





Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
	AIG/MSG	A.M. Best	A	Fitch	A+										Moody's	A2	S&P	A+		
Rate Book Updated On: 5/11/2021																				
Rates Effective: 5/3/2021																				
Power Select Plus Income*  Rider Included Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1	7.00%	
	➢ Fixed Account					1.35%		100.00%	& 1.00%									50-75	Option 2	2.25%
	➢ 1-Year AB All Market Index Point to Point							80.00%										Yr 1	Option 2	2.25%
	➢ 1-Year ML Strategic Balanced Index							45.00%										Yr 2+	Option 2	1.00%
	➢ 1-Year PIMCO Global Optima Index							22.00%										10%	Option 3	4.25%
	➢ 1-Year Russell 2000 Annual Point to Point																		Option 3	0.50%
	➢ 1-Year S&P 500 Annual Point-to-Point Index					3.50%														
	➢ 2-Year AB All Market Index Point to Point PR							100.00%												
	➢ 2-Year ML Strategic Balanced Index								0.00%											
	➢ 2-Year PIMCO Global Optima Index								3.50%											
➢ 2-Year S&P 500 Annual Point-to-Point							24.00%													
Power Select Plus Income Multiplier*  Rider Included Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1	7.00%	
	➢ Fixed Account					1.35%		100.00%	& 1.00%									50-75	Option 2	2.25%
	➢ 1-Year AB All Market Index Point to Point							75.00%										Yr 1	Option 2	1.00%
	➢ 1-Year ML Strategic Balanced Index							42.00%										Yr 2+	Option 2	4.25%
	➢ 1-Year PIMCO Global Optima Index							20.00%										10%	Option 3	0.50%
	➢ 1-Year Russell 2000 Annual Point to Point																			
	➢ 1-Year S&P 500 Annual Point-to-Point Index					3.25%														
	➢ 2-Year AB All Market Index Point to Point PR							100.00%												
	➢ 2-Year ML Strategic Balanced Index								0.25%											
	➢ 2-Year PIMCO Global Optima Index								3.75%											
➢ 2-Year S&P 500 Annual Point-to-Point							23.00%													
Power Select Builder*  No Rider Available Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1.5% on 87.5% of Premiums Paid	50-78	Yr 1 0%	100%	Yes	10 Yrs	All Except: NY, PR	Option 1	7.00%	
	➢ Fixed Account					1.40%		100.00%	& 1.00%									50-75	Option 2	2.25%
	➢ 1-Year AB All Market Index Point to Point Spread							85.00%										Yr 1	Option 2	1.00%
	➢ 1-Year ML Strategic Balanced Index							45.00%										Yr 2+	Option 2	4.25%
	➢ 1-Year PIMCO Global Optima Index							23.00%										10%	Option 3	0.50%
	➢ 1-Year Russell 2000 Annual Point to Point																			
	➢ 1-Year S&P 500 Annual Point-to-Point Index					4.00%														
	➢ 2-Year AB All Market Index Point to Point PR							100.00%												
	➢ 2-Year ML Strategic Balanced Index								0.00%											
	➢ 2-Year PIMCO Global Optima Index								3.25%											
➢ 2-Year S&P 500 Annual Point-to-Point							28.00%													
Power Select Builder 8*  No Rider Available Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	5% Premium Bonus AK, MN, OR, UT, WA 8% Premium Bonus in all Other States	1.5% on 87.5% of Premiums Paid	18-80	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY, PR Call for details: AK, CA, CT, DE, FL, MN, NJ, NV, OH, OR, PA, SC, TX, UT, WA	Option 1	5.00%	
	➢ Fixed Account					1.00%		60.00%										0-80	Option 2	1.00%
	➢ 1-Year AB All Market Index Point to Point								2.95%									Yr 1	Option 2	1.00%
	➢ 1-Year ML Strategic Balanced Index Point-to-Point								6.45%									Yr 2+	Option 2	1.00%
	➢ 1-Year PIMCO Global Optima Index Point-to-Point																	5%		
	➢ 1-Year Russell 2000 Point to Point																			
	➢ 1-Year S&P 500 Point-to-Point					2.40%														
	➢ 1-Year S&P 500 Point-to-Point					2.50%		15.00%												
	➢ 2-Year AB All Market Index Point to Point							100.00%	& 1.00%											
	➢ 2-Year ML Strategic Balanced Index Point-to-Point							75.00%												
➢ 2-Year PIMCO Global Optima Index Point-to-Point							45.00%													

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Allianz Life Insurance	A.M. Best	A+	Fitch	N/A	Moody's A1	S&P AA	Rate Book Updated On: 5/11/2021			Rates Effective: 5/4/2021							
Allianz Accumulation Advantage* Flexible 1st Yr Premium	Allocations/Strategies > Fixed Account > S&P 500 Index Monthly Sum > BlackRock Index Annual Pt. to Pt. > Bloomberg Index II Annual Pt. To Pt. > PIMCO Index Annual Pt. to Pt. > S&P 500 Index Annual Pt. to Pt. > BlackRock Index 2-Year Pt. to Pt. > Bloomberg Index II 2-Year Pt. To Pt. > PIMCO Index 2-Year Pt. to Pt.					Fixed 1.35%	Cap Rate 1.40% 3.25% 3.25% 3.00% 3.25%	Par Rate 55.00% 50.00% 50.00%	Spread 3.25% 3.50% 3.75%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details: 0-75 7.00% 76-80 5.00% CA, DE, IA, OR, TX <i>Trail Commission Options Available</i>
	Allocations/Strategies > Fixed Account > Nasdaq-100 Index Monthly Sum > Russell 2000 Index Monthly Sum > S&P 500 Index Monthly Sum > BlackRock Index Annual Pt. to Pt. > Bloomberg Index II Annual Pt. To Pt. > Nasdaq-100 Index Annual Pt. to Pt. > PIMCO Index Annual Pt. to Pt. > Russell 2000 Index Annual Pt. to Pt. > S&P 500 Index Annual Pt. to Pt. > BlackRock Index 2-Year Pt. to Pt. > Bloomberg Index II 2-Year Pt. To Pt. > PIMCO Index 2-Year Pt. to Pt.					Fixed 1.00%	Cap Rate 1.40% 1.50% 1.10% 2.65% 3.00% 2.50% 2.90% 2.50% 2.75%	Par Rate 55.00% 50.00% 50.00%	Spread 3.35% 3.60% 3.60%	18% of First Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: 0-75 6.500% 76-80 4.500% CA, DE, IA, NH, OR, TX
Allianz 222 Flexible 1st Yr Premium	Allocations/Strategies > Fixed Account > Nasdaq-100 Index Monthly Sum > Russell 2000 Index Monthly Sum > S&P 500 Index Monthly Sum > BlackRock Index Annual Pt. to Pt. > Bloomberg Index II Annual Pt. To Pt. > Nasdaq-100 Index Annual Pt. to Pt. > PIMCO Index Annual Pt. to Pt. > Russell 2000 Index Annual Pt. to Pt. > S&P 500 Index Annual Pt. to Pt. > BlackRock Index 2-Year Pt. to Pt. > Bloomberg Index II 2-Year Pt. To Pt. > PIMCO Index 2-Year Pt. to Pt.					Fixed 1.10%	Cap Rate 1.50% 1.60% 1.20% 2.15% 2.50% 2.00% 2.40% 2.00% 2.25%	Par Rate 155.00% 40.00% 40.00%	Spread 3.85% 4.10% 4.10%	25% Year Premium	1.35% on 87.5% of Yr 1 Premiums	0-80	Yr 1 0% Yr 1 0%	100% (1-6) 50%	Yes	7 Yrs	Reduced in Yrs 2-3 <i>Trail Commission Options Available</i> All Except: 0-75 6.500% 76-80 4.500% NY, PR Reduced in Yrs 2-3 <i>Trail Commission Options Available</i>
	Allocations/Strategies > Fixed Account > Nasdaq-100 Index Monthly Sum > Russell 2000 Index Monthly Sum > S&P 500 Index Monthly Sum > BlackRock Index Annual Pt. to Pt. > Bloomberg Index II Annual Pt. To Pt. > Nasdaq-100 Index Annual Pt. to Pt. > PIMCO Index Annual Pt. to Pt. > Russell 2000 Index Annual Pt. to Pt. > S&P 500 Index Annual Pt. to Pt. > BlackRock Index 2-Year Pt. to Pt. > Bloomberg Index II 2-Year Pt. To Pt. > PIMCO Index 2-Year Pt. to Pt.					Fixed 1.90%	Cap Rate 2.00% 2.20% 1.80% 5.00% 5.35% 3.25% 5.15% 3.75% 3.25%	Par Rate 75.00% 70.00% 70.00%	Spread 1.20% 1.60% 1.60%	None	1.35% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: 0-75 6.500% 76-80 4.500% AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Reduced in Yrs 2-3 <i>Trail Commission Options Available</i>

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	A.M. Best	A-	Fitch	A-	Moody's N/A										S&P A-				
American Equity						5/11/2021								Rates Effect	3/4/2021				
Bonus Gold	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	10% of First Year Premium	1.6% on 100% of premiums paid	18-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	AK, CA, CT, DE, ID, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	Option 1 Yr 1 0-75 6.00% 76-80 4.50% Yr 2-3 0-75 1.00%	
	> Fixed Account	1.30%	2.25%	14.00%															
	> Dow Jones Monthly Average Cap		2.25%																
	> S&P 500 Monthly Average Participation Rate		1.60%																
	> S&P 500 Monthly Average with Cap		2.25%																
	> S&P 500 Monthly Point-to-Point Cap		2.25%	10.00%															
	> Dow Jones Annual Point-to-Point Cap		2.25%																
	> S&P 500 Annual Point-to-Point Participation Rate			10.00%															
	> S&P 500 Annual Point-to-Point Cap		2.25%																
	> S&P 500 Dividend Aristocrats Daily Risk Control 5% Index				4.75%														
> S&P Performance Triggered	Trigger:	1.75%																	
> Bond Yield with Cap & Spread		5.15%		2.00%															
> 10 Year U.S. Treasury Bond Value with Cap		2.50%																	
Flexible Premium																		Option 2 (No Trail) 76-80 0.75% 0-75 7.00% 76-80 5.25%	
AssetShield 5	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	All Except: NY Call for details: CA	18-75 3.75% 76-80 2.81% 81-85 1.88%	
	> Fixed Account	1.60%	1.50%	15.00%															
	> S&P 500 Monthly Pt to Pt		2.50%	50.00%															
	> S&P 500 Annual Pt to Pt			50.00%															
	> S&P 500 Annual Pt to Pt			50.00%															
	> S&P 500 Dividend Aristocrats Daily Risk Control 5% ER			0.10%															
	> S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate			60.00%															
	> BofA Destinations Index Annual Pt to Pt			65.00%															
	> CS Tech Edge Annual Pt to Pt			65.00%															
	> SB Global Sentiment Annual Pt to Pt			65.00%															
Flexible Premium																			
AssetShield 7	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	All Except: NY Call for details: CA	18-75 4.50% 76-80 3.38% 81-85 2.25%	
	> Fixed Account	1.90%	1.70%	15.00%															
	> S&P 500 Monthly Pt to Pt		3.00%	65.00%															
	> S&P 500 Annual Pt to Pt			65.00%															
	> S&P 500 Annual Pt to Pt			65.00%															
	> S&P 500 Dividend Aristocrats Daily Risk Control 5% ER			0.50%															
	> S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate			75.00%															
	> BofA Destinations Index Annual Pt to Pt			80.00%															
	> CS Tech Edge Annual Pt to Pt			80.00%															
	> SB Global Sentiment Annual Pt to Pt			80.00%															
Flexible Premium																			
AssetShield 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int.	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA	18-75 6.00% 76-80 4.50%	
	> Fixed Account	2.00%	1.75%	20.00%															
	> S&P 500 Monthly Pt to Pt		3.25%	70.00%															
	> S&P 500 Annual Pt to Pt			110.00%															
	> S&P 500 Annual Pt to Pt			110.00%															
	> Annual S&P Dividend Aristocrats Daily Risk Control 5% ER			80.00%															
	> 2-Yr S&P 500 Dividend Aristocrats Daily Risk Control 5% ER			115.00%															
	> S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate			85.00%															
	> BofA Destinations Index Annual Pt to Pt			120.00%															
	> BofA Destinations Index 2-Year Pt to Pt			85.00%															
> CS Tech Edge Annual Pt to Pt			120.00%																
> CS Tech Edge 2-Year Pt to Pt			85.00%																
> SB Global Sentiment Annual Pt to Pt			120.00%																
> SB Global Sentiment 2-Year Pt to Pt			120.00%																
Flexible Premium																			

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American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 5/11/2021			Rates Effective: 3/4/2021				
IncomeShield 7	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.70%									
	➢ S&P Annual Pt to Pt							2.75%								
	➢ S&P Annual Pt to Pt								10.00%							
	➢ Volatility Control Annual Pt to Pt							4.50%								
Flexible Premium	➢ Volatility Control Annual Pt to Pt								60.00%							
IncomeShield 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.00%									
	➢ S&P 500 Monthly Pt to Pt w/ Cap							1.40%								
	➢ S&P 500 Annual Pt to Pt w/ Cap							1.75%								
	➢ S&P 500 Annual Pt to Pt w/ PR								10.00%							
Flexible Premium	➢ Volatility Control Index Annual Pt to Pt w/ Cap							2.25%								
	➢ Volatility Control Index Annual Pt to Pt w/ Cap								30.00%							
	➢ Volatility Control Index 2-Year Pt to Pt w/ PR								45.00%							
EstateShield 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread						
	➢ Fixed Account						1.10%									
	➢ BofA Destination Index Annual Pt to Pt								50.00%							
	➢ BofA Destination Index 2-Year Pt to Pt								70.00%							
	➢ C5 Tech Edge Annual Pt to Pt								50.00%							
Flexible Premium	➢ SG Global Sentiment Annual Pt to Pt								70.00%							
	➢ SG Global Sentiment 2-Year Pt to Pt								50.00%							
	➢ S&P 500 Dividend Aristocrats ER Annual Pt to Pt w/Cap							2.50%								
	➢ S&P 500 Dividend Aristocrats ER 2-Year Pt to Pt w/Cap							5.50%								
American Select Base	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						2.00%									
	➢ S&P Annual Pt. to Pt. Cap							4.50%								
	➢ S&P Annual Pt. to Pt. Participation								32.00%							
	➢ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation								100.00%							
Single Premium	➢ Janus SG Guidance Index 2-Year Pt. to Pt.								80.00%							
American Select Bonus	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.45%									
	➢ S&P Annual Pt. to Pt. Cap							3.50%								
	➢ S&P Annual Pt. to Pt. Participation								18.00%							
	➢ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation								55.00%							
Single Premium	➢ Janus SG Guidance Index 2-Year Pt. to Pt.								50.00%							
American Select Bonus Plus	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.45%									
	➢ S&P Annual Pt. to Pt. Cap							3.50%								
	➢ S&P Annual Pt. to Pt. Participation								18.00%							
	➢ S&P 500 MARC 5 ER Annual Pt. to Pt. Participation								55.00%							
Single Premium	➢ Janus SG Guidance Index 2-Year Pt. to Pt.								50.00%							

