

Indexed Annuities

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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	
AIG/MSG	A.M. Best A Fitch A+ Moody's A2 S&P A+					Rate Book	k Updated On	5/11/2021				Rat	tes Effective:	5/3/2021		
Power Select Plus Income* Proprietary Rider Included	Allocations/Strategies > Fixed Account 1-Year AB All Market Index Point to Point 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russell 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year AB All Market Index Point to Point PR 2-Year ML Strategic Balanced Index	Fixed 1.35%	Cap Rate 3.50%	Par Rate 100.00% & 80.00% 45.00% 22.00% 100.00%	Spread 1.00% 0.00%	None	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	Option 1 Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+	7.00% 2.25% 1.00% 4.25% 0.50%
Single Premium Power Select	2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point Allocations/Strategies Fixed Account	Fixed 1.35%	Cap Rate	24.00% Par Rate	3.50% Spread										Option 1	
Plus Income Multiplier* PROPRIETARM Rider Included	1-Year AB All Market Index Point to Point 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russell 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year AB All Market Index Point to Point PR 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index	1.33%	3.25%	100.00% & 75.00% 42.00% 20.00% 100.00%	1.00% 0.25% 3.75%	None	1% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+	7.00% 2.25% 1.00% 4.25% 0.50%
Single Premium	> 2-Year S&P 500 Annual Point-to-Point Allocations/Strategies Fixed Account	Fixed 1.40%	Cap Rate	23.00% Par Rate	Spread										Option 1	
Power Select Builder* IAME PROPRIETARY No Rider Available Single Premium	1-Year Als All Market Index Point to Point Spread 1-Year ML Strategic Balanced Index 1-Year PIMCO Global Optima Index 1-Year Russell 2000 Annual Point to Point 1-Year S&P 500 Annual Point-to-Point Index 2-Year Als All Market Index Point to Point PR 2-Year ML Strategic Balanced Index 2-Year PIMCO Global Optima Index 2-Year S&P 500 Annual Point-to-Point		4.00%	100.00% & 85.00% 45.00% 23.00% 100.00%	0.00% 0.00% 3.25%	None	1.5% on 87.5% of Premiums Paid	50-78 \$25,000	Yr 1 0% Yr 2+ 10%	100%	Yes	10 Yrs	All Except: NY, PR	50-75 50-75 50-75	Option 2 Yr 1 Yr 2+ Option 3 Yr 1 Yr 2+	7.00% 2.25% 1.00% 4.25% 0.50%
Power Select Builder 8*	Allocations/Strategies > Fixed Account > 1-Year AB All Market Index Point to Point > 1-Year ML Strategic Balanced Index Point-to-Point > 1-Year PIMCO Global Optima Index Point-to-Point	1.00%	Cap Rate	Par Rate 60.00%	2.95% 6.45%	5% Premiu m Bonus AK, MN, OR, UT,	1.5% on	18-80	Yr 1 0%	100% (1-6)			All Except: NY, PR	0-80	Option 1	5.00%
No Rider Available Single Premium	1-Year Russell 2000 Point to Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point 2-Year AB All Market Index Point to Point 2-Year ML Strategic Balanced Index Point-to-Point 2-Year PIMCO Global Optima Index Point-to-Point		2.40% 2.50%	15.00% 100.00% & 75.00% 45.00%	1.00%	WA 8% Premium Bonus In all Other States	87.5% of Premiums Paid	\$25,000	Yr 2+ 5%	50% (7-12)	Yes	8 Yrs	details: AK, CA, CT, DE, FL, MN, NJ, NV, OH, OR, PA, SC, TX, UT, WA	0-80	Option 2 Yr 1 Yr 2+	1.00% 1.00%



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Indexed Annuities		g Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Allianz Life Insurance	A.M. Best A+ Fitch N/A Moody's A1 S&P AA					Rate Bool	k Updated On	5/11/2021				Rat	es Effective:	5/4/2021
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread								All Except:	
	> Fixed Account	1.35%											NY, PR	
Allianz	> S&P 500 Index Monthly Sum		1.40%						Yr 1	100%				
Accumulation	BlackRock Index Annual Pt. to Pt.		3.25%	or 55.00%	or 3.25%	4	1.35% on		0%	(1-6)			Call for	0-75 7.00%
	Bloomberg Index II Annual Pt. To Pt.		3.25%	or 50.00%	or 3.50%	None	87.5% of Yr	0-80			Yes	10 Yrs	details:	76-80 5.00%
Advantage*	 PIMCO Index Annual Pt. to Pt. S&P 500 Index Annual Pt. to Pt. 		3.00%	or 50.00%	or 3.75%	-	1 Premiums	\$20,000		500/				
	S&P 500 Index Annual Pt. to Pt. BlackRock Index 2-Year Pt. to Pt.		3.25%	80.00%					Yr 2+ 5%	50%			CA, DE, IA,	
	Bloomberg Index II 2-Year Pt. To Pt.			70.00%					376	(7-12)			OR, TX	Trail Commission
Flexible 1st Yr Premium	> PIMCO Index 2-Year Pt. to Pt.			70.00%										Options Available
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									
	Fixed Account	1.00%	cup nate	rai nate	эргсаа									
	Nasdag-100 Index Monthly Sum		1.40%											
	Russell 2000 Index Monthly Sum		1.50%											
	> S&P 500 Index Monthly Sum		1.10%						Yr 1	100%				0-75 6.500%
Allianz Benefit	BlackRock Index Annual Pt. to Pt.		2.65%	or 55.00%	or 3.35%	18% of	4.250/		0%	(1-6)	V		All Except:	
Control (ABC)	 Bloomberg Index II Annual Pt. To Pt. 		3.00%	or 50.00%	or 3.60%	First	1.35% on 87.5% of Yr	0-80			Yes	10 Yrs		76-80 4.500%
control (ABC)	 Nasdaq-100 Index Annual Pt. to Pt. 		2.50%			Year Premiu	1 Premiums	\$20,000				10 115		
	 PIMCO Index Annual Pt. to Pt. 		2.90%	or 50.00%	or 3.60%	m	1 FIGHHUIIIS		Yr 2+	50%				
	Russell 2000 Index Annual Pt. to Pt.		2.50%						10%	(7-12)			CA, DE, IA,	
	S&P 500 Index Annual Pt. to Pt.		2.75%										NH, OR, TX	
	BlackRock Index 2-Year Pt. to Pt.			80.00%									1111, 011, 11	
Flexible 1st 18 Months	➢ Bloomberg Index II 2-Year Pt. To Pt.			70.00%										
Premium	> PIMCO Index 2-Year Pt. to Pt.			70.00%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread									Reduced in Yrs 2-3
	 ➤ Fixed Account ➤ Nasdaq-100 Index Monthly Sum 	1.10%	4.500/										All Except:	Trail Commission Options Available
	Russell 2000 Index Monthly Sum		1.50%											Options Available
	> S&P 500 Index Monthly Sum		1.20%	155.00%					Yr 1	100%				0-75 6.500%
	BlackRock Index Annual Pt. to Pt.		2.15%	or 45.00%	or 3.85%	1			0%	(1-6)				0.300%
Allianz 222	Bloomberg Index II Annual Pt. To Pt.		2.50%	or 40.00%	or 4.10%	25%	1.35% on		070	(1 0)				76-80 4.500%
	•		-	40.00%	01 4.1076	Year	87.5% of Yr	0-80			Yes	7 Yrs		70 00 4.500%
	> Nasdaq-100 Index Annual Pt. to Pt.		2.00%			Premiu m	1 Premiums						NY, PR	
	PIMCO Index Annual Pt. to Pt.		2.40%	or 40.00%	or 4.10%	""			Yr 1	50%			NT, PK	
	Russell 2000 Index Annual Pt. to Pt.		2.00%						0%					
	> S&P 500 Index Annual Pt. to Pt.		2.25%											
	➤ BlackRock Index 2-Year Pt. to Pt.			70.00%										Reduced in Yrs 2-3
Flexible 1st Yr Premium	 Bloomberg Index II 2-Year Pt. To Pt. PIMCO Index 2-Year Pt. to Pt. 			60.00%										Trail Commission Options Available
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread								All Except:	opaons / ivaliable
	Fixed Account	1.90%	Сар кате	rai nate	эргеац								All Except.	
	Nasdaq-100 Index Monthly Sum	1.50%	2.00%											
	> Russell 2000 Index Monthly Sum		2.20%											
	> S&P 500 Index Monthly Sum		1.80%						Yr 1	100%				0-75 6.500%
Allian- 260	➢ BlackRock Index Annual Pt. to Pt.		5.00%	or 75.00%	or 1.20%	1	1 250/		0%	(1-6)			AK, CA, CT,	
Allianz 360	➢ Bloomberg Index II Annual Pt. To Pt.		5.35%	or 70.00%	or 1.60%	None	1.35% on 87.5% of Yr	0-80			Yes	10 Yrs	DE, ID, MN, MT, NJ, NV,	76-80 4.500%
	Nasdaq-100 Index Annual Pt. to Pt.		3.25%		<u></u>	None	1 Premiums	\$20,000			162	10 112	NY, OH, OK,	
	PIMCO Index Annual Pt. to Pt.		5.15%	or 70.00%	or 1.60%		1 FICHHUIIIS		Yr 2+	50%			OR, PA, SC,	
	Russell 2000 Index Annual Pt. to Pt.		3.75%		. <u></u>				10%	(7-12)			TX, UT, WA	
	S&P 500 Index Annual Pt. to Pt.		3.25%										, 01, WA	
	BlackRock Index 2-Year Pt. to Pt.		_	110.00%										Reduced in Yrs 2-3
Flexible 1st Yr Premium	➤ Bloomberg Index II 2-Year Pt. To Pt.			100.00%										Trail Commission
	PIMCO Index 2-Year Pt. to Pt.			100.00%		l	I	l			1			Options Available

IMS Inc.

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Indexed Annuities	Crediting I	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions	
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-						•	5/11/2021	•				Rates Effect	3/4/2021	
Bonus Gold	Allocations/Strategies Fixed Account Dow Jones Monthly Average Cap S&P 500 Monthly Average Participation Rate S&P 500 Monthly Average with Cap S&P 500 Monthly Point-to-Point Cap Dow Jones Annual Point-to-Point Cap S&P 500 Annual Point-to-Point Participation Rate S&P 500 Annual Point-to-Point Cap S&P 500 Dividend Aristocrats Daily Risk Control 5% Index	Fixed 1.30%	2.25% 2.25% 1.60% 2.25% 2.25% 2.25%	Par Rate 14.00%	Spread 4.75%	10% of First Year Premiu m	1.6% on 100% of premiums paid	18-80 \$5,000	Yr 1 Int. Yr 2+	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 76-80 Yr 2-3 0-75	6.00% 4.50% 1.00%
	> S&P Performance Triggered	Trigger:	1.75%			ļ			10%					Option 2 (No Tra	'
	Bond Yield with Cap & Spread		5.15%	&	2.00%	ł							FL	0-75	7.00%
Flexible Premium	> 10 Year U.S. Treasury Bond Value with Cap Allocations/Strategies	Flored	2.50%	D D-4-	· · · · ·	!		ļ	 		-		All Forest	76-80	5.25%
AssetShield 5	Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Next Monthly Pt to Pt wy/Replacement Rate BofA Destinations Index Annual Pt to Pt CS Tech Edge Annual Pt to Pt SB Global Sentiment Annual Pt to Pt	Fixed 1.60%	1.50% 2.50%	15.00% 50.00% Replacement Rate: 60.00% 65.00% 65.00%	Spread 0.10%	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	5 Yrs	NY Call for details: CA	18-75 76-80 81-85	3.75% 2.81% 1.88%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread								All Except:		
AssetShield 7 Flexible Premium	Fixed Account S&P 500 Monthly Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Annual Pt to Pt S&P 500 Olividend Aristocrats Daily Risk Control 5% ER S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate BofA Destinations Index Annual Pt to Pt CS Tech Edge Annual Pt to Pt SB Global Sentiment Annual Pt to Pt	1.90%	1.70% 3.00%	15.00% 65.00% Replacement Rate: 75.00% 80.00% 80.00%	0.50%	None	1% on 87.5% of Yr 1 premiums paid	18-85 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	7 Yrs	NY Call for details: CA	18-75 76-80 81-85	4.50% 3.38% 2.25%
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
AssetShield 10 Flexible Premium	Fixed Account	2.00%	1.75% 3.25%	20.00% 70.00% 110.00% Replacement Rate: 80.00% 115.00% 85.00% 120.00% 85.00%	0.60%	None	1% on 87.5% of Yr 1 premiums paid	18-80 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except:	18-75 76-80	6.00% 4.50%

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Indexed Annuities	Crediting Met	hods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
American Equity	A.M. Best A- Fitch A- Moody's N/A S&P A-				Rate Book	Updated On	5/11/2021	•			Rat	tes Effective:	3/4/2021
	Allocations/Strategies ➤ Fixed Account	1.70%	Cap Rate	Par Rate					1st Month				Year 1 50-75 4.00%
IncomeShield	> S&P Annual Pt to Pt	<u> </u>	2.75%			1% on 87.5% of Yr	50-80	Yr 1 Int.	Full 1/12 per month			All Except:	76-80 3.00% Year 2
7	> S&P Annual Pt to Pt			10.00%	None	1 premiums paid	\$5,000	Yr 2+	thereafter in first Yr	Yes	7 Yrs	CA, NY, PR	50-75 1.00% 76-80 0.75%
	> Volatility Control Annual Pt to Pt		4.50%			,,,,,		10%	ONLY				Up-Front (No Trail) 50-75 5.00% 76-80 3.75%
Flexible Premium	➤ Volatility Control Annual Pt to Pt			60.00%									70 00 3.75%
	Allocations/Strategies > Fixed Account	1.00%	Cap Rate	Par Rate									Year 1 18-75 5.00%
IncomeShield	> S&P 500 Monthly Pt to Pt w/ Cap		1.40%						1st Month				76-80 3.75% Year 2
10	> S&P 500 Annual Pt to Pt w/ Cap		1.75%		7%	1% on 87.5% of Yr	18-80	Yr 1 Int.	Full 1/12 per month			All Except:	18-75 1.50% 76-80 1.15%
	> S&P 500 Annual Pt to Pt w/ PR			10.00%	Premiu m Bonus	1 premiums paid	\$5,000	Yr 2+	thereafter in first Yr	Yes	10 Yrs	CA, NY, PR	Year 3 18-75 1.00% 76-80 0.75%
W/LIBR	> Volatility Control Index Annual Pt to Pt w/ Cap		2.25%			·		10%	ONLY				76-80 0.75% Up-Front (No Trail) 18-75 6.25%
	> Volatility Control Index Annual Pt to Pt w/ Cap			30.00%									76-80 4.70%
Flexible Premium	➤ Volatility Control Index 2-Year Pt to Pt w/ PR			45.00%									
EstateSheild 10 Flexible Premium	Allocations/Strategies Fixed Account BofA Destination Index Annual Pt to Pt Bof A Destination Index 2-Year Pt to Pt CS Tech Edge Annual Pt to Pt CS Tech Edge Annual Pt to Pt SG Global Sentiment Annual Pt to Pt SG Global Sentiment 2-Year Pt to Pt S&P 500 Dividend Aristocrats ER Annual Pt to Pt w/Cap \$&P 500 Dividend Aristocrats ER 2-Year Pt to Pt W/Cap	Fixed 1.10%	2.50% 5.50%	Par Rate Spre 50.00% 70.00% 50.00% 70.00% 50.00% 70.00% 70.00%	25%	1% on 87.5% of Yr 1 premiums paid	40-75 \$5,000	Yr 1 Int. Yr 2+ 10%	1st Month Full 1/12 per month thereafter in first Yr ONLY	Yes	10 Yrs	All Except: CA, DE, FL, ID, NY, ND, SD Call for IN	40-75 6.50%
	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A				Rate Book	Updated On	5/11/2021				Rat	tes Effective:	1/18/2021
American Select Base	Allocations/Strategies Fixed Account S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation S&P 500 MARC 5 ER Annual Pt. to Pt. Participation	2.00%	4.50%	32.00% 100.00%	None	1% on 87.5%	0-85 \$20,000	Yr 1 10% Yr 2+	100% (1-6) 50% (7-12)	No	10	Only in: AZ,CO,DC,HI, IA, IL, IN,KS, LA, MI, MO, MT, NE, NM, NV, OH, OK,	0-74 6.75% 75-85 3.75%
Single Premium	Janus SG Guidance Index 2-Year Pt. to Pt.			80.00%				10%	(- ==/			TX, UT,	73 63 3.73/0
	Allocations/Strategies	Fixed	Cap Rate	Par Rate								Only in:	
American	> Fixed Account	1.45%				1% on	_	Yr 1	100%			AZ, CO, DC, HI,	0-74 6.75%
Select Bonus Single Premium	S&P Annual Pt. to Pt. Cap S&P Annual Pt. to Pt. Participation S&P 500 MARC 5 ER Annual Pt. to Pt. Participation Janus SG Guidance Index 2-Year Pt. to Pt.		3.50%	18.00% 55.00% 50.00%	10%	87.5%	0-85 \$20,000	0% Yr 2+ 5%	(1-6) 50% (7-12)	No	10	IA, IL, IN, KS, LA, MI, MO, MT, NE, NM, NV, OH, OK, TX, UT	75-85 3.75%
American	Allocations/Strategies > Fixed Account	Fixed 1.45%	Cap Rate	Par Rate				Yr 1	100%			Only in:	0-74 6.75%
Select Bonus	> S&P Annual Pt. to Pt. Cap > S&P Annual Pt. to Pt. Participation	2.43/0	3.50%	18.00%	16%	1% on 87.5%	0-85 \$20,000	0%	(1-6) 50%	No	10	AZ, CO, DC, HI, IA, IL, IN, KS, LA, MI, MO, MT, NE,	3.73%
Plus Single Premium	> S&P 500 MARC 5 ER Annual Pt. to Pt. Participation > Janus SG Guidance Index 2-Year Pt. to Pt.			55.00% 50.00%		07.570	320,000	Yr 2+ 10%	(7-12)			NM, NV, OH, OK, TX, UT	75-85 3.75%
Jangie i reimani				23.00%	_			10,0					



