed Account	2.80%																													
	> 1-Year Morgan Stanley TEBI Point-to-Point								88.00%		1.25%																				
	> 1-Year Gold Point-to-Point W/Par								40.00%		1.25%																				
	> 1-Year S&P 500 Point-to-Point								5.90%		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.										113.00%																				
	> 2-Year Morgan Stanley TEBI Point-to-Point										120.00%																				
	> 2-Year S&P 500 Point-to-Point w/ PR										57.00%																				
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par										153.00%																				
Single Premium																				50bps bonus through December 31, 2020											

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: 7/15/2021

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					
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	\$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	6.00%
	> Fixed Account	1.75%							1.25%													
	> 1-Year Morgan Stanley TEBI Point-to-Point						55.00%		1.25%													
	> 1-Year Gold Point-to-Point W/Par						26.00%		1.25%													
	> 1-Year S&P 500 Point-to-Point		3.80%						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.						74.00%		1.25%													
	> 2-Year Morgan Stanley TEBI Point-to-Point						77.00%		1.25%													
	> 2-Year S&P 500 Point-to-Point w/ PR						37.00%		1.25%													
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par						100.00%		1.25%													
LibertyMark SE 7	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	\$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80	5.00%
	> Fixed Account	2.75%							1.50%													
	> 1-Year Morgan Stanley TEBI Point-to-Point						87.00%		1.25%													
	> 1-Year Gold Point-to-Point W/Par						39.00%		1.25%													
	> 1-Year S&P 500 Point-to-Point		6.00%						1.50%													
	> 1-Year S&P 500 Point-to-Point Inversion		7.40%						1.50%													
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par						155.00%		1.50%													
	> 2-Year Morgan Stanley TEBI Point-to-Point						119.00%		1.50%													
	> 2-Year S&P 500 Point-to-Point						56.00%		1.50%													
	LibertyMark SE 7 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate										
> Fixed Account		2.55%							1.50%													
> 1-Year Morgan Stanley TEBI Point-to-Point							78.00%		1.50%													
> 1-Year Gold Point-to-Point W/Par							36.00%		1.50%													
> 1-Year S&P 500 Point-to-Point			5.50%						1.50%													
> 1-Year S&P 500 Point-to-Point Inversion			6.70%						1.50%													
> 2-Year Morgan Stanley TEBI Point-to-Point							107.00%		1.50%													
> 2-Year SG SG Columbia Adaptive Index PTP w/Par							137.00%		1.50%													
> 2-Year S&P 500 Point-to-Point w/ PR							51.00%		1.50%													
LibertyMark SE 10		Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	\$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80
	> Fixed Account	3.35%							1.75%													
	> 1-Year Morgan Stanley TEBI Point-to-Point						103.00%		1.75%													
	> 1-Year Gold Point-to-Point W/Par						46.00%		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.						133.00%		1.75%													
	> 2-Year Morgan Stanley TEBI Point-to-Point						140.00%		1.75%													
	> 2-Year S&P 500 Point-to-Point						66.00%		1.75%													
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par						180.00%		1.75%													
LibertyMark SE 10 Plus	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	\$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80	6.00%
	> Fixed Account	2.25%							1.75%													
	> 1-Year Morgan Stanley TEBI Point-to-Point						70.00%		1.75%													
	> 1-Year Gold Point-to-Point W/Par						32.00%		1.75%													
	> 1-Year S&P 500 Point-to-Point		4.90%						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.						91.00%		1.75%													
	> 2-Year Morgan Stanley TEBI Point-to-Point						97.00%		1.75%													
	> 2-Year S&P 500 Point-to-Point						46.00%		1.75%													
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par						124.00%		1.75%													

