### 1-800-255-

Indexed Annuities	Cree	iting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		State Availability		Comissions	
AIG/MSG	A.M. Best A Fitch A+ Moody's A2 S&P A+					Rate Bool	k Updated On:		U	wonths	Death		es Effective:	5/3/2021		
Power Select Plus Income*	Allocations/Strategies         > Fixed Account         > 1-Year AB All Market Index Point to Point         > 1-Year NL Strategic Balanced Index         > 1-Year NL Strategic Balanced Index         > 1-Year NLOC Global Optima Index         > 1-Year S&P 500 Annual Point to Point         > 1-Year AB All Market Index Point to Point Index         > 2-Year AB All Market Index Point to Point PR         > 2-Year AL Strategic Balanced Index         > 2-Year PIMCO Global Optima Index	Fixed	Cap Rate 3.50%	Par Rate 100.00% & 80.00% 45.00% 22.00% 100.00%	Spread	None	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75 50-75	Option 1 Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+	7.00% 2.25% 1.00% 4.25% 0.50%
Single Premium Power Select Plus Income Multiplier* Rider Included Single Premium	<ul> <li>2-Year S&amp;P 500 Annual Point-to-Point         Allocations/Strategies     </li> <li>Fixed Account         1-Year AB All Market Index Point to Point         1-Year AB All Market Index Point to Point         1-Year RL Strategic Balanced Index         1-Year Russell 2000 Annual Point to Point         1-Year S&amp;P 500 Annual Point-to-Point Index         2-Year AB All Market Index Point to Point PR         2-Year AB All Market Index Point to Point PR         2-Year AL Strategic Balanced Index         2-Year NL Strategic Balanced Index         2-Year NL Strategic Balanced Index         2-Year S&amp;P 500 Annual Point-to-Point         2-Year S&amp;P 500 Annual Point-to-Point         Marchael Graves Control Parallel         2-Year S&amp;P 500 Annual Point-to-Point     </li> </ul>	Fixed	Cap Rate	24.00% Par Rate 100.00% & 75.00% 42.00% 20.00% 100.00% 23.00%	0.25% 3.75%	None	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	Option 1 Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+	7.00% 2.25% 1.00% 4.25% 0.50%
Power Select Builder* ECOPRIETARY No Rider Available Single Premium	Allocations/Strategies         > Fixed Account         > 1-Year AB All Market Index Point to Point Spread         1-Year ML Strategic Balanced Index         1-Year PIMCO Global Optima Index         1-Year Russell 2000 Annual Point to Point         1-Year S&P 500 Annual Point-to-Point Index         2-Year AB All Market Index Point to Point PR         2-Year ML Strategic Balanced Index         2-Year PIMCO Global Optima Index         2-Year PIMCO Global Optima Index         2-Year S&P 500 Annual Point-to-Point	Fixed	Cap Rate	Par Rate 100.00% & 85.00% 45.00% 23.00% 100.00% 28.00%	Spread . 1.00% . 0.00% 3.25%	None	1.5% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	<b>Option 1</b> <b>Option 2</b> Yr 1 Yr 2+ <b>Option 3</b> Yr 1 Yr 2+	7.009 2.259 1.009 4.259 0.509
Power Select Builder 8* EROPRIETARY No Rider Available Single Premium	Allocations/Strategies Fixed Account Fixed Account 1-Year AB All Market Index Point to Point 1-Year ML Strategic Balanced Index Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point 2-Year AB All Market Index Point to Point 2-Year AL Strategic Balanced Index Point-to-Point 2-Year ML Strategic Balanced Index Point-to-Point 2-Year PIMCO Global Optima Index Point-to-Point	Fixed	2.40% 2.50%	Par Rate 60.00% 15.00% 100.00% & 75.00% 45.00%	Spread 2.95% 6.45%	5% Premiu m Bonus AK, MN, OR, UT, WA 8% Premiu m Bonus (All Other	1.5% on 87.5% of Premiums Paid	18-80 \$25,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY, PR Call for AK, CA, CT, DE, FL, MN, NJ, NV, OH,	0-80 0-80	Option 1 Option 2 Yr 1 Yr 2+	5.009 1.009 1.009

IAMS Inc.

### 1-800-255-

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Indexed Annuities	Crediting Me	thods				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 Bool	k Updated On	5/11/2021	-		-	Ra	tes Effective:	5/4/2021
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									
	Fixed Account	1.55%												
Allianz	S&P 500 Index Monthly Sum		1.60%						Yr 1	100%				
Accumulation	BlackRock Index Annual Pt. to Pt.		3.75% o		2.75%		1.35% on		0%	(1-6)			All Except:	0-75 7.00%
	Bloomberg Index II Annual Pt. To Pt. DIMCO Index Annual Pt. to Pt.		3.75% o		3.00%	None	87.5% of Yr	0-80			Yes	10 Yrs	NY, PR	76-80 5.00%
Advantage*	<ul> <li>PIMCO Index Annual Pt. to Pt.</li> <li>S&amp;P 500 Index Annual Pt. to Pt.</li> </ul>		3.50% o	r 60.00% or	3.25%		1 Premiums	\$20,000	V= 2 -	F.0%			Call fas	
	<ul> <li>BlackRock Index 2-Year Pt. to Pt.</li> </ul>		3.75%	90.00%					Yr 2+ 5%	50% (7-12)			Call for CA, DE, IA,	
	<ul> <li>Bloomberg Index II 2-Year Pt. To Pt.</li> </ul>			80.00%					3%	(7-12)			CA, DE, IA,	Trail Commission
Flexible 1st Yr Premium	<ul> <li>PIMCO Index 2-Year Pt. to Pt.</li> </ul>			80.00%										Options Available
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									
	Fixed Account	1.20%												
	Nasdaq-100 Index Monthly Sum		1.60%											
	Russell 2000 Index Monthly Sum		1.60%											
Alliana Danafit	S&P 500 Index Monthly Sum		1.30%			18% of			Yr 1	100%				0-75 6.500%
Allianz Benefit	BlackRock Index Annual Pt. to Pt.		2.65% o		3.35%	First	1.35% on		0%	(1-6)	Yes		All Except:	
Control (ABC)	Bloomberg Index II Annual Pt. To Pt.		3.00% o	r 60.00% or	3.60%	Year	87.5% of Yr	0-80				10 Yrs		76-80 4.500%
	Nasdaq-100 Index Annual Pt. to Pt.		3.00%			Premiu	1 Premiums	\$20,000						
	<ul> <li>PIMCO Index Annual Pt. to Pt.</li> <li>Russell 2000 Index Annual Pt. to Pt.</li> </ul>		2.90% o	r 60.00% or	3.60%	m			Yr 2+	50%				
	<ul> <li>S&amp;P 500 Index Annual Pt. to Pt.</li> <li>S&amp;P 500 Index Annual Pt. to Pt.</li> </ul>		3.00%						10%	(7-12)			CA, DE, IA,	
	<ul> <li>S&amp;P 500 Index Annual Pt. to Pt.</li> <li>BlackRock Index 2-Year Pt. to Pt.</li> </ul>		3.00%	85.00%									NH, OR, TX	
Flexible 1st 18 Months	<ul> <li>Bloomberg Index II 2-Year Pt. To Pt.</li> </ul>			80.00%										
Premium	<ul> <li>PIMCO Index 2-Year Pt. to Pt.</li> </ul>			80.00%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									Reduced in Yrs 2-3
	Fixed Account	1.30%											All Except:	Trail Commission
	Nasdaq-100 Index Monthly Sum		1.70%										All Except:	Options Available
	Russell 2000 Index Monthly Sum		1.70%											
	S&P 500 Index Monthly Sum		1.40%	155.00%					Yr 1	100%				0-75 6.500%
All: 222	BlackRock Index Annual Pt. to Pt.		2.15% o		3.85%	25%	1.35% on		0%	(1-6)				
Allianz 222	Bloomberg Index II Annual Pt. To Pt.		2.50% o	r 50.00% or	4.10%	Year	1.35% of Yr	0-80			Yes	7 Yrs		76-80 4.500%
	Nasdaq-100 Index Annual Pt. to Pt.		2.50%			Premiu	1 Premiums	0-80			165	7 113		
	PIMCO Index Annual Pt. to Pt.		2.40% o	r 50.00% or	4.10%	m	Triemunis		Yr 1	50%			NY, PR	
	Russell 2000 Index Annual Pt. to Pt.		2.50%						0%					
	S&P 500 Index Annual Pt. to Pt.		2.50%											
	BlackRock Index 2-Year Pt. to Pt.			75.00%										Reduced in Yrs 2-3
Flexible 1st Yr Premium	Bloomberg Index II 2-Year Pt. To Pt.			70.00%										Trail Commission
	PIMCO Index 2-Year Pt. to Pt.			70.00%										Options Available
	Allocations/Strategies  Fixed Account	Fixed	Cap Rate	Par Rate	Spread									
	<ul> <li>Fixed Account</li> <li>Nasdaq-100 Index Monthly Sum</li> </ul>	2.10%	2.20%								1			
	<ul> <li>Russell 2000 Index Monthly Sum</li> <li>Russell 2000 Index Monthly Sum</li> </ul>		2.30%											
	<ul> <li>S&amp;P 500 Index Monthly Sum</li> </ul>		2.00%						Yr 1	100%				0-75 6.500%
	BlackRock Index Annual Pt. to Pt.		5.00% o	r 85.00% or	1.20%		1.05%		0%	(1-6)				
Allianz 360	Bloomberg Index II Annual Pt. To Pt.		5.35% 0		1.60%	Narr	1.35% on	0-80		、-/	¥	10.1		76-80 4.500%
	Nasdaq-100 Index Annual Pt. to Pt.		3.75%			None	87.5% of Yr	\$20,000			Yes	10 Yrs	All Except:	
	PIMCO Index Annual Pt. to Pt.		5.15% o	r 80.00% or	1.60%		1 Premiums		Yr 2+	50%				
	Russell 2000 Index Annual Pt. to Pt.		3.75%						10%	(7-12)	1			
	S&P 500 Index Annual Pt. to Pt.		3.75%								1			
	BlackRock Index 2-Year Pt. to Pt.			115.00%							1			Reduced in Yrs 2-3
Flexible 1st Yr Premium	Bloomberg Index II 2-Year Pt. To Pt.			110.00%										Trail Commission
	PIMCO Index 2-Year Pt. to Pt.			110.00%			I	I			1			Options Available

IAMS Inc.

				Annuity Re		eet										
IAM	S Inc.		Ind	exed Ar	nnuit	ies							1	-80(	0-25	5-
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 Effecti	3/4/2021		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									(	Option 1	
Bonus Gold	<ul> <li>Fixed Account</li> <li>Dow Jones Monthly Average Cap</li> <li>S&amp;P 500 Monthly Average Participation Rate</li> <li>S&amp;P 500 Monthly Average with Cap</li> <li>S&amp;P 500 Monthly Point-to-Point Cap</li> <li>Dow Jones Annual Point-to-Point Cap</li> <li>S&amp;P 500 Dividend Aristocrats Daily Risk Control 5% Index</li> <li>S&amp;P Performance Triggered</li> <li>Bond Yield with Cap &amp; Spread</li> </ul>	1.30% Trigger:	2.25% 2.25% 1.60% 2.25% 2.25% 1.75% 5.15%	14.00%	4.75%	10% of First Year Premiu m	1.6% on 100% of premiums paid	18-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA		2 Yr 2-3 1 (0 ion 2 (No Trail	
Flexible Premium	<ul> <li>Diver U.S. Treasury Bond Value with Cap</li> </ul>		2.50%	&	2.00%								FL	0-75 76-80		7.00% 5.25%
AssetShield 5	Allocations/Strategies         > Fixed Account         > S&P 500 Monthly Pt to Pt         > S&P 500 Annual Pt to Pt         > S&P 500 Dividend Aristocrats Daily Risk Control 5% ER         > S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate         > BofA Destinations Index Annual Pt to Pt         > CS Tech Edge Annual Pt to Pt         > SB Global Sentiment Annual Pt to Pt	Fixed 1.60%	Cap Rate	Par Rate	0.10%	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	All Except: NY Call for CA	18-75 76-80 81-85	3	3.75% 2.81% 1.88%
AssetShield 7	Allocations/Strategies Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Dividend Aristocrats Daily Risk Control 5% ER S&P 500 Next Monthly Pt to Pt w/Replacement Rate BofA Destinations Index Annual Pt to Pt CS Tech Edge Annual Pt to Pt SB Global Sentiment Annual Pt to Pt	Fixed 1.90%	Cap Rate	Par Rate 15.00% 65.00% Replacement Rate: 75.00% 80.00% 80.00%	0.50%	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: NY Call for CA	18-75 76-80 81-85	3	4.50% 3.38% 2.25%
AssetShield 10	Allocations/Strategies         > Fixed Account         > S&P 500 Monthly Pt to Pt         > S&P 500 Annual Pt to Pt         > S&P 500 Annual Pt to Pt         > S&P 500 Annual Pt to Pt         > Annual S&P Dividend Aristocrats Daily Risk Control 5% ER         > 2-Yr S&P 500 Next Monthly Pt to Pt w/Replacement Rate         > BofA Destinations Index Annual Pt to Pt         > CS Tech Edge Annual Pt to Pt         > CS Tech Edge 2-Year Pt to Pt         > SB Global Sentiment Annual Pt to Pt         > SB Global Sentiment Annual Pt to Pt	Fixed 2.00%	Cap Rate	Par Rate 20.00% 70.00% 100.00% Replacement Rate: 80.00% 115.00% 85.00% 120.00% 120.00% 120.00%	0.60%	None	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA	18-75 76-80		6.00% 4.50%

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<mark>I≜</mark> M	S Inc.		Ind	exed Ann	uities							1	-800	-255-
Indexed Annuities	Crediting I	Nethods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		State Availability	с	omissions
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-				Rate Boo	ok Updated On	5/11/2021	1		r	Ra	tes Effective:	3/4/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										Year 1
	Fixed Account	1.70%							1st Month				50-75	4.00%
	S&P Annual Pt to Pt		2.75%			1% on 87.5%		Yr 1	Full 1/12				76-80	3.00%
IncomeShield	> Ster Annual PE to PE		2.75%			of Yr 1	50-80	Int.	per month			All Except:		Year 2
7	S&P Annual Pt to Pt			10.00%	None	premiums	\$5,000	Yr 2+	thereafter	Yes	7 Yrs	CA, NY, PR	50-75 76-80	1.00% 0.75%
	No. Mala Allina Combard Agreed Di An Di		4.50%			paid	Ş3,000	10%	in first Yr			CA, NT, PK		nt (No Trail)
	Volatility Control Annual Pt to Pt		4.50%						ONLY				50-75	5.00%
Flexible Premium	Volatility Control Annual Pt to Pt			60.00%									76-80	3.75%
TIEXIBLE TTEINIUM	<b>Allocations/Strategies</b>	Fixed	Cap Rate	Par Rate										
	Fixed Account	1.00%												Year 1
		1.00%											18-75	5.00%
IncomeShield	S&P 500 Monthly Pt to Pt w/ Cap		1.40%						4 - 4 - 4 4				76-80	3.75% Year 2
10	TO DECOMPTING DUTY CON		4 750/			1% on 87.5%		Yr 1	1st Month Full 1/12				18-75	1.50%
	S&P 500 Annual Pt to Pt w/ Cap		1.75%		7%	of Yr 1	18-80	Int.	per month			All Except:	76-80	1.15%
	S&P 500 Annual Pt to Pt w/ PR			10.00%	Premiu	premiums	ć5.000	¥- 2-	thereafter	Yes	10 Yrs			Year 3
					m Bonu	s paid	\$5,000	Yr 2+ 10%	in first Yr			CA, NY, PR	18-75 76-80	1.00% 0.75%
W/LIBR	Volatility Control Index Annual Pt to Pt w/ Cap		2.25%						ONLY					ont (No Trail)
	Volatility Control Index Annual Pt to Pt w/ Cap			30.00%									18-75	6.25%
													76-80	4.70%
Flexible Premium	Volatility Control Index 2-Year Pt to Pt w/ PR			45.00%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate S	Spread									Year 1
	<ul> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Monthly Average</li> </ul>	1.15%	2.00%		8%			Yr 1	1st Month			All Except: AK, CA, CT,	0-78	6.00% Year 2
Retirement	<ul> <li>Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y</li></ul>		1.50%		0/0	1% on 87.5%		Int.	Full 1/12			DE, FL, ID,	0-78	1.00%
	1 Year S&P 500 Monthly Average			12.00%	1st Yr	of Yr 1	18-78		per month	Yes	10 Yrs	MN, NJ, NV,		Year 3
Gold	<ul> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> </ul>		2.00%	10.00%	Premiu m ONLY	premiums	\$5,000	Yr 2+ 10%	thereafter			NY, OH, OK, Call for	0-78	1.00%
	<ul> <li>S&amp;P Perf. Trigger</li> </ul>	Trigger:	1.50%		mONL	paid		10%	in first Yr ONLY			IN	Up-Fr	ont (No Trail)
	Bond Yield with Cap & Spread		4.65%		2.00%				ONEI					
Flexible Premium American Life	> S&P 500 Dividend Aristocrats Daily Risk Control 5% Index           A.M. Best         B++         Fitch         N/A         Moody's         N/A         S&P         N/A				5.25%	ok Updated On	5/11/2021					tes Effective:	0-78	7.00%
American Life	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Rate Bot	ok Opdated On	5/11/2021			r	Ra		1/18/2021	
American	Fixed Account	2.00%	cup nute					Yr 1	100%			Only in:	0-74	6.75%
	S&P Annual Pt. to Pt. Cap		4.50%		None	1% on 87.5%	0-85	10%	(1-6)	No	10	AZ, CO, DC,		
Select Base	S&P Annual Pt. to Pt. Participation			32.00%	None	1/0 011 07.370	\$20,000		50%	110	10	HI, IA, IL, IN,		
Circle Develop	<ul> <li>S&amp;P 500 MARC 5 ER Annual Pt. to Pt. Participation</li> <li>Janus SG Guidance Index 2-Year Pt. to Pt.</li> </ul>			100.00%				Yr 2+ 10%	(7-12)			KS, LA, MI, MO, MT,	75-85	3.75%
Single Premium	Allocations/Strategies	Fixed	Cap Rate	80.00% Par Rate				10%						
American	Fixed Account	1.45%	cup nate					Yr 1	100%			Only in:	0-74	6.75%
	S&P Annual Pt. to Pt. Cap		3.50%		10%	1% on 87.5%	0-85	0%	(1-6)	No	10	AZ, CO, DC,		
Select Bonus	S&P Annual Pt. to Pt. Participation			18.00%	10/0	1/0 011 07.570	\$20,000		50%		10	HI, IA, IL, IN,		
Single Premium	<ul> <li>S&amp;P 500 MARC 5 ER Annual Pt. to Pt. Participation</li> <li>Janus SG Guidance Index 2-Year Pt. to Pt.</li> </ul>			55.00% 50.00%				Yr 2+ 5%	(7-12)			KS, LA, MI, MO, MT,	75-85	3.75%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate		+		3%						
American	Fixed Account	1.45%			Í			Yr 1	100%			Only in:	0-74	6.75%
Select Bonus	S&P Annual Pt. to Pt. Cap		3.50%		16%	1% on 87.5%	0-85	0%	(1-6)	No	10	AZ, CO, DC,		
Plus	S&P Annual Pt. to Pt. Participation S&P FOO MARC F ER Appual Pt. to Pt. Participation			18.00%			\$20,000	× 2	50% (7-12)			HI, IA, IL, IN,	75.05	
Single Premium	<ul> <li>S&amp;P 500 MARC 5 ER Annual Pt. to Pt. Participation</li> <li>Janus SG Guidance Index 2-Year Pt. to Pt.</li> </ul>			55.00% 50.00%	Í			Yr 2+ 10%	(/-12)			KS, LA, MI, MO, MT,	75-85	3.75%
Single Premium	<ul> <li>Janus Jo Guiddille Illuex 2-Tedi Ft. 10 Ft.</li> </ul>			30.00%		1		10%				IVIU, IVIT,		