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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	Con	missions
American National	A.M. Best A Fitch N/A Moody's N/A S&P A				Rate Book	Updated On	5/11/2021				Rat	es Effective:	5/1/2021	
Strategy	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
Indexed	> Fixed Account	1.95%						Yr 1				All Except:	ĺ	
	> S&P Annual Pt. to Pt. Uncapped		_	17.00%		1% on	0-80	10%	100%			NY	18-75	5.00%
Annuity PLUS	➤ S&P Annual Pt. to Pt.			& 100.00%	0%	87.5%	\$5,000 - Q			Yes	7 Yrs	Call for	ĺ	
7	> S&P Annual Pt. to Pt.			& 50.00%			\$10,000 - NQ		(1-12)			details:	76-80	4.00%
	> S&P 500 Monthly Sum	Triggory	2.10%					10%				CA	ĺ	
Flexible Premium	> S&P 500 Performance with a Specified Rate Allocations/Strategies	Trigger: Fixed	3.50% Cap Rate	Par Rate	+								 	
Strategy	Fixed Account	2.05%	Сар кате	Par Kate				Yr 1				All Except:	ĺ	
Indexed	> S&P Annual Pt. to Pt. Uncapped	2.0376		20.00%			0-80	10%	100%			NY	18-75	7.00%
	> S&P Annual Pt. to Pt.		4.60%	& 100.00%	1%	1% on	\$5,000 - Q	1070	10070	Yes	10 Yrs	Call for	10 /3	7.00%
Annuity PLUS	S&P Annual Pt. to Pt.			& 50.00%	170	87.5%	\$10,000 - NQ	Yr 2+	(1-12)	163	20 113	details:	76-80	5.50%
10	> S&P 500 Monthly Sum		2.20%	30.0070			\$10,000 HQ	10%	(111)			CA	1	3.3070
Flexible Premium	S&P 500 Performance with a Specified Rate	Trigger:	3.60%										ĺ	
thene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A				Rate Book	Updated On	5/11/2021				Rat	es Effective:	4/16/2021	
, , , , , , , , , , , , , , , , , , , ,	Allocations/Strategies	Fixed	Cap Rate	Par Rate								All Except:		
	> Fixed Account	1.10%			3%							NY	ĺ	
	> 1-Yr Al Powered US Equity Index			45.00%	Bonus to			Yr 1	100%				0-70	6.50%
Ascent Pro 10	> 1-Yr BNP Paribas Multi Asset Diversified 5			55.00%	Accum.	1% on 100%		10%	(1-6)			Call for	ĺ	
	> 1-Yr Nasdaq FC Index			32.00%		of Yr 1	35-80			Yes	10 Yrs	details in:	71-75	6.00%
Bonus	> 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return			50.00%	20%	premiums	\$10,000			163	10 113	AK, CA, CT, DE,	ĺ	
	> 1-Yr S&P 500 Point-to-Point		2.75%		Income	paid		Yr 2+	50%			DC, HI, IL, IN,	76-80	5.00%
	> 2-Yr Al Powered US Equity Index			57.00%	Base			10%	(7-12)			MA, MN, MO, NJ, OH, OK, PA,	ĺ	
	2-Yr BNP Paribas Multi Asset Diversified 5			75.00%	Bonus							SC, UT, WA	1 .	
Single Premium	> 2-Yr Nasdaq FC Index			47.00%									Trail Comm	ission Available
	Allocations/Strategies	1,30%	Cap Rate	Par Rate			40.00						0.70	
	Fixed Account 1-Yr Al Powered US Equity Index	1.30%		F0.000/			40-83	Yr 1+	4000/				0-70	4.50%
	> 1-Yr BNP Paribas Multi Asset Diversified 5			50.00%	25%	1% on	\$10,000	10% of	100% (1-6)				71-75	4.00%
Agility 7	> 1-Yr Nasdag FC Index			37.00%	Benefit	87.5% of	\$5,000	Accumulat	(1-0)			All Except:	/1-/3	4.00%
Agility /	> 1-Yr S&P 500 Point-to-Point		2.75%	37.00%	Base	premiums	(AK, HI, MN,	ed Value		Yes	10 Yrs	NY	76-80	3.50%
	> 2-Yr Al Powered US Equity Index		2.7370	65.00%	Bonus	paid	MO, NJ, OR,	or 10% of	50%			141	70 00	3.30%
	> 2-Yr BNP Paribas Multi Asset Diversified 5			80.00%	1	p =	PA, TX, VT,	initial	(7-12)				81+	3.00%
	> 2-Yr Nasdag FC Index			55.00%			WA)	Premium	(/				1	
Single Premium	> 2-Yr S&P 500 Point to Point		5.75%										ĺ	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate										
	> Fixed Account	1.40%					40-80	Yr 1+					ĺ	
	> 1-Yr Al Powered US Equity Index			57.00%			\$10,000	10% of	100%				i	
	> 1-Yr BNP Paribas Multi Asset Diversified 5			65.00%	25%	1% on		Accumulat	(1-6)				0-70	6.00%
Agility 10	> 1-Yr Nasdaq FC Index			42.00%	Benefit	87.5% of	\$5,000	ed Value		Yes	10 Yrs	All Except:	i	
	> 1-Yr S&P 500 Point-to-Point		3.00%		Base	premiums	(AK, HI, MN,	or 10% of		103	10 113	NY	71-75	5.50%
	> 2-Yr Al Powered US Equity Index			72.00%	Bonus	paid	MO, NJ, OR,	initial	50%				ĺ	
	2-Yr BNP Paribas Multi Asset Diversified 5			90.00%			PA, TX, VT,	Premium	(7-12)				76-80	5.00%
	> 2-Yr Nasdaq FC Index			62.00%			WA)						ĺ	
Single Premium	2-Yr S&P 500 Point to Point		6.25%										i	



Indexed Annuities

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Indexed Annuities		Crediting Methods			Bonus %	Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comission	ons
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A	\			Rate Boo	k Updated Or	5/11/2021				Rat	es Effective:	3/19/2021	
Performance Elite 7	Allocations/Strategies Fixed Account - 1-Year AI Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point - 1-Year Assdag FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Point-to-Point No Cap Point-to-Point Strate - 2-Year AI Powered US Equity Index 2-Year AI Powered US Equity Index 2-Year AINP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdag FC Index	Fixed 1.60%	Cap Rate 3.75%	Par Rate Strate; Charge 65.00% 77.00% 47.00% 45.00% 85.00% 105.00% 70.00%	Plus	1% on 87.5% of	0-83	Yr 1 10% Yr 2+ 10%	100% (1-6)	Yes	7 Yrs	All Except: NY Call for details in: AK, CA, CT,	0-70 71-75	5.00% 4.50%
All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	2-Year S&P 500 Risk Control No Cap Point-to-Point Straty 1-Year Al Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Nasdaq FC Index 1-Year S&P 500 Point-to-Point Cap Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strate 2-Year Al Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year S&P 500 Risk Control No Cap Point-to-Point	egy	7.25%	50.00% 1.759 1.7		premiums paid	\$10,000	Plus Cumulativ e up to	50% (7-12)			DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA Plus Version N/A in CA	76-80 81+	3.50%
Performance Elite 10 All Plus Variations have a 0.95% ROP/Enhanced Liquidity Rider Fee NOT an Income Rider Single Premium	Allocations/Strategies Fixed Account - 1-Year Al Powered US Equity Index - 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point - 1-Year SAP 500 Point-to-Point Cap Index Strategy - 1-Year SAP 500 Point-to-Point Cap Index Strategy - 1-Year SAP 500 Risk Control No Cap Point-to-Point Strate - 2-Year Al Powered US Equity Index - 2-Year Al Powered US Equity Index - 2-Year SAP 500 Risk Control No Cap Point-to-Point Strate - 1-Year Al Powered US Equity Index - 1-Year Al Powered US Equity Index - 1-Year Al Powered US Equity Index - 1-Year SAP 500 Risk Control No Cap Point-to-Point - 1-Year SAP 500 Risk Control No Cap Point-to-Point Strate - 1-Year SAP 500 Risk Control No Cap Point-to-Point Strate - 2-Year Al Powered US Equity Index - 2-Year Al Powered US Equity Index - 2-Year Al Powered US Equity Index - 2-Year SAP 500 Risk Control No Cap Point-to-Point Strate - 2-Year SAB 500 Risk Control No Cap Point-to-Point - 2-Year SAB 500 Risk Control No Cap Point-to-Point - 2-Year SAB 500 Risk Control No Cap Point-to-Point - 2-Year SAB 500 Risk Control No Cap Point-to-Point - 2-Year SAB 500 Risk Control No Cap Point-to-Point - 2-Year SAB 500 Risk Control No Cap Point-to-Point - 2-Year SAB 500 Risk Control No Cap Point-to-Point - 2-Year SAB 500 Risk Control No Cap Point-to-Point	gey	3.75% 3.75% 7.25%	Par Rate Strateg Charge Charge	4% Plus 10%	1% on 87.5% of premiums paid	0-78 \$10,000 (\$5,000 CT, MN, NJ, OR, PA, TX, WA)	Yr 1 0% Yr 2+ 5% Plus Yr 1+ 10% Cumulativ e up to	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY Call for details in: AK, CA, CT, DE, FL, IN, MD, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70 71-75 76+	6.50% 6.00% 5.00%

IMS Inc.

Indexed Annuities

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Indexed Annuities	Crediting N	lethods				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 Bool	k Updated On	5/11/2021				Rat	es Effective:	1/16/2021
Performance Elite 15	Allocations/Strategies Fixed Account 1-Year Al Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point 1-Year Masdaq FC Index 1-Year S&P 500 Point-to-Point Index Strategy 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 2-Year Al Powered US Equity Index 2-Year Al Powered US Equity Index 2-Year S&P 500 Risk Control No Cap Point-to-Point 2-Year S&P 500 Risk Control No Cap Point-to-Point Strategy 1-Year Al Powered US Equity Index 1-Year BNP Paribas Multi-Asset No Cap Point-to-Point	Fixed 1.85%	4.50%	75.00% 90.00% 55.00% 52.00% 100.00% 120.00% 85.00% 67.00% 135.00% & 160.00% &	Charge 1.75% 1.75%	11% Plus 17%	1% on 87.5% of premiums paid	0-73 \$10,000 (\$5,000 TX)	Yr 1 0% Yr 2+ 5% Plus Yr 1+	100% (1-6) 50% (7-12)	Yes	Rat	All Except: CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, PR, UT, WA	0-70 6.50% 71+ 6.00%
a 0.95% ROP/Enhanced	> 1-Year Nasdaq FC Index			100.00% &	1.75%				10%				Call for	
Liquidity Rider Fee	> 1-Year S&P 500 Point-to-Point Cap Index Strategy > 1-Year S&P 500 Risk Control No Cap Point-to-Point Strategy		8.00%	92.00% &	1.75%				Cumulativ e up to				details in:	
NOT an Income Rider Single Premium	2-Year Al Powered US Equity Index 2-Year BNP Paribas Multi-Asset No Cap Point-to-Point 2-Year Nasdaq FC Index 2-Year S&P 500 Risk Control No Cap Point-to-Point Stratgey			180.00% & 220.00% & 150.00% & 125.00% &	1.75% 1.75% 1.75% 1.75%								AK, DE, FL, IN, NV, OK, SC, TX	
Ascent Pro 7	Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5% Total Return 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index 2-Yr BNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index	Fixed 1.30%	3.00%	Par Rate 50.00% 65.00% 37.00% 55.00% & 65.00% 85.00% 85.00% 55.00%	1.00%	18% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel
Ascent Pro 10	Allocations/Strategies Fixed Account 1-Yr Al Powered US Equity Index 1-Yr BNP Paribas Multi Asset Diversified 5 1-Yr Nasdaq FC Index 1-Yr S&P 500 Dally Risk Control 5% Total Return 1-Yr S&P 500 Point-to-Point 2-Yr Al Powered US Equity Index 2-Yr SNP Paribas Multi Asset Diversified 5 2-Yr Nasdaq FC Index	Fixed 1.40%	3.50%	Par Rate 57.00% 70.00% 42.00% 60.00% & 72.00% 95.00% 62.00%	1.00%	20% Income Base Bonus	1% on 100% of premiums paid	0-80 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DC, HI, IL, MA, MN, NJ, OH, OR, PA, UT, WA	Available only through Bank & Broker Dealer Channel
Ascent	Allocations/Strategies ➤ Fixed Account ➤ 1-Yr Al Powered US Equity Index ➤ 1-Yr BNP Paribas Multi Asset Diversified 5	1.95%	Cap Rate	72.00% 87.00%	Bailout		1% on		Yr 1 10%	100% (1-6)			All Except: NY, PR Call for	
Accumulator 5* Single Premium	> 1-Yr Nasdaq FC Index > 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return > 1-Yr S&P 500 Point-to-Point > 2-Yr Al Powered US Equity Index > 2-Yr BNP Paribas Multi Asset Diversified 5 > 2-Yr NaSdaq FC Index		4.55%	52.00% 80.00% & 95.00% 120.00% 77.00%	2.50%	None	87.5% of premiums paid	0-85 \$10,000	Yr 2+ 10%	50% (7-12)	Yes	5 Yrs	details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	Available only through Bank & Broker Dealer Channel