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

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% Yr 2+ 50% 10% (7-12)	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AR, CA, CT, DE, FL, NH, NJ, NV, OH, OK	0-80 6.00% 81-85 4.75%	50bps bonus through December 31, 2020
	> Fixed Account	2.95%							103.00%	1.75%												
	> 1-Year Morgan Stanley TEBI Point-to-Point								46.00%	1.75%												
	> 1-Year Gold Point-to-Point W/Par									1.75%												
	> 1-Year S&P 500 Point-to-Point									7.10%												
	> 1-Year S&P 500 Point-to-Point Inversion									8.90%												
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										133.00%											
	> 2-Year Morgan Stanley TEBI Point-to-Point										140.00%											
	> 2-Year S&P 500 Point-to-Point										66.00%											
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par										180.00%											
> 5-Year FUSION Fixed Rate on Gain (Part A)										3.00%												
> 5-Year FUSION Participation Rate (Part B)										147.00%												
Single Premium																						
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% Yr 2+ 50% 10% (7-12)	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 50bps bonus through December 31, 2020	
	> Fixed Account	1.95%							70.00%	1.75%												
	> 1-Year Morgan Stanley TEBI Point-to-Point								32.00%	1.75%												
	> 1-Year Gold Point-to-Point W/Par									1.75%												
	> 1-Year S&P 500 Point-to-Point									4.90%												
	> 1-Year S&P 500 Point-to-Point Inversion									5.90%												
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.										91.00%											
	> 2-Year Morgan Stanley TEBI Point-to-Point										97.00%											
	> 2-Year S&P 500 Point-to-Point										46.00%											
	> 2-Year SG SG Columbia Adaptive Index PTP w/Par										124.00%											
> 5-Year FUSION Fixed Rate on Gain (Part A)										2.00%												
> 5-Year FUSION Participation Rate (Part B)										105.00%												
Single Premium																						
ClassicMark 10	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-90	Yr 1 10% Yr 2+ 50% 10% (7-12)	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC.	0-80 6.00% 81-85 5.00% 86-90 1.50%	50bps bonus through December 31, 2020
	> 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%											
> 5-Year FUSION Participation Rate (Part B)										100.00%												
Single Premium																						
ClassicMark 10 LT	Allocations/Strategies								Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-90	Yr 1 10% Yr 2+ 50% 10% (7-12)	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK Call for details in: VA, WA	0-80 6.00% 81-85 3.75% 86-90 1.50%	50bps bonus through December 31, 2020
	> 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%											
> 5-Year FUSION Participation Rate (Part B)										100.00%												
Single Premium																						

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

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: #####									
ClassicMark 10 Plus Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	4%	1.6% on 100% of premiums paid	0-80	\$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK.	0-80	5.00%
	> Fixed Account	1.15%		36.00%																	
	> 1-Year Morgan Stanley TEBI Point-to-Point																				
	> 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%																			
> 5-Year FUSION Participation Rate (Part B)			59.00%																		
ClassicMark 10 LT Plus Single Premium	Allocations/Strategies							Fixed	Cap Rate	Par Rate	3%	1.6% on 100% of premiums paid	0-90	\$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK. Call for details in: LA, IN, NY, PA	0-80	5.00%
	> Fixed Account	1.15%		36.00%																	
	> 1-Year Morgan Stanley TEBI Point-to-Point																				
	> 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%																			
> 5-Year FUSION Participation Rate (Part B)			59.00%																		

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

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

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.

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

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.

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

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

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

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.

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	5% Compound	10% Benefit Base Bonus 3% 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 Doublor	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 - For the life of the contract, increases at 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