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American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021			Rates Effective: 5/1/2021							
Strategy Indexed Annuity PLUS 7 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate											
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate 					1.95%		17.00%	0%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	100%	(1-12)	Yes	7 Yrs	All Except: NY Call for details: CA	18-75 76-80	5.00% 4.00%
Strategy Indexed Annuity PLUS 10 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate											
	<ul style="list-style-type: none"> Fixed Account S&P Annual Pt. to Pt. Uncapped S&P Annual Pt. to Pt. S&P Annual Pt. to Pt. S&P 500 Monthly Sum S&P 500 Performance with a Specified Rate 					2.05%		20.00%	1%	1% on 87.5%	0-80 \$5,000 - Q \$10,000 - NQ	Yr 1 10% Yr 2+ 10%	100%	(1-12)	Yes	10 Yrs	All Except: NY Call for details: CA	18-75 76-80	7.00% 5.50%
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021			Rates Effective: 4/16/2021							
Ascent Pro 10 Bonus Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate											
	<ul style="list-style-type: none"> 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 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 					1.10%		45.00% 55.00% 32.00% 50.00%	3% Bonus to Accum. 1% on 100% of Yr 1 premiums paid 20% Income Base Bonus		35-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6)		Yes	10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, DC, HI, IL, IN, MA, MN, MO, NJ, OH, OK, PA, SC, UT, WA	0-70 71-75 76-80	6.50% 6.00% 5.00%
Agility 7 Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate											
	<ul style="list-style-type: none"> 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 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 2-Yr S&P 500 Point to Point 					1.30%		50.00% 60.00% 37.00% 2.75% 57.00% 80.00% 55.00%	25% Benefit Base Bonus	1% on 87.5% of premiums paid	40-83 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6)	50% (7-12)	Yes	10 Yrs	All Except: NY	0-70 71-75 76-80 81+	4.50% 4.00% 3.50% 3.00%
Agility 10 Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate											
	<ul style="list-style-type: none"> 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 Point-to-Point 2-Yr AI Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index 2-Yr S&P 500 Point to Point 					1.40%		57.00% 65.00% 42.00% 3.00% 72.00% 90.00% 62.00%	25% Benefit Base Bonus	1% on 87.5% of premiums paid	40-80 \$10,000 \$5,000 (AK, HI, MN, MO, NJ, OR, PA, TX, VT, WA)	Yr 1+ 10% of Accumulated Value or 10% of initial Premium	100% (1-6)	50% (7-12)	Yes	10 Yrs	All Except: NY	0-70 71-75 76-80	6.00% 5.50% 5.00%

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For Agent Use Only

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

Last Update: 8/9/2021

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Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's N/A	S&P	A								
	Rate Book Updated On: 5/11/2021					Rates Effective: 3/19/2021									
Performance Elite 7 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Strategy Charge						
	➢ Fixed Account					1.60%									
	➢ 1-Year AI Powered US Equity Index							65.00%							
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point							77.00%							
	➢ 1-Year Nasdaq FC Index							47.00%							
	➢ 1-Year S&P 500 Point-to-Point Cap Index Strategy						3.75%					Yr 1			
	➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							45.00%				10%			
	➢ 2-Year AI Powered US Equity Index							85.00%							
	➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point							105.00%							
	➢ 2-Year Nasdaq FC Index							70.00%							
	➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							60.00%							
	➢ 1-Year AI Powered US Equity Index							122.00%	&	1.75%					
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point							150.00%	&	1.75%					
	➢ 1-Year Nasdaq FC Index							90.00%	&	1.75%					
	➢ 1-Year S&P 500 Point-to-Point Cap Index Strategy						7.25%		&	1.75%					
➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							86.00%	&	1.75%						
➢ 2-Year AI Powered US Equity Index							160.00%	&	1.75%						
➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point							205.00%	&	1.75%						
➢ 2-Year Nasdaq FC Index							135.00%	&	1.75%						
➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							115.00%	&	1.75%						
Performance Elite 10 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Strategy Charge						
	➢ Fixed Account					1.60%									
	➢ 1-Year AI Powered US Equity Index							65.00%							
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point							77.00%							
	➢ 1-Year Nasdaq FC Index							47.00%							
	➢ 1-Year S&P 500 Point-to-Point Cap Index Strategy						3.75%								
	➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							45.00%							
	➢ 2-Year AI Powered US Equity Index							85.00%							
	➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point							105.00%							
	➢ 2-Year Nasdaq FC Index							70.00%							
	➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							60.00%							
	➢ 1-Year AI Powered US Equity Index							122.00%	&	1.75%					
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point							150.00%	&	1.75%					
	➢ 1-Year Nasdaq FC Index							90.00%	&	1.75%					
	➢ 1-Year S&P 500 Point-to-Point Cap Index Strategy						7.25%		&	1.75%					
➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							85.00%	&	1.75%						
➢ 2-Year AI Powered US Equity Index							160.00%	&	1.75%						
➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point							205.00%	&	1.75%						
➢ 2-Year Nasdaq FC Index							135.00%	&	1.75%						
➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy							115.00%	&	1.75%						

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Last Update: 8/9/2021

Indexed Annuities	Crediting Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021				Rates Effective: 1/16/2021	
Performance Elite 15 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Strategy Charge						
	➢ Fixed Account				1.85%									
	➢ 1-Year AI Powered US Equity Index						75.00%							
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point						90.00%							
	➢ 1-Year Nasdaq FC Index						55.00%							
	➢ 1-Year S&P 500 Point-to-Point Index Strategy					4.50%								
	➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						52.00%							
	➢ 2-Year AI Powered US Equity Index						100.00%							
	➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point						120.00%							
	➢ 2-Year Nasdaq FC Index						85.00%							
	➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						67.00%							
	➢ 1-Year AI Powered US Equity Index						135.00%	& 1.75%						
	➢ 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point						160.00%	& 1.75%						
	➢ 1-Year Nasdaq FC Index						100.00%	& 1.75%						
	➢ 1-Year S&P 500 Point-to-Point Cap Index Strategy					8.00%		& 1.75%						
➢ 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						92.00%	& 1.75%							
➢ 2-Year AI Powered US Equity Index						180.00%	& 1.75%							
➢ 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point						220.00%	& 1.75%							
➢ 2-Year Nasdaq FC Index						150.00%	& 1.75%							
➢ 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy						125.00%	& 1.75%							
11% Plus 1% on 87.5% of premiums paid 0-73 \$10,000 (\$5,000 TX) Yr 1 0% Yr 2+ 5% 100% (1-6) 50% (7-12) Yes 15 Yrs All Except: CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, PR, UT, WA 0-70 6.50% 71+ 6.00%														
Ascent Pro 7 Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Bailout						
	➢ Fixed Account				1.30%									
	➢ 1-Yr AI Powered US Equity Index						50.00%							
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5						65.00%							
	➢ 1-Yr Nasdaq FC Index						37.00%							
	➢ 1-Yr S&P 500 Daily Risk Control 5% Total Return						55.00%							
	➢ 1-Yr S&P 500 Point-to-Point					3.00%		& 1.00%						
	➢ 2-Yr AI Powered US Equity Index						65.00%							
	➢ 2-Yr BNP Paribas Multi Asset Diversified 5						85.00%							
	➢ 2-Yr Nasdaq FC Index						55.00%							
18% Income Base Bonus 1% on 100% of premiums paid 0-80 \$10,000 Yr 1 10% 100% (1-6) Yr 2+ 10% 50% (7-12) Yes 7 Yrs All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA Available only through Bank & Broker Dealer Channel														
Ascent Pro 10 Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Bailout						
	➢ Fixed Account				1.40%									
	➢ 1-Yr AI Powered US Equity Index						57.00%							
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5						70.00%							
	➢ 1-Yr Nasdaq FC Index						42.00%							
	➢ 1-Yr S&P 500 Daily Risk Control 5% Total Return						60.00%							
	➢ 1-Yr S&P 500 Point-to-Point					3.50%		& 1.00%						
	➢ 2-Yr AI Powered US Equity Index						72.00%							
	➢ 2-Yr BNP Paribas Multi Asset Diversified 5						95.00%							
	➢ 2-Yr Nasdaq FC Index						62.00%							
20% Income Base Bonus 1% on 100% of premiums paid 0-80 \$10,000 Yr 1 10% 100% (1-6) Yr 2+ 10% 50% (7-12) Yes 10 Yrs All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA Available only through Bank & Broker Dealer Channel														
Ascent Accumulator 5* Single Premium	Allocations/Strategies				Fixed	Cap Rate	Par Rate	Bailout						
	➢ Fixed Account				1.95%									
	➢ 1-Yr AI Powered US Equity Index						72.00%							
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5						87.00%							
	➢ 1-Yr Nasdaq FC Index						52.00%							
	➢ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return						80.00%							
	➢ 1-Yr S&P 500 Point-to-Point					4.55%		& 2.50%						
	➢ 2-Yr AI Powered US Equity Index						95.00%							
	➢ 2-Yr BNP Paribas Multi Asset Diversified 5						120.00%							
	➢ 2-Yr Nasdaq FC Index						77.00%							
None 1% on 87.5% of premiums paid 0-85 \$10,000 Yr 1 10% 100% (1-6) Yr 2+ 10% 50% (7-12) Yes 5 Yrs All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA Available only through Bank & Broker Dealer Channel														

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Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods	Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions								
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A																	
Allocations/Strategies		Fixed		Cap Rate		Par Rate		Bailout		Rate Book Updated On: 5/11/2021	Rates Effective: 1/16/2021							
Ascent Accumulator 7* 100K	➢ Fixed Account	2.10%								None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	➢ 1-Yr AI Powered US Equity Index			75.00%														
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5			92.00%														
	➢ 1-Yr Nasdaq FC Index			55.00%														
	➢ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return			85.00%														
	➢ 1-Yr S&P 500 Point-to-Point			4.80%		&		3.00%										
	➢ 2-Yr AI Powered US Equity Index			100.00%														
➢ 2-Yr BNP Paribas Multi Asset Diversified 5			125.00%															
➢ 2-Yr Nasdaq FC Index			82.00%															
Single Premium																		
Brighthouse Life	A.M. Best A Fitch A Moody's A3 S&P A+																	
Allocations/Strategies		Fixed		Cap Rate		Par Rate		Bailout		Rate Book Updated On: 5/11/2021	Rates Effective: 5/2/2021							
Ascent Accumulator 10* 100K	➢ Fixed Account	2.35%								None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel
	➢ 1-Yr AI Powered US Equity Index			85.00%														
	➢ 1-Yr BNP Paribas Multi Asset Diversified 5			105.00%														
	➢ 1-Yr Nasdaq FC Index			62.00%														
	➢ 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return			95.00%														
	➢ 1-Yr S&P 500 Point-to-Point			5.30%		&		3.50%										
	➢ 2-Yr AI Powered US Equity Index			110.00%														
➢ 2-Yr BNP Paribas Multi Asset Diversified 5			140.00%															
➢ 2-Yr Nasdaq FC Index			92.00%															
Single Premium																		
EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P BBB+																	
Allocations/Strategies		Fixed		Cap Rate		Par Rate		Bailout		Rate Book Updated On: 5/11/2021	Rates Effective: 4/14/2021							
Secure Advantage* 100K-499K	➢ Fixed Account	1.50%								None	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10%	100% (1-6)	Yes	6 Yrs	All Except: NY Call for details: SD	0-80 5.50%
	➢ 6-Year Russell Annual Sum with Cap			6.00%														
	➢ 6-Year Russell Annual Sum with Participation Rate					40.00%												
	➢ 6-Year Russell Point-to-Point with Participation Rate					35.00%												
	➢ 6-Year S&P 500 Annual Sum with Cap			5.50%														
	➢ 6-Year S&P 500 Annual Sum with Participation Rate					45.00%												
	➢ 6-Year S&P 500 Point-to-Point with Participation Rate					40.00%												
➢ 6-Year Credit Suisse truVol Annual Sum Participation Rate					115.00%													
➢ 6-Year Credit Suisse truVol Point-to-Point Participation Rate					120.00%													
Single Premium																		
EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P BBB+																	
Allocations/Strategies		Fixed		Cap Rate		Par Rate		Bailout		Rate Book Updated On: 5/11/2021	Rates Effective: 4/14/2021							
Market Power Bonus Index	➢ Fixed Account	1.10%								10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int.	100%	Yes	14 Yrs	All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00%
	➢ 1-Year S&P 500 Point-to-Point Cap Index			2.25%														
	➢ 1-Year S&P 500 Monthly Average Cap Index			2.50%														
	➢ 1-Year S&P 500 Monthly Average Participation Index					30.00%												
	➢ 1-Year S&P 500 Monthly Cap Index			1.10%														
	➢ 2-Year S&P 500 Monthly Average Cap Index			4.00%														
	➢ 1-Year Barclays Focus50 Participation Index					40.00%												
➢ 2-Year Barclays Focus50 Participation Index					55.00%													
➢ 1-Year Marc 5 Participation Index					45.00%													
Flexible 1st Yr Premium																		
EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P BBB+																	
Allocations/Strategies		Fixed		Cap Rate		Par Rate		Bailout		Rate Book Updated On: 5/11/2021	Rates Effective: 4/14/2021							
MarketTen Bonus Index (ROP)	➢ Fixed Account	1.00%								6% Yrs 1-5	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int.	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, DE	0-80 Year 1 6.00% Years 2-5 3.00%
	➢ 1-Year S&P 500 Point-to-Point Cap Index			2.00%														
	➢ 1-Year S&P 500 Monthly Average Cap Index			2.25%														
	➢ 1-Year S&P 500 Monthly Average Participation Index					20.00%												
	➢ 1-Year S&P 500 Monthly Cap Index			1.10%														
	➢ 2-Year S&P 500 Monthly Average Cap Index			4.00%														
	➢ 1-Year Barclays Focus50 Participation Index					30.00%												
➢ 2-Year Barclays Focus50 Participation Index					50.00%													
➢ 1-Year Marc 5 Participation Index					40.00%													
Flexible Premium																		