Indexed Annuities

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Indexed Annuities	Crediting (Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&P A				1	Rate Book	CUpdated On	5/11/2021				Rat	es Effective:	1/16/2021
Ascent	Allocations/Strategies > Fixed Account > 1-Yr Al Powered US Equity Index > 1-Yr BNP Paribas Multi Asset Diversified 5	Fixed 2.10%	Cap Rate	Par Rate 75.00% 92.00%	Bailout		1% on		Yr 1 10%	100% (1-6)			All Except: NY, PR	
Accumulator	 1-Yr Nasdaq FC Index 1-Yr S&P 500 Daily Risk Control 5%™ Index Total Return 			55.00% 85.00%		None	87.5% of premiums	0-85 \$10,000	2472	(= =)	Yes	7 Yrs	Call for details in:	Available only through Bank & Broker Dealer Channel
7* 100K	> 1-Yr S&P 500 Point-to-Point > 2-Yr Al Powered US Equity Index > 2-Yr BNP Paribas Multi Asset Diversified 5 > 2-Yr Nasdaq FC Index		4.80%	8 100.00% 125.00% 82.00%	3.00%		paid	\$10,000	Yr 2+ 10%	50% (7-12)			AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT, WA	
Single Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Bailout									
Ascent Accumulator 10* 100K	Fixed Account - 1-Yr Al Powered US Equity Index - 1-Yr BNP Paribas Multi Asset Diversified 5 - 1-Yr Nasdaq FC Index - 1-Yr S&P 500 Point-to-Point - 2-Yr Al Powered US Equity Index - 2-Yr Al Powered US Equity Index - 2-Yr BNP Paribas Multi Asset Diversified 5	2.35%	5.30%	85.00% 105.00% 62.00% 95.00% & 110.00% 140.00%	3.50%	None	1% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, HI, MA, MN, MO, NJ, OR, PA, TX, UT,	Available only through Bank & Broker Dealer Channel
Single Premium	> 2-Yr Nasdaq FC Index			92.00%									WA	
Brighthouse Life	A.M. Best A Fitch A Moody's A3 S&P A+					Rate Bool	CUpdated On	5/11/2021				Rat	es Effective:	5/2/2021
Secure Advantage* 100K-499K DRUETARY Single Premium EquiTrust	Allocations/Strategies Fixed Account 6-Year Russell Annual Sum with Cap 6-Year Russell Annual Sum with Participation Rate 6-Year S&P 500 Annual Sum with Participation Rate 6-Year S&P 500 Annual Sum with Participation Rate 6-Year S&P 500 Point-to-Point with Participation Rate 6-Year Credit Suisse truVol Annual Sum Participation Rate 4-M.Best B++ Fitch N/A Moody's N/A S&P BBB+	1.50%	6.00% 5.50%	40.00% 35.00% 45.00% 40.00% 115.00% 120.00%		None Rate Book	1% on 87.5% of premiums paid	0-80 \$50,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	6 Yrs	All Except: NY Call for details: SD	0-80 5.50%
Equillust	Allocations/Strategies	Fixed	Cap Rate	Par Rate		rate boo.	c opaatea on	3/11/2021				110	es Effective.	-,,1-1,2-021
Market Power Bonus Index Flexible 1st Yr Premium	Fixed Account - 1-Year S&P 500 Point-to-Point Cap Index - 1 Year S&P 500 Monthly Average Cap Index - 1-Year S&P 500 Monthly Average Participation Index - 1-Year S&P 500 Monthly Cap Index - 2-Year S&P 500 Monthly Average Cap Index - 1-Year Barclays FocusSO Participation Index - 2-Year Barclays FocusSO Participation Index - 1-Year Marc 5 Participation Index	1.10%	2.25% 2.50% 1.10% 4.00%	30.00% 40.00% 55.00% 45.00% Par Rate		10%	1% on 87.5% of premiums paid	0-75 \$10,000	Yr 1 Int. Yr 2+ 10%	100%	Yes	14 Yrs	All Except: CA, DE, NY Call for details in: AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	0-75 8.00% Variation States AK, CT, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA 0-75 7.00%
MarketTen Bonus Index (ROP)	Fixed Account 1-Year S&P 500 Point-to-Point Cap Index 1-Year S&P 500 Monthly Average Cap Index 1-Year S&P 500 Monthly Average Participation Index 1-Year S&P 500 Monthly Cap Index 2-Year S&P 500 Monthly Average Cap Index 1-Year Barclays Focus50 Participation Index 1-Year Barclays Focus50 Participation Index 1-Year Marc 5 Participation Index	1.00%	2.00% 2.25% 1.10% 4.00%	20.00% 30.00% 50.00% 40,00%		6% Yrs 1-5	1% on 100% of premiums paid	0-80 \$10,000 - NQ \$5,000 - Q	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 1 0-80 6.00% Years 2-5 0-80 3.00%

IMS Inc.

Indexed Annuities

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Indexed Annuities	Credit	ng Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comis	sions
EquiTrust	A.M. Best B++ Fitch N/A Moody's N/A S&P BBB+				Rate Book	Updated On	5/11/2021				Rat	es Effective:	4/14/2021	
Market Value Index	Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index > 1-Year S&P 500 Point-to-Point Participation Index > 1 Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Monthly Cap Index > 1-Year S&P 500 Monthly Cap Index > 2-Year S&P 500 Monthly Average Cap Index > 1-Year Sarclays Focus50 Participation Index > 1-Year Barclays Focus50 Participation Index > 1-Year Barclays Focus50 Participation Index > 1-Year S&P MARCS Participation Index	Fixed 2.50%	2.00% Cap Rate 4.50% 5.00% 1.85% 12.00%	Par Rate 30.00% 55.00% 90.00% 120.00% 100.00%	None	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY, PR Call for details in: AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT. VT. WA	Year 0-80	1 7.00%
MarketSeven Index	Allocations/Strategies > Fixed Account 1-Year S&P 500 Point-to-Point Cap Index > 1-Year S&P 500 Point-to-Point Participation Index > 1 Year S&P 500 Monthly Average Cap Index > 1-Year S&P 500 Monthly Average Participation Index > 1-Year S&P 500 Monthly Cap Index > 2-Year S&P 500 Monthly Average Cap Index > 1-Year Barclays Focus50 Participation Index > 1-Year Barclays Focus50 Participation Index > 1-Year Barclays Focus50 Participation Index > 1-Year S&P MARCS Participation Index	Fixed 2.40%	4.25% 4.75% 1.90% 10.00%	Par Rate 28.00% 50.00% 85.00% 115.00% 95.00%	None	2% on 87.5% of premiums paid	0-85 \$10,000	Yr 1 Int. Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: NY, PR Call for details in: CA, DE	Year 0-75 76-80 81-85	1 5.50% 4.125% 2.75%

IMS Inc.

Indexed Annuities

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Indexed Annuities	Crediting N	ethods		Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Con	nissions
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's Baa1 S&P A-			Rate Boo	k Updated Or	5/11/2021			•	Rat	es Effective:	5/8/2021	
	Allocations/Strategies	Fixed Cap Rat	e Par Rate Spre	ad							All Except:		
	> Fixed Account	1.00%	<u></u>	0-75			Yr 1				IN, NY, VT		
	> 1-Year Index Gain Option with Declared Rate	Trigger: 3.50%		5%		0-85	0%				Call for	0-75	7.50%
Accelerator	> 1-Year S&P 500 Monthly Point-to-Point	1.85%			1% on			100%			details in:	76-80	5.50%
	> 1-Year S&P 500 Point-to-Point	4.00%	<u> </u>		1% on 87.5% of	\$10,000		(1-12)			AK, AL, CA, DE, FL(65+),		
Plus 10	> 2-Year Barclays Trailblazer Sectors 5 Index		125.00%	76+	premiums		Yr 2+		Yes	10 Yrs	HI, IA, ID, IL,	81-85	3.75%
	➤ 1-Year Balanced Asset ➤ 1-Year Balanced Asset With Fee		120.00%	1%	paid						MA, MN, MO,		
	> 2 Year Balanced Asset With Fee		155.00% 135.00%								MS, MT, NH,		
	> 2-Year Balanced Asset With Fee		175.00%	3.25%			10%				NJ, NV, OH, OK, OR, PA,		
Florible December	2 real balanced risset Wall Co		175.00%	3.23/0			1070				SC, TX, UT,		
Flexible Premium	All 12 /01 / 1										WA		
I	Allocations/Strategies Fixed Account	Fixed Cap Rat	e Par Rate				V- 4	100%			All Except:		
	1-Year Index Gain Option with Declared Rate	1.00% Trigger: 3.25%	7		1% on	0-85	Yr 1 0%	(1-12)			Call for	0-70	4.50%
Accumulator	> 1-Year S&P 500 Monthly Average	3.50%	4	None	87.5% of	0-83	076	(1-12)			details in:		
Plus 7	> 1-Year S&P 500 Monthly Pt. to Pt.	1.85%	†	140	premiums	\$10,000	Yr 2+	50%	Yes	7 Yrs	AK, AL, FL,	71-80	3.50%
	> 1-Year S&P 500 Point-to-Point	3.50%	7		paid		10%	(13-24)			ID, IL, MA,	81-85	2.75%
	2-Year Barclays Trailblazer Sectors 5 Index		110.00%								MN, MO,		
Flexible Premium			<u> </u>										
	Allocations/Strategies	Fixed Cap Rat	e Par Rate								All Except:		
A	Fixed Account 1-Year Index Gain Option with Declared Rate	1.00% Trigger: 3.50%	7			0-85	Yr 1 0%	100%			NY Call for details	0-70	6.50%
Accumulator	> 1-Year S&P 500 Monthly Average	4.50%	4		1% on	0-85	0%	(1-12)			in:		
Plus 10	> 1-Year S&P 500 Monthly Pt. to Pt.	1.85%		None	87.5% of	\$10,000	Yr 2+	50%	Yes	10 Yrs	AK, AL, CA, DE, FL, ID, IL, MA, MN,	71-80	4.50%
	> 1-Year S&P 500 Point-to-Point	4.25%	I <u></u>		premiums paid		10%	(13-24)			MO, MS, MT, NH,	81-85	3.25%
	2-Year Barclays Trailblazer Sectors 5 Index		135.00%		paiu						NJ, NV, OH, OK, OR, PA, SC, TX, UT,		
Flexible Premium											WA		
	Allocations/Strategies	Fixed Cap Rat	e Par Rate Spre	ad									
	> 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%	4				Yr 1	100%			All Except:		
Flex	> 1-Year S&P 500 Annual Point-to-Point with a Cap	3.75%			1% on		10%	(1-12)			ID, NY	0-70	6.50%
Accumulator	> 1-Year S&P 500 Point-to-Point		30.00% & 3.00	None	87.5% of	0-85			Yes	10 Yrs	Call for details in:	71-80	4.50%
Accumulator	> 1-Year S&P 500 Point-to-Point (Fee 1.25%)		45.00% & 3.00 50.00% & 0%		premiums paid	\$10,000	V- 2.	F00/				04.05	2.25%
	1-Year Pt. to Pt. Morgan Stanley Dynamic Rotator 2-Year Pt. to Pt. Morgan Stanley Dynamic Rotator		50.00% & 0% 80.00% & 0%		paid		Yr 2+ 10%	50% (13-24)		1	AK, AL, CA, DE, FL, IL, IA, MN,	81-85	3.25%
	2-Yr Pt. to Pt. Morgan Stanley Dynamic Rotator 2-Yr Pt. to Pt. Morgan Stanley Dynamic (Fee 1.25%)		95.00% & 0%				10%	(13-24)	1	1	MS, MO, MT,		
	2-Year Barclays Trailblazer Sectors 5 Index		115.00% & 0.00							1	NV, NH, NJ, OH, OK, OR, PA, SC,		
Flexible Premium	2-Year Barclays Trailblazer Sectors 5 (Fee 1.25%)		135.00% & 0.00							1	TX, UT, WA		
,	Allocations/Strategies	Fixed	Par Rate Spre										
	> Fixed Account	1.00%								1	All Except:		
	> 1-Year Balanced Asset 10 Index Pt. to Pt.		43.00%						1	1	NY		
Power	> 1-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.		29.00%		1% on		Yr 1			1	Call for	0-70	6.50%
Accumulator	 1-Year iShares Gold Trust (IAU) Pt. to Pt. 		27.00%		1% on 87.5% of	0-85	0%	100%		1	details in:		
	> 1-Year iShares MSCI EAFE (EFA) Pt. to Pt.		30.00%	None	Premiums				Yes	10 Yrs	AK, AL, CA, DE,	71-80	4.50%
10	> 1-Year iShares U.S. Real Estate (IYR) Pt. to Pt.		25.00%		Paid	\$10,000	Yr 2+	(1-12)		1	FL, IA, ID, IL, MA, MN, MO, MS,		
	2-Year Balanced Asset 10 Index Pt. to Pt.		100.00% & 5.00				10%			1	MT, NH, NJ, NV,	81-85	3.25%
	2-Year iShares Core S&P 500 ETF (IVV) Pt. to Pt.		56.00% & 5.00							1	OH, OK, OR, PA, SC, TX, UT, WA		
	> 2-Year iShares MSCI EAFE (EFA) Pt. to Pt.		61.00% & 5.00							1			
Flexible Premium	2-Year iShares U.S. Real (IYR) Pt. to Pt.		62.00% & 5.00)%									