## IAMS Inc.

#### Annuity Rate Sheet Indexed Annuities

### 1-800-255-

						Guar	Issue Age		Chrgbck @	Full	Surrender			
Indexed Annuities	Crediting Me	thods			Bonus %	Minimum	Minimum	Withdrawal Provisions	Death in	Accum @		State Availability	Comission	ns
American National	A.M. Best A Fitch N/A Moody's N/A S&P A				Pata Paal	Value Updated On	Premium 5/11/2021		Months	Death	Period	tes Effective:	E /1 /2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Kate Book	opuated On	5/11/2021				Ra	tes Effective:	5/1/2021	
Strategy	Fixed Account	2.15%	cup nute	i di fidic				Yr 1				All Except:		
Indexed	S&P Annual Pt. to Pt. Uncapped			17.00%			0-80	10%	100%			NY	18-75	5.00%
Annuity PLUS	S&P Annual Pt. to Pt.		5.00%	<b>&amp;</b> 100.00%	0%	1% on 87.5%	\$5,000 - Q			Yes	7 Yrs	Call for		
_	S&P Annual Pt. to Pt.		5.40%	<b>&amp;</b> 50.00%			\$10,000 - NQ	Yr 2+	(1-12)			details:	76-80	4.00%
7	S&P 500 Monthly Sum		2.25%					10%				CA		
Flexible Premium	S&P 500 Performance with a Specified Rate     Allocations/Strategies	Trigger: Fixed	3.85% Cap Rate	Par Rate										
Strategy	Fixed Account	2.25%	Cap Rate	Parkate				Yr 1				All Except:		
Indexed	S&P Annual Pt. to Pt. Uncapped	212370		20.00%			0-80	10%	100%			NY	18-75	7.00%
Annuity PLUS	S&P Annual Pt. to Pt.		5.10%	& 100.00%	1%	1% on 87.5%	\$5,000 - Q			Yes	10 Yrs	Call for		
	S&P Annual Pt. to Pt.		5.50%	<b>&amp;</b> 50.00%			\$10,000 - NQ	Yr 2+	(1-12)			details:	76-80	5.50%
10	S&P 500 Monthly Sum		2.35%					10%				CA		
Flexible Premium	S&P 500 Performance with a Specified Rate	Trigger:	3.95%											
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A				Rate Book	Updated On	5/11/2021	1 1		1	Ra	tes Effective:	4/16/2021	
	Allocations/Strategies  Fixed Account	Fixed 1.10%	Cap Rate	Par Rate	3%							All Except:		
	<ul> <li>1-Yr Al Powered US Equity Index</li> </ul>	1.10%		45.00%	Bonus to			Yr 1	100%			NY	0-70	6.50%
Ascent Pro 10	<ul> <li>1-Yr BNP Paribas Multi Asset Diversified 5</li> </ul>			55.00%	Accum.	1% on 100%		10%	(1-6)			Call for	0.70	0.5070
_	> 1-Yr Nasdaq FC Index			32.00%		of Yr 1	35-80		( -)	Yes	10 Yrs	details in:	71-75	6.00%
Bonus	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return			50.00%	20%	premiums	\$10,000			res	10 115	AK, CA, CT,		
	1-Yr S&P 500 Point-to-Point		2.75%	······································	Income	paid		Yr 2+	50%			DE, DC, HI,	76-80	5.00%
	2-Yr Al Powered US Equity Index			57.00%	Base			10%	(7-12)			IL, IN, MA,		
Circle December	2-Yr BNP Paribas Multi Asset Diversified 5			75.00% 47.00%	Bonus							MN, MO,	Troil Commission	Ausilahla
Single Premium	2-Yr Nasdaq FC Index     Allocations/Strategies	Fixed	Cap Rate	Par Rate									Trail Commission	Available
	Fixed Account	1.30%	cap hate	Fainate			40-83	Yr 1+					0-70	4.50%
	1-Yr AI Powered US Equity Index			50.00%			\$10,000	10% of	100%					
	1-Yr BNP Paribas Multi Asset Diversified 5			60.00%	25%	1% on 87.5%		10% of Accumulat	(1-6)				71-75	4.00%
Agility 7	1-Yr Nasdaq FC Index			37.00%	Benefit	of premiums	\$5,000	ed Value		Yes	10 Yrs	All Except:		
	1-Yr S&P 500 Point-to-Point		2.75%		Base	paid	(AK, HI, MN,	or 10% of				NY	76-80	3.50%
	<ul> <li>2-Yr AI Powered US Equity Index</li> <li>2-Yr BNP Paribas Multi Asset Diversified 5</li> </ul>			65.00%	Bonus		MO, NJ, OR, PA, TX, VT,	initial	50%				01.	2.00%
	<ul> <li>2-Yr Nasdaq FC Index</li> </ul>			80.00% 55.00%			WA)	Premium	(7-12)				81+	3.00%
Single Premium	<ul> <li>2-Yr S&amp;P 500 Point to Point</li> </ul>		5.75%	55.00%			WA)							
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	Fixed Account	1.40%	-				40-80	Yr 1+						
	1-Yr AI Powered US Equity Index			57.00%			\$10,000	10% of	100%					
	1-Yr BNP Paribas Multi Asset Diversified 5			65.00%	25%	1% on 87.5%		Accumulat	(1-6)				0-70	6.00%
Agility 10	1-Yr Nasdaq FC Index		2.000/	42.00%	Benefit	of premiums	\$5,000 (AK, HI, MN,	ed Value		Yes	10 Yrs	All Except:	74.75	5 500/
	<ul> <li>1-Yr S&amp;P 500 Point-to-Point</li> <li>2-Yr AI Powered US Equity Index</li> </ul>		3.00%	72.00%	Base Bonus	paid	(AK, HI, MIN, MO, NJ, OR,	or 10% of	50%			NY	71-75	5.50%
	<ul> <li>2-Yr BNP Paribas Multi Asset Diversified 5</li> </ul>			90.00%	Donus		PA, TX, VT,	initial	(7-12)				76-80	5.00%
	<ul> <li>2-Yr Nasdag FC Index</li> </ul>			62.00%			WA)	Premium	(, 12)					5.0070
Single Premium	> 2-Yr S&P 500 Point to Point		6.25%				,							
Single Premium	> 2-Yr S&P 500 Point to Point		6.25%											

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<b>I</b> M	S Inc.		Ind	exed A	nnuit	ies			_				1	-800-2	55-
Indexed Annuities	Crediting M	ethods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Period	State Availability	Comissio	ns
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Boo	k Updated On	5/11/2021	1		-	Ra	tes Effective:	3/19/2021	
Performance Elite 7	Allocations/Strategies         > Fixed Account         1-Year AI Powered US Equity Index         1-Year BNP Paribas Multi-Asset No Cap Point-to-Point         1-Year Nasdaq FC Index         1-Year S&P 500 Point-to-Point Cap Index Strategy         1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy         2-Year AI Powered US Equity Index         2-Year Nasdaq FC Index         2-Year Nasdaq FC Index         2-Year Nasdaq FC Index         2-Year S&P 500 Risk Control No Cap Point-to-Point	Fixed 1.45%	Cap Rate	Par Rate 60.00% 70.00% 45.00% 80.00% 95.00% 65.00%	Strategy Charge	Plus 6%	1% on 87.5% of premiums	0-83 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50%	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, HI, IL,	0-70 71-75	5.00%
All <b>Plus</b> Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	<ul> <li>1-Year AI Powered US Equity Index</li> <li>1-Year BNP Paribas Multi-Asset No Cap Point-to-Point</li> <li>1-Year Nasdaq FC Index</li> <li>1-Year S&amp;P 500 Point-to-Point Cap Index Strategy</li> <li>1-Year S&amp;P 500 Risk Control No Cap Point-to-Point Strategy</li> <li>2-Year AI Powered US Equity Index</li> <li>2-Year BNP Paribas Multi-Asset No Cap Point-to-Point</li> <li>2-Year Nasdaq FC Index</li> <li>2-Year S&amp;P 500 Risk Control No Cap Point-to-Point</li> <li>2-Year S&amp;P 500 Risk Control No Cap Point-to-Point Strategy</li> <li>2-Year S&amp;P 500 Risk Control No Cap Point-to-Point Strategy</li> </ul>		7.00%	140.00%         8           87.00%         8           80.00%         4           155.00%         4           195.00%         4           132.00%         4           110.00%         4	8.         1.75%           8.         1.75%           8.         1.75%           8.         1.75%           8.         1.75%           8.         1.75%           8.         1.75%           8.         1.75%           8.         1.75%           8.         1.75%           8.         1.75%           8.         1.75%		paid		Plus Cumulativ e up to	(7-12)			IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA <b>Plus</b> Version N/A in CA	76-80 81+	3.50%
Performance Elite 10 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider	Allocations/Strategies         > Fixed Account         1-Year AI Powered US Equity Index         1-Year S&P Taribas Multi-Asset No Cap Point-to-Point         1-Year S&P 500 Point-to-Point Cap Index Strategy         1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy         2-Year AI Powered US Equity Index         2-Year AI Powered US Equity Index         2-Year AI Powered US Equity Index         2-Year Nasdaq FC Index         2-Year Nasdaq FC Index         2-Year AI Powered US Equity Index         1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy         1-Year S&P 500 Risk Control No Cap Point-to-Point         1-Year S&P 500 Risk Control No Cap Point-to-Point         1-Year S&P 500 Risk Control No Cap Point-to-Point         1-Year Nasdaq FC Index         1-Year S&P 500 Point-to-Point Cap Index Strategy         1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy         1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy         2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy         2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy         2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy         2-Year AI Powered US Equity Index	Fixed 1.45%	Cap Rate 3.50% 7.00%	140.00% & 87.00% & 8 80.00% & 155.00% &	Strategy Charge           &         1.75%           &         1.75%           &         1.75%           &         1.75%           &         1.75%           &         1.75%           &         1.75%           &         1.75%           &         1.75%           &         1.75%	4% Plus 10%	1% on 87.5% of premiums paid	0-78 \$10,000 (\$5,000 CT, MN, NJ, OR, PA, TX, WA)	Yr 1 0% Yr 2+ 5% Yr 1+ 100 Cumulativ e up to	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, FL, IN, MD, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT,	0-70 71-75 76+	6.50% 6.00% 5.00%
Single Premium	<ul> <li>2-Year BNP Paribas Multi-Asset No Cap Point-to-Point</li> <li>2-Year Nasdaq FC Index</li> <li>2-Year S&amp;P 500 Risk Control No Cap Point-to-Point Stratgey</li> </ul>			132.00%	8.         1.75%           8.         1.75%           8.         1.75%								WA		

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Indexed Annuities	Crediting Met	hods				Bonus %	Guar Minimum	Issue Age Minimum	Withdrawal Provisions	Chrgbck @ Death in	Full Accum @		State Availability	Comissions
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Pata Paal	Value Value On:	Premium 5/11/2021	FIOVISIONS	Months	Death	Period	es Effective:	1/16/2021
Athene Annuity & Life	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Strategy	кате воон	c Opdated On:	5/11/2021				Rat	es Effective:	1/16/2021
Performance	<ul> <li>Fixed Account</li> <li>1-Year AI Powered US Equity Index</li> <li>1-Year BNP Paribas Multi-Asset No Cap Point-to-Point</li> <li>1-Year Nasdaq FC Index</li> <li>1-Year S&amp;P 500 Point-to-Point Index Strategy</li> </ul>	1.65%	4.25%	72.00% 80.00% 52.00%	Charge				Yr 1				All Except: CA, CT, ID,	
Elite 15	<ul> <li>1-Year S&amp;P 500 Risk Control No Cap Point-to-Point Strategy</li> <li>2-Year AI Powered US Equity Index</li> <li>2-Year BNP Paribas Multi-Asset No Cap Point-to-Point</li> <li>2-Year Nasdaq FC Index</li> <li>2-Year S&amp;P 500 Risk Control No Cap Point-to-Point Strategy</li> <li>1-Year AI Powered US Equity Index</li> </ul>	L		45.00% 97.00% 110.00% 82.00% 60.00% 132.00% &	1.75%	11% Plus 17%	1% on 87.5% of premiums paid	0-73 \$10,000 (\$5,000 TX)	0% Yr 2+ 5% Plus	100% (1-6) 50% (7-12)	Yes	15 Yrs	MN, MT, NJ, NY, OH, OR, PA, PR, UT, WA	0-70 6.50% 71+ 6.00%
All <b>Plus</b> Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	<ul> <li>&gt; 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point</li> <li>&gt; 1-Year Nasdaq FC Index</li> <li>&gt; 1-Year S&amp;P 500 Point-to-Point Cap Index Strategy</li> <li>&gt; 1-Year S&amp;P 500 Risk Control No Cap Point-to-Point Strategy</li> <li>&gt; 2-Year S&amp;P 500 Risk Control No Cap Point-to-Point</li> <li>&gt; 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point</li> <li>&gt; 2-Year Nasdaq FC Index</li> <li>&gt; 2-Year S&amp;P 500 Risk Control No Cap Point-to-Point Strategy</li> <li>&gt; 2-Year S&amp;P 500 Risk Control No Cap Point-to-Point Strategy</li> <li>&gt; 2-Year S&amp;P 500 Risk Control No Cap Point-to-Point Strategy</li> </ul>	C	7.75%	150.00%         &           97.00%         &           8         .00%         &           172.00%         &	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%				Yr 1+ 10% Cumulativ e up to				Call for details in: AK, DE, FL, IN, NV, OK, SC, TX	
Ascent Pro 7	Allocations/Strategies         > Fixed Account         > 1-Yr AI Powered US Equity Index         > 1-Yr BNP Paribas Multi Asset Diversified 5         > 1-Yr Nasdaq FC Index         > 1-Yr S&P 500 Daily Risk Control 5% Total Return         > 1-Yr S&P 500 Point-to-Point         > 2-Yr AI Powered US Equity Index         > 2-Yr BNP Paribas Multi Asset Diversified 5         > 2-Yr Nasdaq FC Index	Fixed 1.30%	Cap Rate 3.00%	Par Rate 50.00% 65.00% 37.00% 55.00% 8 65.00% 55.00%	Bailout	15% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR,	Available only through Bank & Broker Dealer Channel
Ascent Pro 10	Allocations/Strategies         > Fixed Account         > 1-Yr AI Powered US Equity Index         > 1-Yr BNP Paribas Multi Asset Diversified 5         > 1-Yr Nasdaq FC Index         > 1-Yr S&P 500 Daily Risk Control 5% Total Return         > 1-Yr S&P 500 Doint-to-Point         > 2-Yr AI Powered US Equity Index         > 2-Yr BNP Paribas Multi Asset Diversified 5         > 2-Yr Nasdaq FC Index	1.40%	Cap Rate 3.50%	Par Rate 57.00% 70.00% 42.00% 60.00% & 72.00% 95.00% 62.00%	Bailout	5% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR,	Available only through Bank & Broker Dealer Channel
Ascent Accumulator 5*	Allocations/Strategies > Fixed Account > 1-Yr AI Powered US Equity Index > 1-Yr BNP Paribas Multi Asset Diversified 5 > 1-Yr Nasdaq FC Index > 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return > 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return > 1-Yr S&P 500 Point-to-Point > 2-Yr AI Powered US Equity Index > 2-Yr BNP Paribas Multi Asset Diversified 5 > 2-Yr Masdaq FC Index	Fixed	Cap Rate 4.55%	Par Rate 72.00% 87.00% 52.00% 80.00% 8. 95.00% 120.00% 77.00%	Bailout 2.50%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	5 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