Annuity Rate Sheet 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: 5/11/2021								Rates Effective: 2/8/2021			
Guarantee Shield Series (3 & 5) Single Premium	>		3 Year		1.75%		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		2.25%		1%		18-85		\$10,000		Yr 2+ 10%	50% (2-12)	Yes	Same as Guaranteed Period	All Except: NY	5 Year	18-80	2.25%
American Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021								Rates Effective: 3/15/2021			
American Classic Single Premium	>		3 Year		2.40%		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%	
	>		5 Year		2.60%		1%		0-90		\$1,000		Yr 2+ 10%	50% (7-12)	Yes	Same as Guaranteed Period		81-90	0.75%	
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021								Rates Effective: 5/1/2021			
Palladium MYGA* (3-10 Yrs) Single Premium	>		3 Year		2.10%		1%		0-85		\$5,000		Yr 1 Int.	100%	Yes	Same as Guaranteed Period	All Except: NY, PR, UT Call for details in: MD, WY	0-79	2.50%	
	>		5 Year Yield ¹		2.25%		1%		0-85		\$5,000		Yr 1 Int.	100%	Yes	Same as Guaranteed Period		80-85	0.50%	
	>		6 Year Yield		2.45%		1%		0-85		\$5,000		Yr 1 Int.	100%	Yes	Same as Guaranteed Period		80-85	0.50%	
	>		7 Year Yield ¹		2.45%		1%		0-85		\$5,000		Yr 1 Int.	100%	Yes	Same as Guaranteed Period		80-85	0.50%	
	>		8 Year Yield		2.45%		1%		0-85		\$5,000		Yr 1 Int.	100%	Yes	Same as Guaranteed Period		80-85	0.50%	
	>		9 Year Yield ²		2.55%		1%		0-85		\$5,000		Yr 2+ 10%	(1-12)	Yes	Same as Guaranteed Period		80-85	0.50%	
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021								Rates Effective: 4/29/2021			
Platinum Assure 5 Single Premium	>		5 Year		2.70%		1%		0-90		\$10,000		Yr 1 10%	100% (1-6) (7-12)	Yes	Same as Guaranteed Period	All Except: AL, AK, MN, MS, OR, PA, WA, VI	0-80	1.25%	
	>		5 Year		2.70%		1%		0-90		\$10,000		Yr 1 10%	100% (1-6) (7-12)	Yes	Same as Guaranteed Period	All Except: AL, AK, MN, MS, OR, PA, WA, VI	81-90	0.75%	
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021								Rates Effective: 4/16/2021			
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%	
	>		3 Year		1.30%		0.25%		0-85		\$10,000		Yr 2+ Int.	50% (7-12)	Yes	Same as rate guarantee period		71-75	1.30%	
	>		3 Year		1.30%		0.25%		0-85		\$10,000		Yr 2+ Int.	50% (7-12)	Yes	Same as rate guarantee period		76-80	0.90%	
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%	
	>		5 Year		1.90%		0.25%		0-83		\$10,000		Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period		71-75	2.00%	
	>		5 Year		1.90%		0.25%		0-83		\$10,000		Yr 2+ Int.	50% (7-12)	Yes	Same as rate guarantee period		76-80	1.80%	
>		5 Year		1.90%		0.25%		0-83		\$10,000		Yr 2+ Int.	50% (7-12)	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	81+	1.10%		

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: 7/15/2021



Annuity Rate Sheet 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							
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021						Rates Effective: 4/16/2021							
MaxRate 7*	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 71-75 76-80 81+	2.50% 2.50% 2.25% 1.30%					
Flexible Premium																						
Atlantic Coast Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021						Rates Effective: 2/22/2021							
Safe Haven	5 Year Yield						3.00%	1.00%	0-90	\$5,000	Yr 1 0%	100% (1-6)	No	Same as rate guarantee period	All Except: AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI, WA, WI	5 & 6 Year		0-80 81+	2.40% 1.30%			
	6 Year Yield						3.07%															
	7 Year Yield						3.09%															
Single Premium	10 Year Yield						3.20%															
	0%						(7-12)															
	Only with Rider																					
	Call for details in: FL																					
	7 & 10 Year																					
	0-80 81+																					
	2.65% 1.40%																					
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/11/2021						Rates Effective: 4/14/2021							
Certainty Select	3 Year						1.20%	1.00%	0-90	\$10,000	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR	0-80 81-90	3 Year	2.00% 1.50%				
	5 Year						1.70%															
	6 Year						1.85%															
	8 Year						2.00%															
Single Premium	10 Year						2.20%															
	Int.						(7-12)															
	NY, PR																					
	5, 6, 8, & 10 Year																					
	0-80 81-90																					
	3.00% 2.25%																					
ChoiceFour (6 Year) (MVA & Liquidity)	6 Year						2.00%	1.00%	0-85	\$10,000	Yr 1 Int.	100% (1-12)	Yes	6 Year	All Except: NY, PR	0-80 81-85			5.50% 4.125%			
Flexible 1st Yr Premium	W/ Premium Bonus						1.50%															
	Yr 2 + 10%																					
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 5/11/2021						Rates Effective: 5/8/2021							
FG Guarantee Platinum	3 Year						1.95%	1% on 87.5%	0-90	\$20,000	Yr 1 Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-79 80-90	3 Year	1.50% 0.75%				
	5 Year						2.55%															
	7 Year						2.80%															
Single Premium	Yr 2+ Int.																					
	50% (13-24)																					
	0-79 80-90																					
	1.50% 0.75%																					
	0-79 80-90																					
	2.25% 1.125%																					