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Last Update: 8/9/2021

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbk @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
EquiTrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/11/2021			Rates Effective: 4/14/2021						
Market Value Index	Allocations/Strategies					Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int. (1-6)	100% (1-6)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	Year 1 0-80 7.00%	
	> Fixed Account						2.50%											
	> 1-Year S&P 500 Point-to-Point Cap Index							4.50%										
	> 1-Year S&P 500 Point-to-Point Participation Index																	30.00%
	> 1-Year S&P 500 Monthly Average Cap Index							5.00%										
	> 1-Year S&P 500 Monthly Average Participation Index																	55.00%
	> 1-Year S&P 500 Monthly Cap Index							1.85%										
	> 2-Year S&P 500 Monthly Average Cap Index							12.00%										
	> 1-Year Barclays Focus50 Participation Index																	90.00%
	> 2-Year Barclays Focus50 Participation Index																	120.00%
Flexible Premium								100.00%										
MarketSeven Index	Allocations/Strategies					Fixed	Cap Rate	Par Rate	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int. (1-6)	100% (1-6)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-75 5.50% 76-80 4.125% 81-85 2.75%	
	> Fixed Account						2.40%											
	> 1-Year S&P 500 Point-to-Point Cap Index							4.25%										
	> 1-Year S&P 500 Point-to-Point Participation Index																	28.00%
	> 1-Year S&P 500 Monthly Average Cap Index							4.75%										
	> 1-Year S&P 500 Monthly Average Participation Index																	50.00%
	> 1-Year S&P 500 Monthly Cap Index							1.90%										
	> 2-Year S&P 500 Monthly Average Cap Index							10.00%										
	> 1-Year Barclays Focus50 Participation Index																	85.00%
	> 2-Year Barclays Focus50 Participation Index																	115.00%
Flexible Premium								95.00%										

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Last Update: 8/9/2021

Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
	Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's Baa1										S&P A-			
Rate Book Updated On: 5/11/2021 Rates Effective: 5/8/2021																			
Accelerator Plus 10 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	0-75 5%	1% on 87.5% of premiums paid	\$10,000	Yr 1 0%	100% (1-12)	Yes 10 Yrs	All Except: IN, NY, VT Call for details in: AK, AL, CA, DE, FL(65+), HI, IA, ID, IL, MA, MN, MO, MS, MT, NH, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-75 76-80 81-85	7.50% 5.50% 3.75%
	➢ Fixed Account						1.00%												
	➢ 1-Year Index Gain Option with Declared Rate						Trigger:	3.50%											
	➢ 1-Year S&P 500 Monthly Point-to-Point							1.85%											
	➢ 1-Year S&P 500 Point-to-Point							4.00%											
➢ 2-Year Barclays Trailblazer Sectors 5 Index								125.00%											
➢ 1-Year Balanced Asset								120.00%	1%										
➢ 1-Year Balanced Asset With Fee								155.00%											
➢ 2 Year Balanced Asset								135.00%											
➢ 2-Year Balanced Asset With Fee								175.00%											
Accumulator Plus 7 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate		None	1% on 87.5% of premiums paid	\$10,000	Yr 1 0%	100% (1-12)	Yes 7 Yrs	All Except: NY Call for details in: AK, AL, FL, ID, IL, MA, MN, MO,	0-70 71-80 81-85	4.50% 3.50% 2.75%
	➢ Fixed Account						1.00%												
	➢ 1-Year Index Gain Option with Declared Rate						Trigger:	3.25%											
	➢ 1-Year S&P 500 Monthly Average							3.50%											
	➢ 1-Year S&P 500 Monthly Pt. to Pt.							1.85%											
➢ 1-Year S&P 500 Point-to-Point							3.50%												
➢ 2-Year Barclays Trailblazer Sectors 5 Index								110.00%											
Accumulator Plus 10 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate		None	1% on 87.5% of premiums paid	\$10,000	Yr 1 0%	100% (1-12)	Yes 10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL, ID, IL, MA, MN, MO, MS, MT, NH, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
	➢ Fixed Account						1.00%												
	➢ 1-Year Index Gain Option with Declared Rate						Trigger:	3.50%											
	➢ 1-Year S&P 500 Monthly Average							4.50%											
	➢ 1-Year S&P 500 Monthly Pt. to Pt.							1.85%											
➢ 1-Year S&P 500 Point-to-Point							4.25%												
➢ 2-Year Barclays Trailblazer Sectors 5 Index								135.00%											
Flex Accumulator Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	\$10,000	Yr 1 10%	100% (1-12)	Yes 10 Yrs	All Except: ID, NY Call for details in: AK, AL, CA, DE, FL, IL, IA, MN, MS, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
	➢ Fixed Account						1.00%												
	➢ 1-Year S&P 500 Monthly Point-to-Point with a Cap							1.85%											
	➢ 1-Year S&P 500 Monthly Point-to-Point (Fee 1.25%)							2.50%											
	➢ 1-Year S&P 500 Annual Point-to-Point with a Cap							3.75%											
	➢ 1-Year S&P 500 Point-to-Point								30.00% & 3.00%										
	➢ 1-Year S&P 500 Point-to-Point (Fee 1.25%)								45.00% & 3.00%										
	➢ 1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator								50.00% & 0%										
	➢ 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator								80.00% & 0%										
	➢ 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%)								95.00% & 0%										
	➢ 2-Year Barclays Trailblazer Sectors 5 Index								115.00% & 0.00%										
	➢ 2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)								135.00% & 0.00%										
Power Accumulator 10 Flexible Premium	Allocations/Strategies						Fixed		Par Rate	Spread	None	1% on 87.5% of Premiums Paid	\$10,000	Yr 1 0%	100% (1-12)	Yes 10 Yrs	All Except: NY Call for details in: AK, AL, CA, DE, FL, IA, ID, IL, MA, MN, MO, MS, MT, NH, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-80 81-85	6.50% 4.50% 3.25%
	➢ Fixed Account						1.00%												
	➢ 1-Year Balanced Asset 10 Index Pt. to Pt.								43.00%										
	➢ 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.								29.00%										
	➢ 1-Year iShares Gold Trust (IAU) Pt. to Pt.								27.00%										
	➢ 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.								30.00%										
	➢ 1-Year iShares U.S. Real Estate (IVR) Pt. to Pt.								25.00%										
	➢ 2-Year Balanced Asset 10 Index Pt. to Pt.								100.00% & 5.00%										
	➢ 2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.								56.00% & 5.00%										
	➢ 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.								61.00% & 5.00%										
➢ 2-Year iShares U.S. Real (IVR) Pt. to Pt.								62.00% & 5.00%											

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Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's Baa1	S&P A-	Rate Book Updated On: 5/11/2021						Rates Effective: 5/8/2021				
Prosperity Elite 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate					All Except: NY Call for details in: AK, AL, CA, DE, FL(65+), HI, IL, IN, IA, MA, MD, MN, MO, MS, NC, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, VT, WA				
	<ul style="list-style-type: none"> Fixed Account 1-Year Gold Point-to-Point with a Cap 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Monthly Average with A Cap 1-Year S&P 500 Monthly Point-to-Point with a Cap 1-Year S&P 500 Point-to-Point with a Cap 2-Year Barclays Trailblazer Sectors 5 Index 	1.00%	5.25%		0-75									0-75	7.50%		
Flexible Premium						Trigger:	3.50%		6%	1% on 87.5% of premiums paid	\$10,000	Yr 1 0%	100%	Yes	10 Yrs	76-80	5.50%
							4.25%		76+							81-85	3.75%
							2.00%										
							4.00%										
								120.00%									
Gauranty Income Life	A.M. Best	B++	Fitch	NA	Moody's NA	S&P NA	Rate Book Updated On: 5/11/2021						Rates Effective: 3/22/2021				
Safe Income Plus	Allocations/Strategies					Fixed	Cap Rate	Par Rate					All Except: NY Call for details in: AK, AL, CA, DE, FL, HI, IL, IN, IA, MA, MD, MN, MO, MS, MT, NC, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT, WA				
	<ul style="list-style-type: none"> Fixed Account 1-Year Index Gain Option with Declared Rate 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Point-to-Point 	1.00%	1.75%		6%	1% on 87.5% of premiums paid	\$10,000	Yr 1 0%	100%	Yes	10 Yrs	0-75		6.50%			
Flexible Premium						Trigger:	2.00%									76-80	4.75%
							2.00%										
							1.10%										
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P A-	Rate Book Updated On: 5/11/2021						Rates Effective: 4/19/2021				
Wealth Choice 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread				All Except: AZ, HI, MN, NY, SD				
	<ul style="list-style-type: none"> Fixed Account Horizon Ascend 5% Index Annual Pt to Pt Annual Pt to Pt w/ Cap Monthly Sum Cap 	1.50%		60.00%	5%	1% on 87.5% of premiums paid	\$20,000	Year 1 10%	100%	Yes	10 Yrs	0-74		6.50%			
Single Premium							3.00%	25.00%								75-80	4.00%
							10.00%										
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P A-	Rate Book Updated On: 5/11/2021						Rates Effective: 4/19/2021				
Choice Income II (7 Year)	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread				All Except: NY Call for details in: CA				
	<ul style="list-style-type: none"> Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point 	1.50%	2.75%	70.00%	None	1% on 87.5% of premiums paid	\$25,000	Yr 1 10%	100%	Yes	7 Yrs	45-80		5.00%			
Single Premium						Trigger:	2.00%									81-85	2.75%
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P A-	Rate Book Updated On: 5/11/2021						Rates Effective: 4/19/2021				
Choice Income II (10 Year)	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread				All Except: NY Call for details in: CA				
	<ul style="list-style-type: none"> Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point 	1.60%	3.00%	75.00%	None	1% on 87.5% of premiums paid	\$25,000	Yr 1 10%	100%	Yes	10 Yrs	45-80		7.00%			
Single Premium						Trigger:	2.25%									81-85	5.00%
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P A-	Rate Book Updated On: 5/11/2021						Rates Effective: 4/19/2021				
Income 150+ SE*	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread				All Except: NY Call for details in: CA				
	<ul style="list-style-type: none"> Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point 	1.50%	2.50%	65.00%	50% to Income Account Value the 1st 5 yrs.	1% on 87.5% of premiums paid	\$10,000	Yr 1 10%	100%	Yes	10 Yrs	55-75		7.00%			
Single Premium						Trigger:	2.35%									76-85	5.00%

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Last Update: 8/9/2021

Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's Baa1	S&P A-										
	Rate Book Updated On: 5/11/2021						Rates Effective: 4/19/2021									
Choice Accumulation II (5 Year) Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread						
	➢ Fixed Account						1.10%									
	➢ 1 Year Russell 2000 Point to Point							2.70%								
	➢ 1 Year MSCI EAFE Point to Point							2.70%								
	➢ 1 Year PIMCO Balanced Point to Point								55.00%							
	➢ 1 Year S&P 500 Annual Point-to-Point							2.70%								
	➢ 1 Year S&P 500 Monthly Point-to-Point							0.85%								
	➢ 1 Yr S&P 500 Point-to-Point with Performance Trigger						Trigger:	1.70%								
➢ 2 Year BlackRock Diversa Volatility Control									6.25%							
➢ 2 Year Franklin US Point to Point									6.25%							
Choice Accumulation II (7 Year) Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread						
	➢ Fixed Account						1.15%									
	➢ 1 Year Russell 2000 Point to Point							2.75%								
	➢ 1 Year MSCI EAFE Point to Point							2.75%								
	➢ 1 Year PIMCO Balanced Point to Point								60.00%							
	➢ 1 Year S&P 500 Annual Point-to-Point							2.75%								
	➢ 1 Year S&P 500 Monthly Point-to-Point							0.90%								
	➢ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	1.75%								
➢ 2 Year BlackRock Diversa Volatility Control									6.00%							
➢ 2 Year Franklin US Point to Point									6.00%							
Choice Accumulation II (10 Year) Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread						
	➢ Fixed Account						1.20%									
	➢ 1 Year Russell 2000 Point to Point							3.00%								
	➢ 1 Year MSCI EAFE Point to Point							3.00%								
	➢ 1 Year PIMCO Balanced Point to Point								70.00%							
	➢ 1 Year S&P 500 Annual Point-to-Point							3.00%								
	➢ 1 Year S&P 500 Monthly Point-to-Point							0.95%								
	➢ 1 Year S&P 500 Point to Point with Performance Trigger						Trigger:	1.80%								
➢ 2 Year BlackRock Diversa Volatility Control									5.25%							
➢ 2 Year Franklin US Point to Point									5.25%							
Great American	A.M. Best	A+	Fitch	N/A	Moody's A2	S&P A+										
	Rate Book Updated On: 5/11/2021						Rates Effective: 3/22/2021									
American Landmark 5* Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.60%									
	➢ 5 Year S&P 500 Annual Point-to-Point							3.80%								
	➢ 1 Year iShares U.S. Real Estate Annual Point to Point							4.05%								
	➢ 1 Year S&P 500 Annual Point-to-Point							4.05%								
	➢ 1 Year S&P 500 Risk Control Annual Point to Point								45.00%							
➢ 1 Year S&P U.S. Retiree Spending Annual Point to Point								55.00%								
Safe Return (ROP) Single Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Bailout						
	➢ Fixed Account						1.20%									
	➢ 1 Year iShares U.S. Real Estate Annual Point to Point							3.00%	&	3.00%						
	➢ 1 Year S&P 500 Annual Point-to-Point							3.00%	&	3.00%						
➢ 1 Year S&P 500 Risk Control Annual Point to Point								30.00%	&	25.00%						
American Legend III Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate							
	➢ Fixed Account						1.30%									
	➢ 1 Year iShares US Real Estate Annual Point-to-Point							3.05%								
	➢ 1 Year S&P 500 Monthly Sum with Cap							1.25%								
	➢ 1 Year S&P 500 Point-to-Point							2.75%								
	➢ 1 Year SPDR Gold Shares Point-to-Point							3.50%								
	➢ 1 Year US Retiree Spending Annual Point-to-Point								40.00%							
➢ 1-Year S&P 500 Risk Control with Participation								35.00%								