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IAM	S Inc.		Ind	exed A	nnuit	ies							1	-800-255-
Indexed Annuities	Crediting N	lethods				Bonus %	Guar Minimum	Issue Age Minimum	Withdrawal Provisions	Chrgbck @ Death in	Full Accum @		State Availability	Comissions
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A					Rate Boo	Value Value	Premium 5/11/2021		Months	Death		tes Effective:	1/16/2021
Ascent	Allocations/Strategies <ul> <li>Fixed Account</li> <li>1-Yr AI Powered US Equity Index</li> </ul>	<b>Fixed</b> 2.10%	Cap Rate	Par Rate 75.00%	Bailout				Yr 1	100%			All Except: NY, PR	
Accumulator 7* 100K	<ul> <li>&gt; 1-Yr BNP Paribas Multi Asset Diversified 5</li> <li>&gt; 1-Yr Nasdaq FC Index</li> <li>&gt; 1-Yr S&amp;P 500 Paily Risk Control 5%™ Index Total Return</li> <li>&gt; 1-Yr S&amp;P 500 Point-to-Point</li> <li>&gt; 2-Yr AI Powered US Equity Index</li> </ul>		4.80%	92.00% 55.00% 85.00% & 100.00%	3.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	10% Yr 2+ 10%	(1-6) 50% (7-12)	Yes	7 Yrs	Call for details in: AK, CA, HI, MA, MN,	Available only through Bank & Broker Dealer Channel
Single Premium	<ul> <li>2-Yr BNP Paribas Multi Asset Diversified 5</li> <li>2-Yr Nasdag FC Index</li> </ul>			125.00% 82.00%									MO, NJ,	
Ascent Accumulator 10* 100K	Allocations/Strategies > Fixed Account > 1-Yr AI Powered US Equity Index > 1-Yr BNP Paribas Multi Asset Diversified 5 > 1-Yr Nasdaq FC Index > 1-Yr S&P 500 Daily Risk Control 5% <sup>™</sup> Index Total Return > 1-Yr S&P 500 Point-to-Point > 2-Yr AI Powered US Equity Index > 2-Yr BNP Paribas Multi Asset Diversified 5	Fixed 2.35%	Cap Rate 5.30%	Par Rate 85.00% 105.00% 62.00% 95.00% 8 110.00% 140.00%	Bailout 3.50%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ,	Available only through Bank & Broker Dealer Channel
Single Premium	2-Yr Nasdaq FC Index A.M. Best A Fitch A Moody's A3 S&P A+			92.00%		Dete Deel	k Updated On:	5/11/2021					OR, PA, TX, tes Effective:	F /2 /2024
Brighthouse Life Secure Advantage*	A.M. Best A Fitch A Moody's A3 S&P A+ Allocations/Strategies > Fixed Account > 6-Year Russell Annual Sum with Cap > 6-Year Russell Point-to-Point with Participation > 6-Year S&P 500 Annual Sum with Cap	Fixed 1.50%	Cap Rate 6.00%	Par Rate 40.00% 35.00%		None	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10% Yr 2+	100% (1-6) 50%	Yes	6 Yrs	All Except: NY Call for details:	0-80 5.50%
Single Premium EquiTrust	> 6-Year S&P 500 Annual Sum with Participation Rate           > 6-Year S&P 500 Point-to-Point with Participation           > 6- Year Credit Suisse truVol Annual Sum Participation Rate           > 6- Year Credit Suisse truVol Point-to-Point Participation Rate           A.M. Best B++         Fitch N/A         Moody's N/A         S&P BBB+			45.00% 40.00% 115.00% 120.00%		Rate Boo	v Updated On:	5/11/2021	10%	(7-12)		Ra	SD tes Effective:	4/14/2021
Market Power	Allocations/Strategies <ul> <li>Fixed Account</li> <li>1-Year S&amp;P 500 Point-to-Point Cap Index</li> </ul>	Fixed 1.10%	Cap Rate	Par Rate					Yr 1				All Except: CA, DE, NY	0-75 8.00%
Bonus Index	<ul> <li>&gt; 1 Year S&amp;P 500 Monthly Average Cap Index</li> <li>&gt; 1-Year S&amp;P 500 Monthly Average Participation Index</li> <li>&gt; 1-Year S&amp;P 500 Monthly Cap Index</li> <li>&gt; 2-Year S&amp;P 500 Monthly Average Cap Index</li> <li>&gt; 1-Year Barclays Focus50 Participation Index</li> </ul>		2.50% 1.10% 4.00%	30.00% 40.00%		10%	1% on 87.5% of premiums paid	0-75 \$10,000	Int. Yr 2+ 10%	100% (1-12)	Yes	14 Yrs	Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH,	Variation States AK, CT, IL, MN, MT, NJ, NV, OH OK, OR, PA, TX, UT, VT, WA 0-75 7.00%
Flexible 1st Yr Premium	2-Year Barclays Focus50 Participation Index     1-Year Marc 5 Participation Index     Allocations/Strategies	Fixed	Cap Rate	55.00% 45.00% Par Rate									OK, OR, PA, TX, UT, VT,	
Market Power Bonus Index W/LIBR	<ul> <li>Fixed Account</li> <li>1-Year S&amp;P 500 Point-to-Point Cap Index</li> <li>1 Year S&amp;P 500 Monthly Average Cap Index</li> <li>1-Year S&amp;P 500 Monthly Average Participation Index</li> <li>1-Year S&amp;P 500 Monthly Cap Index</li> </ul>	1.10%	2.25% 2.50%	30.00%		10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+	100% (1-12)	Yes	14 Yrs	All Except: CA, DE, NY Call for details in: AK, CT, ID,	0-75 8.00% Variation States AK, CT, IL, MN, MT, NJ, NV, OH OK, OR, PA, TX, UT, VT, WA
Flexible 1st Yr Premium	2-Year S&P 500 Monthly Average Cap Index     1-Year Barclays Focus50 Participation Index     2-Year Barclays Focus50 Participation Index     1-Year Marc 5 Participation Index     Allocations/Strategies	Fixed	4.00%	40.00% 55.00% 45.00% Par Rate					10%				IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT,	0-75 7.00%
MarketTen Bonus Index (ROP)	<ul> <li>Fixed Account</li> <li>1-Year S&amp;P 500 Point-to-Point Cap Index</li> <li>1 Year S&amp;P 500 Monthly Average Cap Index</li> <li>1-Year S&amp;P 500 Monthly Average Participation Index</li> <li>1-Year S&amp;P 500 Monthly Cap Index</li> </ul>	Fixed 1.00%	2.00% 2.25% 1.10%	20.00%		6% Yrs 1-5	1% on 100% of premiums	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int. Yr 2+	100% (1-6) 50%	Yes	10 Yrs	All Except: NY, PR Call for details in:	Year 1 0-80 6.00% Years 2-5
()	<ul> <li>2-Year S&amp;P 500 Monthly Average Cap Index</li> <li>1-Year Barclays Focus50 Participation Index</li> </ul>		4.00%	30.00%			paid		10%	(7-12)			CA, DE	0-80 3.00%

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

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

#### Indexed Annuities

<b>IAM</b>	S Inc.	Indexed Annuit	ies					1	-800-255-
Indexed Annuities	Crediting Methods		Bonus %	Guar Minimum Value	Provisions	Accum @	Surrender Charge Period	State Availability	Comissions
Flexible Premium	<ul> <li>2-Year Barclays Focus50 Participation Index</li> <li>1-Year Marc 5 Participation Index</li> </ul>	50.00% 40.00%							

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<u>IAM</u>	S Inc.		Ind	exed Annuit	ies							1	-80	0-25	55-
Indexed Annuities EquiTrust	Crediting Mett	hods			Bonus % Rate Bool	Guar Minimum Value « Updated On	Issue Age Minimum Premium 5/11/2021	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Period	State Availability tes Effective:	4/14/202	Comissions	
MarketTen Bonus Index	Allocations/Strategies <ul> <li>Fixed Account</li> <li>1-Year S&amp;P 500 Point-to-Point Cap Index</li> </ul>	Fixed 1.00%	Cap Rate	Par Rate				Yr 1	100%			All Except: NY, PR		Year 1	6.00%
W/LIBR (ROP)	<ul> <li>&gt; 1 Year S&amp;P 500 Monthly Average Cap Index</li> <li>&gt; 1-Year S&amp;P 500 Monthly Average Participation Index</li> <li>&gt; 1-Year S&amp;P 500 Monthly Cap Index</li> <li>&gt; 2-Year S&amp;P 500 Monthly Average Cap Index</li> </ul>		2.25% 1.10% 4.00%	20.00%	6% Yrs 1-5	1% on 100% of premiums paid	40-80 \$30,000	Int. Yr 2+ 10%	(1-6) 50% (7-12)	Yes	10 Yrs	Call for details in:	0-80	Years 2-5	6.00%
Flexible Premium	<ul> <li>1-Year Barclays Focus50 Participation Index</li> <li>2-Year Barclays Focus50 Participation Index</li> <li>1-Year Marc 5 Participation Index</li> </ul>			30.00% 50.00% 40.00%								CA, DE			
Market Value Index	Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Point-to-Point Participation Index 1 Year S&P 500 Monthly Average Cap Index 1 Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2 Year S&P 500 Monthly Cap Index	Fixed 2.50%	Cap Rate 4.50% 5.00%	Par Rate 30.00% 55.00%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int. Yr 2+	100% (1-6) 50%	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT,	0-80	Year 1	7.00%
Flexible Premium	<ul> <li>2-Year S&amp;P 500 Monthly Average Cap Index</li> <li>1-Year Barclays Focus50 Participation Index</li> <li>2-Year Barclays Focus50 Participation Index</li> <li>1-Year S&amp;P MARC5 Participation Index</li> </ul>		12.00%	90.00% 120.00% 100.00%				10%	(7-12)			DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA,			
Market Value Index W/LIBR	Allocations/Strategies         > Fixed Account         1-Year S&P 500 Point-to-Point Cap Index         1-Year S&P 500 Point-to-Point Participation Index         1 Year S&P 500 Monthly Average Cap Index         1-Year S&P 500 Monthly Average Participation Index         1-Year S&P 500 Monthly Average Participation Index         2-Year S&P 500 Monthly Average Cap Index         1-Year S&P 500 Monthly Average Cap Index         1-Year S&P 500 Monthly Average Cap Index         2-Year Barclays Focus50 Participation Index         2-Year Barclays Focus50 Participation Index	Fixed 2.50%	Cap Rate 4.50% 5.00% 1.85% 12.00%	Par Rate 30.00% 55.00% 90.00% 120.00%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH,	0-80	Year 1	7.00%
Flexible Premium MarketSeven Index Flexible Premium	<ul> <li>I-Year S&amp;P MARCS Participation Index</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>I-Year S&amp;P 500 Point-to-Point Cap Index</li> <li>I-Year S&amp;P 500 Point-to-Point Participation Index</li> <li>I Year S&amp;P 500 Monthly Average Cap Index</li> <li>I-Year S&amp;P 500 Monthly Average Participation Index</li> <li>I-Year S&amp;P 500 Monthly Average Cap Index</li> <li>I-Year Barclays Focus50 Participation Index</li> <li>I-Year S&amp;P MARCS Participation Index</li> </ul>	Fixed 2.40%	Cap Rate 4.25% 4.75% 1.90% 10.00%	100.00% Par Rate 28.00% 50.00% 85.00% 115.00% 95.00%	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	OK, OR, PA, All Except: NY, PR Call for details in: CA, DE	0-75 76-80 81-85	Year 1	5.50% 4.125% 2.75%
MarketSeven Index W/LIBR	Allocations/Strategies         > Fixed Account         1-Year S&P 500 Point-to-Point Cap Index         1-Year S&P 500 Point-to-Point Participation Index         1 Year S&P 500 Monthly Average Cap Index         1-Year S&P 500 Monthly Average Participation Index         1-Year S&P 500 Monthly Average Cap Index         2-Year S&P 500 Monthly Average Cap Index         2-Year S&P 500 Monthly Average Cap Index         2-Year Barclays Focus50 Participation Index         2-Year S&P MARCS Participation Index         2-Year S&P MARCS Participation Index	Fixed 2.40%	Cap Rate 4.25% 4.75% 1.90% 10.00%	Par Rate 28.00% 50.00% 85.00% 115.00% 95.00%	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	0-75 76-80 81-85	Year 1	5.50% 4.125% 2.75%

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<b>I</b> M	S Inc.	Ind	exed Annuit	ies							1	-800-	255-
Indexed Annuities		g Methods		Bonus %	Guar Minimum Value	lssue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Com	issions
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's Baa1 S&P A-			Rate Boo	k Updated On	5/11/2021	7	-	-	Ra	tes Effective:	5/8/2021	
Accelerator Plus 10	Allocations/Strategies Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Point-to-Point 2-Year Barclays Trailblazer Sectors 5 Index	Fixed         Cap Rate           1.00%	Par Rate 125.00%	0-75 5% 76+ 3.25%	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: IN, NY, VT Attails in: AK, AL, CA, DE, FL(65+), HI, IA, ID, IL, MA, MN,	0-75 76-80 81-85	7.50% 5.50% 3.75%
Flexible Premium											MO, MS,		
Accumulator Plus 7	Allocations/Strategies > Fixed Account > 1-Year Index Gain Option with Declared Rate > 1-Year S&P 500 Monthly Average > 1-Year S&P 500 Monthly Pt. to Pt. > 1-Year S&P 500 Point-to-Point > 2-Year Barclays Trailblazer Sectors 5 Index	Fixed         Cap Rate           1.00%	Par Rate 110.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	7 Yrs	All Except: NY Call for details in: AK, AL, FL, ID, IL, MA, MN, MO,	0-70 71-80 81-85	4.50% 3.50% 2.75%
Flexible Premium												L	
Accumulator Plus 10	Allocations/Strategies         > Fixed Account         1-Year Index Gain Option with Declared Rate         1-Year S&P 500 Monthly Average         1-Year S&P 500 Monthly Pt. to Pt.         1-Year S&P 500 Point-to-Point         2-Year Barclays Trailblazer Sectors 5 Index	Fixed         Cap Rate           1.00%	Par Rate 135.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	10 Yrs	All Except: NY Call for AK, AL, CA, DE, FL, ID, IL, MA, MN, MO, MS, MT, NH, NJ,	0-70 71-80 81-85	6.50% 4.50% 3.25%
Flex Accumulator	Allocations/Strategies > Fixed Account 1-Year S&P 500 Monthly Point-to-Point with a Cap 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%) 1-Year S&P 500 Annual Point-to-Point with a Cap 1-Year S&P 500 Point-to-Point (Fee 1.25%) 1-Year S&P 500 Point-to-Point (Fee 1.25%) 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator 2-Year Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%) 2-Year Barclays Trailblazer Sectors 5 Index 2-Year Barclays Trailblazer Sectors 5 Index 2-Year Barclays Trailblazer Sectors 5 Index	Fixed Cap Rate 1.00% 1.85% 2.50% 3.75%	Par Rate         Spread           30.00%         & 3.00%           45.00%         & 3.00%           50.00%         & 0%           80.00%         & 0%           95.00%         & 0%           115.00%         & 0.00%           135.00%         & 0.00%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12) 50% (13-24)	Yes	10 Yrs	All Except: ID, NY Call for details in: AK, AL, CA, DE, FL, IL, IA, MN, MS, MO, MT, NV. NH. NI.	0-70 71-80 81-85	6.50% 4.50% 3.25%
Power Accumulator 10	Allocations/Strategies  Fixed Account  1-Year Balanced Asset 10 Index Pt. to Pt.  1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.  1-Year iShares Gold Trust (IAU) Pt. to Pt.  1-Year iShares MSCI EAFE (EFA) Pt. to Pt.  1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.	Fixed 1.00%	Par Rate         Spread           43.00%         29.00%           27.00%         30.00%           25.00%         25.00%	None	1% on 87.5% of Premiums Paid	0-85 \$10,000	Yr 1 0% Yr 2+	100%	Yes	10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL, IA,	0-70 71-80	6.50% 4.50%
Flexible Premium	<ul> <li>2-Year Balanced Asset 10 Index Pt. to Pt.</li> <li>2-Year iShares Core S&amp;P 500 ETF (IVV) Pt. to Pt.</li> <li>2-Year iShares MSCI EAFE (EFA) Pt. to Pt.</li> <li>2-Year iShares U.S. Real (IYR) Pt. to Pt.</li> </ul>		100.00%         &         5.00%           56.00%         &         5.00%           61.00%         &         5.00%           62.00%         &         5.00%				10%				ID, IL, MA, MN, MO, MS, MT, NH, NJ, NV,	81-85	3.25%

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Indexed Annuities	Crediting	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Cd	omissions
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's Baa1 S&P A-					Rate Bool	k Updated On:	5/11/2021				Rat	tes Effective:	5/8/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate									All Except:		
	Fixed Account	1.00%				0-75			Yr 1				NY	0-75	7.50%
Prosperity	1-Year Gold Point-to-Point with a Cap		5.25%			6%	1% on 87.5%	0-85	0%	100%			A'R, A'L, CA,	1	
<b>Flite 10</b>	1-Year Index Gain Option with Declared Rate	Trigger:	3.50%				of premiums				Yes	10 Yrs	DE, FL(65+),	76-80	5.50%
	1-Year S&P 500 Monthly Average with A Cap		4.25%			76+	paid	\$10,000	Yr 2+	(1-12)			HI, ID, IL,	1	
	1-Year S&P 500 Monthly Point-to-Point with a Cap		2.00%			3.25%			10%				IN, MA,	81-85	3.75%
	1-Year S&P 500 Point-to-Point with a Cap		4.00%										MD, MN,	1	
Flexible Premium	2-Year Barclays Trailblazer Sectors 5 Index     Allocations/Strategies			120.00%								┢───┘	MO MS	<u> </u>	
	Allocations/ Strategies	Fixed	Cap Rate										All Except:	1	
	Fixed Account	1.00%							Yr 1				NY	1	
Safe Income	<ul> <li>1-Year Index Gain Option with Declared Rate</li> </ul>	Trigger:	1.75%				1% on 87.5%	0-80	0%	100%			AK, AL, CA,	0-75	6.50%
	<ul> <li>I-Year S&amp;P 500 Annual Point-to-Point</li> </ul>	iligget.	2.00%			6%	of premiums	0-00	0%	100%	Yes	10 Yrs	DE, FL, HI,	0-75	0.50%
Plus	<ul> <li>I-Year S&amp;P 500 Monthly Average</li> </ul>		2.00%			078	paid	\$10,000	Yr 2+	(1-6)	105	10 115	ID, IL, IN,	76-80	4.75%
	<ul> <li>I-Year S&amp;P 500 Monthly Point-to-Point</li> </ul>		1.10%				P	\$10,000	10%	(10)			MA, MD,	10 00	4.7576
	· - · · · · · · · · · · · · · · · · · ·		112070						10/0				MN, MO,	1	
Flexible Premium													MS, MT,	1	
	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Bool	k Updated On:	5/11/2021	1		1	Rat	tes Effective:	4/19/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	Fixed Account	1.50%	-											1	
a · ·	1 Year Russell 2000 Point to Point		2.75%						Yr 1				All Except:	1	
Choice Income	1 Year MSCI EAFE Point to Point		2.75%						10%				NY	1	
11	Year PIMCO Balanced Point to Point			70.00%		None	1% on 87.5% of premiums	45-85		100%	Yes	7 Yrs		45-80	5.00%
(7 Year)	Year S&P 500 Annual Point-to-Point		2.50%			None	paid	\$25,000		(1-6)	163	7 113	Call for	81-85	2.75%
(7 1641)	Year S&P 500 Monthly Point-to-Point		1.10%				paid		Yr 2+				details in:	1	
	Year S&P 500 Point to Point with Performance Trigger	Trigger:	2.00%						10%				CA	1	
	2 Year BlackRock Diversa Volatility Control				4.00%									1	
Single Premium	2 Year Franklin US Point to Point				4.00%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									1	
	Fixed Account	1.60%												1	
Choice Income	1 Year Russell 2000 Point to Point		3.00%						Yr 1				All Except:	1	
	> 1 Year MSCI EAFE Point to Point		3.00%				1% on 87.5%		10%				NY		
П	1 Year PIMCO Balanced Point to Point A Year SRD 500 Annual Point to Point		0.750/	75.00%		None	of premiums	45-85		100%	Yes	10 Yrs		45-80	7.00%
(10 Year)	<ul> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Monthly Point-to-Point</li> </ul>		2.75%				paid	\$25,000	Yr 2+	(1-6)			Call for details in:	81-85	5.00%
	<ul> <li>I Year S&amp;P 500 Point to Point with Performance Trigger</li> </ul>	Trigger:	2.25%						10%				CA	1	
	<ul> <li>Year BlackRock Diversa Volatility Control</li> </ul>	mgger.	2.25%		3.50%				10%				LA	1	
Single Premium	<ul> <li>2 Year Franklin US Point to Point</li> </ul>				3.50%									1	
Single Freman	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	50% to					1	<b>├──</b> ─			
	Fixed Account	1.50%				Income					1	'		1	
	1 Year Russell 2000 Point to Point		2.50%			Account			Yr 1		1	'	All Except:	1	
Income 150+	> 1 Year MSCI EAFE Point to Point		2.50%			Value			10%		1	'	NY	1	
	> 1 Year PIMCO Balanced Point to Point		·	65.00%		the	1% on 87.5%	55-85		100%		10.14		55-75	7.00%
SE*	> 1 Year S&P 500 Annual Point-to-Point		2.50%			1st 5 yrs.	of premiums paid	\$10,000		(1-6)	Yes	10 Yrs	Call for	76-85	5.00%
	Year S&P 500 Monthly Point-to-Point		1.10%				paiu		Yr 2+			'	details in:	1	
	F 1 fear S&P 500 Monthly Point-to-Point		111070			20% Vr 1									
	<ul> <li>Year S&amp;P 500 Monthly Point-to-Point</li> <li>Year S&amp;P 500 Point to Point with Performance Trigger</li> </ul>	Trigger:	2.35%			20% Yr 1 7.5% Yr			10%				CA		
		Trigger:			4.00%	20% Yr 1 7.5% Yr 2			10%				CA		