Indexed Annuities

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Indexed Annuities	Creditin	ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		omissions
Fidelity & Guaranty	A.M. Best A- Fitch A- Moody's Baa1 S&P A-					Rate Bool	k Updated Or	n: 5/11/2021	•			Rat	tes Effective:	5/8/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate									All Except:		
	> Fixed Account	1.00%				0-75			Yr 1				NY	0-75	7.50%
	1-Year Gold Point-to-Point with a Cap		5.25%			6%		0-85	0%	100%			Call for		
Prosperity	1-Year Index Gain Option with Declared Rate	Trigger:	3.50%				1% on						details in:	76-80	5.50%
Elite 10	> 1-Year S&P 500 Monthly Average with A Cap		4.25%			76+	87.5% of	\$10,000	Yr 2+	(1-12)			AK, AL, CA, DE,		
	> 1-Year S&P 500 Monthly Point-to-Point with a Cap		2.00%			3.25%	premiums		10%		Yes	10 Yrs	FL(65+), HI, ID,	81-85	3.75%
	➤ 1-Year S&P 500 Point-to-Point with a Cap		4.00%				paid						IL, IN, MA, MD, MN, MO, MS,		
	1		11.00%										NC, NJ, NV, OH,		
	1												OK, OR, PA, PR, SC, TX, UT, VT,		
Flexible Premium	> 2-Year Barclays Trailblazer Sectors 5 Index			120.00%									WA		
	Allocations/Strategies	Fixed	Cap Rate										All Except:		
	S. Flord Assessed	1.000											NY Call for details		
	 Fixed Account 1-Year Index Gain Option with Declared Rate 	1.00% Trigger:	1.75%				1% on	0-80	Yr 1 0%	100%			AK, AL, CA, DE,	0-75	6.50%
Safe Income	1-Year S&P 500 Annual Point-to-Point	mgger.	2.00%			6%	87.5% of	0-80	0%	100%			FL, HI, ID, IL, IN,	0-75	6.50%
Plus	> 1-Year S&P 500 Monthly Average		2.00%			076	premiums	\$10,000	Yr 2+	(1-6)	Yes	10 Yrs	MA, MD, MN, MO, MS, MT,	76-80	4.75%
	> 1-Year S&P 500 Monthly Point-to-Point		1.10%				paid	\$10,000	10%	(1.0)			NC, NH, NJ, NV,	70 00	4.7570
													OH, OK, OR, PA, SC, TX, UT,VT,		
51 11 5 ·	I												WA		
Flexible Premium Gauranty Income Life	A.M. Best B++ Fitch NA Moody's NA S&P NA					Rate Bool	k Updated Or	i: 5/11/2021				Rat	tes Effective:	3/22/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate											
	I									100%			All Except:		
Wealth Choice	➤ Fixed Account ➤ Horizon Ascend 5% Index	1.50%		60.00%			1.% on			0-6				0-74	6.50%
	Annual Pt to Pt			25.00%		5%	87.5% of	0-80.	Year 1		Yes	10 Yrs			
10	> Annual Pt to Pt w/ Cap		3.00%	25.00%		370	premiums	\$20,000	10%	50%	103	10 113	AZ,HI MN,		
	Monthly Sum Cap		10.00%				paid	720,000		7-12			NY, SD	75-80	4.00%
	ı>														
Single Premium															
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A- Allocations/Strategies	Fixed	Con Poto	Par Rate		Rate Bool	k Updated Or	5/11/2021				Rat	tes Effective:	4/19/2021	
	Fixed Account	1.50%	Cap Rate	Par Kate	Spread										
	7 Timed Account														
Choice Income	> 1 Year Russell 2000 Point to Point	1.50%	2.75%						Yr 1				All Excent		
	 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 	1.50%	2.75%				1% on		Yr 1 10%				All Except:		
l II	 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 	1.50%	2.75% 2.75%	70.00%			1% on 87.5% of	45-85	Yr 1 10%	100%			All Except:	45-80	5.00%
	> 1 Year MSCI EAFE Point to Point	1.50%		70.00%		None		45-85 \$25,000		100% (1-6)	Yes	7 Yrs		45-80 81-85	5.00% 2.75%
(7 Year)	 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 	1.50%	2.75%	70.00%		None	87.5% of				Yes	7 Yrs	NY		
(7 Year)	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	Trigger:	2.75%	70.00%		None	87.5% of premiums		10%		Yes	7 Yrs	NY Call for		
(7 Year)	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		2.75% 2.50% 1.10%	70.00%	4.00%	None	87.5% of premiums		10% Yr 2+		Yes	7 Yrs	NY Call for details in:		
(7 Year)	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	Trigger:	2.75% 2.50% 1.10% 2.00%		4.00%	None	87.5% of premiums		10% Yr 2+		Yes	7 Yrs	NY Call for details in:		
(7 Year)	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 Allocations/Strategies	Trigger: Fixed	2.75% 2.50% 1.10%	70.00%		None	87.5% of premiums		10% Yr 2+		Yes	7 Yrs	NY Call for details in:		
(7 Year) Single Premium	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 Allocations/Strategies Fixed Account	Trigger:	2.75% 2.50% 1.10% 2.00% Cap Rate		4.00%	None	87.5% of premiums		10% Yr 2+ 10%		Yes	7 Yrs	NY Call for details in: CA		
(7 Year)	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 Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point	Trigger: Fixed	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00%		4.00%	None	87.5% of premiums paid		10% Yr 2+ 10% Yr 1		Yes	7 Yrs	NY Call for details in:		
(7 Year) Single Premium	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 Allocations/Strategies Fixed Account	Trigger: Fixed	2.75% 2.50% 1.10% 2.00% Cap Rate		4.00%		87.5% of premiums		10% Yr 2+ 10%				NY Call for details in: CA All Except:		
(7 Year) Single Premium Choice Income	1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year SAP 500 Annual Point-to-Point 1 Year SAP 500 Point to Point 1 Year SAP 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point	Trigger: Fixed	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00%	Par Rate	4.00%	None	87.5% of premiums paid	\$25,000	10% Yr 2+ 10% Yr 1	(1-6)	Yes	7 Yrs	NY Call for details in: CA All Except:	81-85	2.75%
(7 Year) Single Premium Choice Income	1 Year MSCI EAFE Point to Point 1 Year SMP 500 Annual Point to Point 1 Year SMP 500 Annual Point-to-Point 1 Year SMP 500 Monthly Point-to-Point 1 Year SMP 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year MSCI EAFE Point to Point 1 Year PIMCO Balanced Point to Point 1 Year SMP 500 Annual Point-to-Point 1 Year SMP 500 Monthly Point-to-Point	Trigger: Fixed 1.60%	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20%	Par Rate	4.00%		87.5% of premiums paid 1% on 87.5% of	\$25,000	10% Yr 2+ 10% Yr 1 10%	100%			NY Call for details in: CA All Except:	81-85 45-80	7.00%
(7 Year) Single Premium Choice Income	1 Year MSCI EAFE Point to Point 1 Year SMP 500 Annual Point to Point 1 Year SMP 500 Annual Point-to-Point 1 Year SMP 500 Monthly Point-to-Point 1 Year SMP 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year Russell 2000 Point to Point 1 Year PIMCO Balanced Point to Point 1 Year SMP 500 Annual Point-to-Point 1 Year SMP 500 Onthly Point-to-Point 1 Year SMP 500 Point to Point with Performance Trigger	Trigger: Fixed	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75%	Par Rate	4.00% Spread		87.5% of premiums paid 1% on 87.5% of premiums	\$25,000	10% Yr 2+ 10% Yr 1 10%	100%			NY Call for details in: CA All Except: NY Call for	81-85 45-80	7.00%
(7 Year) Single Premium Choice Income II (10 Year)	1 Year MSCI EAFE Point to Point 1 Year SMP 500 Annual Point to Point 1 Year SMP 500 Annual Point-to-Point 1 Year SMP 500 Monthly Point-to-Point 1 Year SMP 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point 1 Year Russell 2000 Point to Point 1 Year PiMCO Balanced Point to Point 1 Year SMP 500 Annual Point-to-Point 1 Year SMP 500 Monthly Point-to-Point 1 Year SMP 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control	Trigger: Fixed 1.60%	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20%	Par Rate	4.00% Spread		87.5% of premiums paid 1% on 87.5% of premiums	\$25,000	10% Yr 2+ 10% Yr 1 10%	100%			NY Call for details in: CA All Except: NY Call for details in:	81-85 45-80	7.00%
(7 Year) Single Premium Choice Income	1 Year MSCI EAFE Point to Point 1 Year SRP 500 Annual Point to Point 1 Year SRP 500 Annual Point-to-Point 1 Year SRP 500 Monthly Point-to-Point 1 Year SRP 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account 1 Year MscI EAFE Point to Point 1 Year MScI EAFE Point to Point 1 Year SRP 500 Annual Point-to-Point 1 Year SRP 500 Monthly Point-to-Point 1 Year SRP 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point	Trigger: Fixed 1.60% Trigger:	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20% 2.25%	Par Rate 75.00%	4.00% Spread 3.50% 3.50%	None	87.5% of premiums paid 1% on 87.5% of premiums	\$25,000	10% Yr 2+ 10% Yr 1 10%	100%			NY Call for details in: CA All Except: NY Call for details in:	81-85 45-80	7.00%
(7 Year) Single Premium Choice Income II (10 Year)	> 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 Annual Point-to-Point > 1 Year S&P 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point Allocations/Strategies > Fixed Account > 1 Year Russell 2000 Point to Point > 1 Year Russell 2000 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 Allocations/Strategies	Fixed 1.60% Trigger:	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20%	Par Rate	4.00% Spread		87.5% of premiums paid 1% on 87.5% of premiums	\$25,000	10% Yr 2+ 10% Yr 1 10%	100%			NY Call for details in: CA All Except: NY Call for details in:	81-85 45-80	7.00%
(7 Year) Single Premium Choice Income II (10 Year)	> 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 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 Allocations/Strategies > Fixed Account > 1 Year Russell 2000 Point to Point > 1 Year Russell 2000 Point to Point > 1 Year PIMCO Balanced Point to Point > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point Allocations/Strategies > Fixed Account	Trigger: Fixed 1.60% Trigger:	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20% 2.25% Cap Rate	Par Rate 75.00%	4.00% Spread 3.50% 3.50%	None	87.5% of premiums paid 1% on 87.5% of premiums	\$25,000	10% Yr 2+ 10% Yr 1 10%	100%			NY Call for details in: CA All Except: NY Call for details in: CA	81-85 45-80	7.00%
(7 Year) Single Premium Choice Income II (10 Year) Single Premium	1 Year MSCI EAFE Point to Point 1 Year SMP 500 Annual Point to Point 1 Year SMP 500 Annual Point-to-Point 1 Year SMP 500 Monthly Point-to-Point 1 Year SMP 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account 1 Year MSCI EAFE Point to Point 1 Year MSCI EAFE Point to Point 1 Year SMP 500 Annual Point-to-Point 1 Year SMP 500 Annual Point-to-Point 1 Year SMP 500 Monthly Point-to-Point 1 Year SMP 500 Point to Point with Performance Trigger 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account 1 Year SMP 500 Point to Point With Performance Trigger 2 Year BlackRock Diversa Volatility Control 5 Year Franklin US Point to Point Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point	Fixed 1.60% Trigger:	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20% 2.25% Cap Rate	Par Rate 75.00%	4.00% Spread 3.50% 3.50%	None 50% to Income Account Value	87.5% of premiums paid 1% on 87.5% of premiums paid	\$25,000	10% Yr 2+ 10% Yr 1 10% Yr 1 10% Yr 2+ 10%	100%			NY Call for details in: CA All Except: NY Call for details in: CA All Except:	81-85 45-80	7.00%
(7 Year) Single Premium Choice Income II (10 Year) Single Premium Income 150+	> 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 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 Allocations/Strategies > Fixed Account > 1 Year Russell 2000 Point to Point > 1 Year Russell 2000 Point to Point > 1 Year PIMCO Balanced Point to Point > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point Allocations/Strategies > Fixed Account	Fixed 1.60% Trigger:	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20% 2.25% Cap Rate	Par Rate 75.00% Par Rate	4.00% Spread 3.50% 3.50%	None 50% to Income Account Value the	87.5% of premiums paid 1% on 87.5% of premiums paid	\$25,000	10% Yr 2+ 10% Yr 1 10% Yr 1 10%	100%	Yes	10 Yrs	NY Call for details in: CA All Except: NY Call for details in: CA	45-80 81-85	2.75% 7.00% 5.00%
(7 Year) Single Premium Choice Income II (10 Year) Single Premium	> 1 Year MSCI EAFE Point to Point > 1 Year SMP 500 Annual Point to Point > 1 Year SMP 500 Annual Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 1 Year SMP 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point	Fixed 1.60% Trigger:	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20% 2.25% Cap Rate	Par Rate 75.00%	4.00% Spread 3.50% 3.50%	None 50% to Income Account Value the 1st 5	87.5% of premiums paid 1% on 87.5% of premiums paid	\$25,000 45-85 \$25,000	10% Yr 2+ 10% Yr 1 10% Yr 1 10% Yr 2+ 10%	(1-6) 100% (1-6)			NY Call for details in: CA All Except: NY Call for details in: CA All Except:	81-85 45-80	7.00%
(7 Year) Single Premium Choice Income II (10 Year) Single Premium Income 150+	> 1 Year MSCI EAFE Point to Point > 1 Year SMP 500 Annual Point to Point > 1 Year SMP 500 Annual Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 1 Year SMP 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point Allocations/Strategies > Fixed Account > 1 Year Mscsell 2000 Point to Point > 1 Year Mscl EAFE Point to Point > 1 Year MSCI EAFE Point to Point > 1 Year SMP 500 Annual Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 1 Year SMP 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point Allocations/Strategies > Fixed Account > 1 Year SMP 500 Point to Point Allocations/Strategies > Fixed Account > 1 Year Russell 2000 Point to Point > 1 Year Russell 2000 Point to Point > 1 Year MSCI EAFE Point to Point	Fixed 1.60% Trigger:	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 2.75% 1.20% 2.25% Cap Rate 2.50%	Par Rate 75.00% Par Rate	4.00% Spread 3.50% 3.50%	None 50% to Income Account Value the	87.5% of premiums paid 1% on 87.5% of premiums paid	\$25,000 45-85 \$25,000	10% Yr 2+ 10% Yr 1 10% Yr 1 10% Yr 2+ 10%	(1-6) 100% (1-6)	Yes	10 Yrs	NY Call for details in: CA All Except: NY Call for details in: CA All Except: NY	45-80 81-85 55-75	2.75% 7.00% 5.00%
(7 Year) Single Premium Choice Income II (10 Year) Single Premium Income 150+	> 1 Year MSCI EAFE Point to Point > 1 Year SMP 500 Annual Point-to-Point > 1 Year SMP 500 Annual Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account > 1 Year Russell 2000 Point to Point > 1 Year Russell 2000 Point to Point > 1 Year Russell 2000 Point to Point > 1 Year SMP 500 Annual Point-to-Point > 1 Year SMP 500 Annual Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 1 Year SMP 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account > 1 Year MSCI EAFE Point to Point > 1 Year Russell 2000 Point to Point > 1 Year Russell 2000 Point to Point > 1 Year PIMCO Balanced Point to Point > 1 Year PIMCO Balanced Point to Point > 1 Year SMP 500 Annual Point-to-Point	Fixed 1.60% Trigger:	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20% 2.25% Cap Rate 2.50% 2.50%	Par Rate 75.00% Par Rate	4.00% Spread 3.50% 3.50%	None 50% to Income Account Value the 1st 5 yrs.	87.5% of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	\$25,000 45-85 \$25,000	10% Yr 2+ 10% Yr 1 10% Yr 1 10%	(1-6) 100% (1-6)	Yes	10 Yrs	NY Call for details in: CA All Except: NY Call for details in: CA All Except: NY Call for details in:	45-80 81-85 55-75	2.75% 7.00% 5.00%
(7 Year) Single Premium Choice Income II (10 Year) Single Premium Income 150+	> 1 Year MSCI EAFE Point to Point > 1 Year SMP 500 Annual Point to Point > 1 Year SMP 500 Annual Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 1 Year SMP 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account > 1 Year MSCI EAFE Point to Point > 1 Year MSCI EAFE Point to Point > 1 Year MSCI EAFE Point to Point > 1 Year SMP 500 Annual Point-to-Point > 1 Year SMP 500 Monthly Point-to-Point > 1 Year SMP 500 Point to Point with Performance Trigger > 2 Year BlackRock Diversa Volatility Control > 2 Year Franklin US Point to Point Allocations/Strategies Fixed Account > 1 Year RSMP 500 Point to Point > 1 Year SMP 500 Point to Point Allocations/Strategies Fixed Account > 1 Year RUSSEI 2000 Point to Point > 1 Year RUSSEI EAFE Point to Point > 1 Year SMP 500 Point to Point > 1 Year SMP 500 Annual Point-to-Point	Fixed 1.60% Trigger: Fixed 1.50%	2.75% 2.50% 1.10% 2.00% Cap Rate 3.00% 3.00% 2.75% 1.20% 2.25% Cap Rate 2.50% 2.50% 2.50%	Par Rate 75.00% Par Rate	4.00% Spread 3.50% 3.50%	None 50% to Income Account Value the 1st 5	87.5% of premiums paid 1% on 87.5% of premiums paid 1% on 87.5% of premiums paid	\$25,000 45-85 \$25,000	10% Yr 2+ 10% Yr 1 10% Yr 1 10% Yr 2+ 10% Yr 1 10%	(1-6) 100% (1-6)	Yes	10 Yrs	NY Call for details in: CA All Except: NY Call for details in: CA All Except: NY Call for details in:	45-80 81-85 55-75	2.75% 7.00% 5.00%