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Last Update: 8/9/2021

Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
	A.M. Best	A+	Fitch	N/A	Moody's	A2										S&P	A+			
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 5/11/2021			Rates Effective: 3/22/2021								
American Legend 7*	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 0% 10% (7-12)	100% (1-6) 0% (7-12)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75	4.75%	
	> Fixed Account							1.85%	4.75%										76-80	2.75%
American Landmark 3*	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.1% on 87.5% of premiums paid	0-90 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-12)	Yes	3 Yrs	All Except: NY Call for details in: AK, CA, MA, OR, PA, UT	0-75	2.50%	
	> Fixed Account							1.15%	2.50%										76-85	2.00%
Guggenheim	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021			Rates Effective: 4/1/2021								
Highlander 7	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	7 Yrs	All Except: NY Call for details in: CA, FL	0-75	5.00%	
	> Fixed Account							2.75%	5.00%									40.00%	76+	4.00%
Highlander 10	Allocations/Strategies						Fixed	Cap Rate	Par Rate	4%	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75	7.00%	
	> Fixed Account							2.30%	4.25%									35.00%	76+	5.00%
ViStar	Allocations/Strategies						Fixed	Cap Rate	Par Rate	5% benett Base Bonus with Rider	1% on 87.5% of premiums paid	0-80 NQ \$10,000 Q \$5,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, FL	0-75	7.00%	
	> Fixed Account							2.75%	5.25%									40.00%	76+	5.00%
Lincoln Financial	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-	Rate Book Updated On: 5/11/2021			Rates Effective: 4/15/2021								
OptiBlend 7* 100K+	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	2.05% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 50% 10% (7-12)	100% (1-6)	Yes	7 Yrs	All Except: NY Call for details in: CA	0-74	4.50%
	> Fixed Account							1.40%	75.00%	65.00%									75-79	3.00%
OptiBlend 10* 100K+	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1.8% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 50% 10% (7-12)	100% (1-6)	Yes	10 Yrs	All Except: NY Call for details in: CA, LA, MA	0-74	7.00%
	> Fixed Account							1.60%	100.00%	0.50%									75-79	4.00%

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Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions						
	A.M. Best	B+	Fitch	BB+	Moody's N/A	S&P N/A															
Nassau Re	Rate Book Updated On: 5/11/2021						Rates Effective: 5/1/2021														
Personal Protection Choice	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NH, NJ, NC, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%	
	> Fixed Account	1.50%																			
	> S&P 500 Monthly Cap		1.15%																		
	> 1-Year CSTMAI Point-to-Point Spread							4.75%													
	> 1-Year S&P 500 Point-to-Point Cap								2.50%												
	> 1-Year S&P 500 Point-to-Point Participation								20.00%												
	> 1-Year S&P 500 with Par and Spread								25.00% & 2.00%												
	> 2-Year CSTMAI Point-to-Point Spread									4.25%											
	> 2-Year S&P 500 Point-to-Point Cap								5.50%												
	> 2-Year S&P 500 Point-to-Point Participation								30.00%												
> 2-Year S&P 500 with Par and Spread								38.00% & 4.00%													
> 3-Year S&P 500 with Par and Spread								55.00% & 9.00%													
Single Premium																					
Personal Income Annuity	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%	
	> Fixed Account	1.50%																			
	> S&P 500 Monthly Cap		1.15%																		
	> 1-Year CSTMAI Point-to-Point Spread							4.75%													
	> 1-Year S&P 500 Point-to-Point Cap								2.75%												
	> 1-Year S&P 500 Point-to-Point Participation								20.00%												
	> 1-Year S&P 500 with Par and Spread								25.00% & 2.00%												
	> 2-Year CSTMAI Point-to-Point Spread									4.75%											
	> 2-Year S&P 500 Point-to-Point Cap								5.50%												
	> 2-Year S&P 500 Point-to-Point Participation								30.00%												
> 2-Year S&P 500 with Par and Spread								38.00% & 4.00%													
> 3-Year S&P 500 with Par and Spread								55.00% & 9.00%													
Single Premium																					
Nassau Growth Annuity (7 Years)	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Fee	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: MA, ME, NY, PR Call for details in: IN	0-75 76+	6.50% 4.25%	
	> Fixed Account	2.25%																			
	> 1-year S&P 500 Cap		4.00%																		
	> 1-year S&P 500 with Par								31.00%												
	> 1-year S&P 500 with Pat and Fee								45.00% & 1.00%												
	> 2-year S&P 500 with Par								45.00%												
	> 2-year S&P 500 with Par and Fee								62.00% & 1.00%												
	> 2-year Sunrise Smart Passage SG								85.00%												
	> 2-year Sunrise Smart Passage SG with Par and Fee								122.00% & 1.00%												
	Single Premium																				
Nassau Growth Annuity (10 Years)	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Fee	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	All Except: MA, ME, NY, PR	0-75 76+	7.25% 5.00%	
	> Fixed Account	2.50%																			
	> 1-year S&P 500 Cap		4.50%																		
	> 1-year S&P 500 with Par								30.00%												
	> 1-year S&P 500 with Pat and Fee								43.00% & 1.00%												
	> 2-year S&P 500 with Par								45.00%												
	> 2-year S&P 500 with Par and Fee								65.00% & 1.00%												
	> 2-year Sunrise Smart Passage SG								95.00%												
	> 2-year Sunrise Smart Passage SG with Par and Fee								130.00% & 1.00%												
	Single Premium																				
National Western Life	Rate Book Updated On: 5/11/2021						Rates Effective: 1/1/2021														
NWL Ultra Classic	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread/Fee	None	1.5% on 87.5% of premiums paid	0-85 \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	13 Yrs	All Except: AK, AL, CT, DE, IL, IN, MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA Call for details in: CA, FL, OH, TX	0-75 76-80 0-70 71-75 76-80	NQ NQ Q	10.00% 8.50% 10.00% 8.00% 7.00%
	> Fixed Account	2.50%																			
	> Option A: Monthly Averaging Annual Reset								50.00% & 6.00%												
	> Option J: Annual Point-to-Point with Cap								5.50% & 0.50%												
	> Option U: Annual Reset Low Volatility Daily Risk Control								105.00%												
	Flexible Premium																				

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions							
National Western Life	A.M. Best	A	Fitch	N/A	Moody's	A2	S&P	A-	Rate Book Updated On: 5/11/2021				Rates Effective: 1/1/2021								
NWL Ultra Future Flexible Premium	Allocations/Strategies					Fixed	Par Rate	Spread/Fee	9% Yr 1 4.75% Yrs 2-5	1.5% on 87.5% of premiums paid	0-85	Yr 1	100%	(1-6)	Yes	15 Yrs	ALL Except: AK, AL, CT, MT, NV, NY, OR, SC Call for details in: CA, FL, OH, PR, TX	0-75	NQ	5.00%	
	> Fixed Account	1.65%			\$5,000	0%	76-80	NQ			3.00%										
	> Option A: Monthly Averaging Annual Reset		50.00%	&	6.00%	Yr 2+	50%	0-70			Q							1.50%			
	> Option U: Annual Reset Low Volatility Daily Risk Control		75.00%		\$2,000	10%	(7-12)	76-80										0.25%			
NWL Impact 7 / 7S Flexible Premium	Allocations/Strategies					Fixed	Par Rate	Spread	5%	1.5% on 87.5% of premiums paid	0-85	Yr 1	100%	(1-6)	Yes	7 Yrs	ALL Except: CT, FL, NY Call for details in: PR	0-75	NQ	5.50%	
	> Fixed Account	2.00%			\$5,000	0%	76-80	NQ			3.50%										
	> 1 Year Annual Point to Point with Monthly Average		30.00%	&	6.00%	Yr 2+	50%	0-70										5.50%			
	> Global Lookback		20.00%	&	2.00%	10%	(7-12)	71-75			Q							4.00%			
NWL Impact 10 Flexible Premium	Allocations/Strategies					Fixed	Par Rate	Spread	7%	1.5% on 87.5% of premiums paid	0-85	Yr 1	100%	(1-6)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, IN, MA, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Call for details in: PR	0-75	NQ	7.00%	
	> Fixed Account	1.65%			\$5,000	0%	76-80	NQ			5.00%										
	> 1 Year Annual Point to Point with Monthly Average		30.00%	&	6.00%	Yr 2+	50%	0-70										7.00%			
	> Global Lookback		20.00%	&	2.00%	10%	(7-12)	71-75			Q							5.50%			
Peak 10 Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85	Yr 1	100%	(1-6)	Yes	10 Yrs	ALL Except: CA, DC, DE, HI, IL, IN, LA, MA, MD, NC, ND, NY, RI, VA, VI	0-75		6.50%
	> Fixed Account	1.15%				2.75%	115.00%	&	1.50%			76-80								4.65%	
	> AB Growth & Value Balanced Cap					3.00%	115.00%	&	1.50%			81-85								3.05%	
	> AB Growth & Value Balanced Participation					2.50%	40.00%	&	1.50%												
	> J.P. Morgan Cycle Cap					3.25%	115.00%	&	1.50%												
	> J.P. Morgan Cycle Participation						75.00%														
	> S&P 500 Price Cap						80.00%														
	> S&P 500 Price Participation						30.00%														
	> S&P 500 Average Daily Risk Control Cap						80.00%														
	> S&P 500 Average Daily Risk Control Participation																				
Benefit Solutions 10 Single Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	20%	1.75% on 87.5% of premiums paid	40-79	Yr 1	100%	(1-6)	Yes	10 Yrs	ALL Except: ID, NY Call for details in: CA	40-75		6.75%
	> Fixed Account	1.50%				35.00%			76+										4.87%		
	> 1 Year DJI Monthly Averaging																				
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index					1.20%															
Charter Plus 10 Flexible Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	6% for years 1-7	1.75% on 87.5% of premiums paid	0-79	Yr 1	100%	(1-6)	Yes	10 Yrs	ALL Except: AK, CA, CT, DE, HI, MN, MO, NY, NV, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA	0-75		6.50%
	> Fixed Account	1.10%				1.05%	15.00%					76+								4.875%	
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index					2.25%															
	> 1 Year S&P 500 Annual Point-to-Point Index																				

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Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions							
North American	A.M. Best	A+	Fitch	A+	Moody's N/A	S&P A+	Rate Book Updated On: 5/11/2021			Rates Effective: 5/4/2021											
Charter Plus 14	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	8% in years 1-7	1.75% on 87.5% of premiums paid	0-75	Yr 1 0%	100% (1-6)	Yes	14 Yrs	All Except: AK, CA, LI, DE, HI, ID, MN, MO, NV, NY, OH, OK, OR, PA.	0-75	6.50%		
	> Fixed Account	1.20%																			
	> 1 Year NASDAQ-100 Monthly Point-to-Point Index		1.10%																		
	> 1 Year S&P 500 Annual Point-to-Point Index		2.75%																		
	> 1 Year S&P 500 Annual Point-to-Point			20.00%																	
	> 1 Year S&P 500 Daily Index Margin				9.00%																
	> 1 Year S&P 500 Low Volatility Daily Risk Control 5%				4.50%																
	> 1 Year S&P 500 Monthly Point-to-Point Index		1.20%																		
	> 1 Year S&P 500 Low Volatility Daily Risk Control 8%				4.75%																
	Flexible Premium																				
Income Choice 10	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	40-79	Yr 1 0%	100% (1-6)	Yes	10 Yrs	All Except: ID, NY	40-75	6.50%		
	> Fixed Account	1.30%																			
	> 1-Year S&P 500 Annual Point-to-Point		3.00%																		
	> 1-Year S&P 500 Annual Point-to-Point Participation			18.00%																	
	> 1-Year S&P 500 Low VC Daily Risk Ctrl 5%				2.90%																
	> 1-Year S&P 500 MARC 5% ER				2.50%																
	> 1-Year S&P 500 Monthly Point-to-Point		1.30%																		
	> 2-Year S&P 500 Low VC Daily Risk Ctrl 8%				4.50%																
	> 2-Year S&P 500 Low VC Daily Risk Ctrl 8%			5.00%																	
	Flexible Premium	(Threshold Participation Rate Strategy After 0%)					100.00%														
Performance Choice 8	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	8 Yrs	All Except: NY	40-75	Year 1	4.75%	
	> Fixed Account	1.60%																			
	> S&P 500 Annual Point to Point		3.30%																		
	> S&P 500 Monthly Point to Point		1.40%																		
	> S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.				2.10%																
	> S&P 500 Annual Point to Point			20.00%																	
	> S&P 500 MARC 5% ER Annual Point to Point			60.00%																	
	> Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.			65.00%																	
	> Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Par/Fee			125.00%	& 1.50%																
	> Two-year S&P 500 Point to Point			30.00%																	
> Two-year S&P 500 MARC 5% ER Pt. to Pt.			85.00%																		
> Two-year Fidelity Multifactor Yield Index 5% ER			95.00%																		
Flexible Premium						185.00%	& 1.50%														
VersaChoice 10*	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1.75% on 87.5% of premiums paid	0-79	Yr 1 10%	100% (1-6)	Yes	10 Yrs	All Except: NY	40-75	76+	6.50%	
	> Fixed Account	1.70%																			
	> S&P 500 Annual Point to Point		3.50%																		
	> S&P 500 Monthly Point to Point		1.50%																		
	> S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt.				2.00%																
	> S&P 500 Annual Point to Point			20.00%																	
	> S&P 500 MARC 5% ER Annual Point to Point			65.00%																	
	> Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.			70.00%																	
	> Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt.			130.00%	& 1.50%																
	> Two-year S&P 500 Point to Point			30.00%																	
> Two-year S&P 500 MARC 5% ER Pt. to Pt.			90.00%																		
> Two-year Fidelity Multifactor Yield Index 5% ER			100.00%																		
Single Premium						190.00%	& 1.50%														

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Annuity Rate Sheet Indexed Annuities