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Indexed Annuities	Crediting I	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Co	omissions
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Bool	k Updated On	5/11/2021		-		Ra	ites Effective:	4/19/2021	
Choice Accumulation II (5 Year) Single Premium	Allocations/Strategies > Fixed Account > 1 Year Russell 2000 Point to Point > 1 Year MSCI EAFE Point to Point > 1 Year SMCI EAFE Point to Point > 1 Year PIMCO Balanced Point to Point > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Monthly Point-to-Point > 1 Y S&P 500 Point-to-Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point	Fixed 1.10% Trigger:	Cap Rate 2.70% 2.70% 0.85% 1.70%	Par Rate	Spread 6.25% 6.25%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	5 Yrs	All Except: NY	0-80 81-85	4.00% 1.75%
Single Freman	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Choice Accumulation II (7 Year)	<ul> <li>Fixed Account</li> <li>1 Year Russell 2000 Point to Point</li> <li>1 Year MSCI EAFE Point to Point</li> <li>1 Year PIMCO Balanced Point to Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Monthly Point-to-Point</li> <li>1 Year S&amp;P 500 Point to Point with Performance Trigger</li> <li>2 Year BlackRock Diversa Volatility Control</li> </ul>	1.15% Trigger:	2.75% 2.75% 2.75% 0.90% 1.75%	60.00%	6.00%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	7 Yrs	All Except: NY	0-80 81-85	5.00% 2.75%
Single Premium	<ul> <li>2 Year Franklin US Point to Point</li> </ul>				6.00%										
Choice Accumulation II (10 Year) Single Premium	Allocations/Strategies > Fixed Account > 1 Year Russell 2000 Point to Point > 1 Year RSCI EAFE Point to Point > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point	Fixed 1.20% Trigger:	Cap Rate 3.00% 3.00% 0.95% 1.80%	Par Rate	Spread 5.25% 5.25%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	0-80 81-85	7.00% 4.00%
Great American	A.M. Best A+ Fitch N/A Moody's A2 S&P A+ Allocations/Strategies	Fixed	Cap Rate	Par Rate		Rate Bool	k Updated On	5/11/2021	T		1	Ra	tes Effective:	3/22/2021	
American Landmark 5*	<ul> <li>Fixed Account</li> <li>S Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year iShares U.S. Real Estate Annual Point to Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Risk Control Annual Point to Point</li> <li>1 Year S&amp;P U.S. Retiree Spending Annual Point to Point</li> </ul>	1.60%	4.05% 4.30% 4.30%	50.00% 55.00%		None	1.1% on 87.5% of premiums paid	0-89 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	5 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75 76-85 86-89	3.75% 2.75% 1.75%
Safe Return (ROP)	Allocations/Strategies <ul> <li>Fixed Account</li> <li>1 Year iShares U.S. Real Estate Annual Point to Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Risk Control Annual Point to Point</li> </ul>	Fixed 1.20%	Cap Rate 3.00% 3.00%	Par Rate & & 30.00% &	Bailout 3.00% 3.00% 25.00%	None	1.1% on 100% of premiums paid	0-85 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	10 Yrs	All Except: NY Call for AL, CO, IN, MA, OR	0-75 76-80 81-85	5.50% 4.10% 4.10%
American Legend III	Allocations/Strategies         > Fixed Account         > 1 Year iShares US Real Estate Annual Point-to-Point         > 1 Year S&P 500 Monthly Sum with Cap         > 1 Year S&P 500 Point-to-Point         > 1 Year SPDR Gold Shares Point-to-Point         > 1 Year US Retiree Spending Annual Point-to-Point         > 1-Year S&P 500 Risk Control with Participation	Fixed 1.30%	Cap Rate           3.05%           1.25%           2.75%           3.50%	Par Rate 40.00% 35.00%		None	1.1% on 100% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: MA, OR	0-75 76-80 81-85	4.75% 2.75% 2.75%

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<u>IAM</u>	S Inc.		Ind	exed Ar	nnuit	ies							1	-800-2	255-
Indexed Annuities Great American	Crediting Meth	ods				Bonus %	Guar Minimum Value k Updated On:	Issue Age Minimum Premium 5/11/2021	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability tes Effective:	Comissio	ins
American	Allocations/Strategies <ul> <li>Fixed Account</li> <li>1 Year iShares U.S. Real Estate Annual Point to Point</li> <li>1 Year S&amp;P 500 Monthly Sum</li> </ul>	Fixed 2.00%	Cap Rate 5.00% 2.00%	Par Rate			1.1% on 87.5% of	0-85	Yr 1 10%	100% (1-6)			All Except: NY Call for	0-75 76-80	4.75% 2.75%
Legend 7*	<ul> <li>&gt; 1 Year S&amp;P 500 Annual Point-to-Point</li> <li>&gt; 1 Year SPDR Gold Shares Annual Point-to-Point</li> <li>&gt; 7 Year S&amp;P 500 Annual Point-to-Point</li> <li>&gt; 1 Year S&amp;P U.S. Retiree Spending Annual Point to Point</li> <li>&gt; 1 Year S&amp;P 500 Risk Control Annual Point to Point</li> </ul>		4.65% 5.25% 4.40%	65.00% 55.00%		None	premiums paid	\$10,000	Yr 2+ 10%	0% (7-12)	Yes	7 Yrs	details in: AK, CA, MA, OR, PA, UT	81-85	2.75%
American Landmark 3*	Allocations/Strategies <ul> <li>Fixed Account</li> <li>1 Year iShares MSCI EAFE 1-year Point-to-Point</li> <li>1 Year iShares U.S. Real Estate Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> </ul>	Fixed	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%
Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A				1	Rate Bool	k Updated On:	5/11/2021				Rat	tes Effective:	4/1/2021	
Highlander 7 Flexible 1st Yr Premium	Allocations/Strategies <ul> <li>Fixed Account</li> <li>S&amp;P 500 1-Year Pt-to-Pt</li> <li>S&amp;P 500 1-Year Pt-to-Pt</li> <li>S&amp;P MARC 5% 1-Year Pt-to-Pt</li> </ul>	Fixed	Cap Rate	<b>Par Rate</b> 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 Can for CA, FL	0-75 76+	5.00% 4.00%
Highlander 10 Flexible 1st Yr Premium	Allocations/Strategies > Fixed Account > S&P 500 1-Year Pt-to-Pt > S&P 500 1-Year Pt-to-Pt > S&P MARC 5% 1-Year Pt-to-Pt	Fixed	Cap Rate	Par Rate 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 Can for CA, FL	0-75 76+	7.00% 5.00%
<b>ViStar</b> Flexible 1st Yr Premium	Allocations/Strategies > Fixed Account > S&P 500 1-Year Pt-to-Pt > S&P 500 1-Year Pt-to-Pt > S&P 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	Fixed 2.75%	Cap Rate	Par Rate 35.00% 100.00% 100.00%		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 Can for CA, FL	0-75 76+	7.00% 5.00%
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA-			110,007,0		Rate Bool	k Updated On:	5/11/2021				Rat	tes Effective:	4/15/2021	
OptiBlend 7*	Allocations/Strategies <ul> <li>Fixed Account</li> <li>1 Year Fidelity AIM Dividend</li> <li>1-Year S&amp;P 500 5% Daily Risk Contol</li> <li>1-Year S&amp;P 500</li> </ul>	Fixed 1.40%	Cap Rate	Par Rate 75.00% 20.00%	Spread 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 IOI	0-74 75-79 80-84 85	4.50% 3.00% 1.75% 0.75%
Flexible Premium OptiBlend 10* Flexible Premium	<ul> <li>&gt; 1-Year S&amp;P 500 Point-to-Point</li> <li>Allocations/Strategies</li> <li>&gt; Fixed Account</li> <li>&gt; 1 Year Fidelity AIM Dividend</li> <li>&gt; 1-Year S&amp;P 500 5% Daily Risk Contol</li> <li>&gt; 1-Year S&amp;P 500</li> <li>&gt; 1-Year S&amp;P 500 Point-to-Point</li> </ul>	Fixed 1.80%	5.00% Cap Rate	Par Rate 100.00% 30.00%	Spread	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 Can for CA, LA, MA	0-74 75-79 80+	7.00% 4.00% 1.75%

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<b>I</b> AM	S Inc.		Inde	exed Ar	nnuit	ies							1	-800	)-25	55-
Indexed Annuities	Crediting Me	ethods				Bonus %	Guar Minimum Value	lssue 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 Bool	k Updated On	5/11/2021	-			Ra	tes Effective:	5/1/2021		
Personal Protection Choice	Allocations/Strategies Fixed Account S&P 500 Monthly Cap 1-Year CSTMAI Point-to-Point Spread 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 Point-to-Point Spread 2-Year CSTMAI Point-to-Point Spread 2-Year S&P 500 point-to-Point Cap	Fixed 1.50%	Cap Rate 1.70% 2.75% 6.00%	Par Rate 18.00% 20.00% &	Spread 4.00% 2.00% 4.00%	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Can IOI A'K, C'A, CT, DE, FL, GA, HI, IL, KY,	0-75 76+		7.25% 5.00%
Single Premium	<ul> <li>2-Year S&amp;P 500 Point-to-Point Participation</li> <li>2-Year S&amp;P 500 with Par and Spread</li> <li>3-Year S&amp;P 500 with Par and Spread</li> </ul> Allocations/Strategies	Fixed	Cap Rate	27.00% 35.00% & 51.00% & Par Rate									LA, MN, MO, MS, MT. NH. NI.			
Personal Income Annuity	<ul> <li>Fixed Account</li> <li>Fixed Account</li> <li>S&amp;P 500 Monthly Cap</li> <li>1-Year CSTMAI Point-to-Point Spread</li> <li>1-Year S&amp;P 500 Point-to-Point Participation</li> <li>1-Year S&amp;P 500 with Par and Spread</li> <li>2-Year CSTMAI Point-to-Point Cap</li> <li>2-Year S&amp;P 500 Point-to-Point Cap</li> <li>2-Year S&amp;P 500 Point-to-Point Cap</li> <li>2-Year S&amp;P 500 Point-to-Point Participation</li> <li>2-Year S&amp;P 500 Point-to-Point Participation</li> <li>2-Year S&amp;P 500 Point-to-Point Participation</li> </ul>	1.50%	1.70%       2.75%       6.00%	18.00% 20.00% & 27.00% 35.00% &	4.00% 2.00% 4.00%	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	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,	0-75 76+		7.25% 5.00%
Single Premium	> 3-Year S&P 500 with Par and Spread			51.00% <b>&amp;</b>	9.00%								TX, UT, VT, VA, WA, WI,			
Nassau Growth Annuity (7 Years) Single Premium	Allocations/Strategies > Fixed Account > 1-year S&P 500 Cap > 1-Year S&P 500 with Par > 1-year S&P 500 with Par > 2-year S&P 500 with Par > 2-year S&P 500 with Par and Fee > 2-year Swnrise Smart Passage SG > 2-year Sunrise Smart Passage SG with Par and Fee	Fixed 2.25%	Cap Rate	31.00%           45.00%         &           45.00%         &           62.00%         &           122.00%         &	1.00%	None	1% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: CA, MA, ME, NJ, NY, PR Call for details in: IN	0-75 76+		6.50% 4.25%
Nassau Growth Annuity (10 Years)	Allocations/Strategies > Fixed Account > 1-year S&P 500 Cap 1-Year S&P 500 with Par > 1-year S&P 500 with Par > 2-year S&P 500 with Par and Fee > 2-year S&P 500 with Par and Fee > 2-year Surrise Smart Passage SG > 2-year Surrise Smart Passage SG with Par and Fee	Fixed 2.50%	Cap Rate	30.00%           43.00%         &           45.00%         &           65.00%         &           95.00%         130.00%	1.00%	None	1% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 5% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	<b>All Except:</b> CA, MA, ME, NJ, NY, PR	0-75 76+		7.25% 5.00%
National Western Life	A.M. Best A Fitch N/A Moody's A2 S&P A-			·		Rate Bool	k Updated On	5/11/2021				Ra	tes Effective:	1/1/2021		
NWL Ultra Classic	Allocations/Strategies <ul> <li>Fixed Account</li> <li>Option A: Monthly Averaging Annual Reset</li> </ul>	Fixed 2.50%	Cap Rate	Par Rate		None	1.5% on 87.5% of premiums	0-85 NQ \$5,000	Yr 1 0%	100% (1-6)	Yes	13 Yrs	ALL Except: AK, AL, CI, DE, IL, IN, MA, MN, MT, NJ, NV,	0-75 76-80	NQ	10.00% 8.50%
Flexible Premium	<ul> <li>Option J: Annual Point-to-Point with Cap</li> <li>Option U: Annual Reset Low Volatility Daily Risk Control</li> </ul>		5.50%	<b>&amp;</b> 105.00%	0.50%		paid	Q \$2,000	Yr 2+ 10%	50% (7-12)			NY. OR PA. datritori,	0-70 71-75 76-80	Q	10.00% 8.00% 7.00%

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Indexed Annuities	Crediting	; Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		State Availability		Comissions	s
National Western Life	A.M. Best A Fitch N/A Moody's A2 S&P A-					Rate Bool	Updated On	5/11/2021	-	-			tes Effective:			
NWL Ultra	Allocations/Strategies	Fixed		Par Rate		9% Yr 1	1.5% on	0-85 NQ		4000/			ALL Except:	0-75 76-80	NQ	5.00%
Future	Fixed Account	1.65%				۲rı	87.5% of	\$5,000	Yr 1 0%	100% (1-6)	Yes	15 Yrs	AK, AL, CT, MT, NV, NY,	76-80 0-70		3.00%
ruture	> Option A: Monthly Averaging Annual Reset			50.00% <b>8</b>	6.00%	4.75%	premiums paid	Q	Yr 2+	50%			Call for	71-75	Q	1.50%
Flexible Premium	Option U: Annual Reset Low Volatility Daily Risk Control			75.00%		Yrs 2-5	paid	\$2,000	10%	(7-12)			datrittori,	76-80		0.25%
	Allocations/Strategies	Fixed		Par Rate	Spread			0-85	Yr 1	100%			ALL Except:	0-75 76-80	NQ	5.50% 3.50%
NWL Impact	Fixed Account	2.00%					1.5% on	NQ	0%	(1-6)			CT, FL, NY	70-80		5.50%
7 / 7S	> 1 Year Annual Point to Point with Monthly Average			30.00% <b>8</b>	6.00%	5%	87.5% of premiums	\$5,000		( - <i>i</i>	Yes	7 Yrs	Call for			
.,	Global Lookback			20.00% 8	a 2.00%		premidins	Q	Yr 2+	50%			details in:	0-70		5.50%
Flexible Premium	Annual Reset Low Volatility Daily Risk Control			75.00%				\$2,000	10%	(7-12)			PR	71-75	Q	4.00%
Flexible Premium	Allocations/Strategies	Fixed		Par Rate	Spread								ALL Except:	76-80 0-75		1.50%
							1 50/	0-85	Yr 1	100%			ак, са, ст, DE, IN, MA,	76-80	NQ	5.00%
NWL Impact	Fixed Account	1.65%					1.5% on 87.5% of	NQ	0%	(1-6)			MN, NJ, NV,			
10	<ul> <li>1 Year Annual Point to Point with Monthly Average</li> <li>Global Lookback</li> </ul>			30.00% 8		7%	premiums	\$5,000		500/	Yes	10 Yrs	NY, OH, OK,			=
	<ul> <li>Annual Reset Low Volatility Daily Risk Control</li> </ul>			20.00% <b>8</b> 70.00%	2.00%	-	paid	Q \$2,000	Yr 2+ 10%	50% (7-12)			OR PAUSC.	0-70 71-75	Q	7.00% 5.50%
Flexible Premium				70.0076				<i>\$2,000</i>	10/0	(7 12)			PR	76-80	4	3.00%
Nationwide	A.M. Best A+ Fitch N/A Moody's N/A S&P N/A					Rate Bool	CUpdated On	5/11/2021			-	Ra	tes Effective:	4/1/2021		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
	<ul> <li>Fixed Account</li> <li>AB Growth &amp; Value Balanced Cap</li> </ul>	1.25%	3.00%													
	<ul> <li>AB Growth &amp; Value Balanced Participation</li> </ul>		5.00%	125.00% &	1.50%	1										
	J.P. Morgan Cycle Cap		3.25%													
5 1 4 6	J.P. Morgan Cycle Participation			125.00% &	1.50%					100%			All Except: CA, DC, DE,			
Peak 10	<ul> <li>S&amp;P 500 Price Cap</li> <li>S&amp;P 500 Price Participation</li> </ul>		2.75%	30.00% &	1.50%	None	1% on 87.5% of premiums	0-85	Yr 1	(1-6)	Yes	10 Yrs	HI, IL, IN,	0-75 76-80		6.50% 4.65%
	<ul> <li>S&amp;P 500 Price Participation</li> <li>S&amp;P 500 Average Daily Risk Control Cap</li> </ul>		3.50%	30.00% &	1.50%	None	paid	\$25,000	10%	50%	163	10 113	LA, MA,	76-80 81-85		4.65%
	S&P 500 Average Daily Risk Control Participation			125.00% &	1.50%			+,		(7-12)			MD. NC.			
	2 Year AB Growth & Value Balanced Participation			85.00%		1										
	2 Year J.P. Morgan Cycle Participation			90.00%												
	<ul> <li>2 Year S&amp;P 500 Price Participation</li> <li>2 Year S&amp;P 500 Average Daily Risk Control Par</li> </ul>			30.00% 90.00%												
Single Premium				50.00%												
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Rate Bool	CUpdated On	5/11/2021			-	Ra	tes Effective:	5/4/2021		
	Allocations/Strategies > Fixed Account	Fixed 1.50%	Cap Rate	Par Rate	Spread				Yr 1	100%						
Benefit	<ul> <li>Year DJI Monthly Averaging</li> </ul>	1.50%		35.00%			1.75% on	40-79	0%	(1-6)			All Except:			
Solutions	> 1 Year NASDAQ-100 Monthly Point-to-Point Index		1.20%			Neze	87.5% of			( - <b>/</b>	Yes	10 Yrs	ID, NY	40-75		6.75%
10	1 Year S&P 500 Annual Point-to-Point Index		4.00%			None	premiums				res	10 115	Call for	76+		4.87%
	1 Year S&P 500 Low Volatility Daily Risk Control 5%				4.35%		paid	\$20,000	Yr 2+	50%			details in:			
Single Premium	<ul> <li>1 Year S&amp;P 500 Monthly Averaging</li> <li>1 Year S&amp;P 500 Monthly Point-to-Point Index</li> </ul>		1.40%	35.00%					5%	(7-12)			CA			
Single Fremum	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread											
	Fixed Account	1.10%			-					100%			ALL Except:			
Charter Plus	> 1 Year NASDAQ-100 Monthly Point-to-Point Index		1.05%				1.75% on		Yr 1	(1-6)			АК, СА, СТ,			
	<ul> <li>1 Year S&amp;P 500 Annual Point-to-Point Index</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> </ul>		2.25%	15 00%		7%	87.5% of	0-79	0%		Yes	10 Yrs	DE, HI, MN,	0-75		6.50%
10	<ul> <li>I Year S&amp;P 500 Annual Point-to-Point</li> <li>I Year S&amp;P 500 Daily Index Margin</li> </ul>			15.00%	10.00%	/ 70	premiums	\$75,000	Yr 2+		res	TO IL2	MO, NV,	76+		4.875%
	<ul> <li>I Year S&amp;P 500 Low Volatility Daily Risk Control 5% Index</li> </ul>				4.50%	1	paid	<i>913,000</i>	10%	50%			NY, OH, OK, OR PA PR	70+		4.07570
	1 Year S&P 500 Monthly Point-to-Point Index		1.05%			]				(7-12)			UR PA PR			
Flexible Premium	2-Year S&P 500 Low Volatility Daily Risk Control 8% Index				5.50%											