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

For Agent Use Only

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

Last Update: 7/15/2021



Annuity Rate Sheet 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: 5/11/2021							Rates Effective: 4/5/2021								
ForeCare LTC Annuity*	1st Year Rate							2.25%	1.00%	0-80	\$35,000	155%	100% (1-12)	Yes	10 Years	All Except: CT, NY, PR	50-75		7.00%					
	With Required Rider Projected Renewal Rate							2.25%			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: 5/11/2021							Rates Effective:								
Secure Gain 5* (Step Rate)	Year 1 W/Bonus 0.25%							2.25%	1.00%	0-89	\$10,000	Yr 1	100%	YES	5 Years	All Except: CT, IN, MN, MO, NY, OH, PR, VS	0-80		2.50%					
	Year 2							2.35%				10%	(1-6)											
	Year 3							2.45%				Yr 2+	50%											
	Year 4							2.55%				10%	(7-12)					81-89		1.50%				
Single Premium	Year 5							2.65%																
5 Year Yield							2.50%																	
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021							Rates Effective:								
Guaranty Annuity (4, 6, 8)	4 Year							1.75%	1.00%	0-100	\$5,000	Yr 1	100%	Yes	Same as rate guarantee period	Only available in: CA, FL, ND	0-79	4 Year	1.60%					
	6 Year							2.10%		0-90	NQ	Int.	(1-6)				0-79	6 Year	2.00%					
	8 Year							2.20%		0-79	\$2,000	Yr 2+	50%				80-90	8 Year	1.00%					
Single Premium											Q	Int.	(7-12)			0-79	8 Year	3.00%						
Guaranty Rate Lock (3, 4, 5, 6, 7, 8, 9, 10)	3 Year							2.00%	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	3 Year	1.85%					
	4 Year							2.05%				75+	0.93%				0-74	4 Year	2.25%					
	5 Year							2.50%				0%	(1-6)				75+	5 Year	2.75%					
	6 Year							2.45%				0-90	Yr 2				50%	0-74	6 Year	2.75%				
	7 Year							2.65%					75+				1.38%	0-74	7 Year	3.00%				
	8 Year							2.75%					0-74				1.50%	75+	8 Year	3.00%				
	9 Year							3.00%					0-74				1.50%	75+	9 Year	3.25%				
	10 Year							3.00%					0-74				1.63%	75+	10 Year	3.25%				
													0-74				1.63%	75+						
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021							Rates Effective: 12/1/2020								
Preserve MYGA*	3 Year*							1.60%	1% on 87.5% of premium paid	0-90	\$10,000	Yr 1	100% (1-12)	Yes	All Except NY *Lower commission on 3 & 4 Yr MYGA	5, 6, 7, 8, 9 Year								
	4 Year*							1.80%				0-80				2.50%								
	5 Year							2.00%				81-85				1.88%								
	6 Year							2.20%				86-90				1.25%								
	7 Year							2.40%				10 Year												
	8 Year							2.50%				0-80				3.00%								
	9 Year							2.60%				81-85				2.25%								
	10 Year							2.75%				86-90				1.50%								
	Single Premium																							

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: 7/15/2021



Annuity Rate Sheet Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period				Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Liberty Bankers Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021				Rates Effective: 4/26/2021		
ProOption MYGA W/ ROP Single Premium	>	5 Year Yield		2.25%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1 0%	100% (1-12)	Yes	Same as rate guarantee period	All Except: NY	0-80	2.50%	
	>	7 Year Yield		2.40%			\$5,000 Q	Yr 2+ 10%					81-85	1.88%	
	>	10 Year Yield		2.65%			86-90	1.25%					10 Year	0-80	3.00%
	>						81-85	2.25%					86-90	1.50%	
Bankers Elite Series (3, 5, 7, 9) Single Premium	>	3 Year		2.15%	1.00%	0-90	\$10,000	Yr 1	100% (1-12)	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR Call for details in: CA & FL	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) Single Premium	>	3 Year		2.00%	1.65%	0-90	\$10,000	Yr 1	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN, MO, NH, NY, PR	0-80	3 Year 2.00%	
	>	5 Year		2.30%				0-90					Int. Yr 2+ Int.	81-90	5 Year 1.00%
	>	7 Year		2.45%				0-85					Int.	0-80	7 Year 4.00%
Bankers Premier (5, 7) Single Premium	>	5 Year		2.60%	1.65%	0-90	\$10,000	Yr 1	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY, OR, PR Call for details in: IA, NM, OR	0-80	5 Year 2.00%	
	>	7 Year		2.75%				0-85					Int.	81-90	7 Year 0.40%
Bankers 5 Premier Plus Single Premium	>	5 Year Yield		3.40%	1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100% (1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80	2.00%	
													81-90	0.40%	