Indexed Annuities

TA ZIAT	<u>. O 1110.</u>														
Indexed Annuities		ng Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Period	State Availability		missions
Global Atlantic	A.M. Best A Fitch N/A Moody's Baa1 S&P A-					Rate Bool	CUpdated On	5/11/2021				Ra	tes Effective:	4/19/2021	
Choice	Allocations/Strategies Fixed Account 1 Year Russell 2000 Point to Point	1.10%	Cap Rate	Par Rate	Spread										
	> 1 Year MSCI EAFE Point to Point		2.70%				1% on		Yr 1 10%						
Accumulation	> 1 Year PIMCO Balanced Point to Point		2.70%	55.00%			87.5% of	0-85	10%	100%			All Except:	0-80	4.00%
II	> 1 Year S&P 500 Annual Point-to-Point		2.70%	33.00%		None	premiums	\$25,000		(1-6)	Yes	5 Yrs	NY	81-85	1.75%
(5 Year)	> 1 Year S&P 500 Monthly Point-to-Point		0.85%				paid	, .,	Yr 2+	(/					
(5 icai)	> 1 Yr S&P 500 Point-to-Point with Performance Trigger	Trigger:	1.70%						10%						
	2 Year BlackRock Diversa Volatility Control				6.25%										
Single Premium	> 2 Year Franklin US Point to Point				6.25%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Cha:aa	> Fixed Account	1.15%													
Choice	> 1 Year Russell 2000 Point to Point		2.75%						Yr 1						
Accumulation	> 1 Year MSCI EAFE Point to Point > 1 Year PIMCO Balanced Point to Point		2.75%	50.000/			1% on	0.05	10%	4000/					- aaa.
П	> 1 Year S&P 500 Annual Point-to-Point		2.75%	60.00%		None	87.5% of premiums	0-85 \$25,000		100% (1-6)	Yes	7 Yrs	All Except:	0-80 81-85	5.00% 2.75%
	> 1 Year S&P 500 Monthly Point-to-Point		0.90%				paid	\$25,000	Yr 2+	(1-6)			INY	81-85	2.75%
(7 Year)	➤ 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	1.75%				paid		10%						
	2 Year BlackRock Diversa Volatility Control	884	1.7370		6.00%	1			2070						
Single Premium	> 2 Year Franklin US Point to Point				6.00%	1									
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
	> Fixed Account	1.20%													
Choice	> 1 Year Russell 2000 Point to Point		3.00%						Yr 1						
Accumulation	> 1 Year MSCI EAFE Point to Point		3.00%				1% on		10%						
	> 1 Year PIMCO Balanced Point to Point			70.00%		None	87.5% of	0-85		100%	Yes	10 Yrs	All Except:	0-80	7.00%
II	> 1 Year S&P 500 Annual Point-to-Point		3.00%				premiums	\$25,000		(1-6)			NY	81-85	4.00%
(10 Year)	> 1 Year S&P 500 Monthly Point-to-Point		0.95%				paid		Yr 2+						
	> 1 Year S&P 500 Point to Point with Performance Trigger	Trigger:	1.80%			4			10%						
e: 1 p :	 2 Year BlackRock Diversa Volatility Control 2 Year Franklin US Point to Point 				5.25% 5.25%	4									
Single Premium Great American	A.M. Best A+ Fitch N/A Moody's A2 S&P A+				5.25%	Rate Book	CUpdated On	E/11/2021				Pa	tes Effective:	3/22/2021	
Great American	Allocations/Strategies	Fixed	Cap Rate	Par Rate		nate book	r opadica on	3/11/2021				Ita	tes Effective.	5/22/2021	
	/ modulons/ strateg.es	· incu	cup nate	· ui · iuic					Yr 1				All Except:		
	> Fixed Account	1.60%							10%				NY	0-75	3.75%
American	> 5 Year S&P 500 Annual Point-to-Point		3.80%				1.1% on								
Landmark 5*	> 1 Year iShares U.S. Real Estate Annual Point to Point		4.05%			None	87.5% of premiums	0-89		100%	Yes	5 Yrs	Call for	76-85	2.75%
	1 Year S&P 500 Annual Point-to-Point		4.05%				paid	\$10,000		(1-12)			details in:	70-63	2.73%
	> 1 Year S&P 500 Risk Control Annual Point to Point			45.00%			p = - =		Yr 2+				AK, CA, MA,	86-89	1.75%
	> 1 Year S&P U.S. Retiree Spending Annual Point to Point			55.00%					10%				OR, PA, UT		
Single Premium	Allocations (Charter)														
Safe Return	Allocations/Strategies Fixed Account	1.20%	Cap Rate	Par Rate	Bailout		1.1% on	0-85	Yr 1 10%	100% (1-6)			All Except: NY	0-75	5.50%
	> 1 Year iShares U.S. Real Estate Annual Point to Point	1.20/0	3.00%	&	3.00%	None	100% of	0.03	10/0	(1-0)	Voc	10 Vr-	Call for details	76-80	4.10%
			3.00%			None	premiums				Yes	10 Yrs	in:		
(ROP)					3.00%		paid	\$25,000	Yr 2+	0%			AL, CO, IN,	81-85	4.10%
` ,	> 1 Year S&P 500 Annual Point-to-Point		3.00%	&											
Single Premium	> 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Risk Control Annual Point to Point	Fixed	L	30.00%	& 25.00%				10%	(7-12)			MA, OR		
` ,	➤ 1 Year S&P 500 Annual Point-to-Point ➤ 1 Year S&P 500 Risk Control Annual Point to Point Allocations/Strategies	Fixed	3.00% Cap Rate												
Single Premium	▶ 1 Year S&P 500 Annual Point-to-Point ▶ 1 Year S&P 500 Risk Control Annual Point to Point Allocations/Strategies Fixed Account	Fixed 1.30%	Cap Rate	30.00%			1 1% or		Yr 1	100%			All Except:	0-75	4 75%
` '	1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point Allocations/Strategies Fixed Account 1 Year Ishares US Real Estate Annual Point-to-Point		Cap Rate	30.00%			1.1% on	0-85						0-75	4.75%
Single Premium	▶ 1 Year S&P 500 Annual Point-to-Point ▶ 1 Year S&P 500 Risk Control Annual Point to Point Allocations/Strategies Fixed Account		3.05% 1.25%	30.00%		None	1.1% on 100% of premiums	0-85 \$10,000	Yr 1	100%	Yes	7 Yrs	All Except:	0-75 76-80	4.75% 2.75%
Single Premium American	1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point Allocations/Strategies Fixed Account 1 Year iShares US Real Estate Annual Point-to-Point 1 Year S&P 500 Monthly Sum with Cap		Cap Rate	30.00%		None	100% of	0-85 \$10,000	Yr 1	100%	Yes	7 Yrs	All Except:		
Single Premium American	1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Risk Control Annual Point to Point Allocations/Strategies Fixed Account 1 Year Shares US Real Estate Annual Point-to-Point 1 Year S&P 500 Monthly Sum with Cap 1 Year S&P 500 Point-to-Point		3.05% 1.25% 2.75%	30.00%		None	100% of premiums		Yr 1 10%	100% (1-6)	Yes	7 Yrs	All Except: NY Call for	76-80	2.75%

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Last Update: 8/9/2021

Indexed Annuities

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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	Period	State Availability		omissions
Great American	A.M. Best A+ Fitch N/A Moody's A2 S&P A+ Allocations/Strategies Fixed Account	Fixed 1.85%	Cap Rate	Par Rate		Kate Book	Updated On	5/11/2021		4000/		Ka	tes Effective:	3/22/2021	
	1 Year iShares U.S. Real Estate Annual Point to Point	1.85%	4.75%						Yr 1 10%	100%			All Except: NY	0-75	4.75%
American	1 Year S&P 500 Monthly Sum 1 Year S&P 500 Monthly Sum		1.85%				1.1% on	0-85	10%	(1-6)			Call for		4./5%
	➤ 1 Year S&P 500 Annual Point-to-Point		4.40%			None	87.5% of	\$10,000			Yes	7 Yrs	details in:	76-80	2.75%
Legend 7*	> 1 Year SPDR Gold Shares Annual Point-to-Point		5.00%				premiums	\$10,000	Yr 2+	0%				81-85	2.75%
	> 7 Year S&P 500 Annual Point-to-Point		4.05%				paid						AK, CA, MA,	01 03	
	> 1 Year S&P U.S. Retiree Spending Annual Point to Point			65.00%					10%	(7-12)			OR, PA, UT		
Flexible Premium	> 1 Year S&P 500 Risk Control Annual Point to Point			50.00%											
American	Allocations/Strategies	Fixed	Cap Rate						Yr 1				All Except:		
	➤ Fixed Account	1.15%					1.1% on		10%				NY	0-75	2.50%
Landmark	> 1 Year iShares MSCI EAFE 1-year Point-to-Point		2.50%			None	87.5% of	0-90		100%	Yes	3 Yrs	Call for		
3*	> 1 Year iShares U.S. Real Estate Annual Point-to-Point		2.20%				premiums	\$50,000		(1-12)			details in:	76-85	2.00%
	> 1 Year S&P 500 Annual Point-to-Point		2.35%				paid		Yr 2+				AK, CA, MA,	86-90	1.50%
Single Premium									10%				OR, PA, UT		
Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A					Rate Book	Updated On	5/11/2021				Rat	tes Effective:	4/1/2021	
	Allocations/Strategies	Fixed	Cap Rate	Par Rate											
Highlander							1% on	0-80	Yr 1				All Except:		
7	 Fixed Account S&P 500 1-Year Pt-to-Pt 	2.75%	F 000/			None	87.5% of	NQ 610.000	0%	100%	Yes	7 Yrs	NY C-II f	0.75	F 000/
,	> S&P 500 1-Year Pt-to-Pt		5.00%	40.00%		None	premiums	\$10,000 Q	Yr 2+	(1-12)	res	7 Yrs	Call for details in:	0-75 76+	5.00% 4.00%
	S&P MARC 5% 1-Year Pt-to-Pt			100.00%			paid	\$5,000	10%	(1-12)			CA, FL	76+	4.00%
Flexible 1st Yr Premium	Jan Walle 3/01 Teal 1 Co Te			100.00%				\$3,000	10%				CA, IL		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate											
Highlander	S. Flord Assessed	2 222/					1% on	0-80	Yr 1	4000/			All Except:		
10	➤ Fixed Account ➤ S&P 500 1-Year Pt-to-Pt	2.30%	4.250/			4%	87.5% of	NQ 610.000	0%	100%	Yes	10 Yrs	NY, PR Call for	0-75	7.00%
	> S&P 500 1-Year Pt-to-Pt		4.25%	35.00%		4%	premiums	\$10,000 Q	Yr 2+	(1-12)	163	10 113	details in:	76+	5.00%
	S&P MARC 5% 1-Year Pt-to-Pt			90.00%			paid	\$5,000	10%	(1-12)			CA, FL	70+	3.00%
Flexible 1st Yr Premium	,			30.0070				\$3,000	2070				CA, IL		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate											
ĺ	➤ Fixed Account	2.75%				5%	10/	0-80	Yr 1				All Except:		
ViStar	> S&P 500 1-Year Pt-to-Pt		5.25%			Base	1% on 87.5% of	NQ	0%	100%			NY, PR		
	> S&P 500 1-Year Pt-to-Pt			40.00%		Bonus	premiums	\$10,000			Yes	10 Yrs	Call for	0-75	7.00%
	S&P 500 Sector Rotator Daily RC2 5% ER 1-Yr Pt-to-Pt			100.00%		with	paid	Q	Yr 2+	(1-12)			details in:	76+	5.00%
Flexible 1st Yr Premium	 S&P 500 Economic Cycle Factor Rotator 1-Yr Pt-to-Pt S&P MARC 5% 1-Year Pt-to-Pt 			100.00%		Rider		\$5,000	10%				CA, FL		
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA-			105.00%		Pata Rook	CUpdated On	5/11/2021				Det	tes Effective:	A/15/2021	
LINCOIN FINANCIAI	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Nate Book	Copuateu On	5/11/2021				Nd	All Except:	4/13/2021	
OntiBland	> Fixed Account	1.40%	cop nate		op.cau		2.05% on		Yr 1	100%			NY	0-74	4.50%
OptiBlend	> 1 Year Fidelity AIM Dividend			75.00%			87.5% of	0-85	10%	(1-6)		7.1/	Call for	75-79	3.00%
7* 100K+	> 1-Year S&P 500 5% Daily Risk Contol				65.00%	None	premiums	\$10,000	Yr 2+	50%	Yes	7 Yrs	details in:	80-84	1.75%
	> 1-Year S&P 500			20.00%			paid		10%	(7-12)			CA	85	0.75%
Flexible Premium	> 1-Year S&P 500 Point-to-Point		5.00%												
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread								All Except:		
OptiBlend	Fixed Account	1.60%					1.8% on		Yr 1	100%			NY	0-74	7.00%
10* 100K+	> 1 Year Fidelity AIM Dividend			100.00%	0	None	87.5% of	0-80	10%	(1-6)	Yes	10 Yrs	Call for	75-79	4.00%
10 1000	 ▶ 1-Year S&P 500 5% Daily Risk Contol ▶ 1-Year S&P 500 			30.00%	0.50%		premiums paid	\$10,000	Yr 2+ 10%	50%	1		details in:	00.	1.75%
Clavible Dramiu	> 1-Year S&P 500 > 1-Year S&P 500 Point-to-Point		5.10%	30.00%			paiu		10%	(7-12)			CA, LA, MA	80+	1./5%
Flexible Premium	F I Icai Sai Sou Follitto-Follit		5.10%					l				<u> </u>	l .		



Indexed Annuities

TATAT	D IIIC.		ma	caca Aminan							•	000		0000
Indexed Annuities	Creditin	g Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Period	State Availability		Comissions
Nassau Re	A.M. Best B+ Fitch BB+ Moody's N/A S&P N/A				Rate Boo	k Updated On	5/11/2021				Rat	es Effective:	5/1/2021	
Personal Protection Choice	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > 1-Year CSTMAI Point-to-Point Spread > 1-Year S&P 500 Point-to-Point Participation > 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 with Par and Spread > 2-Year S&P 500 Point-to-Point Spread > 2-Year S&P 500 Point-to-Point Cap > 2-Year S&P 500 Point-to-Point Participation > 2-Year S&P 500 With Par and Spread > 3-Year S&P 500 with Par and Spread > 3-Year S&P 500 with Par and Spread	Fixed 1.50%	2.50%	Par Rate Spread 4.75% 20.00% 25.00% & 2.00% 4.25% 30.00% 38.00% & 4.00% 55.00% & 9.00%	- None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FL, GA, HI, IL, KY, LA, MN, MO, MS, MT, NH, NJ, NC, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%
Personal Income Annuity Single Premium	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > 1-Year CSTMAI Point-to-Point Spread > 1-Year S&P 500 Point-to-Point Participation > 1-Year S&P 500 Point-to-Point Participation 1-Year S&P 500 with Par and Spread > 2-Year CSTMAI Point-to-Point Spread > 2-Year S&P 500 Point-to-Point Cap > 2-Year S&P 500 Point-to-Point Participation > 2-Year S&P 500 Point-to-Point Participation > 2-Year S&P 500 with Par and Spread > 3-Year S&P 500 with Par and Spread	Fixed 1.50%	2.75% 5.50%	Par Rate Spread 4.75% 20.00% 25.00% & 2.00% 4.75% 30.00% 38.00% & 4.00% 55.00% & 9.00%	None	1.6% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: MA, ME, NY Call for details in: AK, CA, CT, DE, FI, GA, HI, IL, KY, LA, MN, MO, MS, MT, NE, NH, NC, NJ, OH, OR, PA, SC, TX, UT, VT, VA, WA, WI, WY	0-75 76+	7.25% 5.00%
Nassau Growth Annuity (7 Years)	Allocations/Strategies Fixed Account 1-year S&P 500 Cap 1-Year S&P 500 with Par 1-year S&P 500 with Pat and Fee 2-year S&P 500 with Par 2-year S&P 500 with Par and Fee 2-year S&P 500 with Par and Fee 2-year Sunrise Smart Passage SG 2-year Sunrise Smart Passage SG with Par and Fee	Fixed 2.25%	4.00%	31.00% 45.00% & 1.00% 45.00% & 1.00% 62.00% & 1.00% 85.00% 122.00% & 1.00%	None	1% on 87.5% of premiums paid	0-85 \$15,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	All Except: MA, ME, NY, PR Call for details in: IN	0-75 76+	6.50% 4.25%
Nassau Growth Annuity (10 Years) Single Premium National Western Life	Allocations/Strategies Fixed Account - 1-year S&P 500 Cap 1-Year S&P 500 with Par - 1-year S&P 500 with Par and Fee - 2-year S&P 500 with Par - 2-year S&P 500 with Par - 2-year S&P 500 with Par and Fee - 2-year Sunrise Smart Passage SG - 2-year Sunrise Smart Passage SG with Par and Fee - A.M. Best A Fitch N/A Moody's A2 S&P A-	Fixed 2.50%	Cap Rate 4.50%	30.00% 43.00% & 1.00% 45.00% 65.00% & 1.00% 95.00% 130.00% & 1.00%	None Rate Boo	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 es Effective:	0-75 76+	7.25% 5.00%
NWL Ultra Classic	Allocations/Strategies > Fixed Account > Option A: Monthly Averaging Annual Reset > Option J: Annual Point-to-Point with Cap > Option U: Annual Reset Low Volatility Daily Risk Control	Fixed 2.50%	Cap Rate 5.50%	Par Rate Spread/Fe 50.00% & 6.00% & 0.50% 105.00%	None	1.5% on 87.5% of premiums paid	0-85 NQ \$5,000 Q \$2,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	13 Yrs	ALL Except: AK, AL, CT, DE, IL, IN, MA, MN, MT, NJ, NV, NY, OR, PA, SC, UT, WA Call for details in: CA, FL, OH, TX	0-75 76-80 0-70 71-75 76-80	NQ 10.00% 8.50% 10.00% 8.00% Q 7.00%