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IAM	S Inc.		Inde	exed A	nnuit	ies							1	-800	)-255-
Indexed Annuities	Crediting N	Nethods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	с	omissions
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Rate Bool	Updated On	5/11/2021		_		Ra	tes Effective:	5/4/2021	
Charter Plus 14	Allocations/Strategies > Fixed Account > 1 Year NASDAQ-100 Monthly Point-to-Point Index > 1 Year S&P 500 Annual Point-to-Point Index > 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Low Volatility Daily Risk Control 5% > 1 Year S&P 500 Nonthly Point-to-Point Index	Fixed	Cap Rate 1.10% 2.75% 1.20%	Par Rate	<b>Spread</b> 9.00% 4.50%	9%	1.75% on 87.5% of premiums paid	0-75 \$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	14 Yrs	ALL Except: AK, CA, CI, DE, HI, ID, MN, MO, NV, NY, OH, OK. OR. PA.	0-75	6.50%
Flexible Premium	2-Year S&P 500 Low Volatility Daily Risk Control 8%				4.75%										
Income Choice 10	Allocations/Strategies Fixed Account 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Annual Point-to-Point Participation 1-Year S&P 500 Low VC Daily Risk Ctrl 5% 1-Year S&P 500 MARC 5% ER 2-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Low VC Daily Risk Ctrl 8% Threshold Participation Rate Strategy (Base) (Threshold Participation Rate Strategy After 0%)	Fixed 1.30%	Cap Rate 3.00%	Par Rate 18.00% 5.00% 100.00%	Spread 2.90% 2.50% 4.50%	None	1.75% on 87.5% of premiums paid	40-79 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: ID, NY	40-75 76+	6.50% 4.87%
Performance Choice 8	Allocations/Strategies         Fixed Account         S&P 500 Annual Point to Point         S&P 500 Monthly Point to Point         S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.         S&P 500 Annual Point to Point         S&P 500 Annual Point to Point         S&P 500 MARC 5% ER Annual Point to Point         Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.         Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.         Two-year S&P 500 MARC 5% ER Pt. to Pt.         Two-year Fidelity Multifactor Yield Index 5% ER         Two-year Fidelity Multifactor Yield Index 5% ER	Fixed 1.60%	Cap Rate 3.30% 1.40%	20.00%           60.00%           65.00%           125.00%           85.00%           95.00%           185.00%	Spread 2.10% & 1.50% & 1.50%	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY	40-75 76-79 80-85	Year 1 4.75% 3.562% 2.375%
VersaChoice 10*	Allocations/Strategies         Fixed Account         S&P 500 Annual Point to Point         S&P 500 Monthly Point to Point         S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.         S&P 500 Annual Point to Point         S&P 500 Annual Point to Point         S&P 500 MARC 5% ER Annual Point to Point         Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.         Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.         Two-year S&P 500 Point to Point         Two-year S&P 500 MARC 5% ER Pt. to Pt.         Two-year Fidelity Multifactor Yield Index 5% ER         Two-year Fidelity Multifactor Yield Index 5% ER	Fixed	Cap Rate 3.50% 1.50%	20.00%           65.00%           70.00%           130.00%           90.00%           100.00%           190.00%	Spread 2.00% & 1.50% & 1.50%	None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	40-75 76+	6.50% 4.87%

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Indexed Annuities	Crediting	Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	c	omissions
Oceanview	A.M. Best A- Fitch N/A Moody's N/A S&P N/A				Rate Boo	k Updated On	3/18/2021				Ra	tes Effective:	4/29/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	1	1		1				1		
	Fixed Account	1.35%				1.8% on		Yr 1	100%				0-74	7.00%
Harbourview 3	<ul> <li>S&amp;P 500 Annual Point to Point</li> <li>S&amp;P 500 Annual Point to Point</li> </ul>		3.00%	18.00%	None	87.5% of premiums	0-89	10%	(1-6)	Yes	10 Yrs	All Except:	75-79	4.00%
	<ul> <li>Ser Soo Annual Point to Point</li> <li>2-Year S&amp;P 500 Point to Point</li> </ul>			18.00% 27.00%		premiums	\$20,000	Yr 2+ 10%	50% (7-12)			CA, CT, NY,	80+	1.75%
Flexible Premium	S&P 500 Monthly Average		2.50%						(*)			VT		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
Harbourview 5	<ul> <li>Fixed Account</li> <li>S&amp;P 500 Annual Point to Point</li> </ul>	1.85%	3.75%			1.8% on 87.5% of	0-89	Yr 1 10%	100%				0-74	7.00%
narbourview 5	<ul> <li>S&amp;P 500 Annual Point to Point</li> <li>S&amp;P 500 Annual Point to Point</li> </ul>		3.73%	26.00%	None	premiums	\$20,000	Yr 2+	(1-6) 50%	Yes	10 Yrs	All Except:	75-79	4.00%
	> 2-Year S&P 500 Point to Point			40.00%		paid		10%	(7-12)			CA, CT, NY, VT	80+	1.75%
Flexible Premium	> S&P 500 Monthly Average		2.75%									•		
	Allocations/Strategies  Fixed Account	Fixed 1.90%	Cap Rate	Par Rate		1.8% on		Yr 1	100%				0-74	7.00%
Harbourview 7		1.5070	4.00%			87.5% of	0-89	10%	(1-6)		40.1/	All Except:		
	S&P 500 Annual Point to Point			27.00%	None	premiums	\$20,000	Yr 2+	50%	Yes	10 Yrs	CA, CT, NY,	75-79	4.00%
	> 2-Year S&P 500 Point to Point			41.00%		paid		10%	(7-12)			VT	80+	1.75%
Flexible Premium	S&P 500 Monthly Average Allocations/Strategies	Fixed	3.00% Cap Rate	Par Rate										
Harbourview	Fixed Account	1.90%	cup nute			1.8% on		Yr 1	100%				0-74	7.00%
	S&P 500 Annual Point to Point		5.50%		None	87.5% of	0-89	10%	(1-6)	Yes	10 Yrs	All Except:	75-79	4.00%
10	<ul> <li>S&amp;P 500 Annual Point to Point</li> <li>2-Year S&amp;P 500 Point to Point</li> </ul>			36.00%		premiums paid	\$20,000	Yr 2+ 10%	50%			CA, CT, NY,	80+	
Flexible Premium	<ul> <li>S&amp;P 500 Monthly Average</li> </ul>		3.00%	60.00%		paid		10%	(7-12)			VT	80+	1.75%
Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S&P N/A				Rate Boo	k Updated On	5/11/2021				Ra	tes Effective:	4/1/2021	
											_	r	-	
	Allocations/Strategies	Fixed	Cap Rate					Yr 1						
Roval Select			Cap Rate			1% on 87.5%	18-80		100%			All Except:	19-75	6 50%
Royal Select	> Fixed Account	Fixed 1.40%			8%	of premiums	18-80	0%	100%	Yes	10 Yrs	All Except:	18-75	6.50%
	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> </ul>		3.25%		8%		18-80 \$10,000	0% Yr 2+	100% (1-12)	Yes	10 Yrs	AL, MS, MT,	18-75 76-80	6.50% 5.00%
Royal Select	> Fixed Account				8%	of premiums		0%		Yes	10 Yrs			
	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> </ul>		3.25%		8%	of premiums		0% Yr 2+		Yes	10 Yrs	AL, MS, MT,		
	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> </ul>	1.40%	3.25% 3.25%			of premiums paid 1% on 87.5%		0% Yr 2+ 10%				AL, MS, MT, NY, VT, WV	76-80	5.00%
Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> </ul>	1.40%	3.25% 3.25% Cap Rate		8%	of premiums paid 1% on 87.5% of premiums	\$10,000	0% Yr 2+ 10% Yr 1 0%	(1-12)	Yes Yes	10 Yrs 10 Yrs	AL, MS, MT, NY, VT, WV All Except:	76-80 18-75	5.00%
Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> </ul>	1.40%	3.25% 3.25% Cap Rate 3.90%			of premiums paid 1% on 87.5%	\$10,000	0% Yr 2+ 10% Yr 1 0% Yr 2+	(1-12)			AL, MS, MT, NY, VT, WV All Except: AL, MS, MT,	76-80	5.00%
Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> </ul>	1.40%	3.25% 3.25% Cap Rate			of premiums paid 1% on 87.5% of premiums	\$10,000	0% Yr 2+ 10% Yr 1 0%	(1-12)			AL, MS, MT, NY, VT, WV All Except:	76-80 18-75	5.00%
Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> </ul>	1.40%	3.25% 3.25% Cap Rate 3.90%			of premiums paid 1% on 87.5% of premiums	\$10,000	0% Yr 2+ 10% Yr 1 0% Yr 2+	(1-12)			AL, MS, MT, NY, VT, WV All Except: AL, MS, MT,	76-80 18-75	5.00%
Single Premium Silver Select Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> </ul>	1.40% Fixed	3.25% 3.25% Cap Rate 3.90% 3.90%			of premiums paid 1% on 87.5% of premiums	\$10,000	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10%	(1-12)			AL, MS, MT, NY, VT, WV All Except: AL, MS, MT,	76-80 18-75	5.00%
Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> </ul>	1.40%	3.25% 3.25% Cap Rate 3.90% 3.90%			of premiums paid 1% on 87.5% of premiums paid	\$10,000 18-80 \$10,000	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1	(1-12) 100% (1-12)			AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV ALL Except:	76-80 18-75 76-80	5.00% 6.50% 5.00%
Single Premium Silver Select Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> </ul>	1.40%	3.25% 3.25% Cap Rate 3.90% 3.90%		4%	of premiums paid 1% on 87.5% of premiums paid 1% on 87.5%	\$10,000 18-80 \$10,000	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1	(1-12) 100% (1-12)	Yes	10 Yrs	AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV	76-80 18-75 76-80	5.00% 6.50% 5.00%
Single Premium Silver Select Single Premium Select	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> </ul>	1.40%	3.25% 3.25% Cap Rate 3.90% 3.90% Cap Rate 4.75%		4%	of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums	\$10,000 18-80 \$10,000 18-80	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1 0%	(1-12) 100% (1-12) 100%	Yes	10 Yrs	AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV ALL Except: AL, MS, NY,	76-80 18-75 76-80 18-75	5.00% 6.50% 5.00% 6.50%
Single Premium Silver Select Single Premium Select Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> </ul>	1.40%	3.25% 3.25% Cap Rate 3.90% 3.90% Cap Rate		4% None	of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	\$10,000 18-80 \$10,000 18-80 \$10,000	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1 0% Yr 2+	(1-12) 100% (1-12) 100%	Yes	10 Yrs 10 Yrs	AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV ALL Except: AL, MS, NY, VT, WV	76-80 18-75 76-80 18-75 76-80	5.00% 6.50% 5.00% 6.50%
Single Premium Silver Select Single Premium Select Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>Sep 500 Annual Monthly Average</li> <li>A.M. Best A+ Fitch A+ Moody's A1 S&amp;P A</li> </ul>	1.40% Fixed 1.80% Fixed 2.25%	3.25% 3.25% Cap Rate 3.90% 3.90% Cap Rate 4.75% 4.75%		4% None	of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	\$10,000 18-80 \$10,000 18-80	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1 0% Yr 2+ 10%	(1-12) 100% (1-12) 100% (1-12)	Yes	10 Yrs 10 Yrs	AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV ALL Except: AL, MS, NY,	76-80 18-75 76-80 18-75 76-80	5.00% 6.50% 5.00% 6.50%
Single Premium Silver Select Single Premium Select Single Premium	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Fixed Account</li> <li>Fixed Account</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>A.M. Best A+ Fitch A+ Moody's A1 S&amp;P A</li> <li>Allocations/Strategies</li> </ul>	1.40% Fixed 1.80% Fixed Eixed	3.25% 3.25% Cap Rate 3.90% 3.90% Cap Rate 4.75%	Par Rate	4% None	of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	\$10,000 18-80 \$10,000 18-80 \$10,000	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1 0% Yr 2+	(1-12) 100% (1-12) 100%	Yes	10 Yrs 10 Yrs	AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV ALL Except: AL, MS, NY, VT, WV	76-80 18-75 76-80 18-75 76-80	5.00% 6.50% 5.00% 6.50%
Single Premium Silver Select Single Premium Select Single Premium Protective Life Guaranteed	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>Sep 500 Annual Monthly Average</li> <li>A.M. Best A+ Fitch A+ Moody's A1 S&amp;P A</li> </ul>	1.40% Fixed 1.80% Fixed 2.25%	3.25% 3.25% Cap Rate 3.90% 3.90% Cap Rate 4.75% 4.75%	Par Rate	4% None	of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	\$10,000 18-80 \$10,000 18-80 \$10,000	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1 0% Yr 2+ 10%	(1-12) 100% (1-12) 100% (1-12)	Yes	10 Yrs 10 Yrs	AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV ALL Except: AL, MS, NY, VT, WV	76-80 18-75 76-80 18-75 76-80	5.00% 6.50% 5.00% 6.50%
Single Premium Silver Select Single Premium Select Single Premium Protective Life Guaranteed Income	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Fixed Account</li> <li>Fixed Account</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>A.M. Best A+ Fitch A+ Moody's A1 S&amp;P A</li> <li>Allocations/Strategies</li> </ul>	1.40% Fixed 1.80% Fixed Eixed	3.25% 3.25% Cap Rate 3.90% 3.90% Cap Rate 4.75% 4.75%	Par Rate	4% None	of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums paid k Updated On 1% on 100% of premiums	\$10,000 18-80 \$10,000 18-80 \$10,000 5/11/2021 50-79	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1 0% Yr 2+ 10%	(1-12) 100% (1-12) 100% (1-12)	Yes	10 Yrs 10 Yrs	AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV ALL Except: AL, MS, NY, VT, WV tes Effective:	76-80 18-75 76-80 18-75 76-80	5.00% 6.50% 5.00% 6.50%
Single Premium Silver Select Single Premium Select Single Premium Protective Life Guaranteed	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> </ul>	1.40% Fixed 1.80% Fixed Eixed	3.25% 3.25% Cap Rate 3.90% 3.90% Cap Rate 4.75% 4.75% Cap Rate	Par Rate	4% None Rate Boo	of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	\$10,000 18-80 \$10,000 18-80 \$10,000 5/11/2021 50-79	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1 0% Yr 2+ 10%	(1-12) 100% (1-12) 100% (1-12)	Yes	10 Yrs 10 Yrs Ra	AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV ALL Except: AL, MS, NY, VT, WV tes Effective:	76-80 18-75 76-80 18-75 76-80 5/11/2021	5.00% 6.50% 6.50% 5.00%
Single Premium Silver Select Single Premium Select Single Premium Protective Life Guaranteed Income	<ul> <li>Fixed Account</li> <li>1 Year Annual Point-to-Point Strategy</li> <li>1 Year Monthly Average Strategy</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Point-to-Point</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>1 Year S&amp;P 500 Annual Monthly Average</li> <li>Allocations/Strategies</li> <li>Fixed Account</li> <li>S Year S&amp;P 500 Annual Point-to-Point</li> <li>S Year S&amp;P 500 Annual Point-to-Point</li> <li>S S&amp;P A</li> </ul>	1.40% Fixed 1.80% Fixed Eixed	3.25% 3.25% Cap Rate 3.90% 3.90% Cap Rate 4.75% 4.75% Cap Rate 2.35%	Par Rate	4% None Rate Boo	of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums paid k Updated On 1% on 100% of premiums	\$10,000 18-80 \$10,000 18-80 \$10,000 510,000 50-79	0% Yr 2+ 10% Yr 1 0% Yr 2+ 10% Yr 1 10%	(1-12) 100% (1-12) 100% (1-12) 100% (1-6)	Yes	10 Yrs 10 Yrs Ra	AL, MS, MT, NY, VT, WV All Except: AL, MS, MT, NY, VT, WV ALL Except: AL, MS, NY, VT, WV tes Effective: All Except:	76-80 18-75 76-80 18-75 76-80 5/11/2021	5.00% 6.50% 6.50% 5.00%

The above information is provided for Reference ONLY. Product details subject to change with or without prior notice. Call 800-255-5055 to confirm. \*Rates shown are based on premium bands. Call for details.