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: 7/15/2021



Annuity Rate Sheet 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: 5/11/2021								Rates Effective: 8/15/2020									
MYGuarantee Plus* Single Premium	>				5 Year				1.05%	1% on 90% of premium paid	0-85	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY	5 Year								
	>				7 Year				1.15%				0-75	2.00%				76-80	1.30%	81+	0.75%	7 & 10 Year				
	>				10 Year				1.25%				0-75	2.50%				76-80	1.60%	81+	1.00%					
Nassau Re	A.M. Best	B+	Fitch	BB+	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021								Rates Effective: 5/1/2021									
MYAnnuity X Single Premium	>				5 Year				2.80%	1% on 87.5% of premium paid	0-85	\$10,000	Yr 1	0%	Yes	Same as rate guarantee period	All Except:	5 Year								
	>								2.60%				0-75	2.00%				76-80	2.00%	81+	1.00%	7 Year				
	>				7 Year				2.90%				0-75	2.50%				76-80	2.50%	81+	1.25%					
>								2.70%				Yr 2+	10%													
North American	A.M. Best	A+	Fitch	A+	Moody's	N/A	S&P	A+	Rate Book Updated On: 5/11/2021								Rates Effective: 4/6/2021									
Guarantee Choice* <i>5 & 7 Year E-App Special</i> (3, 5, 7, 10) Single Premium	>				3 Year				1.75%	0.25%	0-90	\$10,000 NQ	Yr 1	100%	Yes	Same as rate guarantee period	All Except: ID, MT, NY	0-80	1.50%							
	>				5 Year			1.90%	81-85				3 Year	1.125%				86-90	0.75%	0-80	2.00%	81-85	5 Year	1.50%	86-90	1.00%
	>				7 Year			2.20%	81-85				7 Year	1.875%				86-90	1.25%	0-80	2.50%	81-85	7 Year	1.875%	86-90	1.25%
	>				10 Year			1.95%	0-80				3.00%	81-85				10 Year	2.25%	86-90	1.50%	81-85	10 Year	2.25%	86-90	1.50%
Oceanview	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021								Rates Effective: 5/3/2021									
Harbourview Single Premium	>				2 Year				1.80%	1% on 87.5% of premium paid	0-89	\$20,000	Yr 1		Yes	Same as rate guarantee period	All Except: HI, MA, ME, MN, MS, MT, NC, WY	0-79	0.75%							
	>				3 Year			2.25%	80+				2 Year	1.50%				0-79	1.50%	80+	3 Year	1.50%				
	>				5 Year			2.60%	0-79				5 Year	3.00%				80+	3.00%	0-79	5 Year	3.00%				
	>				7 Year			2.90%	0-79				7 Year	2.75%				80+	2.75%	0-79	7 Year	2.75%				
	>				10 Year			3.10%	0-79				10 Year	2.75%				80+	2.75%							

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: 7/15/2021



Annuity Rate Sheet 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: 5/11/2021									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	4 Year	1.28%
	>				6 Year	2.65%												76-80	5 & 7 Year	0.55%
	>				7 Year	2.50%												18-75	6 Year	2.50%
	>				8 Year	2.70%												76-80	0.75%	
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							10 Year	1.75%	
Sagicor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021									Rates Effective: 5/8/2021		
Milestone MYGA* (3, 5, 7) Single Premium	>				3 Year	2.05%				1.00%	0-90	\$100,000	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	2.75%												81-85	1.00%	
	>				7 Year	2.60%												86+	0.90%	
Personal Choice Annuity (5, 7, 10) Single Premium	>				5 Year	3.00%				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	3.10%												81+	1.50%	
	>				10 Year	3.20%												0-80	7 Year	2.25%
Sentinel Security Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021									Rates Effective: 1/19/2021		
>				5 Year	3.00%				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	3.10%												81+	1.50%		
>				10 Year	3.20%												0-80	7 Year	2.25%	
>				10 Year	3.20%				81+	2.00%										