Annuity Rate Sheet



Indexed Annuities

T_XTAT	O IIIC.		iiiac	ACU A	minarci	<u></u>							000		, 00	,00
Indexed Annuities	Creditin	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						tes Effective:	1/1/2021		
	Allocations/Strategies	Fixed		Par Rate	Spread/Fee			0-85					ALL Except:	0-75		5.00%
NWL Ultra								NQ	Yr 1	100%			AK, AL, CT,	76-80	NQ	3.00%
Future	➤ Fixed Account	1.65%				9% Yr 1	1.5% on 87.5% of	\$5,000	0%	(1-6)		45.4	MT, NV, NY, OR, SC	0-70		5.00%
	> Option A: Monthly Averaging Annual Reset			50.00%	& 6.00%	4.75% Yrs 2-5	premiums paid	Q	Yr 2+	50%	Yes	15 Yrs	Call for details in:	71-75		1.50%
													CA, FL, OH,	1	Q	
Flexible Premium	> Option U: Annual Reset Low Volatility Daily Risk Control			75.00%				\$2,000	10%	(7-12)			PR, TX	76-80		0.25%
NIM/I Imamo et	Allocations/Strategies	Fixed		Par Rate	Spread		1.5% on	0-85	Yr 1	100%			ALL Except:	0-75 76-80	NQ	5.50% 3.50%
NWL Impact	Fixed Account	2.00%				=0/	87.5% of	NQ	0%	(1-6)	V	7.1/	CT, FL, NY	i		
7 / 7S	> 1 Year Annual Point to Point with Monthly Average				& 6.00%	5%	premiums	\$5,000	V- 2.	F00/	Yes	7 Yrs	Call for details in:	0.70		F F00/
	Global Lookback Annual Reset Low Volatility Daily Risk Control			20.00% 75.00%	& 2.00%		paid	Q \$2,000	Yr 2+ 10%	50% (7-12)			PR	0-70 71-75	Q	5.50% 4.00%
Flexible Premium	Annual resect tow volatility bally risk control			73.00%				\$2,000	10%	(7-12)				76-80	ď	1.50%
	Allocations/Strategies	Fixed		Par Rate	Spread								ALL Except:	0-75	NQ	7.00%
								0-85	Yr 1	100%			AK, CA, CT, DE,	76-80		5.00%
NWL Impact	➤ Fixed Account	1.65%					1.5% on	NO	0%	(1.6)			IN, MA, MN, NJ,	i		
10	Tixed Account	1.05%				7%	87.5% of premiums	NQ	U76	(1-6)	Yes	10 Yrs	NV, NY, OH, OK, OR, PA, SC, TX,	ı		
10	> 1 Year Annual Point to Point with Monthly Average				& 6.00%		paid	\$5,000					UT, WA	i		
	F Global Lookback			20.00%	& 2.00%		paid	Q	Yr 2+	50%			Call for	0-70		7.00%
	> Annual Reset Low Volatility Daily Risk Control			70.00%				\$2,000	10%	(7-12)			details in:	71-75	Q	5.50%
Flexible Premium													PR	76-80		3.00%
Nationwide	A.M. Best A+ Fitch N/A Moody's N/A S&P N/A Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread	Rate Book	Updated On	5/11/2021	7			Rat	tes Effective:	4/1/2021		
Peak 10	Fixed Account Als Growth & Value Balanced Cap Als Growth & Value Balanced Participation J.P. Morgan Cycle Cap J.P. Morgan Cycle Participation S&P 500 Price Cap S&P 500 Price Participation S&P 500 Average Daily Risk Control Cap S&P 500 Average Daily Risk Control Participation Year Als Growth & Value Balanced Participation Year S&P 500 Average Daily Risk Control Participation	1.15%	2.75% 3.00% 2.50% 3.25%	115.00% 40.00%	& 1.50% & 1.50% & 1.50% & 1.50%	None	1% on 87.5% of premiums paid	0-85 \$25,000	Yr 1 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: CA, DC, DE, HI, IL, IN, LA, MA, MD, NC, ND, NY, RI, VA, VI	0-75 76-80 81-85		6.50% 4.65% 3.05%
Single Premium	, , , , , , , , , , , , , , , , , , , ,													I		
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Rate Book	Updated On	5/11/2021				Rat	tes Effective:	5/4/2021		
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread					40				ı		
Benefit	Fixed Account	1.50%		25.000			4.7501	40.70	Yr 1	100%			411.5	ı		
	➤ 1 Year DJI Monthly Averaging ➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index		1 200/	35.00%			1.75% on	40-79	0%	(1-6)			All Except:	40.75		6 750/
Solutions	1 Year NASDAQ-100 Monthly Point-to-Point Index 1 Year S&P 500 Annual Point-to-Point Index		1.20% 4.00%			20%	87.5% of premiums				Yes	10 Yrs	ID, NY Call for	40-75 76+		6.75% 4.87%
10	1 Year S&P 500 Annual Point-to-Point Index 1 Year S&P 500 Low Volatility Daily Risk Control 5%		4.00%		4.35%		paid	\$20,000	Yr 2+	50%			details in:	/6+		4.01%
	1 Year S&P 500 Monthly Averaging			35.00%	4.3370		F	\$20,000	5%	(7-12)			CA	ı		
Single Premium	➤ 1 Year S&P 500 Monthly Point-to-Point Index		1.40%	33.00%					370	(, 17)				ı		
Single Fremuill	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread								\vdash			
	Fixed Account	1.10%			-preud					100%			l	ı		
	➤ 1 Year NASDAQ-100 Monthly Point-to-Point Index		1.05%						Yr 1	(1-6)			ALL Except:	ı		
			2.25%			6% for	1.75% on	0-79	0%	(- 0)				0-75		6.50%
Charter Plus	1 Year S&P 500 Annual Point-to-Point Index						87.5% of									
	 1 Year S&P 500 Annual Point-to-Point Index 1 Year S&P 500 Annual Point-to-Point 			15.00%		years 1-					Yes	10 Yrs	AK, CA, CT, DE,	ļ		
Charter Plus 10				15.00%	10.00%	years 1- 7	premiums	\$75,000	Yr 2+		Yes	10 Yrs	HI, MN, MO, NV,	76+		4.875%
	> 1 Year S&P 500 Annual Point-to-Point			15.00%	10.00% 4.50%			\$75,000	Yr 2+ 10%	50%	Yes	10 Yrs		76+		4.875%
	> 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Daily Index Margin		1.05%	15.00%			premiums	\$75,000		50% (7-12)	Yes	10 Yrs	HI, MN, MO, NV, NY, OH, OK, OR,	76+		4.875%

IMS Inc.

Indexed Annuities

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Indexed Annuities	Crediting I	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+					Rate Bool	k Updated Or	5/11/2021				Rat	tes Effective:	5/4/2021	
Charter Plus 14	Allocations/Strategies > Fixed Account 1 Year NASDAQ-100 Monthly Point-to-Point Index > 1 Year S&P 500 Annual Point-to-Point Index > 1 Year S&P 500 Annual Point-to-Point > 1 Year S&P 500 Daily Index Margin 1 Year S&P 500 Low Volatility Daily Risk Control 5% > 1 Year S&P 500 Monthly Point-to-Point Index	Fixed 1.20%	1.10% 2.75%	Par Rate 20.00%	9.00% 4.50%	8% in years 1- 7	1.75% on 87.5% of premiums paid	0-75 \$75,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	14 Yrs	ALL Except: AK, CA, CI, DE, HI, ID, MN, MO, NV, NY, OH, OK. OR. PA.	0-75	6.50%
Flexible Premium	2-Year S&P 500 Low Volatility Daily Risk Control 8%				4.75%	1									
Income Choice	Allocations/Strategies Fixed Account 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Annual Point-to-Point Participation 1-Year S&P 500 Low VC Daily Risk Ctrl 5% 1-Year S&P 500 MARC 5% ER 1-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Low VC Daily Risk Ctrl 8% Threshold Participation Rate Strategy (Base)	Fixed 1.30%	3.00% 1.30%	Par Rate 18.00%	2.90% 2.50% 4.50%	None	1.75% on 87.5% of premiums paid	40-79 \$20,000	Yr 1 0% Yr 2+ 5%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except:	40-75 76+	6.50% 4.87%
Flexible Premium	(Threshold Participation Rate Strategy After 0%)			100.00%											
Performance Choice 8	Allocations/Strategies Fixed Account S&P 500 Annual Point to Point S&P 500 Monthly Point to Point S&P 500 Monthly Point to Point S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. S&P 500 MARC 5% ER Annual Point to Point Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Par/Fee Two-year S&P 500 Point to Point Two-year S&P 500 MARC 5% ER Pt. to Pt. Two-year Fidelity Multifactor Yield Index 5% ER Two-year Fidelity Multifactor Yield Index 5% ER	Fixed 1.60%	3.30% 1.40%	20.00% 60.00% 65.00% 125.00% 830.00% 95.00% 185.00%	å 1.50%	None	1.75% on 87.5% of premiums paid	0-85 \$20,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	8 Yrs	All Except: NY	40-75 76-79 80-85	Year 1 4.75% 3.562% 2.375%
VersaChoice 10* Single Premium	Allocations/Strategies Fixed Account S&P 500 Annual Point to Point S&P 500 Monthly Point to Point S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. S&P 500 Low Volatility Risk Control 5% Annual Pt. to Pt. S&P 500 MARC 5% ER Annual Point to Point Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Fidelity Multifactor Yield Index 5% ER Annual Pt. to Pt. Two-year S&P 500 Point to Point Two-year 5&P 500 MARC 5% ER Pt. to Pt. Two-year Fidelity Multifactor Yield Index 5% ER Two-year Fidelity Multifactor Yield Index 5% ER	Fixed 1.70%	3.50% 1.50%	20.00% 65.00% 70.00% 130.00% 8 30.00% 90.00% 100.00%		None	1.75% on 87.5% of premiums paid	0-79 \$20,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	All Except: NY	40-75 76+	6.50% 4.87%

Annuity Rate Sheet



Indexed Annuities

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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	Comissio	ons
Oceanview	A.M. Best A- Fitch N/A Moody's N/A S&P N/A				Rate Bool	k Updated On:	3/18/2021				Rat	es Effective:	4/29/2021	
Harbourview 3	Allocations/Strategies > Fixed Account > 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	Fixed 1.35%	3.00% 2.50%	Par Rate 18.00% 27.00%	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 80-89	2.50%
Harbourview 5	Allocations/Strategies > Fixed Account > 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	Fixed 1.85%	2.75%	Par Rate 26.00% 40.00%	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 80-89	4.00% 2.00%
Harbourview 7	Allocations/Strategies > Fixed Account > 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	Fixed 1.90%	5.00%	35.00% 41.00%	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 80-89	5.25% 2.625%
Harbourview 10 Flexible Premium	Allocations/Strategies > Fixed Account > 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	Fixed 2.00%	5.00%	Par Rate 40.00% 60.00%	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 80-89	7.00%
Oxford Life	A.M. Best A- Fitch N/A Moody's N/A S&P N/A				Rate Bool	k Updated On:	5/11/2021				Raf	es Effective:	4/1/2021	
Royal Select	Allocations/Strategies Fixed Account 1 Year Annual Point-to-Point Strategy 1 Year Monthly Average Strategy	Fixed 1.40%	3.25% 3.25%		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 76-80	6.50% 5.00%
Silver Select	Allocations/Strategies ➤ Fixed Account ➤ 1 Year S&P 500 Annual Point-to-Point ➤ 1 Year S&P 500 Annual Monthly Average	1.80%	3.90% 3.90%		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 76-80	6.50% 5.00%
Select	Allocations/Strategies > Fixed Account > 1 Year S&P 500 Annual Point-to-Point	Fixed 2.25%	4.75%		None	1% on 87.5% of premiums paid	18-80 \$10,000	Yr 1 0% Yr 2+	100%	Yes	10 Yrs	ALL Except: AL, MS, NY, VT, WV	18-75 76-80	6.50% 5.00%
Single Premium	> 1 Year S&P 500 Annual Monthly Average		4.75%					10%		ل				
Protective Life	A.M. Best A+ Fitch A+ Moody's A1 S&P A				Rate Bool	k Updated On:	5/11/2021				Rat	es Effective:	5/11/2021	
Guaranteed Income Indexed	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Annual Point-to-Point	1.20%	Cap Rate	Par Rate	None	1% on 100% of premiums	50-79	Yr 1 10%	100%	Yes	10 Yrs	All Except:	50-79	5.50%

IAMS Inc.