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IAMS Inc.		Ind	exed A	nnuit	ies							1	-800	)-255-
Annuities	rediting 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 BB					Rate Bool	Updated On:	5/11/2021	ī	ī	7	Ra	tes Effective:	3/1/2021	
Allocations/Strategies Denali 7 > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread	<b>Fixed</b> 2.50%	Cap Rate 2.25%	Par Rate	Spread 3.00%									0-75	6.00%
<ul> <li>&gt; S&amp;P 500 Monthly Average with Participation Rate</li> <li>&gt; S&amp;P 500 Monthly Average with Cap</li> <li>&gt; S&amp;P 500 Annual Point to Point</li> <li>&gt; S&amp;P 500 Annual Point to Point</li> </ul>		6.50% 5.50%	65.00% 40.00%		None	1% on 87.5% of premiums	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	All Except:	76-80	4.50%
<ul> <li>Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Spread</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Boost</li> </ul>			110.00%	N/A 0.50%		paid		Yr 2+ 5%	50% (7-12)			HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA,	81-85	3.00%
<ul> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Par</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Spread</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Boost</li> <li>Allocations/Strategies</li> </ul>	Fixed	Cap Rate	115.00% Par Rate	N/A 0.75% Spread								UT, VA, WA	86-90	2.00%
Denali 10 > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate > S&P 500 Monthly Average with Cap	2.75%	2.50%	70.00%	2.50%				Yr 1 0%	100% (0-6)			All Except:	0-75	7.00%
<ul> <li>S&amp;P 500 Annual Point to Point</li> <li>S&amp;P 500 Annual Point to Point</li> <li>Barclays Atlas 5 Annual Pt to Pt. with Participation Rate</li> <li>Barclays Atlas 5 Annual Pt to Pt. with Spread</li> </ul>		5.75%	40.00% 115.00%	N/A	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 2+ 5%	50% (7-12)	Yes	10 Yrs	AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY,	76-80 81-85	6.00%
Flexible 1st YF Premium     Barclays Atlas 5 Annual Pt. to Pt. with Boost     Credit Suisse RavenPack Annual Pt. to Pt. w/Par     Credit Suisse RavenPack Annual Pt. to Pt. w/Spread     Credit Suisse RavenPack Annual Pt. to Pt. w/Boost			120.00%	0.75%				570	(7 12)			OH, OR, PA, UT, VA, WA	01 05	
Allocations/Strategies  Fixed Account  S&P 500 Monthly Cap  S&P 500 Monthly Average with Spread  S&P 500 Monthly Average with Participation Rate  S&P 500 Monthly Average with Can	Fixed 3.00%	Cap Rate	Par Rate 75.00%	Spread 2.00%				Yr 1	100%			All Except:		
<ul> <li>S&amp;P 500 Monthly Average with Cap</li> <li>S&amp;P 500 Annual Point to Point with Participation Rate</li> <li>S&amp;P 500 Annual Point to Point with Cap</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Spread</li> </ul>		8.50% 7.00%	45.00%	N/A	None	1% on 87.5% of premiums paid	0-80 \$10,000	0% Yr 2+ 5%	(0-6) 50% (7-12)	Yes	14 Yrs	AK, CA, DE, HI, IA, ID, MD, MA, MO, MN,	0-75 76-80	8.50% 6.50%
Flexible 1st Yr Premium     Barclays Atlas 5 Annual Pt. to Pt. with Boost     Credit Suisse RavenPack Annual Pt. to Pt. w/Par     Credit Suisse RavenPack Annual Pt. to Pt. w/Spread     Credit Suisse RavenPack Annual Pt. to Pt. w/Boost			140.00%	1.50% N/A 1.75%				3%	(7-12)			MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA		
Allocations/Strategies          Denali Bonus 7       > Fixed Account         > S&P 500 Monthly Cap         > S&P 500 Monthly Average with Spread	Fixed 1.75%	Cap Rate 1.75%	Par Rate	<b>Spread</b> 5.00%								All Except: AK, CA, CT, DE, HI, IA, MD, MT,	0-75	6.00%
<ul> <li>S&amp;P 500 Monthly Average with Participation Rate</li> <li>S&amp;P 500 Monthly Average with Cap</li> <li>S&amp;P 500 Annual Point to Point with Participation Rate</li> <li>S&amp;P 500 Annual Point to Point with Cap</li> </ul>		3.75% 3.50%	45.00% 25.00%		<b>0-80</b> 5.0%	1% on 87.5% of premiums	0-90 \$10,000	Yr 1 0%	100% (0-6)	Yes	7 Yrs	MN, NJ, NV, NY, OH, OR, PA, UT, VA,	76-80	4.50%
Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate     Barclays Atlas 5 Annual Pt. to Pt. with Spread     Barclays Atlas 5 Annual Pt. to Pt. with Boost     Barclays Atlas 5 Annual Pt. to Pt. with Boost     Credit Suisse RavenPack Annual Pt. to Pt. w/Par			75.00%	1.50% N/A	<b>81-90</b> 2.5%	paid		Yr 2+ 5%	50% (7-12)			WA Call for details:	81-85 86-90	3.00%
<ul> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Spread</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Boost</li> </ul>				1.25% N/A								MA, MO, SC, TX		

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				Annuity F	ale Sh	eet									
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Indexed Annuities	Crediting M	lethods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		State Availability	Co	omissions
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+					Rate Book	k Updated On:	5/11/2021	-	-	-	Ra	tes Effective:	3/1/2021	
Denali Bonus 10 EROPRIETARY Flexible 1st Yr Premiun	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Spread	Fixed 2.00%	Cap Rate 1.85% 4.50% 4.00%	Par Rate 55.00% 30.00% 85.00% 90.00%	Spread 4.50% 0.75% N/A	0-75 7.0% 76-85 5.0% 0-80 FL 5.0% 81-90 FL 3.5	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA Call for details: FL, MA, MO, SC, TX	0-75 76-80 81-85	7.00% 6.00% 4.50%
Denali Bonus 14 PROPRIETARY Flexible 1st Yr Premiun	<ul> <li>S&amp;P 500 Monthly Cap</li> <li>S&amp;P 500 Monthly Average with Spread</li> <li>S&amp;P 500 Monthly Average with Participation Rate</li> <li>S&amp;P 500 Monthly Average with Cap</li> <li>S&amp;P 500 Annual Point to Point with Participation Rate</li> <li>S&amp;P 500 Annual Point to Point With Cap</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Spread</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Spread</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Spost</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Spread</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Spread</li> </ul>	Fixed 2.25%	Cap Rate 2.25% 5.75% 4.75%	Par Rate 60.00% 35.00% 100.00%	Spread 3.50% 0.00% N/A 0.25%	<b>0-70</b> 10.0% <b>71-80</b> 5.0%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, CT, DE, HI, IA, ID, MA, MD, MO, MN MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA Call for details: FL	0-75 76-80 0-75 76-80	8.50% 6.50% 8.50% 6.50%
Teton 7	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Boread	Fixed	Cap Rate 2.00% 4.50% 4.25% Cap Rate	Par Rate 55.00% 30.00% 90.00% 95.00%	Spread 4.00% 0.50% N/A 0.25% N/A Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: Mi, MT, MT, NJ, NY Call for details: CA	0-75 76-80 81-85 86-90	6.00% 4.50% 3.00% 2.00%
Teton 10	<ul> <li>Fixed Account</li> <li>\$&amp;P 500 Monthly Cap</li> <li>\$&amp;P 500 Monthly Average with Spread</li> <li>\$&amp;P 500 Monthly Average with Participation Rate</li> <li>\$&amp;P 500 Monthly Average with Cap</li> <li>\$&amp;P 500 Annual Point to Point with Participation Rate</li> <li>\$&amp;P 500 Annual Point to Point with Cap</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate</li> <li>Barclays Atlas 5 Annual Pt to Pt. with Spread</li> </ul>	2.25%	2.00% 5.00% 4.50%	55.00% 30.00% 90.00% 95.00%	0.50% N/A 0.25% N/A	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-75 76-80 81+	7.25% 6.00% 4.50%

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Indexed Annuities	Crediting M	ethods				Bonus %	Guar Minimum Value	lssue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death		State Availability	Cor	nissions
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+					Rate Bool	k Updated On:	5/11/2021	1	1	1	Ra	tes Effective:	3/1/2021	
Teton 14	Allocations/Strategies <ul> <li>Fixed Account</li> <li>S&amp;P 500 Monthly Cap</li> <li>S&amp;P 500 Monthly Average with Spread</li> <li>S&amp;P 500 Monthly Average with Participation Rate</li> </ul>	Fixed 2.50%	Cap Rate	Par Rate 65.00%	Spread				Yr 1 0%	100%			All Except: AK, CA, DE, ID, MA, MN, MO,		
PROPRIETARY Flexible 1st Yr Premium	<ul> <li>S&amp;P 500 Monthly Average with Cap</li> <li>S&amp;P 500 Annual Point to Point with Participation Rate</li> <li>S&amp;P 500 Annual Point to Point with Cap</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Spread</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Boost</li> </ul>		6.50% 5.50%	40.00%	N/A 0.50%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 2+ 5% Accum. up to 30%	(0-6) 50% (7-12)	Yes	14 Yrs	MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details:	0-75 76-80	8.50% 6.50%
	Credit Suisse RavenPack Annual Pt. to Pt. w/Par     Credit Suisse RavenPack Annual Pt. to Pt. w/Spread     Credit Suisse RavenPack Annual Pt. to Pt. w/Boost     Allocations/Strategies	Fixed	Cap Rate	115.00% Par Rate	N/A 0.75% Spread								FL		
Teton Bonus 7	<ul> <li>Fixed Account</li> <li>S&amp;P 500 Monthly Cap</li> <li>S&amp;P 500 Monthly Average with Spread</li> <li>S&amp;P 500 Monthly Average with Participation Rate</li> <li>S&amp;P 500 Monthly Average with Cap</li> </ul>	1.25%	1.50% 2.75%	35.00%	6.25%	0-80	1% on 87.5%	0-90 \$10,000	Yr 1 0%	100% (0-6)			All Except: MN, MT,	0-80	5.50%
Flexible 1st Yr Premium	<ul> <li>S&amp;P 500 Annual Point to Point with Participation Rate</li> <li>S&amp;P 500 Annual Point to Point with Cap</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Spread</li> </ul>		2.75%	20.00%	2.50%	5% <b>81-90</b> 2.5%	of premiums paid		Yr 2+ 5% Accum. up	50% (7-12)	Yes	7 Yrs	NJ, NY Call for	81-85 86+	4.00% 3.00%
	Barclays Atlas 5 Annual Pt. to Pt. with Boost     Credit Suisse RavenPack Annual Pt. to Pt. w/Par     Credit Suisse RavenPack Annual Pt. to Pt. w/Spread     Credit Suisse RavenPack Annual Pt. to Pt. w/Boost     Allocations/Strategies	Fixed	Cap Rate	60.00% Par Rate	N/A 2.00% N/A Spread				to 30%				details: CA		
Teton Bonus 10	<ul> <li>Fixed Account</li> <li>S&amp;P 500 Monthly Cap</li> <li>S&amp;P 500 Monthly Average with Spread</li> <li>S&amp;P 500 Monthly Average with Participation Rate</li> </ul>	1.50%	1.50%	35.00%	6.00%				Yr 1 0%	100%			All Except:	0-75	7.25%
PROPRIETARY	<ul> <li>S&amp;P 500 Monthly Average with Cap</li> <li>S&amp;P 500 Annual Point to Point with Participation Rate</li> <li>S&amp;P 500 Annual Point to Point with Cap</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate</li> </ul>		3.00% 3.00%	22.00% 60.00%		7% (5% FL)	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 2+ 5%	(0-6) 50%	Yes	10 Yrs	NJ, NY Call for details:	76-80	6.00%
Flexible 1st Yr Premium	<ul> <li>Barclays Atlas 5 Annual Pt. to Pt. with Spread</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Boost</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Par</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Spread</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Boost</li> </ul>			65.00%	2.25% N/A 2.00% N/A				Accum. up to 30%	(7-12)			AK, CA, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	81+	4.50%
Teton Bonus 14 IAMS	Allocations/Strategies <ul> <li>Fixed Account</li> <li>S&amp;P 500 Monthly Cap</li> <li>S&amp;P 500 Monthly Average with Spread</li> <li>S&amp;P 500 Monthly Average with Participation Rate</li> <li>S&amp;P 500 Monthly Average with Care</li> </ul>	Fixed 1.75%	Cap Rate	Par Rate 45.00%	Spread				Yr 1 0%	100%			All Except: AK, CA, DE,		
PROPRIETARY Flexible 1st Yr Premium	<ul> <li>S&amp;P 500 Monthly Average with Cap</li> <li>S&amp;P 500 Annual Point to Point with Participation Rate</li> <li>S&amp;P 500 Annual Point to Point with Cap</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate</li> <li>Barclays Atlas 5 Annual Pt. to Pt. with Spread</li> </ul>		4.00%	25.00% 75.00%	1.25%	10%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 2+ 5% Accum. up	(0-6) 50% (7-12)	Yes	14 Yrs	ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX,	0-75 76-80	8.50% 6.50%
	<ul> <li>Barclays Atlas 5 Annual Pt. to Pt. with Boost</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Par</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Spread</li> <li>Credit Suisse RavenPack Annual Pt. to Pt. w/Boost</li> </ul>	_		80.00%	N/A 1.00% N/A				to 30%				UT, WA Call for details: FL		

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Indexed Annuities				Crediting Meth	ods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comi	ssions
Standard Insurance	A.M. Best A	Fitch M	N/A Moody's A1	S&P A+				Rate Boo	k Updated On	: 5/11/2021				Ra	tes Effective:	5/6/2021	
		Α	Allocations/Strateg	ies	Fixed	Cap Rate	Par Rate				Yr 1	100%				0-80	3.00%
Index Select	Fixed Account	nt			2.00%				1% on 87.5%	0-95	0%	(1-6)			ALL Except:		
Annuity 5*	➢ 1 Year S&P 50	00 Annual F	Point-to-Point				29.00%	None	of premiums paid	\$15,000	Yr 2+	50%	Yes	5 Yrs	CA, NY, PR	81-85	1.50%
Single Premium	➢ 1 Year S&P 50	00 Annual F	Point-to-Point			3.95%					10%	(7-12)				86-93	1.35%
		Д	Allocations/Strateg	ies	Fixed	Cap Rate	Par Rate				Yr 1	100%				0-80	4.00%
Index Select Annuity 7*	> Fixed Accoun	nt			2.00%			None	1% on 87.5% of premiums	0-90	0%	(1-6)	Yes	7 Yrs	ALL Except:		2.00%
Annulty 7	➢ 1 Year S&P 50	00 Annual F	Point-to-Point		·		31.00%	None	paid	\$15,000	Yr 2+	50%	ies	7 115	CA, NY, PR	81-85	2.00%
Single Premium	➢ 1 Year S&P 50	00 Annual F	Point-to-Point			5.00%					10%	(7-12)				86+	1.45%

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<u>IAM</u>	S Inc.		Le	gacy Pro	oduct	S							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
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A				Rate Boo	k Updated O	11/6/2020	1		-	Rate	s Effective:	11/29/2020
LibertyMark 7	Allocations/Strategies         > Fixed Account         > 1-Year Morgan Stanley TEBI Point-to-Point         > 1-Year S&P 500 Point-to-Point Inversion         > 1-Year S&P 500 Point-to-Point W/Par         > 2-Year Morgan Stanley TEBI Point-to-Point         > 2-Year Morgan Stanley TEBI Point-to-Point         > 2-Year S&P 500 Point-to-Point W/PR	Fixed 2.25%	Cap Rate 4.90% 5.95%	Par Rate 74.00% 33.00% 100.00% 48.00%	Fee 1.00% 1.00% 1.00% 1.00% 1.00%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, O:: 0::	0-80 5.00% 81-85 3.75% 50bps bonus through December 31, 2020
Single Premium	2-Year SG SG Columbia Adaptive Index PTP w/Par			130.00%	1.00%									500000000000000000000000000000000000000
LibertyMark 7 Plus	Allocations/Strategies Fixed Account 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 1-Year Gold Point-to-Point W/Par 2-Year S&P 500 Point-to-Point W/Par 2-Year S&P 500 Point-to-Point W/Pa	Fixed 2.05%	Cap Rate 4.50% 5.40%	Par Rate 65.00% 90.00% 43.00%	Fee 1.00% 1.00% 1.00% 1.00% 1.00%	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY,	0-80 4.00% 81-85 2.75% 50bps bonus through December 31, 2020
Single Premium	2-Year SG SG Columbia Adaptive Index PTP w/Par			115.00%										
LibertyMark 10	Allocations/Strategies Fixed Account Fixed A	Fixed	Cap Rate	Par Rate 88.00% 40.00% 113.00% 120.00% 57.00% 153.00% 147.00%	Fee 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	AK, AL, CA, CT, DE, FL, IN, MO, MS, NH,	0-80 7.00% 81-85 6.00% 50bps bonus through December 31, 2020
LibertyMark 10 Plus	Allocations/Strategies  Fixed Account  I-Year Morgan Stanley TEBI Point-to-Point I-Year Sold Point-to-Point W/Par  I-Year S&P 500 Point-to-Point Inversion I-Year S&P 500 Point-to-Point Inversion I-Year S&P 500 Point-to-Point V/Par 2-Year S&P 500 Point-to-Point V/Par 2-Year S&P 500 Point-to-Point V/Par 2-Year S&P 500 Point-to-Point V/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed	Cap Rate 3.80% 4.50% 1.00%	Par Rate 55.00% 26.00% 74.00% 77.00% 37.00% 100.00% 109.00%	Fee 1.25% 1.25\% 1.	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY,	0-80 6.00% 50bps bonus through December 31, 2020
LibertyMark 10 LT	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P 500 Point-to-Point Inversion 1-Year S& Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year SG 5G Columbia Adaptive Index PTP w/Par 2-Year SG 5G Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 2.80%	Cap Rate 5.90% 7.40% 2.00%	Par Rate 88.00% 40.00% 113.00% 120.00% 57.00% 153.00% 147.00%	Fee 1.25% 1.	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available AK, CA, C1, DE, FL, NH, NJ, NV, OH, OK, PA. SC. TX.	0-80 6.00% 81-85 4.75% S0bps bonus through December 31, 2020