1-800-255-5055





Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
	A.M. Best	A-	Fitch	N/A	Moody's	N/A										S&P	N/A		
Oceanview							Rate Book Updated On: 3/18/2021			Rates Effective: 4/29/2021									
Harbourview 3 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79	2.50%
	➤ Fixed Account						1.35%	3.00%	18.00%									27.00%	
	➤ S&P 500 Annual Point to Point																		
	➤ S&P 500 Annual Point to Point																		
	➤ 2-Year S&P 500 Point to Point																		
➤ S&P 500 Monthly Average							2.50%												
Harbourview 5 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79	4.00%
	➤ Fixed Account						1.85%	3.75%	26.00%									40.00%	
	➤ S&P 500 Annual Point to Point																		
	➤ S&P 500 Annual Point to Point																		
	➤ 2-Year S&P 500 Point to Point																		
➤ S&P 500 Monthly Average							2.75%												
Harbourview 7 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79	5.25%
	➤ Fixed Account						1.90%	5.00%	35.00%									41.00%	
	➤ S&P 500 Annual Point to Point																		
	➤ S&P 500 Annual Point to Point																		
	➤ 2-Year S&P 500 Point to Point																		
➤ S&P 500 Monthly Average							3.00%												
Harbourview 10 Flexible Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1.8% on 87.5% of premiums paid	0-89 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, CT, NY, PR, UT, VT	0-79	7.00%
	➤ Fixed Account						2.00%	5.00%	40.00%									60.00%	
	➤ S&P 500 Annual Point to Point																		
	➤ S&P 500 Annual Point to Point																		
	➤ 2-Year S&P 500 Point to Point																		
➤ S&P 500 Monthly Average							3.00%												
Oxford Life							Rate Book Updated On: 5/11/2021			Rates Effective: 4/1/2021									
Royal Select Single Premium	Allocations/Strategies						Fixed	Cap Rate	8%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75	6.50%	
	➤ Fixed Account						1.40%	3.25%									3.25%		
	➤ 1 Year Annual Point-to-Point Strategy																		
➤ 1 Year Monthly Average Strategy																			
Silver Select Single Premium	Allocations/Strategies						Fixed	Cap Rate	4%	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	All Except: AL, MS, MT, NY, VT, WV	18-75	6.50%	
	➤ Fixed Account						1.80%	3.90%									3.90%		
	➤ 1 Year S&P 500 Annual Point-to-Point																		
➤ 1 Year S&P 500 Annual Monthly Average																			
Select Single Premium	Allocations/Strategies						Fixed	Cap Rate	None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-12)	Yes	10 Yrs	ALL Except: AL, MS, NY, VT, WV	18-75	6.50%	
	➤ Fixed Account						2.25%	4.75%									4.75%		
	➤ 1 Year S&P 500 Annual Point-to-Point																		
➤ 1 Year S&P 500 Annual Monthly Average																			
Protective Life							Rate Book Updated On: 5/11/2021			Rates Effective: 5/11/2021									
Guaranteed Income Indexed Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	None	1% on 100% of premiums paid	50-79 \$25,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	50-79	5.50%
	➤ Fixed Account						1.20%	2.35%	55.00%										
	➤ S&P 500 Annual Point-to-Point																		
	➤ S&P 500 Annual Rate for Term Cap							2.25%											
➤ 2-Year Citi Flexible Allocation 6 Excess Return																			

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For Agent Use Only

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

Last Update: 8/9/2021

Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions													
	A.M. Best	B+	Fitch	N/A	Moody's N/A	S&P BBB+																						
Rate Book Updated On: 5/11/2021 Rates Effective: 3/1/2021																												
Denali 7  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-75	6.00%								
							2.50%	2.25%		3.00%																		
	➤ Fixed Account																											
	➤ S&P 500 Monthly Cap																											
	➤ S&P 500 Monthly Average with Spread																											
	➤ S&P 500 Monthly Average with Participation Rate								65.00%																			
	➤ S&P 500 Monthly Average with Cap							6.50%																				
	➤ S&P 500 Annual Point to Point								40.00%																			
	➤ S&P 500 Annual Point to Point with Cap							5.50%																				
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								110.00%																			
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread									N/A																		
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost									0.50%																		
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par								115.00%																				
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread									N/A																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost									0.75%																			
Denali 10  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: AK, CA, DE, HI, IA, MD, MN, MT, NJ, NY, NV, OH, OR, PA, UT, VA, WA	0-75	7.00%								
							2.75%	2.50%		2.50%																		
	➤ Fixed Account																											
	➤ S&P 500 Monthly Cap																											
	➤ S&P 500 Monthly Average with Spread																											
	➤ S&P 500 Monthly Average with Participation Rate								70.00%																			
	➤ S&P 500 Monthly Average with Cap							7.00%																				
	➤ S&P 500 Annual Point to Point								40.00%																			
	➤ S&P 500 Annual Point to Point with Cap							5.75%																				
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								115.00%																			
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread									N/A																		
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost									0.75%																		
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par								120.00%																				
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread									N/A																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost									1.00%																			
Denali 14  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, HI, IA, ID, MD, MA, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA	0-75	8.50%								
							3.00%	2.75%		2.00%																		
	➤ Fixed Account																											
	➤ S&P 500 Monthly Cap																											
	➤ S&P 500 Monthly Average with Spread																											
	➤ S&P 500 Monthly Average with Participation Rate								75.00%																			
	➤ S&P 500 Monthly Average with Cap							8.50%																				
	➤ S&P 500 Annual Point to Point with Participation Rate								45.00%																			
	➤ S&P 500 Annual Point to Point with Cap							7.00%																				
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								135.00%																			
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread									N/A																		
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost									1.50%																		
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par								140.00%																				
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread									N/A																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost									1.75%																			
Denali Bonus 7  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	0-80 5.0% 81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: AK, CA, CT, DE, HI, IA, MD, MT, MN, NJ, NV, NY, OH, OR, PA, UT, VA, WA Call for details: MA, MO, SC, TX	0-75	6.00%								
							1.75%	1.75%		5.00%																		
	➤ Fixed Account																											
	➤ S&P 500 Monthly Cap																											
	➤ S&P 500 Monthly Average with Spread																											
	➤ S&P 500 Monthly Average with Participation Rate								45.00%																			
	➤ S&P 500 Monthly Average with Cap							3.75%																				
	➤ S&P 500 Annual Point to Point with Participation Rate								25.00%																			
	➤ S&P 500 Annual Point to Point with Cap							3.50%																				
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								75.00%																			
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Spread									1.50%																		
	➤ Barclays Atlas 5 Annual Pt. to Pt. with Boost									N/A																		
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par								75.00%																				
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread									1.25%																			
➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost									N/A																			

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Indexed Annuities	Crediting Methods						Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
	A.M. Best	B+	Fitch	N/A	Moody's N/A	S&P BBB+											
SILAC Rate Book Updated On: 5/11/2021 Rates Effective: 3/1/2021																	
Denali Bonus 10  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	0-75 7.0% 76-85 5.0% 0-80 FL 5.0% 81-90 FL 3.5 N/A	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 7.00% 76-80 6.00% 81-85 4.50%
	> Fixed Account	2.00%															
	> S&P 500 Monthly Cap		1.85%														
	> S&P 500 Monthly Average with Spread								4.50%								
	> S&P 500 Monthly Average with Participation Rate						55.00%										
	> S&P 500 Monthly Average with Cap							4.50%									
	> S&P 500 Annual Point to Point with Participation Rate								30.00%								
	> S&P 500 Annual Point to Point with Cap							4.00%									
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								85.00%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								0.75%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A								
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								90.00%								
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								0.50%									
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								N/A									
Denali Bonus 14  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	0-70 10.0% 71-80 5.0%	1% on 87.5% of premiums paid 0-80 \$10,000	Yr 1 0% Yr 2+ 5%	100% (0-6) 50% (7-12)	Yes 14 Yrs	All Except: AK, CA, CT, DE, HI, IA, ID, MA, MD, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA Call for details: FL	0-75 8.50% 76-80 6.50% 0-75 8.50% 76-80 6.50%
	> Fixed Account	2.25%															
	> S&P 500 Monthly Cap		2.25%														
	> S&P 500 Monthly Average with Spread								3.50%								
	> S&P 500 Monthly Average with Participation Rate						60.00%										
	> S&P 500 Monthly Average with Cap							5.75%									
	> S&P 500 Annual Point to Point with Participation Rate								35.00%								
	> S&P 500 Annual Point to Point With Cap							4.75%									
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								100.00%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								0.00%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A								
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								105.00%								
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								N/A									
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								0.25%									
Teton 7  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid 0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes 7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-75 6.00% 76-80 4.50% 81-85 3.00% 86-90 2.00%
	> Fixed Account	2.00%															
	> S&P 500 Monthly Cap		2.00%														
	> S&P 500 Monthly Average with Spread								4.00%								
	> S&P 500 Monthly Average with Participation Rate						55.00%										
	> S&P 500 Monthly Average with Cap							4.50%									
	> S&P 500 Annual Point to Point with Participation Rate								30.00%								
	> S&P 500 Annual Point to Point with Cap							4.25%									
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								90.00%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								0.50%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A								
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								95.00%								
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								0.25%									
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								N/A									
Teton 10  Flexible 1st Yr Premium	Allocations/Strategies						Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid 0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes 10 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-75 7.25% 76-80 6.00% 81+ 4.50%
	> Fixed Account	2.25%															
	> S&P 500 Monthly Cap		2.00%														
	> S&P 500 Monthly Average with Spread								3.75%								
	> S&P 500 Monthly Average with Participation Rate						55.00%										
	> S&P 500 Monthly Average with Cap							5.00%									
	> S&P 500 Annual Point to Point with Participation Rate								30.00%								
	> S&P 500 Annual Point to Point with Cap							4.50%									
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate								90.00%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread								0.50%								
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost								N/A								
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par								95.00%								
> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread								0.25%									
> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost								N/A									

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Annuity Rate Sheet Indexed Annuities

1-800-255-5055

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions					
	A.M. Best	B+	Fitch	N/A	Moody's N/A										S&P	BBB+			
Rate Book Updated On: 5/11/2021 Rates Effective: 3/1/2021																			
Teton 14 Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 76-80	8.50% 6.50%
	> Fixed Account	2.50%	2.25%																
	> S&P 500 Monthly Cap																		
	> S&P 500 Monthly Average with Spread				3.00%														
	> S&P 500 Monthly Average with Participation Rate			65.00%															
	> S&P 500 Monthly Average with Cap		6.50%																
	> S&P 500 Annual Point to Point with Participation Rate			40.00%															
	> S&P 500 Annual Point to Point with Cap		5.50%																
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			110.00%															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				N/A														
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				0.50%														
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			115.00%															
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				N/A														
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				0.75%														
Teton Bonus 7 Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	0-80 5% 81-90 2.5%	1% on 87.5% of premiums paid	0-90 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	7 Yrs	All Except: MN, MT, NJ, NY Call for details: CA	0-80 81-85 86+	4.50% 3.00% 2.00%
	> Fixed Account	1.25%	1.50%																
	> S&P 500 Monthly Cap																		
	> S&P 500 Monthly Average with Spread				6.25%														
	> S&P 500 Monthly Average with Participation Rate			35.00%															
	> S&P 500 Monthly Average with Cap		2.75%																
	> S&P 500 Annual Point to Point with Participation Rate			20.00%															
	> S&P 500 Annual Point to Point with Cap		2.75%																
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			60.00%															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				2.50%														
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A														
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			60.00%															
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				2.00%														
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A														
Teton Bonus 10 Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	7% (5% FL)	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	10 Yrs	All Except: MN, MT, NJ, NY Call for details: AK, CA, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	0-75 76-80 81+	7.25% 6.00% 4.50%
	> Fixed Account	1.50%	1.50%																
	> S&P 500 Monthly Cap																		
	> S&P 500 Monthly Average with Spread				6.00%														
	> S&P 500 Monthly Average with Participation Rate			35.00%															
	> S&P 500 Monthly Average with Cap		3.00%																
	> S&P 500 Annual Point to Point with Participation Rate			22.00%															
	> S&P 500 Annual Point to Point with Cap		3.00%																
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			60.00%															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				2.25%														
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A														
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			65.00%															
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				2.00%														
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A														
Teton Bonus 14 Flexible 1st Yr Premium	Allocations/Strategies					Fixed	Cap Rate	Par Rate	Spread	10%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 5% Accum. up to 30%	100% (0-6) 50% (7-12)	Yes	14 Yrs	All Except: AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA Call for details: FL	0-75 76-80	8.50% 6.50%
	> Fixed Account	1.75%	1.75%																
	> S&P 500 Monthly Cap																		
	> S&P 500 Monthly Average with Spread				4.75%														
	> S&P 500 Monthly Average with Participation Rate			45.00%															
	> S&P 500 Monthly Average with Cap		4.00%																
	> S&P 500 Annual Point to Point with Participation Rate			25.00%															
	> S&P 500 Annual Point to Point with Cap		3.75%																
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			75.00%															
	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				1.25%														
	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A														
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Par			80.00%															
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				1.00%														
	> Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A														

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

Last Update: 8/9/2021

Indexed Annuities	Crediting Methods					Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
	A.M. Best	A	Fitch	N/A	Moody's A1									S&P A+	Rate Book Updated On:	Rates Effective:	
Standard Insurance																	
Index Select Annuity 5*	Allocations/Strategies					Fixed	Cap Rate	Par Rate									
➤ Fixed Account						2.00%			None	1% on 87.5% of premiums paid	0-93	0%	(1-6)	Yes	5 Yrs	ALL Except: CA, NY, PR	0-80 3.00%
➤ 1 Year S&P 500 Annual Point-to-Point								29.00%			\$15,000	Yr 2+	50%				81-85 1.50%
Single Premium							3.95%					10%	(7-12)				86-93 1.35%
Index Select Annuity 7*	Allocations/Strategies					Fixed	Cap Rate	Par Rate									
➤ Fixed Account						2.00%			None	1% on 87.5% of premiums paid	0-90	0%	(1-6)	Yes	7 Yrs	ALL Except: CA, NY, PR	0-80 4.00%
➤ 1 Year S&P 500 Annual Point-to-Point								31.00%			\$15,000	Yr 2+	50%				81-85 2.00%
Single Premium							5.00%					10%	(7-12)				86+ 1.45%

Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death In Months	Full Accum @ Death	Surrender Charge Period	State Availability	Commissions						
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On	11/6/2020						Rates Effective: 11/29/2020						
LibertyMark 7	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 5.00%	81-85 3.75%	50bps bonus through December 31, 2020
	> Fixed Account	2.40%				1.00%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			78.00%		1.00%																
	> 1-Year S&P 500 Point-to-Point		5.40%			1.00%																
	> 1-Year Gold Point-to-Point W/Par			38.00%		1.00%																
	> 2-Year Morgan Stanley TEBI Point-to-Point			104.00%		1.00%																
	> 2-Year S&P 500 Point-to-Point w/ PR			55.00%		1.00%																
> 2-Year SG SG Columbia Adaptive Index PTP w/Par			133.00%		1.00%																	
Single Premium																						
LibertyMark 7 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee	5%	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 4.00%	81-85 2.75%	50bps bonus through December 31, 2020
	> Fixed Account	2.20%				1.00%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			65.00%		1.00%																
	> 1-Year S&P 500 Point-to-Point		4.90%			1.00%																
	> 1-Year Gold Point-to-Point W/Par			30.00%		1.00%																
	> 2-Year Morgan Stanley TEBI Point-to-Point			90.00%		1.00%																
	> 2-Year S&P 500 Point-to-Point w/ PR			43.00%		1.00%																
> 2-Year SG SG Columbia Adaptive Index PTP w/Par			\$ 115.00		1.00%																	
Single Premium																						
LibertyMark 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 7.00%	81-85 6.00%	50bps bonus through December 31, 2020
	> Fixed Account	2.90%				1.25%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			91.00%		1.25%																
	> 1-Year Gold Point-to-Point W/Par			45.00%		1.25%																
	> 1-Year S&P 500 Point-to-Point		6.40%			1.25%																
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			115.00%		1.25%																
	> 2-Year Morgan Stanley TEBI Point-to-Point			122.00%		1.25%																
> 2-Year S&P 500 Point-to-Point w/ PR			65.00%		1.25%																	
> 2-Year SG SG Columbia Adaptive Index PTP w/Par			165.00%		1.25%																	
> 5-Year FUSION Fixed Rate on Gain (Part A)		2.00%			1.25%																	
> 5-Year FUSION Participation Rate (Part B)			156.00%		1.25%																	
Single Premium																						
LibertyMark 10 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL 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 6.00%	50bps bonus through December 31, 2020
	> Fixed Account	1.85%				1.25%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			60.00%		1.25%																
	> 1-Year Gold Point-to-Point W/Par			30.00%		1.25%																
	> 1-Year S&P 500 Point-to-Point		4.25%			1.25%																
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			76.00%		1.25%																
	> 2-Year Morgan Stanley TEBI Point-to-Point			80.00%		1.25%																
> 2-Year S&P 500 Point-to-Point w/ PR			44.00%		1.25%																	
> 2-Year SG SG Columbia Adaptive Index PTP w/Par			103.00%		1.25%																	
> 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%			1.25%																	
> 5-Year FUSION Participation Rate (Part B)			119.00%		1.25%																	
Single Premium																						
LibertyMark 10 LT	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, NY, OH, OK, PA, SC, TX, UT, WA	0-80 6.00%	81-85 4.75%	50bps bonus through December 31, 2020
	> Fixed Account	2.90%				1.25%																
	> 1-Year Morgan Stanley TEBI Point-to-Point			91.00%		1.25%																
	> 1-Year Gold Point-to-Point W/Par			45.00%		1.25%																
	> 1-Year S&P 500 Point-to-Point		6.40%			1.25%																
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			115.00%		1.25%																
	> 2-Year Morgan Stanley TEBI Point-to-Point			122.00%		1.25%																
> 2-Year S&P 500 Point-to-Point w/ PR			65.00%		1.25%																	
> 2-Year SG SG Columbia Adaptive Index PTP w/Par			156.00%		1.25%																	
> 5-Year FUSION Fixed Rate on Gain (Part A)		2.00%			1.25%																	
> 5-Year FUSION Participation Rate (Part B)			147.00%		1.25%																	
Single Premium																						

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Annuity Rate Sheet 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										
	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A																			
Americo Financial	Rate Book Updated On 11/6/2020										11/6/2020						Rates Effective: 11/29/2020										
LibertyMark 10 LT Plus	Allocations/Strategies								7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	6.00%									
	➢ Fixed Account	Fixed	Cap Rate	Par Rate	Fee																						
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	1.85%		60.00%	1.25%																						
	➢ 1-Year Gold Point-to-Point W/Par			30.00%	1.25%																						
	➢ 1-Year S&P 500 Point-to-Point		4.25%		76.00%	1.25%																					
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.				80.00%	1.25%																					
	➢ 2-Year Morgan Stanley TEBI Point-to-Point				44.00%	1.25%																					
	➢ 2-Year S&P 500 Point-to-Point w/ PR				103.00%	1.25%																					
➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par				119.00%	1.25%																						
➢ 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%			1.25%																						
➢ 5-Year FUSION Participation Rate (Part B)					1.25%																						
Single Premium																											
LibertyMark SE 7	Allocations/Strategies								None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80	5.00%									
	➢ Fixed Account	Fixed	Cap Rate	Par Rate	Fee																						
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	2.90%		91.00%	1.50%																						
	➢ 1-Year Gold Point-to-Point W/Par			45.00%	1.25%																						
	➢ 1-Year S&P 500 Point-to-Point		6.40%		156.00%	1.50%																					
	➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par				122.00%	1.50%																					
	➢ 2-Year Morgan Stanley TEBI Point-to-Point				65.00%	1.50%																					
	➢ 2-Year S&P 500 Point-to-Point					1.50%																					
Single Premium																											
LibertyMark SE 7 Plus	Allocations/Strategies								5%	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80	4.00%									
	➢ Fixed Account	Fixed	Cap Rate	Par Rate	Fee																						
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	2.70%		82.00%	1.50%																						
	➢ 1-Year Gold Point-to-Point W/Par			41.00%	1.50%																						
	➢ 1-Year S&P 500 Point-to-Point		5.80%		110.00%	1.50%																					
	➢ 2-Year Morgan Stanley TEBI Point-to-Point				141.00%	1.50%																					
	➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par				59.00%	1.50%																					
	➢ 2-Year S&P 500 Point-to-Point w/ PR					1.50%																					
Single Premium																											
LibertyMark SE 10	Allocations/Strategies								None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80	6.00%									
	➢ Fixed Account	Fixed	Cap Rate	Par Rate	Fee																						
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	3.45%		107.00%	1.75%																						
	➢ 1-Year Gold Point-to-Point W/Par			52.00%	1.75%																						
	➢ 1-Year S&P 500 Point-to-Point		7.50%		135.00%	1.75%																					
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.				144.00%	1.75%																					
	➢ 2-Year Morgan Stanley TEBI Point-to-Point				75.00%	1.75%																					
	➢ 2-Year S&P 500 Point-to-Point				184.00%	1.75%																					
➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par				156.00%	1.75%																						
➢ 5-Year FUSION Fixed Rate on Gain (Part A)		3.00%			1.75%																						
➢ 5-Year FUSION Participation Rate (Part B)					1.75%																						
Single Premium																											
LibertyMark SE 10 Plus	Allocations/Strategies								7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80	6.00%									
	➢ Fixed Account	Fixed	Cap Rate	Par Rate	Fee																						
	➢ 1-Year Morgan Stanley TEBI Point-to-Point	2.35%		74.00%	1.75%																						
	➢ 1-Year Gold Point-to-Point W/Par			37.00%	1.75%																						
	➢ 1-Year S&P 500 Point-to-Point		5.25%		94.00%	1.75%																					
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.				99.00%	1.75%																					
	➢ 2-Year Morgan Stanley TEBI Point-to-Point				54.00%	1.75%																					
	➢ 2-Year S&P 500 Point-to-Point				128.00%	1.75%																					
➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par					1.75%																						
➢ 5-Year FUSION Fixed Rate on Gain (Part A)		2.00%			1.75%																						
➢ 5-Year FUSION Participation Rate (Part B)					1.75%																						
Single Premium																											

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Last Update: 8/9/2021



Annuity Rate Sheet Legacy Products

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Indexed Annuities	Crediting Methods							Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death In Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions								
	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P																	
Americo Financial								Rate Book Updated On		11/6/2020	Rates Effective: 11/29/2020													
LibertyMark SE 10 LT	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-85	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00%	81-85 4.75%	50bps bonus through December 31, 2020		
	➢ Fixed Account							3.45%			1.75%													
	➢ 1-Year Morgan Stanley TEBI Point-to-Point									107.00%	1.75%													
	➢ 1-Year Gold Point-to-Point W/Par									52.00%	1.75%													
	➢ 1-Year S&P 500 Point-to-Point								7.50%		1.75%													
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									135.00%	1.75%													
	➢ 2-Year Morgan Stanley TEBI Point-to-Point									107.00%	1.75%													
	➢ 2-Year S&P 500 Point-to-Point									75.00%	1.75%													
➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par									184.00%	1.75%														
➢ 5-Year FUSION Fixed Rate on Gain (Part A)							3.00%			1.75%														
➢ 5-Year FUSION Participation Rate (Part B)									156.00%	1.75%														
Single Premium																								
LibertyMark SE 10 LT Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee	7%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00%	50bps bonus through December 31, 2020			
	➢ Fixed Account							2.35%			1.75%													
	➢ 1-Year Morgan Stanley TEBI Point-to-Point									74.00%	1.75%													
	➢ 1-Year Gold Point-to-Point W/Par									37.00%	1.75%													
	➢ 1-Year S&P 500 Point-to-Point								5.25%		1.75%													
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									94.00%	1.75%													
	➢ 2-Year Morgan Stanley TEBI Point-to-Point									99.00%	1.75%													
	➢ 2-Year S&P 500 Point-to-Point									54.00%	1.75%													
➢ 2-Year SG SG Columbia Adaptive Index PTP w/Par									128.00%	1.75%														
➢ 5-Year FUSION Fixed Rate on Gain (Part A)							2.00%			1.75%														
➢ 5-Year FUSION Participation Rate (Part B)									114.00%	1.75%														
Single Premium																								
ClassicMark 10	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00%	81-85 5.00%	86-90 1.50%	50bps bonus through December 31, 2020	
	➢ Fixed Account							1.80%																
	➢ 1-Year Morgan Stanley TEBI Point-to-Point									58.00%														
	➢ 1-Year S&P 500 Point-to-Point								4.00%															
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									74.00%														
	➢ 2-Year Morgan Stanley TEBI Point-to-Point									78.00%														
	➢ 2-Year S&P 500 Point-to-Point w/ PR									42.00%														
	➢ 5-Year FUSION Fixed Rate on Gain (Part A)							1.00%																
➢ 5-Year FUSION Participation Rate (Part B)									115.00%															
Single Premium																								
ClassicMark 10 LT	Allocations/Strategies							Fixed	Cap Rate	Par Rate	Fee	None	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00%	81-85 3.75%	86-90 1.50%	Call for details in: CA, NH, NJ, PA	50bps bonus through December 31, 2020
	➢ Fixed Account							1.80%																
	➢ 1-Year Morgan Stanley TEBI Point-to-Point									58.00%														
	➢ 1-Year S&P 500 Point-to-Point								40.00%															
	➢ 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.									74.00%														
	➢ 2-Year Morgan Stanley TEBI Point-to-Point									78.00%														
	➢ 2-Year S&P 500 Point-to-Point w/ PR									42.00%														
	➢ 5-Year FUSION Fixed Rate on Gain (Part A)							1.00%																
➢ 5-Year FUSION Participation Rate (Part B)									115.00%															
Single Premium																								

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Last Update: 8/9/2021



Annuity Rate Sheet 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 Updated On: 11/6/2020			Rates Effective: #####								
ClassicMark 10 Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	4%	1.6% on 100% of premiums paid	0-80	Yr 1 0%	100% (1-6)	Yes	10 Yrs	ALL Except: AK, AL, LA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK.	0-80	5.00%
	> Fixed Account	1.30%		41.00%																
	> 1-Year Morgan Stanley TEBI Point-to-Point																			
	> 1-Year S&P 500 Point-to-Point		3.00%																	
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			52.00%																
	> 2-Year Morgan Stanley TEBI Point-to-Point			55.00%																
	> 2-Year S&P 500 Point-to-Point w/ PR			30.00%																
> 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%																		
> 5-Year FUSION Participation Rate (Part B)			71.00%																	
Single Premium	50bps bonus through December 31, 2020																			
ClassicMark 10 LT Plus	Allocations/Strategies							Fixed	Cap Rate	Par Rate	3% CA,MO	1.6% on 100% of premiums paid	0-90	Yr 1 10%	100% (1-6)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80	5.00%
	> Fixed Account	1.30%		41.00%																
	> 1-Year Morgan Stanley TEBI Point-to-Point																			
	> 1-Year S&P 500 Point-to-Point		3.00%																	
	> 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt.			52.00%																
	> 2-Year Morgan Stanley TEBI Point-to-Point			55.00%																
	> 2-Year S&P 500 Point-to-Point w/ PR			30.00%																
> 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%																		
> 5-Year FUSION Participation Rate (Part B)			71.00%																	
Single Premium	50bps bonus through December 31, 2020																			

Available Annuity Riders



	Athene <i>Ascent Income Rider</i> <i>Option 1-Guaranteed Growth</i>	Athene <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	Athene <i>Ascent Income Rider</i> <i>Option 1-Guaranteed Growth</i>	Athene <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	Athene <i>Ascent Income Rider</i> <i>Option 1-Guaranteed Growth</i>
Product Line	Ascent Pro Bonus 20% Income Bonus	Ascent Pro Bonus 15% Income Bonus	Ascent Pro 7 18% Income Bonus	Ascent Pro 7 13% Income Bonus	Ascent Pro 10 20% 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	100 bps Benefit/Income Value	100 bps Benefit/Income Value	100 bps Benefit/Income Value	100 bps Benefit/Income Value
Roll-Up Period	20 Yrs No Restart	20 Yrs No Restart	20 Yrs No Restart	20 Yrs No Restart	20 Yrs No Restart
Withdrawal Phase Waiting Period	30 Days Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50
Income Multiplier	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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

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

Available Annuity Riders



	Athene <i>Ascent Income Rider</i> <i>Option 2-Growth Plus Interest</i>	Athene <i>Agility Income Rider</i>	American National <i>Lifetime Income Rider Fixed Rate</i>	American National <i>Lifetime Income Rider Fixed Rate Plus Index Credit</i>	American Equity <i>LIBR</i>
Product Line	Ascent Pro 10 <i>15% Income Bonus</i>	Agility <i>25% Income Base Bonus</i>	All	All	Bonus Gold, Retirement Gold
Issue Ages	35-80	40-80	50-80	50-80	50+
Rider Roll-Up Rate	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	175% of Interest Earned	7.2% Compound	4.2% Compound + Indexed Credit	6% Compound
Rider Fee (Annual) & Calculation	100 bps Benefit/Income Value	None	100 bps Benefit/Income Value	70 bps Benefit/Income Value	90 bps Benefit/Income Value
Roll-Up Period	20 Yrs No Restart	N/A	10 Yrs	10 Yrs	20 Yrs No Restart
Withdrawal Phase Waiting Period	30 Days Minimum Age 50	10 Years Minimum Age 50	30 Days Minimum Age 50	30 Days Minimum Age 50	1 Year Minimum Age 50
Income Multiplier	Income Doubler With Confinement to a Qualified Nursing Facility	Income Doubler With Confinement to a Qualified Nursing Facility	No	No	No
State Variance & Availability	All Except: NY	All Except: OR, NY	All Except: NJ, NY, WA	All Except: NJ, NY, WA	All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