Indexed Annuities

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Indexed Annuities	Crediting	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+					Rate Boo	k Updated On	5/11/2021				Rat	es Effective:	3/1/2021	
	Allocations/Strategies ➤ Fixed Account	Fixed 2.50%	Cap Rate	Par Rate	Spread										
Denali 7	> S&P 500 Monthly Cap	2.50%	2.25%											0-75	6.00%
	> S&P 500 Monthly Average with Spread		2.2370		3.00%									0.75	0.00%
IAMS	> S&P 500 Monthly Average with Participation Rate			65.00%					Yr 1	100%			All Except:		
PROPRIETARY	> S&P 500 Monthly Average with Cap		6.50%	40.000/			1% on		0%	(0-6)				76-80	4.50%
	 S&P 500 Annual Point to Point S&P 500 Annual Point to Point 		5.50%	40.00%		None	87.5% of premiums	0-90 \$10,000			Yes	7 Yrs	AK, CA, DE,		
	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate		3.30%	110.00%			paid	\$10,000	Yr 2+	50%			HI, IA, MD,	81-85	3.00%
Flexible 1st Yr Premium	> Barclays Atlas 5 Annual Pt. to Pt. with Spread				N/A				5%	(7-12)			MN, MT, NJ, NY, NV,		
riexible 15t ff Premium	Barclays Atlas 5 Annual Pt. to Pt. with Boost				0.50%								OH, OR, PA,		
	Credit Suisse RavenPack Annual Pt. to Pt. w/Par			115.00%									UT, VA, WA	86-90	2.00%
	 Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost 				N/A 0.75%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Denali 10	> Fixed Account	2.75%													
Denail 10	> S&P 500 Monthly Cap		2.50%												
11110	> S&P 500 Monthly Average with Spread				2.50%										
1AMS	 S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap 		7.00%	70.00%			1% on		Yr 1 0%	100% (0-6)			All Except:	0-75	7.00%
PROPRIETARY	> S&P 500 Annual Point to Point		7.00%	40.00%			87.5% of	0-85	U%	(0-6)			AK, CA, DE,		
	> S&P 500 Annual Point to Point		5.75%	10.0075		None	premiums	\$10,000			Yes	10 Yrs	HI, IA, MD,	76-80	6.00%
	> Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate			115.00%			paid		Yr 2+	50%			MN, MT,		
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Spread			·	N/A				5%	(7-12)			NJ, NV, NY,	81-85	4.50%
	 ➢ Barclays Atlas 5 Annual Pt. to Pt. with Boost ➢ Credit Suisse RavenPack Annual Pt. to Pt. w/Par 			120.00%	0.75%								OH, OR, PA, UT, VA, WA		
	Credit Suisse RavenPack Annual Pt. to Pt. w/Pai Credit Suisse RavenPack Annual Pt. to Pt. w/Spread			120.00%	N/A								UI, VA, WA		
	Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				1.00%										
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Spread										
Denali 14	Fixed Account	3.00%													
2 s	 S&P 500 Monthly Cap S&P 500 Monthly Average with Spread 		2.75%		2.00%										
TANC	S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate			75.00%	2.00%				Yr 1	100%			All Except:		
IAMS	> S&P 500 Monthly Average with Cap		8.50%	75.00%			1% on		0%	(0-6)					
NOT NICITIAL	> S&P 500 Annual Point to Point with Participation Rate			45.00%		None	87.5% of	0-80		. ,	Yes	14 Yrs	AK, CA, DE, HI, IA, ID,	0-75	8.50%
	S&P 500 Annual Point to Point with Cap		7.00%			None	premiums	\$10,000			163	14 113	MD, MA,	76-80	6.50%
	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Resolver Atlas 5 Annual Pt. to Pt. with Special			135.00%			paid		Yr 2+	50%			MO, MN,		
Flexible 1st Yr Premium	 Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost 				N/A 1.50%				5%	(7-12)			MT, NJ, NV,		
	Credit Suisse RavenPack Annual Pt. to Pt. w/Par			140.00%	1.30%								NY, OH, OR,		
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				N/A								PA, SC, TX, UT, VA, WA		
	➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				1.75%										
	Allocations/Strategies ➤ Fixed Account	Fixed	Cap Rate	Par Rate	Spread								All Except:		
Denali Bonus 7	> S&P 500 Monthly Cap	1.75%	1.75%										AK, CA, CT,	0-75	6.00%
	> S&P 500 Monthly Average with Spread		1.7370		5.00%								DE, HI, IA,	073	0.00%
IAMS	S&P 500 Monthly Average with Participation Rate			45.00%		0-80		0-90	Yr 1	100%			MD, MT, MN, NJ,		
PROPRIETARY	S&P 500 Monthly Average with Cap		3.75%			5.0%	1% on	\$10,000	0%	(0-6)			NV, NY, OH,	76-80	4.50%
	> S&P 500 Annual Point to Point with Participation Rate		2.500/	25.00%			87.5% of				Yes	7 Yrs	OR, PA, UT,		
	 S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate 		3.50%	75.00%		81-90	premiums paid		Yr 2+	50%			VA, WA	81-85	3.00%
	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread			75.00%	1.50%	2.5%	paiu		5%	(7-12)			Call for	81-85	3.00%
Flexible 1st Yr Premium	> Barclays Atlas 5 Annual Pt. to Pt. with Boost				N/A					··/			details:		
	 Credit Suisse RavenPack Annual Pt. to Pt. w/Par 			75.00%									MA, MO,	86-90	2.00%
	Credit Suisse RavenPack Annual Pt. to Pt. w/Spread				1.25%								SC, TX		
	Credit Suisse RavenPack Annual Pt. to Pt. w/Boost				N/A		l		l l						

IMS Inc.

Indexed Annuities

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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	Period	State Availability		Comissions
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+				Rate Bool	k Updated On	5/11/2021				Rat	es Effective:	3/1/2021	
Denali Bonus 10	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread	Fixed Cap Rate 2.00% 1.85%	Par Rate	Spread 4.50%	0-75 7.0%							All Except: AK, CA, CT, DE, HI, IA,		
IAMS PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate	4.50%	55.00% 30.00%	4.30%	76-85 5.0%	1% on 87.5% of	0-85	Yr 1 0%	100% (0-6)	Yes	10 Yrs	MD, MN, MT, NJ, NV, NY, OH, OR,	0-75 76-80	7.00% 6.00%
Flexible 1st Yr Premium	S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost	4.00%	85.00%	0.75%	0-80 FL. 5.0%	premiums paid	\$10,000	Yr 2+ 5%	50% (7-12)	163	10 113	PA, UT, VA, WA Call for details:	81-85	4.50%
	 ➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Par ➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Spread ➤ Credit Suisse RavenPack Annual Pt. to Pt. w/Boost 		90.00%	0.50% N/A	81-90 FL 3.5							FL, MA, MO, SC, TX		
Denali Bonus 14	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread	Fixed Cap Rate 2.25% 2.25%	Par Rate	Spread 3.50%	0-70 10.0%							All Except: AK, CA, CT, DE, HI, IA, ID, MA, MD, MO,		
PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point With Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate	5.75% 4.75%	35.00% 300.00%		71-80 5.0%	1% on 87.5% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+	100% (0-6)	Yes	14 Yrs	MN MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA,	0-75 76-80 0-75 76-80	8.50% 6.50% 8.50% 6.50%
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread		105.00%	0.00% N/A				5%	(7-12)			WA Call for details:		
	 Credit Suisse RavenPack Annual Pt. to Pt. w/Boost 			0.25%										
Teton 7	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread > S&P 500 Monthly Average with Participation Rate	Fixed Cap Rate 2.00% 2.00%	Par Rate 55.00%	Spread 4.00%				Yr 1 0%	100%			All Except:	0-75	6.00%
PROPRIETARY	➤ S&P 500 Monthly Average with Cap ➤ S&P 500 Annual Point to Point with Participation Rate ➤ S&P 500 Annual Point to Point with Cap	4.50%	30.00%		None	1% on 87.5% of premiums	0-90 \$10,000	0% Yr 2+ 5%	(0-6)	Yes	7 Yrs	NJ, NY Call for	76-80	4.50%
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread		90.00%	0.50% N/A		paid		Accum. up to 30%	50% (7-12)			details: CA	81-85 86-90	3.00% 2.00%
	Credit Suisse RaverPack Annual Pt. to Pt. w/Spread Credit Suisse RaverPack Annual Pt. to Pt. w/Boost			N/A										ļ
Teton 10	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread	Fixed Cap Rate 2.25% 2.00%	Par Rate	Spread				Yr 1				All Except:		
PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap	5.00%	55.00% 30.00%	-	None	1% on 87.5% of	0-85	0% Yr 2+	100% (0-6)	Yes	10 Yrs	MN, MT, NJ, NY	0-75 76-80	7.25% 6.00%
Flexible 1st Yr Premium	 ➢ Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate ➢ Barclays Atlas 5 Annual Pt. to Pt. with Spread ➢ Barclays Atlas 5 Annual Pt. to Pt. with Boost 	4.50%	90.00%	0.50% N/A		premiums paid	\$10,000	5% Accum. up to 30%	50% (7-12)			details:	81+	4.50%
	Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost		95.00%	0.25% N/A										



Indexed Annuities

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Indexed Annuities	Crediting I	Methods				Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	C	Comissions
SILAC	A.M. Best B+ Fitch N/A Moody's N/A S&P BBB+					Rate Book	CUpdated On	5/11/2021				Rat	tes Effective:	3/1/2021	
Teton 14	Allocations/Strategies > Fixed Account > S&P 500 Monthly Cap > S&P 500 Monthly Average with Spread	2.50%	Cap Rate	Par Rate	Spread 3.00%				Yr 1				All Except: AK, CA, DE, ID, MA,		
PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate		6.50%	65.00% 40.00%	3.00%	None	1% on 87.5% of	0-80	0% Yr 2+	100% (0-6)	Yes	14 Yrs	MN, MO, MT, NJ, NV, NY, OH, OR,	0-75	8.50%
Flexible 1st Yr Premium	S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Santa Pt. 10 Pt. w/Par		5.50%	110.00%	N/A 0.50%	None	premiums paid	\$10,000	5% Accum. up to 30%	50% (7-12)	163	14113	PA, SC, TX, UT, WA Call for details: FL	76-80	6.50%
	Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost Allocations/Strategies Fixed Account	Fixed	Cap Rate	Par Rate	N/A 0.75% Spread										
Teton Bonus 7	S&P 500 Monthly Cap S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap	1.25%	1.50% 2.75%	35.00%	6.25%	0-80	1% on	0-90 \$10,000	Yr 1 0%	100% (0-6)			All Except:	0-80	4.50%
	S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread		2.75%	20.00%	2.50%	5% 81-90 2.5%	87.5% of premiums paid		Yr 2+ 5% Accum. up	50% (7-12)	Yes	7 Yrs	NJ, NY Call for	81-85 86+	3.00%
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost			60.00%	N/A 2.00% N/A				to 30%	(* ==,			details: CA		
Teton Bonus 10	Allocations/Strategies ➤ Fixed Account ➤ S&P 500 Monthly Cap	Fixed 1.50%	Cap Rate	Par Rate	Spread								All Except:		
IAMS PROPRIETARY	S&P 500 Monthly Average with Spread S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate		3.00%	35.00%	6.00%	7%	1% on 87.5% of	0-85	Yr 1 0% Yr 2+	100% (0-6)			MN, MT, NJ, NY	0-75	7.25%
	S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate Barclays Atlas 5 Annual Pt. to Pt. with Spread		3.00%	60.00%	2.25%	(5% FL)	premiums paid	\$10,000	5% Accum. up	50% (7-12)	Yes	10 Yrs	Call for details: AK, CA, CT,	76-80 81+	6.00% 4.50%
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost			65.00%	N/A 2.00% N/A				to 30%	, ,			DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	-	
Teton Bonus	Allocations/Strategies Fixed Account S&P 500 Monthly Cap S&P 500 Monthly Average with Spread	1.75%	Cap Rate	Par Rate	Spread 4.75%				Yr 1				All Except:		
PROPRIETARY	S&P 500 Monthly Average with Participation Rate S&P 500 Monthly Average with Cap S&P 500 Annual Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Barclays Atlas 5 Annual Pt. to Pt. with Participation Rate		4.00% 3.75%	45.00% 25.00%		10%	1% on 87.5% of premiums paid	0-80 \$10,000	0% Yr 2+ 5%	100% (0-6)	Yes	14 Yrs	AK, CA, DE, ID, MA, MN, MO, MT, NJ, NV, NY, OH, OR,	0-75 76-80	8.50% 6.50%
Flexible 1st Yr Premium	Barclays Atlas 5 Annual Pt. to Pt. with Spread Barclays Atlas 5 Annual Pt. to Pt. with Boost Credit Suisse RavenPack Annual Pt. to Pt. w/Par Credit Suisse RavenPack Annual Pt. to Pt. w/Spread Credit Suisse RavenPack Annual Pt. to Pt. w/Boost			80.00%	1.25% N/A 1.00% N/A				Accum. up to 30%	(7-12)			PA, SC, TX, UT, WA Call for details: FL		

Annuity Rate Sheet

Indexed Annuities

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I MM	\mathbf{S} Inc	c.				Ind	dexed Annເ	uities						1-	800-	255-	5055
Indexed Annuities				Crediting Met	hods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months		Surrender Charge Period	State Availability	Comi	ssions
Standard Insurance	A.M. Best A	Fitch N	/A Moody's A1	S&P A+				Rate Book	Updated On	5/11/2021				Rat	tes Effective:	5/6/2021	
		Al	llocations/Strategi	ies	Fixed	Cap Rate	Par Rate				Yr 1	100%				0-80	3.00%
Index Select	> Fixed Accoun	nt			2.00%				1% on 87.5% of	0-93	0%	(1-6)			ALL Except:		
Annuity 5*	> 1 Year S&P 5	00 Annual P	oint-to-Point				29.00%	None	premiums paid	\$15,000	Yr 2+	50%	Yes	5 Yrs	CA, NY, PR	81-85	1.50%
Single Premium	> 1 Year S&P 5	00 Annual P	oint-to-Point			3.95%					10%	(7-12)				86-93	1.35%
		Al	llocations/Strategi	ies	Fixed	Cap Rate	Par Rate				Yr 1	100%				0-80	4.00%
Index Select Annuity 7*	> Fixed Accoun	nt			2.00%			None	1% on 87.5% of	0-90	0%	(1-6)	Yes	7 Yrs	ALL Except:	81-85	2.00%
,	> 1 Year S&P 5	00 Annual P	oint-to-Point		_		31.00%		premiums paid	\$15,000	Yr 2+	50%			CA, NY, PR	01 03	2.00%
Single Premium	➤ 1 Year S&P 5	00 Annual P	oint-to-Point			5.00%	· •				10%	(7-12)				86+	1.45%



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		State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A				late Boo	k Updated O	11/6/2020				Rat	es Effective:	11/29/2020
LibertyMark 7 Single Premium	Allocations/Strategies Fixed Account - 1-Year Morgan Stanley TEBI Point-to-Point - 1-Year S&P 500 Point-to-Point W/Par - 2-Year Gold Point-to-Point W/Par - 2-Year Morgan Stanley TEBI Point-to-Point - 2-Year S&P 500 Point-to-Point w/ PR - 2-Year S&P 500 Point-to-Point w/ PR	Fixed 2.40%	Cap Rate 5.40%	78.00% 38.00% 104.00% 55.00% 133.00%	1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL 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
													ALL	
LibertyMark 7 Plus Single Premium	Allocations/Strategies Fixed Account - 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Point-to-Point W/Par 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W/ PR 2-Year S&P 500 Point-to-Point w/ PR 2-Year S&P 500 Point-to-Point w/ PR	Fixed 2.20%	4.90%	90.00% 43.00% 90.00% 43.00% \$ 115.00	1.00% 1.00% 1.00% 1.00% 1.00%	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	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
													ALL	
LibertyMark 10 Single Premium	Allocations/Strategies Fixed Account - 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par - 1-Year S&P 500 Point-to-Point 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. - 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point W PR - 2-Year SG SG Columbia Adaptive Index PTP w/Par - 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 2.90%	6.40%	91.00% 91.00% 45.00% 115.00% 122.00% 65.00% 165.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	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
. 0	All				_								ALL	
LibertyMark 10 Plus Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year SQ P 500 Point-to-Point 1-Year SQ Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year SQ P 500 Point-to-Point W/PR 2-Year SQ SG Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.85%	4.25%	Par Rate 60.00% 30.00% 76.00% 80.00% 44.00% 103.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00% 50bps bonus through December 31, 2020
	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee								Only	
LibertyMark 10 LT	Fixed Account - 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year S&P 500 Point-to-Point 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 2-Year S&P 500 Point-to-Point w/ PR 5-Year SG SG Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	2.90%	2.00%	91.00% 45.00% 115.00% 122.00% 65.00% 156.00%	1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	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
Single Premium						1		1						.,
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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	Period	State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A				late Boo	k Updated Oi	11/6/2020				Rat	es Effective:	11/29/2020
	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year Gold Point-to-Point W/Par	1.85%	Cap Rate	Par Rate 60.00% 30.00%	1.25% 1.25%			0-80	Yr 1 0%	100% (1-6)			Only Available in: AK, CA, CT,	0-80 6.00%
LibertyMark 10 LT Plus	1-Year S&P 500 Point-to-Point 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 2-Year SG SG Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A)		1.00%	76.00% 80.00% 44.00% 103.00%	1.25% 1.25% 1.25% 1.25% 1.25%	7%	1.6% on 100% of premiums paid	\$10,000	Yr 2+	50%	Yes	10 Yrs	DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	50bps bonus through December 31, 2020
	> 5-Year FUSION Participation Rate (Part B)			119.00%	1.25%									
Single Premium				•	•									
LibertyMark SE 7 Single Premium	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year Gold Point-to-Point W/Par - 1-Year S&P 500 Point-to-Point > 2-Year SG SG Columbia Adaptive Index PTP w/Par > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point	Fixed 2.90%	Cap Rate 6.40%	91.00% 45.00% 156.00% 122.00% 65.00%	1.50% 1.25% 1.50% 1.50% 1.50%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NI, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 5.00% 81+ 3.75% 50bps bonus through December 31, 2020
Single Fremium	all 11 for 1												ALL	
LibertyMark SE 7 Plus Single Premium	Allocations/Strategies > Fixed Account > 1-Year Morgan Stanley TEBI Point-to-Point > 1-Year Gold Point-to-Point W/Par > 1-Year S&P 500 Point-to-Point > 2-Year Morgan Stanley TEBI Point-to-Point > 2-Year S&P 500 Point-to-Point w/Par > 2-Year S&P 500 Point-to-Point w/PR	Fixed 2.70%	5.80%	82.00% 41.00% 110.00% 141.00% 59.00%	1.50% 1.50% 1.50% 1.50% 1.50%	5% Paid end of year 7	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	7 Yrs	Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 4.00% 81-85 2.75% 50bps bonus through December 31, 2020
LibertyMark SE 10 Single Premium	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point 2-Year S&P 500 Point-to-Point 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&F 500 Point-to-Point 2-Year S&F 500 Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Pixed Rate on Gain (Part B)	Fixed 3.45%	7.50%	Par Rate 107.00% 52.00% 135.00% 144.00% 75.00% 184.00% 156.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	None	1.6% on 100% of premiums paid	0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT, WA	0-80 6.00% 81-85 4.75% 50bps bonus through December 31, 2020
LibertyMark SE 10 Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year S&P 500 Point-to-Point 1-Year SC Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point	Fixed 2.35%	Cap Rate 5.25%	74.00% 37.00% 94.00% 99.00% 54.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	7%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, IN, MO, MS, NH, NJ, NV, NY, OH, OK,	0-80 6.00%
Single Premium	- 2-Year SG SG Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)		2.00%	128.00%	1.75% 1.75%								OR, PA, SC, TX, UT, VT, WA	50bps bonus through December 31, 2020