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



Annuity Rate Sheet 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: 5/11/2021					Rates Effective: 11/9/2020					
Secure Savings Single Premium	>	2 Year			1.75%	1.00%	18-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MN, NJ, NY, PR	18-80	2 Year	1.25%			
	>	5 Year			2.70%				Yr 2+	50%				81+	1.00%				
	>	5 Year			2.00%				5%	(13-24)				18-75	5 Year	2.00%			
>	5 Year			1.75%											76-80	1.75%			
>	5 Year			0.75%											81-85	0.75%			
Secure Savings Elite Single Premium	>	2 Year			2.15%	1.00%	18-85	\$10,000	None without Rider	100%	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	18-80	2 Year	1.25%			
	>	2 Year			1.85% FL				(1-12)	81+				1.00%					
	>	5 Year			2.95%				50%										
>	5 Year			2.80% FL											18-75	5 Year	2.00%		
>	5 Year			1.75%											76-80	1.75%			
>	5 Year			0.75%											81-85	0.75%			
Call for details in: FL																			
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 5/11/2021					Rates Effective: 4/7/2021					
Focused Growth Annuity* (3, 5, 7, 10) Single Premium	>	3 Year			1.55%	0.10%	0-93	\$15,000	85 & Under	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80	3 Year	1.50%				
	>	5 Year			2.15%				0-93				Yr 1	None	81-85	0.75%			
	>	7 Year			2.20%				0-90				Int.	86-90	2.00%				
	>	10 Year			1.95%				0-80				Yr 2+	100%	81-85	5 & 7 Year	1.00%		
	>	10 Year			3.00%				(1-6)				Int.	50%	86+	0.77%			
>	10 Year			3.00%											(7-12)	3.00%			
Upstream Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021					Rates Effective: 5/1/2021					
Secure Legacy (3, 5, 7, 10) Single Premium	>	3 Year			2.00%	1% on 87.50% of premium paid	0-90	\$10,000	Yr 1	100%	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	3 Year	2.05%			
	>	5 Year			1.75%									81-90	Int.	(1-6)	81-90	1.00%	
	>	7 Year			2.50%									81-90	Yr 2+	50%	81-90	5 Year	2.55%
	>	10 Year			2.80%									81-90	Int.	(7-12)	81-90	7 Year	2.80%
	>	10 Year			2.55%														
>	10 Year			3.05%											0-80	10 Year	3.05%		
>	10 Year			1.45%											81-90	1.45%			
Rider Cost: 25 bps																			

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: 7/15/2021

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
2	2.15%	SILAC	B+	Secure Savings Elite	1.25%	90	0%	0%	No	N/A
3	2.40%	American Equity	A-	Guarantee Shield Series	1.50%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
3	2.40%	American Life	B++	American Classic	1.25%	90	0%	10%	No	N/A
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	2.15%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	2.00%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	1.75%	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	2.05%	Sagicor Life	A-	Milestone MYGA*	1.50%	90	0%	10%	Yes	N/A
3	1.55%	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	2.05%	Guaranty Income Life	B++	Guaranty Rate Lock	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	2.60%	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	3.00%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	2.95%	SILAC	B+	Secure Savings Elite	2.00%	90	0%	0%	YES	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	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.50%	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

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



Annuity Rate Sheet MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
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	1.90%	North American	A+	Guarantee Choice*	2.00%	90	0%	Int.	Yes	Nursing Home
5	2.60%	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	2.75%	Sagicor Life	A-	Milestone MYGA*	2.15%	90	0%	10%	Yes	N/A
5	3.00%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	90	0%	0%	No	N/A
5	2.15%	Standard Insurance	A	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.75%	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	3.07%	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	3.09%	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	2.90%	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

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: 7/15/2021

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
7	2.60%	Sagicor Life	A-	Milestone MYGA*	2.25%	90	0%	10%	Yes	N/A
7	3.10%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	85	0%	0%	No	N/A
7	2.20%	Standard Insurance	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.80%	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	3.20%	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	3.10%	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	3.20%	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.