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Indexed Annuities		Crediting Methods				Bonus %	Guar Minimum	Issue Age Minimum	Withdrawal Provisions	Chrgbck @ Death in	Full Accum @	Surrender Charge	State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A				tate Boo	Value k Updated O	Premium 1 11/6/2020		Months	Death	Period	s Effective	11/29/2020
Americo i maneral	Allocations/Strategies		Con Poto	Par Pate	1			11,0,2020	1		1	The second secon	Only	
LibertyMark 10 LT Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P 500 Point-to-Point V/Par 2-Year Morgan Stanley TEBI Point-to-Point 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W/PR 2-Year S&S GColumbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed	Cap Rate 3.80% 4.50% 1.00%	Par Rate 55.00% 26.00% 74.00% 77.00% 37.00% 100.00%	Fee 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50%	Yes	10 Yrs	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
-	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee								ALL	
LibertyMark SE 7	Fixed Account     Fixed Account     1-Year Morgan Stanley TEBI Point-to-Point     1-Year Gold Point-to-Point W/Par     1-Year S&P 500 Point-to-Point     1-Year S&P 500 Point-to-Point Inversion     2-Year SG SG Columbia Adaptive Index PTP w/Par     2-Year Morgan Stanley TEBI Point-to-Point	2.75%	6.00% 7.40%	87.00% 39.00% 155.00% 119.00%	1.50% 1.25% 1.50% 1.50%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 5.00% 81+ 3.75% 50bps bonus through December 31, 2020
Single Premium	2-Year S&P 500 Point-to-Point			56.00%	1.50%								ALL	
LibertyMark SE 7 Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point Inversion 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W/Par 2-Year S&P 500 Point-to-Point W/PR	Fixed	Cap Rate 5.50% 6.70%	Par Rate 78.00% 36.00% 107.00% 137.00% 51.00%	Fee 1.50% 1.50% 1.50% 1.50% 1.50%	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 4.00% 81-85 2.75% 50bps bonus through December 31, 2020
LibertyMark SE 10	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year Gold Point-to-Point W/Par > 1-Year S&P 500 Point-to-Point Inversion > 1-Year S&P 500 Point-to-Point Inversion > 1-Year S&C folumbia Adaptive Risk Allocation Pt. to Pt. > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point > 2-Year S&G Columbia Adaptive Index PTP w/Par > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)	Fixed 3.35%	Cap Rate 7.00% 8.90% 3.00%	Par Rate           103.00%           46.00%           133.00%           140.00%           66.00%           180.00%           147.00%	Fee 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	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% 81-85 4.75% 50bps bonus through December 31, 2020
LibertyMark SE 10 Plus	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year Gold Point-to-Point W/Par > 1-Year S&P 500 Point-to-Point Inversion > 1-Year S&P 500 Point-to-Point Inversion > 1-Year S&C folumbia Adaptive Risk Allocation Pt. to Pt. > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&G 5G Columbia Adaptive Index PTP w/Par > 5-Year FUSION Fixed Rate on Gain (Part A) > 5-Year FUSION Participation Rate (Part B)	Fixed 2.25%	Cap Rate 4.90% 5.90% 2.00%	Par Rate 70.00% 32.00% 91.00% 97.00% 46.00% 124.00% 105.00%	Fee 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00% 50bps bonus through December 31, 2020

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IAM	S Inc.		Le	gacy Pro	oduct	S							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
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A				tate Boo	k Updated O	11/6/2020				Rate	es Effective:	11/29/2020
LibertyMark SE 10 LT	Allocations/Strategies Fixed Account I-Year Morgan Stanley TEBI Point-to-Point I-Year Gold Point-to-Point W/Par I-Year S&P 500 Point-to-Point Inversion I-Year S&P 500 Point-to-Point Inversion I-Year S&P 500 Point-to-Point Inversion 2-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year SG SG Columbia Adaptive Index PTP w/Par S-Year FUSION Fixed Rate on Gain (Part A) S-Year FUSION Participation Rate (Part B)	Fixed 2.95%	Cap Rate 7.10% 8.90% 3.00%	Par Rate 103.00% 46.00% 133.00% 140.00% 66.00% 180.00% 147.00%	Fee 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AR, CA, CI, DE, FL, NH, NJ, NV, OH. OK.	0-80 6.00% 81-85 4.75% 50bps bonus through December 31, 2020
LibertyMark SE 10 LT Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year S&P 500 Point-to-Point Inversion 1-Year S&P 500 Point-to-Point Inversion 1-Year S&C Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 2-Year S&P 500 Point-to-Point 2-Year S&G Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.95%	Cap Rate 4.90% 5.90%	Par Rate 70.00% 32.00% 91.00% 97.00% 46.00% 124.00% 105.00%	Fee 1.75% 1.75\% 1.	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 50bps bonus through December 31, 2020
ClassicMark 10	Allocations/Strategies         > Fixed Account         > 1-Year Morgan Stanley TEBI Point-to-Point         > 1-Year S&P 500 Monthly Point-to-Point         > 1-Year S&P 500 Point-to-Point         > 1-Year S&P 500 Point-to-Point Inversion         > 1-Year S&P 500 Point-to-Point Inversion         > 1-Year S&P 500 Point-to-Point Inversion         > 2-Year Morgan Stanley TEBI Point-to-Point         > 2-Year S&P 500 Point-to-Point W/PR         > 5-Year FUSION Fixed Rate on Gain (Part A)         > 5-Year FUSION Participation Rate (Part B)	Fixed 1.70%	Cap Rate 1.90% 3.75% 4.05% 1.00%	Par Rate 55.00% 70.00% 71.00% 36.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL AK, AL, ČA, 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
ClassicMark 10 LT	Allocations/Strategies         > Fixed Account         1-Year Morgan Stanley TEBI Point-to-Point         1-Year S&P 500 Monthly Point-to-Point         1-Year S&P 500 Point-to-Point         1-Year S&P 500 Point-to-Point Inversion         1-Year S&P 500 Point-to-Point Inversion         2-Year S&P 500 Point-to-Point Inversion         2-Year S&P 500 Point-to-Point Inversion         2-Year S&P 500 Point-to-Point V / PR         2-Year S&P 500 Point-to-Point V / PR         5-Year FUSION Fixed Rate on Gain (Part A)         5-Year FUSION Participation Rate (Part B)	Fixed	Cap Rate 1.90% 3.75% 4.05% 1.00%	Par Rate 55.00% 70.00% 71.00% 36.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CI, DE, FL, NH, NJ, NV, OH. OK. Call for details in: CA, INH, MI DA	0-80 6.00% 81-85 3.75% 86-90 1.50% 50bps bonus through December 31, 2020

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IAM	S Inc.	Inc. Legacy Products								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
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A			Rate Book Upda	ited On:	11/6/2020				Rate	es Effective:	########
	Allocations/Strategies	Fixed	Cap Rate	Par Rate									
ClassicMark 10 Plus	<ul> <li>Fixed Account</li> <li>1-Year Morgan Stanley TEBI Point-to-Point</li> <li>1-Year S&amp;P 500 Monthly Point-to-Point</li> <li>1-Year S&amp;P 500 Point-to-Point Inversion</li> <li>1-Year S&amp;P 500 Point-to-Point Inversion</li> <li>1-Year S&amp;P 500 Point-to-Point Inversion</li> <li>2-Year Morgan Stanley TEBI Point-to-Point</li> <li>2-Year S&amp;P 500 Point-to-Point W/ PR</li> <li>5-Year FUSION Fixed Rate on Gain (Part A)</li> <li>5-Year FUSION Participation Rate (Part B)</li> </ul>	1.15%	1.40% 2.75% 2.75%	36.00% 47.00% 47.00% 25.00% 59.00%	4%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH. OK.	0-80 5.00% S0bps bonus through December 31, 2020
ClassicMark 10 LT Plus	Allocations/Strategies Fixed Account Avear Morgan Stanley TEBI Point-to-Point Avear S&P 500 Monthly Point-to-Point Avear S&P 500 Point-to-Point Inversion Avear S&P 500 Point-to-Point Inversion Avear S&P Solo Point-to-Point to-Point Compare S&P Solo Point-to-Point w/ PR S-Year Kurst SWE Sate on Gain (Part A)	Fixed	Cap Rate	Par Rate 36.00% 47.00% 47.00% 25.00%	3% 2% (CA, MO)	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes		Only Available in: An, CA, CI, DE, FL, NH, NJ, NV, OH, OK. Call for details in: CA, NH, MI, DA	0-80 5.00% 50bps bonus through December 31, 2020
Single Premium	5-Year FUSION Participation Rate (Part B)			59.00%									December 31, 2020

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

Last Update: 7/15/2021

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

	-				
	American Equity	American Equity	American Equity	American Equity	American Equity
IAMS Inc.	LIBR W/ Wellbeing Benefit	LIBR Indexing Income	No-Fee LIBR	LIBR	LIBR W/ Wellbeing Benefit
Product Line	Bonus Gold, Retirement Gold	Bonus Gold, Retirement 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	<ul> <li>The Multiplier rate is subject to change annually, but is guaranteed NOT to be less than 100% for the first 10 years.</li> <li>After the first 10 yrs, the Minimum Multplier Rate is 50%. This will become the minimum rate for the remainder of the contract.</li> </ul>	N/A	N/A	N/A

]	American Equity	American Equity	AIG/MSG	AIG/MSG	Equitrust
IAMS Inc.	LIBR	LIBR W/ Wellbeing Benefit	Lifetime Income Plus Flex	Lifetime Income Plus Multiplier Flex	
Product Line	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	Power Select Plus Income	Power Select Plus Income	MarketPower Bonus
Issue Ages	50-80	50-80	50-78	50-78	40-75
Rider Roll-Up Rate	6% Compound	6% Compound	7% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	6% Compound
Rider Fee (Annual) & Calculation	110 bps Accumulation Value	120 bps Accumulation Value	110 bps Benefit/Income Value	110 bps Benefit/Income Value	125 bps Accumulation Value
Roll-Up Period	15 Yrs No Restart	15 Yrs No Restart	10 Yrs No Restart	Up to Age 95 <b>or</b> 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

	Equitrust	Equitrust	Equitrust	F&G	F&G
IAMS Inc.				Protection Package	Enhanced Package
Product Line	MarketTen Bonus	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series
Issue Ages	40-80	40-80	40-85	0-85	0-85
Rider Roll-Up Rate	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% Simole Lump Sum Pavout	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	<b>All Except:</b> AK, CT, MD, MN, MS, NH, NY, OR, WA	<b>All Except:</b> AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

	F&G	Global Atlantic	Global Atlantic	Global Atlantic	Global Atlantic
IAMS Inc.	Income for Life	Living Benefit Rider	Living Benefit Rider	Living Benefit Rider	Living Benefit Rider
Product Line	Safe Income Plus	Income150+ SE	Choice Income Guaranteed Rider	Choice Income Stacked Growth	ForeCare
Issue Ages	0-80 50-80 in Maryland	55-80	45-85	45-85	50-80
Rider Roll-Up Rate	6% Compound 2% Minimum on restart	20% - Yr 1 7.5% - Yrs 2-5	10% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	N/A
Rider Fee (Annual) & Calculation	115 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	72 bps - 300 bps (based on age)
Roll-Up Period	10 Yrs or Age 85 One Restart	5 Yrs	Unlimited	Unlimited	N/A
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	After 30 days	30 Days Minimum Age 55	30 Days Minimum Age 55	N/A
Income Multiplier	1 - Doubles Rider withdrawal amount Joint is 1.5 times	No	Chronic Illness Doubler	No	2 or 3 Times Contract Value for LTC (based on simplified underwriting)
State Variance & Availability	<b>All Except:</b> AL, CT, HI, ID, IN, MA, MN, MS, MT, NH, NY, OR, PA, RI, VT, WA <b>Call for details:</b> FL, IL	All Except: NY	All Except: NY	All Except: NY	<b>All Except:</b> 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

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	Great American Life	Great American Life	Guggenheim Life	Lincoln National	Lincoln National
IAMS Inc.	Sales Temporarily	Sales Temporarily	Lifetime Withdrawal Rider	Sales Temporarily	Sales Temporarily
	<u>Suspended</u>	<u>Suspended</u>		<u>Suspended</u>	<u>Suspended</u>
Product Line	American Legend III,	American Legend III, A perican Legend 7, Safe	Highlander Fixed Annuity,	N v Direction & OptiBlen	etirement SafeGuard
	Return	Return	ViStar Fixed Annuity	Series	
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	7% Simple	Interist Earnings credited
			(minus any withdrawals)		multipli at 150% compound
Rider Fee (Annual) &	95 bps	95 bps	90 bps	95 bps	None
Calculation	Bene /Income Value	Bene /Income Value	Accumulation Value	Bene /Income Value	None
Roll-Up Period	.0 Yrs N Restart	0 Yrs Ni Restart	10 Yrs	Earlier of 1 Years or Age 85	N/A
Withdrawal Phase Waiting	30 Days	f death occur after 5 years, th Death Benefit replaced by the	1 Year	1 ear	10 fears
Period	Minimu Age 55	riders en inced DB	Minimum Age 60	Minimu Age 50	Minimum Age 60
Income Multiplier	Nd	No	No	Nd	Ye
State Variance & Availability	<b>All Excep</b> NY <b>Call for detail.</b> NJ, OR	<b>All Except:</b> OR, WA	All Except: NY	All Except: NY	<b>All Except</b> CA, NJ, NY, OR, PA, K, WA
Additional Benefits & Other Rider Nuances	Rider fee is Refunded if De th Occurs Prior to Starting Inc. ne	Rider fee is also refunded por the death of the Non-Insu d Joint Owner. Regardless o When Death Occurs	N/A	N/A	Enhanced Death Benefit - 1 it life of the contract, increas age 70

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.

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

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



### 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 l	Jpdated On:	5/11/2021			Rate	s Effective:	2/8/2021
Guarantee Shield Series	> 3 Year	1.75%	1%	18-85	\$10,000	Yr 1 Int.	100% (1)	Yes	Same as Guaranteed	All Except:	3 Year	18-80 81+	1.50% 1.13%
(3 & 5) Single Premium	> 5 Year	2.25%	170	10 05	<i>\$10,000</i>	Yr 2+ 10%	50% (2-12)	103	Period		5 Year	18-80 81+	2.25% 1.69%
American Life	A.M. Best B++ Fitch N/A Moody's N/A S&P	N/A				Rate Book l	Jpdated On:	5/11/2021			Rate	s Effective:	3/15/2021
American Classic	S Year     *Loyalty Bonus Available     S Year	2.40%	1%	0-90	\$1,000	Yr 1 Int. Yr 2+	100% (1-6) 50%	Yes	Same as Guaranteed Period	Only available in: AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO, MT, NE, NM,	0-80 81-90 0-80		1.25% 0.75% 2.25%
Single Premium	*Loyalty Bonus Available	2.00%				10%	(7-12)			NV, OH, OK, TX,	81-90		1.25%
0	A.M. Best A Fitch N/A Moody's N/A S&P	А					Jpdated On:	5/11/2021		ШТ		s Effective:	
Palladium MYGA* (3-10 Yrs)	3 Year           5 Year Yield <sup>1</sup> 6 Year Yield <sup>1</sup> 7 Year Yield <sup>1</sup> 8 Year Yield <sup>1</sup> 9 Year Yield <sup>1</sup> 9 Year Yield <sup>2</sup> 10 Year Yield <sup>1</sup> <sup>1</sup> Includes 1% 1st Yr Bonus	2.10% 2.25% 2.45% 2.45% 2.45% 2.55% 2.55%	1%	0-85	\$5,000	Yr 1 Int. Yr 2+ 10%	100% (1-12)	Yes	Same as Guaranteed Period	All Except: NY, PR, UT Call for details in: MD, WY	0-79 80-85		2.50% 0.50%
Single Premium	<sup>2</sup> Includes 2% 1st Yr Bonus												
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A				Rate Book l	Jpdated On:	5/11/2021			Rate	s 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 81-90		1.25% 0.75%
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P	А				Rate Book l	Jpdated On:	5/11/2021			Rate	s Effective:	4/16/2021
MaxRate 3*	> 3 Year	1.30%	0.25%	0-85	\$10,000	Yr 1 Int. Yr 2+	100% (1-6) 50%	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,	0-70 71-75 76-80		1.30% 1.30% 0.90%
Flexible Premium						Int.	(7-12)			SC, TX, UT, WA	81+		0.40%
						Yr 1	100%			All Except:	0-70		2.00%
MaxRate 5*	> 5 Year	1.90%	0.25%	0-83	\$10,000	Int.	(1-6)	Yes	Same as rate guarantee	NY, PR Call for details in: AK, CA, CT, DE, HI,	71-75		2.00%
Flexible Premium						Yr 2+ Int.	50% (7-12)		period	MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	76-80 81+		1.80% 1.10%

IAMS Inc.