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Available Annuity Riders



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

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Available Annuity Riders



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

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Available Annuity Riders



	Equitrust	Equitrust	Equitrust	F&G <i>Protection Package</i>	F&G <i>Enhanced Package</i>
Product Line	MarketTen Bonus	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series
Issue Ages	40-80	40-80	40-85	0-85	0-85
Rider Roll-Up Rate	5% Compound	10% Benefit Base Bonus 3% Compound	7% Benefit Base Bonus 7% Compound	6% Compound over 5 or 10 years if age 71+ or 4% Simple Lump Sum Payout	4% Simple
Rider Fee (Annual) & Calculation	100 bps Accumulation Value	95 bps Accumulation Value	125 bps Accumulation Value	150 bps Benefit/Income Value	60 bps Benefit/Income Value
Roll-Up Period	10 Yrs No Restart	10 Yrs No Restart	7 Yrs No Restart	10 Yrs No Restart	10 Yrs or Age 85 No Restart
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	1 Year Minimum Age 50	N/A
Income Multiplier	Chronic Illness Doubler	Chronic Illness Doubler	Chronic Illness Doubler	1 - Doubles Rider withdrawal amount Joint is 1.5 times 5 Years and age 60	No
State Variance & Availability	All Except: NY	All Except: NY	All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	N/A

Available Annuity Riders



	F&G <i>Income for Life</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>	Global Atlantic <i>Living Benefit Rider</i>
Product Line	Safe Income Plus	Income150+ SE	Choice Income Guaranteed Rider	Choice Income Stacked Growth	ForeCare
Issue Ages	0-80 50-80 in Maryland	55-80	45-85	45-85	50-80
Rider Roll-Up Rate	6% Compound 2% Minimum on restart	20% - Yr 1 7.5% - Yrs 2-5	10% Simple	200% of interest earned during Accumulation phase, 100% of interest earned in the income phase	N/A
Rider Fee (Annual) & Calculation	115 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	105 bps Benefit/Income Value	72 bps - 300 bps (based on age)
Roll-Up Period	10 Yrs or Age 85 One Restart	5 Yrs	Unlimited	Unlimited	N/A
Withdrawal Phase Waiting Period	1 Year Minimum Age 50	After 30 days	30 Days Minimum Age 55	30 Days Minimum Age 55	N/A
Income Multiplier	1 - Doubles Rider withdrawal amount Joint is 1.5 times	No	Chronic Illness Doublor	No	2 or 3 Times Contract Value for LTC (based on simplified underwriting)
State Variance & Availability	All Except: AL, CT, HI, ID, IN, MA, MN, MS, MT, NH, NY, OR, PA, RI, VT, WA Call for details: FL, IL	All Except: NY	All Except: NY	All Except: NY	All Except: AK, CT, MD, MN, MS, NH, NY, OR, WA
Additional Benefits & Other Rider Nuances	N/A	If you wait until year 10, they will total up all of the interest credited to the Cash/Accumulated Value multiplied by 150% and then add that to the Benefit/Income Value in Year 10	N/A	N/A	N/A

Available Annuity Riders



	Gilico <i>Wealth Choice</i>	Gilico	Guggenheim Life <i>Lifetime Withdrawal Rider</i>	IAMS PROPRIETARY	One America
Product Line	Guaranteed Giving Benefits	Annuicare	Highlander Fixed Annuity, ViStar Fixed Annuity	Sales Temporarily Suspended	Annuity Care
Issue Ages	0-80	0-79	50-80		50-85
Rider Roll-Up Rate	N/A	N/A	4% Simple Plus Dollar amount of interest credits for the year (minus any withdrawals)		N/A
Rider Fee (Annual) & Calculation	75 bps	Varies by Age	90 bps Accumulation Value		None
Roll-Up Period	N/A	N/A	10 Yrs		N/A
Withdrawal Phase Waiting Period	Year 4	Interest Only	1 Year Minimum Age 60		7 Day Wait LTC/ 10% 2+
Income Multiplier	N/A	N/A	No		N/A
State Variance & Availability	All Except: NY, MN, SO,AL, HI	AZ, CA, CO, FL, GA, IA, IL, IN, KS, Ky, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY	All Except: NY		All Except: NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A		COB Rider



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

Available Annuity Riders

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

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Annuity Rate Sheet Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period							Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
American Equity	A.M. Best	A-	Fitch	A-	Moody's	N/A	S&P	A-	Rate Book Updated On: 5/11/2021							Rates Effective: 2/8/2021				
Guarantee Shield Series (3 & 5) Single Premium	>		3 Year		1.75%				1%	18-85	\$10,000	Yr 1 Int.	100% (1)	Yes	Same as Guaranteed Period	All Except: NY	3 Year	18-80	1.50%	
	>		5 Year		2.25%							Yr 2+ 10%	50% (2-12)			5 Year	18-80	2.25%		
American Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021							Rates Effective: 3/15/2021				
American Classic Single Premium	>		3 Year		2.40%				1%	0-90	\$1,000	Yr 1 Int.	100% (1-6)	Yes	Same as Guaranteed Period	Only available in: AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT	0-80	1.25%		
	>		5 Year		3.00%							Yr 2+ 10%	50% (7-12)			81-90	0.75%			
American National	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021							Rates Effective: 5/1/2021				
Palladium MYGA* (3-10 Yrs) Single Premium	>		3 Year		2.10%															
	>		5 Year Yield ¹		2.25%							Yr 1 Int.	100%			All Except: NY, PR, UT Call for details in: MD, WY				
	>		6 Year Yield		2.45%															
	>		7 Year Yield ¹		2.45%															
	>		8 Year Yield		2.45%															
	>		9 Year Yield ²		2.55%															
	>		10 Year Yield ¹		2.55%															
>		¹ Includes 1% 1st Yr Bonus																		
>		² Includes 2% 1st Yr Bonus																		
Americo Financial	A.M. Best	A	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021							Rates Effective: 4/29/2021				
Platinum Assure 5 Single Premium	>		5 Year		2.80%				1%	0-90	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as Guaranteed Period	All Except: AL, AK, MN, MS, OR, PA, WA, VI	0-80	1.25%		
	>		5 Year		2.80%							(7-12)			81-90	0.75%				
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021							Rates Effective: 4/16/2021				
MaxRate 3* Flexible Premium	>		3 Year		1.30%				0.25%	0-85	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	1.30%		
	>		3 Year		1.30%							Yr 2+ Int.	50% (7-12)				71-75	1.30%		
	>		3 Year		1.30%									76-80	0.90%					
MaxRate 5* Flexible Premium	>		5 Year		1.90%				0.25%	0-83	\$10,000	Yr 1 Int.	100% (1-6)	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	2.00%		
	>		5 Year		1.90%							Yr 2+ Int.	50% (7-12)				71-75	2.00%		
	>		5 Year		1.90%									76-80	1.80%					
>		5 Year		1.90%											81+	1.10%				

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For Agent Use Only

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

Last Update: 8/9/2021



Annuity Rate Sheet Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions			
	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A												
Athene Annuity & Life	A.M. Best	A	Fitch	A	Moody's	N/A	S&P	A	Rate Book Updated On: 5/11/2021								Rates Effective: 4/16/2021			
MaxRate 7*	7 Year								2.00%	0.25%	0-83	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: NY, PR Call for details in: AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	2.50%	
Flexible Premium											Int.	(1-6)	71-75	2.50%						
											Yr 2+	50%	76-80	2.25%						
											Int.	(7-12)	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								Rates Effective: 2/22/2021			
Safe Haven	5 Year Yield								3.00%	1.00%	0-90	\$5,000	Yr 1	100%	No	Same as rate guarantee period	5 & 6 Year			
Single Premium	6 Year Yield								3.07%				0%	(1-6)			0-80	2.40%		
	7 Year Yield								3.09%				0%	(7-12)			81+	1.30%		
	10 Year Yield								3.20%				0%	(7-12)			7 & 10 Year			
															0-80	2.65%				
															81+	1.40%				
															Call for details in: FL					
Equitrust	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/11/2021								Rates Effective: 4/14/2021			
Certainty Select	3 Year								1.20%	1.00%	0-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except:	0-80	3 Year	2.00%
Single Premium	5 Year								1.70%				0%	(1-6)				81-90		1.50%
	6 Year								1.85%				0%	(7-12)			5, 6, 8, & 10 Year			
	8 Year								2.00%				0%	(7-12)			0-80	3.00%		
	10 Year								2.20%				0%	(7-12)			81-90	2.25%		
														NY,PR						
ChoiceFour (6 Year) (MVA & Liquidity)	6 Year								2.00%	1.00%	0-85	\$10,000	Yr 1	100%	Yes	6 Year	All Except:	0-80	5.50%	
Flexible 1st Yr Premium	W/ Premium Bonus								1.50%				0%	(1-12)				81-85	4.125%	
																NY,PR				
Fidelity & Guaranty	A.M. Best	A-	Fitch	A-	Moody's	Baa1	S&P	A-	Rate Book Updated On: 5/11/2021								Rates Effective: 5/8/2021			
FG Guarantee Platinum	3 Year								1.95%	1% on 87.5%	0-90	\$20,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MT, NY, PR	0-79	3 Year	1.50%
Single Premium	5 Year								2.55%				0%	(1-12)				80-90		0.75%
	7 Year								2.80%				0%	(13-24)				0-79	5 Year	1.50%
														80-90	0.75%					
															0-79	7 Year	2.25%			
															80-90	1.125%				
Global Atlantic	A.M. Best	A	Fitch	N/A	Moody's	Baa1	S&P	A-	Rate Book Updated On: 5/11/2021								Rates Effective: 4/5/2021			
ForeCare LTC Annuity*	1st Year Rate								2.25%	1.00%	0-80	\$35,000	155%	100% (1-12)	Yes	10 Years	All Except:	50-75	7.00%	
With Required Rider	Projected Renewal Rate								2.25%				NQ					10%	76-80	3.50%
																CT, NY, PR				
Great American	A.M. Best	A+	Fitch	N/A	Moody's	A2	S&P	A+	Rate Book Updated On: 5/11/2021								Rates Effective:			
Secure Gain 5* (Step Rate)	Year 1								2.25%	1.00%	0-89	\$10,000	Yr 1	100%	YES	5 Years	All Except: CT, IN, MN, MO, NY, OH, PR, VS	0-80	2.50%	
Single Premium	W/Bonus 0.25%								2.35%				10%	(1-6)					81-89	1.50%
	Year 2								2.45%				10%	(7-12)						
	Year 3								2.55%				10%	(7-12)						
	Year 4								2.65%				10%	(7-12)						
	Year 5								2.50%	10%	(7-12)									
	5 Year Yield								2.50%											
Guaranty Income Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021								Rates Effective:			

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For Agent Use Only

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

Last Update: 8/9/2021



Annuity Rate Sheet Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period			Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Annuicare10 Flexible Premium	➤	Fixed Rate	2.45%	1% on 87.5%	0-79		Yr 1	100%	Yes	10 Years	All Except: AL, AK, AR, CT, DE, HI, ID, ME, MD, MA, MN, NH, NJ, PA, RI, SD, VT, VA, WI			
						\$36,500 NQ	Int.	(0-6)				0-74	7.50%	
						\$50,000 Q	Yr 2+	50%				75-79	5.50%	
							Int.	(7-12)						
Guaranty Annuity (4, 6, 8) Single Premium	➤	4 Year	1.75%	1.00%	0-100	\$5,000 NQ	Yr 1	100%	Yes	Same as rate guarantee period	Only available in: CA	0-79	4 Year	1.60%
		6 Year	2.10%		0-90	Int.	(1-6)	0-79				6 Year		2.00%
		8 Year	2.20%		0-79	Yr 2+	50%	80-90				8 Year		1.00%
Guaranty Rate Lock (3, 4, 5, 6, 7, 8, 9, 10) Single Premium	➤	3 Year	2.00%	0.50%	0-100	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: AL, CA, NY, ME and HI	0-74	3 Year	1.85%
		4 Year	2.05%				0-74	75+				0.93%		
		5 Year	2.70%				0-74	75+				1.13%		
		6 Year	2.45%				0-74	75+				2.75%		
		7 Year	2.80%				0-74	75+				1.50%		
		8 Year	2.75%		0-90		Yr 2	50%				0-74	6 Year	2.75%
		9 Year	3.00%				75+	1.38%						
		10 Year	3.00%				0-74	75+				3.00%		
							0-74	75+				1.50%		
							0-74	75+				1.63%		
Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A			Rate Book Updated On: 5/11/2021								Rates Effective: 12/1/2020		
Preserve MYGA* Single Premium	➤	3 Year*	1.60%	1% on 87.5% of premium paid	0-90	\$10,000 NQ	Yr 1	100%	(1-12)	Yes	All Except NY *Lower commission on 3 & 4 Yr MYGA	5, 6, 7, 8, 9 Year		
		4 Year*	1.80%			0-80	2.50%							
		5 Year	2.00%			81-85	1.88%							
		6 Year	2.20%			86-90	1.25%							
		7 Year	2.40%			10 Year								
		8 Year	2.50%			0-80	3.00%							
		9 Year	2.60%			81-85	2.25%							
10 Year	2.75%	86-90	1.50%											

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Annuity Rate Sheet Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A									Rates Effective: 4/26/2021		
Liberty Bankers Life	Rate Book Updated On: 5/11/2021																		
Bankers Elite Series (3, 5, 7, 9) Single Premium	>	3 Year		2.15%	1.00%	0-90	\$10,000	Yr 1	100%	(1-12)	No	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-90	3 Year	2.00%			
	>	5 Year		2.80%		0-90		0%						100%	0-90	5 Year	2.25%		
	>	7 Year		2.90%		0-85		Yr 2+						0%	0-85	7 Year	2.50%		
	>	9 Year		3.00%		0-80		0%						0-80	9 Year	2.75%			
Bankers (3, 5, 7) Single Premium	>	3 Year		2.00%	1.65%	0-90	\$10,000	Yr 1 Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, MN, MO, NH, NY, PR	0-80	3 Year	2.00%			
	>	5 Year		2.30%		0-90		Yr 2+ Int.						0-80	5 Year	3.25%			
	>	7 Year		2.45%		0-85		0-80						7 Year	4.00%				
Bankers Premier (5, 7) Single Premium	>	5 Year		2.60%	1.65%	0-90	\$10,000	Yr 1 Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, IA, MN, MO, NH, NM, NY, OR, PR	0-80	5 Year	2.00%			
	>	7 Year		2.75%		0-85		Yr 2+ Int.						0-80	7 Year	0.40%			
Bankers 5 Premier Plus Single Premium	>	5 Year Yield		3.40%	1.65%	0-90	\$10,000	Yr 1 Int.	100%	(1-12)	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80		2.00%			
	>					0-90		Yr 2+ Int.						0-80		0.40%			



Annuity Rate Sheet Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
	A.M. Best	A+	Fitch	A+	Moody's	A1	S&P	AA-											
Lincoln Financial									Rate Book Updated On: 5/11/2021								Rates Effective: 8/15/2020		
MYGuarantee Plus* 100K Single Premium	>	5 Year			1.65%	1% on 90% of premium paid	0-85	\$10,000	Yr 1 10%	100% (1-6)	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY Call for details in: CA, NY	5 Year					
	>	7 Year			1.80%									0-75	2.00%	76-80	1.30%	81+	0.75%
	>	10 Year			2.15%									7 & 10 Year					
	>													0-75	2.50%	76-80	1.60%	81+	1.00%
Nassau Re									Rate Book Updated On: 5/11/2021								Rates Effective: 5/1/2021		
MYAnnuity X Single Premium	>	5 Year			2.80%	1% on 87.5% of premium paid	0-85	\$10,000	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except:	5 Year					
	>	7 Year			2.60%									0-75	2.00%	76-80	2.00%	81+	1.00%
	>				2.90%									7 Year					
	>				2.70%									0-75	2.50%	76-80	2.50%	81+	1.25%
North American									Rate Book Updated On: 5/11/2021								Rates Effective: 4/6/2021		
Guarantee Choice* <i>5 & 7 Year E-App Special</i> (3, 5, 7, 10) Single Premium	>	3 Year			1.75%	0.25%	0-90	\$10,000 NQ	Yr 1 0%	100% (1-6)	Yes	Same as rate guarantee period	All Except: ID, MT, NY	0-80			1.50%		
	>	5 Year			1.90%									3 Year			1.125%		
	>	7 Year			2.20%									5 Year			1.50%		
	>	10 Year			1.95%									7 Year			1.875%		
	>													0-80	2.50%	81-85	1.25%	86-90	1.50%
Oceanview									Rate Book Updated On: 5/11/2021								Rates Effective: 5/3/2021		
Harbourview Single Premium	>	2 Year			1.80%	1% on 87.5% of premium paid	0-89	\$20,000	Yr 1	1/12 per month in the first Yr ONLY	Yes	Same as rate guarantee period	All Except: HI, MA, ME, MN, MS, MT, NC, WY	0-79			0.75%		
	>	3 Year			2.25%									2 Year			1.50%		
	>	4 Year			2.60%									3 Year			1.00%		
	>	5 Year			2.60%									4 Year			0.50%		
	>	7 Year			2.90%									5 Year			3.00%		
	>	10 Year			3.10%									7 Year			2.75%		
	>													0-79	2.75%	80+	2.75%		
One America									Rate Book Updated On: 5/11/2021								Rates Effective: 5/3/2021		
Annuity Care Single Premium		LTC Fund			1.25%	1% on 87.5% of premium paid	50-85	\$10,000	Yr 2+	10%	Yes	10 Years	All Except: NY	50-75			4.75%		
		Cash Fund			1.00%					1-12%				76-85			2.75%		
										50%									
										13-24%									

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Last Update: 8/9/2021



Annuity Rate Sheet Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period								Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions		
Oxford Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021									Rates Effective: 3/1/2021	
Multi-Select Series (3, 4, 5, 6, 7, 8) Single Premium	>				3 Year												18-75	3 Year	1.00%
	>				4 Year												76-80		0.50%
	>				5 Year						Yr 1						18-75	4 Year	1.28%
	>				6 Year				1%	18-85	\$20,000	Int.	100%	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	76-80	5 & 7 Year	2.50%
	>				7 Year							Yr 2+	(1-12)				18-75	6 Year	1.50%
	>				8 Year							10%					76-80	8 Year	1.25%
Multi-Select Series Single Premium	>				9 Year				1%	18-77	\$20,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: AL, MS, NY, PR, WV	18-75	9 Year	2.75%
	>				10 Year					18-75		Int.	(1-12)			76-77		1.75%	
	>											Yr 2+				18-75	10 Year	3.00%	
Sagcor Life	A.M. Best	A-	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021									Rates Effective: 5/8/2021	
Milestone MYGA* (3, 5, 7) Single Premium	>				3 Year							Yr 1	100%	Yes	Same as rate guarantee period	All Except: AK, CT, ME, MT, NY, PR, VT	0-80	3 Year	1.50%
	>				5 Year				1.00%	0-90	\$100,000	0%	(1-6)			Call for details in: CA	81-85		1.00%
	>				7 Year							Yr 2+	50%				0-80	5 Year	2.15%
Personal Choice Annuity (5, 7, 10) Single Premium	>				5 Year							0%	(7-12)	No	Same as rate guarantee period	All Except: AK, CT, DC, MA, ME, MI, MO, NH, NJ, NY, PR, TN, VA, VT, WA, WI, WV	81-85	7 Year	1.40%
	>				7 Year				1.65%	0-90	\$2,500	0%		Available as a rate reducing rider		Call for details in: CA, FL, MN	86+		0.90%
	>				10 Year							Available as a rate reducing		Yes			0-80	10 Year	2.25%
	>																81+		2.00%
Sentinel Security Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021									Rates Effective: 1/19/2021	

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Last Update: 8/9/2021



Annuity Rate Sheet Multi-Year Guarantee

1-800-255-5055

Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period					Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions				
SILAC	A.M. Best	B+	Fitch	N/A	Moody's	N/A	S&P	BBB+	Rate Book Updated On: 5/11/2021					Rates Effective: 11/9/2020				
Secure Savings Single Premium	>	2 Year			1.75%	1.00%	18-90	\$10,000	Yr 1	100%	Yes	Same as rate guarantee period	All Except: MN, NJ, NY, PR	18-80	2 Year	1.25%		
	>	5 Year			2.70%				Int.	(1-12)				81+	1.00%			
	>	5 Year			2.00%				Yr 2+	50%				5 Year		18-75	2.00%	
>	5 Year			1.75%			5%	(13-24)			76-80	1.75%	81-85	0.75%				
Secure Savings Elite Single Premium	>	2 Year			2.15%	1.00%	18-85	\$10,000	None without Rider	100%	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA	18-80	2 Year	1.25%		
	>	2 Year			1.85% FL				Int.	(1-12)				81+	1.00%			
	>	5 Year			2.95%									50%	5 Year		18-75	2.00%
>	5 Year			2.80% FL			(13-24)			76-80	1.75%	81-85	0.75%					
Call for details in: FL																		
Standard Insurance	A.M. Best	A	Fitch	N/A	Moody's	A1	S&P	A+	Rate Book Updated On: 5/11/2021					Rates Effective: 4/7/2021				
Focused Growth Annuity* (3, 5, 7, 10) Single Premium	>	3 Year			1.55%	0.10%	0-93	\$15,000	85 & Under	Yes	Same as rate guarantee period	All Except: CA, NY, PR	0-80	3 Year	1.50%			
	>	5 Year			2.15%				0-93				Yr 1		None	81-85	0.75%	
	>	7 Year			2.20%				0-90				Int.		86-90	86+	0.50%	
	>	10 Year			1.95%				0-80				Yr 2+		100%	0-80	5 & 7 Year	2.00%
>	10 Year			1.00%			50%	10 Year		81-85	1.00%							
>	10 Year			0.77%			(7-12)			86+	0.77%							
Upstream Life	A.M. Best	B++	Fitch	N/A	Moody's	N/A	S&P	N/A	Rate Book Updated On: 5/11/2021					Rates Effective: 5/1/2021				
Secure Legacy (3, 5, 7, 10) Single Premium	>	3 Year			2.00%	1% on 87.50% of premium paid	0-90	\$10,000	Yr 1	100%	No	Same as rate guarantee period	Only available in: AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	0-80	3 Year	2.05%		
	>	3 Year			1.75%									Int.		(1-6)	81-90	1.00%
	>	5 Year			2.75%									Yr 2+		50%	0-80	2.55%
	>	5 Year			2.50%											81-90	1.25%	
	>	7 Year			2.80%											0-80	2.80%	
>	7 Year			2.55%			81-90	1.35%										
>	10 Year			2.90%			0-80	3.05%										
>	10 Year			2.65%			81-90	1.45%										
Rider Cost: 25 bps																		

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Last Update: 8/9/2021

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
2	2.15%	SILAC	B+	Secure Savings Elite	1.25%	90	0%	0%	No	N/A
3	2.40%	American Equity	A-	Guarantee Shield Series	1.50%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
3	2.40%	American Life	B++	American Classic	1.25%	90	0%	10%	No	N/A
3	1.30%	Athene Annuity & Life	A	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.20%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
3	1.95%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	1.60%	Guggenheim	B++	Preserve MYGA*	1.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness
3	2.15%	Liberty Bankers Life	B++	Bankers Elite Series	2.00%	90	0%	0%	No	N/A
3	2.00%	Liberty Bankers Life	B++	Bankers	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
3	1.75%	North American	A+	Guarantee Choice*	1.50%	90	0%	Int.	Yes	Nursing Home
3	2.25%	Oceanview	A-	Harbourview	1.50%	89	0%	0%	Yes	N/A
3	1.60%	Oxford Life	A-	Multi-Select Series	1.00%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
3	2.05%	Sagicor Life	A-	Milestone MYGA*	1.50%	90	0%	10%	Yes	N/A
3	1.55%	Standard Insurance	A	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
3	2.00%	Upstream Life	B++	Secure Legacy	2.05%	90	Int.	Int.	No	N/A
4	2.05%	Guaranty Income Life	B++	Guaranty Rate Lock	1.60%	100	Int.	Int.	Yes	N/A
4	1.80%	Guggenheim	B++	Preserve MYGA*	1.75%	90	0%	10%	Yes	Nursing Home, Terminal Illness
4	2.15%	Oxford Life	A-	Multi-Select Series	1.28%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	2.65%	American Equity	A-	Guarantee Shield Series	2.25%	85	Int.	10%	Yes	Nursing Home, Terminal Illness
5	3.00%	American Life	B++	American Classic	0.75%	90	Int.	10%	Yes	N/A
5	2.25%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
5	1.90%	Athene Annuity & Life	A	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	3.00%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
5	2.95%	SILAC	B+	Secure Savings Elite	2.00%	90	0%	0%	YES	N/A
5	1.70%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
5	2.55%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.50%	Great American	A+	Secure Gain 5*(Step Rate)	2.50%	89	10%	10%	YES	Extended Care, Terminal Illness
5	2.00%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
5	2.70%	Guaranty Income Life	B++	Guaranty Rate Lock	2.75%	90	0%	5%	YES	Nursing Home, Terminal Illness
5	2.80%	Liberty Bankers Life	B++	Bankers Elite Series	2.25%	90	0%	0%	No	N/A
5	2.30%	Liberty Bankers Life	B++	Bankers	3.25%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness

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Annuity Rate Sheet MYGA Reference Guide

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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 <small>(Entire Period)</small>	Company	AM Best Rating	Product Name	Comissions <small>(Some Reduced at Older Ages)</small>	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
5	2.60%	Liberty Bankers Life	B++	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	3.40%	Liberty Bankers Life	B++	Bankers 5 Premier Plus	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness
5	1.65%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.00%	85	10%	10%	Yes	Extended Care, Terminal Illness
5	1.90%	North American	A+	Guarantee Choice*	2.00%	90	0%	Int.	Yes	Nursing Home
5	2.60%	Oceanview	A-	Harbourview	3.00%	89	0%	0%	Yes	N/A
5	2.35%	Oxford Life	A-	Multi-Select Series	2.50%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
5	2.75%	Sagicor Life	A-	Milestone MYGA*	2.15%	90	0%	10%	Yes	N/A
5	3.00%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	90	0%	0%	No	N/A
5	2.15%	Standard Insurance	A	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness
5	2.75%	Upstream Life	B++	Secure Legacy	2.55%	90	Int.	Int.	No	N/A
6	2.45%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
6	3.07%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A
6	1.85%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
6	2.10%	Guaranty Income Life	B++	Guaranty Annuity	2.00%	90	Int.	Int.	Yes	N/A
6	2.20%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
6	2.65%	Oxford Life	A-	Multi-Select Series	1.25%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
7	2.45%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
7	2.00%	Athene Annuity & Life	A	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	3.09%	Atlantic Coast Life	B++	Safe Haven	2.65%	85	0%	0%	No	N/A
7	2.80%	Fidelity & Guaranty	A-	FG Guarantee Platinum	2.25%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.40%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
7	2.90%	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	1.80%	Lincoln Financial	A+	MYGuarantee Plus* 100K	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

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Last Update: 8/9/2021



Annuity Rate Sheet MYGA Reference Guide

1-800-255-5055

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

Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Free Withdrawal		Waiver of Surrender	Waiver of Surrender Provisions
							Yr 1	Yr 2+		
7	2.60%	Sagicor Life	A-	Milestone MYGA*	2.25%	90	0%	10%	Yes	N/A
7	3.10%	Sentinel Security Life	B++	Personal Choice Annuity	2.25%	85	0%	0%	No	N/A
7	2.20%	Standard Insurance	A	Focused Growth Annuity*	2.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
7	2.80%	Upstream Life	B++	Secure Legacy	2.80%	90	Int.	Int.	No	N/A
8	2.45%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
8	2.00%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness
8	2.20%	Guaranty Income Life	B++	Guaranty Annuity	3.00%	79	Int.	Int.	Yes	N/A
8	2.50%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
8	2.70%	Oxford Life	A-	Multi-Select Series	1.46%	80	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
9	2.55%	American National	A	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home
9	2.60%	Guggenheim	B++	Preserve MYGA*	2.50%	90	0%	10%	Yes	Nursing Home, Terminal Illness
9	3.00%	Liberty Bankers Life	B++	Bankers Elite Series	2.75%	80	0%	0%	No	N/A
9	2.55%	Oxford Life	A-	Multi-Select Series	2.75%	77	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	2.55%	American National	A	Palladium MYGA*	2.50%	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	2.90%	Guggenheim	B++	Harbourview	2.75%	90	0%	10%	yes	Nursing Home, Terminal Illness
10	2.15%	Lincoln Financial	A+	MYGuarantee Plus* 100K	2.50%	85	10%	10%	Yes	Extended Care, Terminal Illness
10	1.95%	North American	A+	Guarantee Choice*	3.00%	90	0%	Int.	Yes	Nursing Home
10	3.10%	Oceanview	A-	Harbourview	2.75%	89	0%	0%	Yes	N/A
10	2.60%	Oxford Life	A-	Multi-Select Series	3.00%	75	Int.	10%	Yes	ADL, Nursing Home, Terminal Illness
10	3.20%	Sentinel Security Life	B++	Personal Choice Annuity	2.75%	85	0%	0%	No	N/A
10	1.95%	Standard Insurance	A	Focused Growth Annuity*	3.00%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness
10	2.90%	Upstream Life	B++	Secure Legacy	3.05%	90	Int.	Int.	No	N/A

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