### 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	А				Rate Book	Updated On:	5/11/2021			Rate	es Effective:	4/16/2021
							Yr 1	100%			All Except:	0-70		2.50%
MaxRate 7*	2	7 Year	2.00%	0.25%	0-83	\$10,000	Int.	(1-6)	Yes	Same as rate guarantee	NY, PR Call for details in:	71-75		2.50%
						+/	Yr 2+	50%		period	AK, CA, CT, DE, HI, MN, MO, NJ, NV,	76-80		2.25%
Flexible Premium							Int.	(7-12)			OH, OK, OR, PA, SC, TX, UT, WA	81+		1.30%
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			Rat	es Effective:	2/22/2021
	>	5 Year Yield	3.00%				Yr 1	100%	No		All Except: AK, CA, CT, DC, ID,	0-80	5 & 6 Year	2.40%
Safe Haven	>	6 Year Yield	3.07%	1.00%	0-90	\$5,000	0%	(1-6)	NO	Same as rate	ME, MI, MN, NH, NJ, NY, PA, PR, RI,	81+		1.30%
	>	7 Year Yield	3.09%	1.00%	0-90	\$5,000	Yr 2+	50%	Only with	guarantee period	WA, WI	0-80	7 & 10 Year	2.65%
Single Premium	>	10 Year Yield	3.20%				0%	(7-12)	Rider		Call for details in: FL	81+		1.40%
Equitrust	A.M. Best	B++ Fitch N/A Moody's N/A S&P	BBB+				Rate Book	Updated On:	5/11/2021			Rat	es Effective:	4/14/2021
	>	3 Year	1.20%				Yr 1	100%			All Except:	0-80	3 Year	2.00%
Certainty Select	>	5 Year	1.70%				0%	(1-6)		Same as rate		81-90	Jicui	1.50%
Certainty Select	>	6 Year	1.85%	1.00%	0-90	\$10,000			Yes	guarantee	NY,PR	5,	6, 8, & 10 Ye	ar
	>	8 Year	2.00%				Yr 2+	50%		period	NT,PK	0-80		3.00%
Single Premium	>	10 Year	2.20%				Int.	(7-12)				81-90		2.25%
ChoiceFour							Yr 1				All Except:			
(6 Year)	6	6 Year	2.00%	1.00%	0-85	\$10,000	Int.	100%	Yes	6 Year		0-80		5.50%
(MVA & Liquidity)	ŕ	W/ Premium Bonus	1.50%	1.00%	0-85	\$10,000	Yr 2 +	(1-12)	res	o rear	NY,PR	81-85		4.125%
Flexible 1st Yr Premium							10%							
Fidelity & Guaranty	A.M. Best	A- Fitch A- Moody's Baa1 S&P	A-	·			Rate Book	Updated On:	5/11/2021		•	Rat	es Effective:	5/8/2021
FG Guarantee	>	3 Year	1.95%								All Except:	0-79	3 Year	1.50%
							Yr 1 Int.	100% (1-12)		Same as rate		80-90 0-79	5 Year	0.75%
Platinum	>	5 Year	2.55%	1% on 87.5%	0-90	\$20,000	Yr 2+	50%	Yes	guarantee	MT, NY, PR	80-90	5 1601	0.75%
Single Premium	>	7 Year	2.80%				Int.	(13-24)		period		0-79 80-90	7 Year	2.25% 1.125%

IAMS Inc.

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### Multi-Year Guarantee

### 1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock	Period	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1	S&P A-				Rate Book	Updated On:	5/11/2021	_		Rate	es Effective:	4/5/2021
ForeCare LTC	> 1st Year Rate	2.25%			\$35,000	155%				All Except:	50-75		7.00%
Annuity*			1.00%	0-80			100%	Yes	10 Years				
With Required Rider	Projected Renewal Rate	2.25%			NQ	Yr 2+ 10%	(1-12)			CT, NY, PR	76-80		3.50%
Great American	A.M. Best A+ Fitch N/A Moody's A2	S&P A+	<u>I</u>	1	1		Updated On:	5/11/2021	1	1	Rate	es Effective:	
	Year 1 W/Bonus 0.25%	2.25%				Yr 1	100%			All Except:			
Secure Gain	Year 2	2.35%				10%	(1.0)				0-80		2.50%
5*	> Year 3	2.45%				10%	(1-6)				0-80		2.50%
(Step Rate)	Year 4     Year 5	2.55% 2.65%	1.00%	0-89	\$10,000			YES	5 Years	CT, IN, MN, MO,			i i
(Step hate)						Yr 2+	50%			NY, OH, PR, VS	81-89		1.50%
											01 05		1.50%
Single Premium	> 5 Year Yield	2.50%				10%	(7-12)						
Guaranty Income Life	A.M. Best B++ Fitch N/A Moody's N/A	S&P N/A	1	1	1	Rate Book	Updated On:	5/11/2021	<u> </u>	r		es Effective:	4.60%
<b>Guaranty Annuity</b>	> 4 Year	1.75%		0-100	\$5,000	Yr 1	100%			Only available in:	0-79 80-100	4 Year	1.60% 0.80%
Cuaranty / among /	> 6 Year	2.10%	1.00%	0-90	NQ	Int.	(1-6)	Vee	Same as rate		0-79	6 Year	2.00%
(4, 6, 8)	> 6 Year	2.10%	1.00%	0-90	\$2,000	Yr 2+	50%	Yes	guarantee period	CA, FL, ND	80-90	o rear	1.00%
Single Premium	> 8 Year	2.20%		0-79	Q	Int.	(7-12)			-,,,	0-79	8 Year	3.00%
Single Fremum	> 3 Year	2.00%								All Except:	0-74	3 Year	1.85%
						Yr 1	100%				75+ 0-74		0.93%
	> 4 Year	2.05%		0-100							75+	4 Year	1.13%
Guaranty Rate	> 5 Year	2.50%				0%	(1-6)				0-74	5 Year	2.75%
Lock	, Jiea	2.30%									75+	Jieai	1.38%
	> 6 Year	2.45%							Same as rate	AK, CA, DE, FL, HI,	0-74 75+	6 Year	2.75% 1.38%
			0.50%		\$10,000			Yes	guarantee	ME, MN, ND, NY,	0-74		3.00%
	> 7 Year	2.65%							period	SD	75+	7 Year	1.50%
	> 8 Year	2.75%		0-90							0-74	8 Year	3.00%
(3, 4, 5, 6, 7, 8, 9,						Yr 2	50%				75+ 0-74		1.50% 3.25%
10)	> 9 Year	3.00%									75+	9 Year	3.25% 1.63%
	> 10 Year	3.00%				5%	(7-12)				0-74	10 Year	3.25%
Single Premium											75+		1.63%
Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A > 3 Year*		T	ī	T	Rate Book	Updated On:	5/11/2021	1	1			12/1/2020
Dressmin	>   3 Year*     >   4 Year*	1.60% 1.80%			\$10,000	Yr 1					0-80	. 6, 7, 8, 9 Ye	ear 2.50%
Preserve	> 5 Year	2.00%	404 07		NQ	0%				All Except	81-85		1.88%
MYGA*	> 6 Year	2.20%	1% on 87.5% of premium	0-90			100%	Yes		NY	86-90		1.25%
	> 7 Year	2.40%	paid	0-50			(1-12)	162		*Lower		10 Year	
	> 8 Year	2.50%			\$5,000	Yr 2 +				commission on 3	0-80		3.00%
Circle Decerium	> 9 Year	2.60%			Q	10%				& 4 Yr MYGA	81-85		2.25%
Single Premium	> 10 Year	2.75%	1				1			1	86-90		1.50%

### Multi-Year Guarantee

### 1-800-255-5055

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[AMS	Inc.	Μ	ulti-	Year	Guai	rante	е			1-80	0-25	55-50	)55
Fixed Annuities	Guaranteed Fixed Rate and Ra	te Lock Period Min	n GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Liberty Bankers Life	A.M. Best B++ Fitch N/A Moody's	N/A S&P N/A				Rate Book L	pdated On:	5/11/2021			Rate	s Effective:	4/26/20
ProOption MYGA	> 5 Year Yield		on 87.5%		\$10,000 NQ	Yr 1 0%	100%		Same as rate	All Except:	0-80 81-85 86-90	5 & 7 Year	2.50 1.88 1.25
W/ ROP	>     7 Year Yield       >     10 Year Yield	2.40% of 2.65%	premium paid	0-90	\$5,000 Q	Yr 2 + 10%	(1-12)	Yes	guarantee period	NY	0-80 81-85 86-90	10 Year	3.00 2.25 1.50
Bankers Elite	> 3 Year	2.15%		0-90		Yr 1				All Except: AK, AL, DC, DE,	0-90	3 Year	2.00
Series	> 5 Year	2.80%	1.00%	0-90	\$10,000	0%	100%	No	Same as rate guarantee	MN, MO, NH, NY, PR	0-90	5 Year	2.25
(3, 5, 7, 9)	> 7 Year	2.90%	1.00%	0-85	910,000 Yr 2+	(1-12)	NO	period	Call for details in:	0-85	7 Year	2.50	
Single Premium	> 9 Year	3.00%		0-80		0%				CA & FL	0-80	9 Year	2.75
Bankers	> 3 Year	2.00%		0-90		Yr 1	100%		Same as rate		0-80 81-90	3 Year	2.00 1.00
(3, 5, 7)	> 5 Year	2.30%	1.65%	0-90	\$10,000	Int. Yr 2+	(1-12)	Yes	guarantee	All Except: AK, AL, DC, MN,	0-80 81-90	5 Year	3.25 1.50
Single Premium	> 7 Year	2.45%		0-85		Int.	(1-12)		period	MO, NH, NY, PR	0-80 81-85	7 Year	4.00 2.00
Bankers Premier (5, 7)	⊳ 5 Year	2.60%	1.65%	0-90	\$10.000	Yr 1 Int.	100%	Yes	Same as rate guarantee	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM,	0-80 81-90	5 Year	2.00
(5, 7) Single Premium	≻ 7 Year	2.75%	1.03/0	0-85	\$10,000	Yr 2+ Int.	(1-12)	105	period	NY, OR, PR Call for details in: IA, NM, OR	0-80 81-85	7 Year	2.15 0.45
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 81-90		2.00 0.40

## IAMS Inc.

### 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	Jpdated On:	5/11/2021			Rate	s Effective:	8/15/2020
MYGuarantee Plus*	> 5 Year > 7 Year	1.05%	1% on 90% of premium	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate guarantee	All Except: AK, MN, MO, NY	0-75 76-80 81+	5 Year	2.00% 1.30% 0.75%
Single Premium	> 10 Year	1.25%	paid			Yr 2+ 10%	50% (7-12)		period		0-75 76-80 81+	7 & 10 Year	2.50% 1.60% 1.00%
Nassau Re	A.M. Best B+ Fitch BB+ Moody's N/A S&P I	N/A		_		Rate Book	Updated On:	5/11/2021			Rate	s Effective:	5/1/2021
MYAnnuity X	> 5 Year	2.80% 2.60% 2.90%	1% on 87.5% of premium paid	0-85	\$10,000	Yr 1 0% Yr 2+ 10% Yr 1 0%	100% (1-6) 50% (7-12)	Yes	Same as rate guarantee period	All Except:	0-75 76-80 81+ 0-75	5 Year 7 Year	2.00% 2.00% 1.00% 2.50%
Single Premium	> 7 Year	2.70%				Yr 2+ 10%		- / /			76-80 81+		2.50% 1.25%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P	A+				Rate Book	Updated On:	5/11/2021		1	Rate 0-80	s Effective:	4/6/2021
Guarantee Choice*	> 3 Year	1.75%			\$10,000	Yr 1	100%				81-85 86-90 0-80	3 Year	1.30% 1.125% 0.75% 2.00%
5 & 7 Year E-App Special	> 5 Year	1.90% 2.20%	0.25%	0-90	NQ \$2,000	0% Yr 2+	(1-6)	Yes	Same as rate guarantee period	<b>All Except:</b> ID, MT, NY	81-85 86-90 0-80 81-85	5 Year 7 Year	1.50% 1.00% 2.50% 1.875%
(3, 5, 7, 10)	> 10 Year	1.95%			Q	Int.	(7-12)				86-90 0-80 81-85	10 Year	1.25% 3.00% 2.25%
Single Premium											86-90		1.50%
Oceanview	A.M. Best A- Fitch N/A Moody's N/A S&P I	N/A				Rate Book	Updated On:	5/11/2021				s Effective:	5/3/2021
	> 2 Year	1.80%				Yr 1					0-79 80+ 0-79	2 Year	0.75%
Harbourview	> 3 Year	2.25%	1% on 87.5%			0%	1/12 per		Same as rate	All Except:	0-79 80+ 0-79	3 Year	3.00%
	> 5 Year	2.60%	of premium paid	0-89	\$20,000	Yr 2+	month in the first Yr ONLY	Yes	guarantee period	HI, MA, ME, MN, MS, MT, NC, WY	80+ 0-79	5 Year	2.75%
	7 Year	2.90%									80+	7 Year	

Multi-Year Guarantee

## IAMS Inc.

### 1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and R	ate Lock Period	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Oxford Life	A.M. Best A- Fitch N/A Moody's	N/A S&P N/A				Rate Book L	Jpdated On:	5/11/2021	_			s Effective:	3/1/2021
Multi-Select	> 3 Year	1.60%									18-75 76-80	3 Year	1.00% 0.50%
Series	> 4 Year	2.15%				Yr 1				All Except:	18-75 76-80	4 Year	1.28% 0.55%
	>5 Year>6 Year	2.35% 2.65%	1%	18-85	\$20,000	Int. Yr 2+	100% (1-12)	Yes	Same as rate guarantee	AL, MS, NY, PR, WV	18-75 76-80	5 & 7 Year	2.50% 1.50%
(3, 4, 5, 6, 7, 8)	> 7 Year	2.50%				10%			period		18-75 76-80	6 Year	1.25% 0.75%
Single Premium	> 8 Year	2.70%									18-75 76-80	8 Year	1.46% 0.93%
Multi-Select	> 9 Year	2.55%	1%	18-77	\$20,000	Yr 1 Int.	100%	Vec	Same as rate	All Except:	18-75 76-77	9 Year	2.75% 1.75%
Series Single Premium	> 10 Year	2.60%	1%	18-75	\$20,000	Yr 2+ 10%	(1-12)	Yes	guarantee period	AL, MS, NY, PR, WV	18-75	10 Year	3.00%
Sagicor Life	A.M. Best A- Fitch N/A Moody's	N/A S&P N/A				Rate Book L	Jpdated On:	5/11/2021	-		Rate	s Effective:	5/8/2021
Milestone	> 3 Year	2.05%				Yr 1	100%			All Except: AK, CT, ME, MT,	0-80 81-85 86+	3 Year	1.50% 1.00% 0.90%
MYGA*	> 5 Year	2.75%	1.00%	0-90	\$100,000	0% Yr 2+ 10%	(1-6) 50%	Yes	Same as rate guarantee period	NY, PR, VT	0-80 81-85 86+	5 Year	2.15% 1.40% 0.90%
<b>(3, 5, 7)</b> Single Premium	> 7 Year	2.60%				10%	(7-12)		pendu	Call for details in: CA	0-80 81-85 86+	7 Year	2.25% 1.75% 1.00%
Sentinel Security Life	A.M. Best B++ Fitch N/A Moody's	N/A S&P N/A				Rate Book L	Jpdated On:	5/11/2021			Rate	s Effective:	1/19/2021
Personal Choice	> 5 Year	3.00%				Yr 1 0%	lf under 80,	No		All Except: AK, CT, DC, MA, ME, MI, MO, NH,	0-80 81+	5 Year	2.25% 1.50%
Annuity	> 7 Year	3.10%	1.65%	0-90	\$2,500	Yr 2+ 0%	No If over 80	Available as a rate reducing	Same as rate guarantee period	NJ, NY, PR, TN, VA, VT, WA, WI,	0-80 81+	7 Year	2.25% 1.50%
(5, 7, 10)						Available as	Yes	rider	period	WV Call for details in:	0-80		2.75%

Multi-Year Guarantee

### Multi-Year Guarantee

### 1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period	r	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+					Rate Book l	Jpdated On:	5/11/2021			Rat	es Effective:	11/9/2020
Secure Savings	> 2 Year	1.75%	1.00%	18-90	\$10.000	Yr 1 Int.	100% (1-12)	Vez	Same as rate	All Except:	18-80 81+	2 Year	1.25% 1.00%
PROPRIETARY Single Premium	> 5 Year	2.70%	1.00%	18-90	\$10,000	Yr 2+ 5%	50% (13-24)	Yes	guarantee period	MN, NJ, NY, PR	18-75 76-80 81-85	5 Year	2.00% 1.75% 0.75%
Secure Savings Elite	> 5 Year	2.15% 1.85% FL 2.95% 2.80% FL	1.00%	18-85	\$10,000	None without Rider	100% (1-12) 50%	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA Call for details in:	18-80 81+ 18-75	2 Year 5 Year	1.25% 1.00% 2.00%
PROPRIETARY Single Premium	A.M. Best A Fitch N/A Moody's A1 S&P A+	2.007/0112				Rate Book l	(13-24) Jpdated On:	5/11/2021		FL	76-80 81-85	es Effective:	1.75% 0.75% 4/7/2021
Focused Growth	> 3 Year	1.55%		0-93		Yr 1	85 & Under None				0-80 81-85 86+	3 Year	1.50% 0.75% 0.50%
Annuity*	> 5 Year > 7 Year	2.15% 2.20%	0.10%	0-93 0-90	\$15,000	Int. Yr 2+	86-90 100%	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80 81-85 86+	5 & 7 Year	2.00% 1.00% 0.77%
<b>(3, 5, 7, 10)</b> Single Premium	> 10 Year	1.95%		0-80		Int.	(1-6) 50% (7-12)				0-80	10 Year	3.00%
Upstream Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A					Rate Book I	Jpdated On:	5/11/2021			Rat	es Effective:	5/1/2021
	> 3 Year Issue Ages 81-90	2.00% <b>1.75%</b>		0-90				No Available as a		Only available in:	0-80 81-90	3 Year	2.05% 1.00%
Secure Legacy	> 5 Year Issue Ages 81-90		1% on 87.50% of	Ages <b>81-90</b> require <b>DB</b>	\$10,000	Yr 1 Int.	100% (1-6)	rate reducing rider	Same as rate guarantee	AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS,	0-80 81-90	5 Year	2.55% 1.25%
(3, 5, 7, 10)	7 Year     Issue Ages 81-90     10 Year	2.80% 2.55%	premium paid	Rider		Yr 2+ Int.	50% (7-12)	Required for	period	MT, ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	0-80 81-90	7 Year	2.80% 1.35%
Single Premium	Issue Ages 81-90	2.90% <b>2.65%</b>		Rider Cost: 25 bps				clients age 81+		,	0-80 81-90	10 Year	3.05% 1.45%

IAMS Inc.



### 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	Withdrawal Yr 1   Yr 2+		Waiver of Surrender	Waiver of Surrender Provisions
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	А	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	А	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	Α	Palladium MYGA*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	1.90%	Athene Annuity & Life	Α	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.00%	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



### 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		ee Irawal   Yr 2+	Waiver of Surrender	Waiver of Surrender Provisions
5	2.60%	Liberty Bankers Life	B++	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	3.40%	Liberty Bankers Life	B++	Bankers 5 Premier Plus	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	1.05%	Lincoln Financial	A+	MYGuarantee Plus*	2.00%	85	10%	10%	Yes	Extended Care, Terminal Illness
5	1.90%	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	А	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	А	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	А	Palladium MYGA*	0.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.00%	Athene Annuity & Life	А	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



### 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		ee Irawal   Yr 2+	Waiver of Surrender	Waiver of Surrender Provisions
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	А	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	А	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	А	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	А	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	А	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
10	2.90%	Upstream Life	B++	Secure Legacy	3.05%	90	Int.	Int.	No	N/A