Legacy Products

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Indexed Annuities		Crediting Methods				Bonus %	Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Period	State Availability	Comissions
Americo Financial LibertyMark SE 10 LT	A.M. Best A Fitch N/A Moody's N/A S&P Allocations/Strategies Fixed Account - 1-Year Morgan Stanley TEBI Point-to-Point - 1-Year Gold Point-to-Point W/Par - 1-Year S&P 500 Point-to-Point - 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. - 2-Year S&P 500 Point-to-Point - 2-Year S&P 500 Point-to-Point - 2-Year S&P 500 Point-to-Point - 3-Year S&P 500 Point-to-Point - 5-Year FUSION Fixed Rate on Gain (Part A) - 5-Year FUSION Participation Rate (Part B)	N/A Fixed 3.45%	7.50%	Par Rate 107.00% 52.00% 135.00% 107.00% 75.00% 184.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	None		0-85 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	Rati	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	11/29/2020 0-80 6.00% 81-85 4.75% 50bps bonus through December 31, 2020
Single Premium	Allocations/Strategies	Fixed	Cap Rate	Par Rate	Fee									
LibertyMark SE 10 LT Plus Single Premium	Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year Gold Point-to-Point W/Par 1-Year S&P 500 Point-to-Point 1-Year S&C Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point 2-Year S& SG Columbia Adaptive Index PTP w/Par 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	2.35%	5.25%	74.00% 37.00% 94.00% 99.00% 54.00% 128.00%	1.75% 1.75% 1.75% 1.75% 1.75% 1.75% 1.75%	- 7%	1.6% on 100% of premiums paid	0-80	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA	0-80 6.00% 50bps bonus through December 31, 2020
Siligle Premium	Allocations/Streatonics												ALL	
ClassicMark 10	Allocations/Strategies Fixed Account - 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year SG Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.80%	4.00%	Par Rate 58.00% 74.00% 78.00% 42.00% 115.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, VT,WA	0-80 6.00% 81-85 5.00% 86-90 1.50% 50bps bonus through December 31, 2020
ClassicMark 10 LT	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&C Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	1.80%	40.00%	Par Rate 58.00% 74.00% 78.00% 42.00% 115.00%		None	1.6% on 100% of premiums paid	0-90 \$10,000	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in: CA, NH, NJ, PA	0-80 6.00% 81-85 3.75% 86-90 1.50% 50bps bonus through December 31, 2020



Legacy Products

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Indexed Annuities		Crediting Methods			Bonus %	Guar Minimum Value	Issue Age Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability	Comissions
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S&P	N/A			Rate Book Upda	ted On:	11/6/2020				Rate	s Effective:	#######
ClassicMark 10 Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Point-to-Point 2-Year Morgan Stanley TEBI Point-to-Point 2-Year Morgan Stanley TEBI Point-to-Point 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.30%	3.00% 1.00%	Par Rate 41.00% 52.00% 55.00% 30.00% 71.00%	4%	1.6% on 100% of premiums paid	0-80 \$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	ALL Except: AK, AL, CA, CT, DE, FL, ID, MN, MS, NH, NJ, NV, NY, OH. OK.	0-80 5.00% 50bps bonus through
Single Premium													December 31, 2020
ClassicMark 10 LT Plus	Allocations/Strategies Fixed Account 1-Year Morgan Stanley TEBI Point-to-Point 1-Year S&P 500 Point-to-Point 1-Year S&C Columbia Adaptive Risk Allocation Pt. to Pt. 2-Year Morgan Stanley TEBI Point-to-Point 2-Year S&P 500 Point-to-Point w/ PR 5-Year FUSION Fixed Rate on Gain (Part A) 5-Year FUSION Participation Rate (Part B)	Fixed 1.30%	3.00%	Par Rate 41.00% 52.00% 55.00% 30.00% 71.00%	3% CA,MO 2%	1.6% on 100% of premiums paid	0-90	Yr 1 10% Yr 2+ 10%	100% (1-6) 50% (7-12)	Yes	10 Yrs	Only Available in: AK, CA, CT, DE, FL, NH, NJ, NV, OH, OK, PA, SC, TX, UT, WA Call for details in:	0-80 5.009 50bps bonus through
Single Premium												CA, NH, NJ, PA	December 31, 2020

	Athene	Athene	Athene	Athene	Athene
IMS Inc.	Ascent Income Rider				
17 XIVID IIIC.	Option 1-Guaranteed Growth	Option 2-Growth Plus Interest	Option 1-Guaranteed Growth	Option 2-Growth Plus Interest	Option 1-Guaranteed Growth
Product Line	Ascent Pro Bonus 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 4% Si 200% Sta		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
· · · · · · · · · · · · · · · · · · ·		100 bps Benefit/Income Value	100 bps Benefit/Income Value	100 bps Benefit/Income Value	100 bps Benefit/Income Value
Roll-Un Period 20 Yrs 20 Yrs		20 Yrs No Restart	20 Yrs No Restart	20 Yrs No Restart	20 Yrs No Restart
<u> </u>		30 Days Minimum Age 50			
Income Multiplier	Income Doubler With Confinement to a Qualified Nursing Facility				
State Variance & All Except: Availability 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

	Athene	Athene	American National	American National	American Equity
IMS Inc.	Ascent Income Rider Option 2-Growth Plus Interest	Agility Income Rider	Lifetime Income Rider Fixed Rate	Lifetime Income Rider Fixed Rate Plus Index Credit	LIBR
Product Line	Ascent Pro 10 15% Income Bonus	Agility 25% Income Base Bonus	All	All	Bonus Gold, Retirement Gold
Issue Ages	35-80	40-80	50-80	50-80	50+
Rider Roll-Up Rate	8% Simple Yrs 1-10 4% Simple Yrs 11-20 200% Stacking Percentage	4% Simple Yrs 11-20 175% of Interest Earned		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
		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

	American Equity	American Equity	American Equity	American Equity	American Equity
IAMS Inc.	LIBR W/ Wellbeing Benefit	LIBR Indexing Income	No-Fee LIBR	LIBR	LIBR W/ Wellbeing Benefit
Product Line	Bonus Gold, Retirement Gold	Bonus Gold, Retirement Gold	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10	IncomeShield 7 IncomeShield 10
Issue Ages	50+	50+	50-80	50-80	50-80
Rider Roll-Up Rate	6% Compound	400% Multiplier of previous years credited interest	4% Compound	7.25% Simple	7.25% Simple
Rider Fee (Annual) & Calculation	Calculation 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 1 Year Period 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 Multplier Rate is 50%. This will become the minimum rate for the remainder of the contract.	N/A	N/A	N/A

Γ	American Equity	American Equity	AIG/MSG	AIG/MSG	Equitrust
IAMS Inc.	LIBR	LIBR W/ Wellbeing Benefit	Lifetime Income Plus Flex	Lifetime Income Plus Multiplier Flex	Equitiost
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	·		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 Benefit/Income Value	110 bps Benefit/Income Value	125 bps Accumulation Value
Roll-Up Period	Roll-Up Period 15 Yrs No Restart 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 & All Except: Availability NY		All Except : NY	All Except: NY	All Except: NY	All Except: NY
Additional Benefits & N/A Other Rider Nuances		N/A	N/A	N/A	N/A

IAMS Inc.	Equitrust	Equitrust	Equitrust	F&G Protection Package	F&G Enhanced Package
Product Line	MarketTen Bonus	MarketValue	MarketSeven	Prosperity Elite Series	Prosperity Elite Series
Issue Ages	40-80	40-80	40-85	0-85	0-85
Rider Roll-Up Rate	5% Compound	10% Benefit Base Bonus 3% Compound			4% Simple
Rider Fee (Annual) & 100 bps 95 bps Calculation Accumulation Value 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 1 Year Period 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 & All Except: Availability 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

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

IAMS Inc.	Gilico Wealth Choice	Gilico	Guggenheim Life Lifetime Withdrawal Rider	IAMS PROPRIETARY	One America
Product Line	Guaranteed Giving Benefits	Annuicare	Highlander Fixed Annuity, ViStar Fixed Annuity	Sales Temporarily	Annuity Care
Issue Ages	0-80	0-79	50-80	Suspended	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

T A D 400	Oxford	Nassau Re	Nassau Re	Nassau Re	Nassau Re
IMS Inc.	GLWB	Amplified Income Plus	Income Protection Benefit: Today	Income Protection Benefit: Tomorrow	Income & Care Protection
Product Line	Royal Select	Nassau Growth Annuity	Personal Protection Choice	Personal Protection Choice	Personal Protection Choice
Issue Ages	18-80	50+	0-80	0-80	0-80
Rider Roll-Up Rate	6.75% Compound	3% Simple 150% Interest Credited	30% - Yr 1 7.5% - Yrs 2-3	14% Simple	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple
Rider Fee (Annual) & Calculation			95 bps Benefit/Income Value	95 bps Benefit/Income Value	95 bps Benefit/Income Value
Roll-Up Period	Roll-Up Period 10 Yrs 15 Yrs No Restart 15 Yrs		10 Yrs	10 Yrs 1 Restart	2 Yr wait deferral 90 day elimination
Withdrawal Phase Waiting Period	30 [30 Days	30 Days	30 Days
Income Multiplier	No	N/A	N/A	N/A	N/A
State Variance & All Except: Availability AL, CT, MS, MT, NY, VT, WV		All Except: CA, MA, ME, MN, NJ, NY	All Except: MA, ME, MN, NY	All Except: MA, ME, MN, NY	All Except: CA, MA, ME, MN, NY
Additional Benefits & Other Rider Nuances	N/A	N/A	N/A	N/A	Increasing income for up to 5 years 2-6 ADL's. After 2 years deferral/90 day elimination ranges from 125% to 250%.

T 4 3 50	Nassau Re	Nassau Re	National Western	National Western	North American
IAMS Inc.	Income & Family Protection	Income, Family, & Care Protection	Income Outlook	Income Outlook Plus 5	GLWB
Product Line	Personal Protection Choice	Personal Protection Choice	All	All	IncomeChoice 10
Issue Ages	0-80	0-80	0-85	0-85	40-79
Rider Roll-Up Rate	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simple	Today 30% - Yr 1 / 7.5% - Yrs 2-3 Tomorrow 14% Simole	5% Compound	5% Initial Bonus Plus 5% Compound	1.5% Plus 150% of Interest Earned
Rider Fee (Annual) & Calculation	ler Fee (Annual) & 115 bps 115 bps		100 bps Accumulation Value	150 bps Accumulation Value	None
Roll-Up Period	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		1 Year Minimum Age 60	1 Year Minimum Age 60	1 Year
Income Multiplier	N/A	N/A Yes		Yes	N/A
State Variance & All Except: Availability 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 & 10% Simple up to age 70 Other Rider Nuances 5% Simple ages 71-85 Family Protection		N/A	N/A	N/A	Increasing & Level Payout Options

IMS Inc.

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Pe	eriod	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
American Equity	A.M. Best A- Fitch A- Moody's N/A S	&P A-				Rate Book L	Jpdated On:	5/11/2021			Rat	es Effective:	2/8/2021
Guarantee Shield						Yr 1	100%				3 Year	18-80	1.50%
	> 3 Year	1.75%				Int.	(1)		Same as	All Except:		81+	1.13%
Series			1%	18-85	\$10,000			Yes	Guaranteed	NY			
(3 & 5)	> 5 Year	2.25%				Yr 2+	50%		Period		5 Year	18-80	2.25%
Single Premium						10%	(2-12)					81+	1.69%
American Life	A.M. Best B++ Fitch N/A Moody's N/A St	&P N/A				Rate Book L	Jpdated On:	5/11/2021			Rat	es Effective:	3/15/2021
						Yr 1	100%			Only available in:	0-80		1.25%
American Classic	➤ 3 Year	2.40%				Int.	(1-6)		Same as	AZ, CO, DC, HI, IA, IL,	81-90		0.75%
American Classic	*Loyalty Bonus Available		1%	0-90	\$1,000			Yes	Guaranteed	IN, KS, LA, MI, MO,			
	> 5 Year	3.00%				Yr 2+	50%		Period	MT, NE, NM, NV, OH,	0-80		2.25%
Single Premium	*Loyalty Bonus Available					10%	(7-12)			OK, TX, UT	81-90		1.25%
American National	A.M. Best A Fitch N/A Moody's N/A S&	&P A				Rate Book L	Jpdated On:	5/11/2021			Rat	es Effective:	5/1/2021
	> 3 Year	2.10%											
Palladium	> 5 Year Yield ¹	2.25%											
MYGA*	> 6 Year Yield	2.45%				Yr 1				All Except:	3 Year	0-79	1.50%
WIYGA	> 7 Year Yield ¹	2.45%				Int.	100%		Same as	NY, PR, UT	5 1001	80-90	0.50%
	> 8 Year Yield	2.45%	1%	0-85	\$5,000			Yes	Guaranteed		5 Year	0-79	2.50%
	> 9 Year Yield ²	2.55%				Yr 2+	(1-12)		Period	Call for details in:		80-90	0.50%
(3-10 Yrs)	> 10 Year Yield ¹	2.55%				10%					6 Year	0-79	2.50%
	Includes 1% 1st Yr Bonus									MD, WY		80-90	5.00%
Single Premium	Includes 2% 1st Yr Bonus												
Americo Financial	A.M. Best A Fitch N/A Moody's N/A S	&P N/A			1	Rate Book L	Jpdated On:	5/11/2021		•	Rat	es Effective:	4/29/2021
Platinum Assure							100%		Same as	All Except:			
5	> 5 Year	2.80%	1%	0-90	\$10,000	Yr 1	(1-6)	Yes	Guaranteed	AL, AK, MN, MS,	0-80		1.25%
_						10%			Period	OR, PA, WA, VI	81-90		0.75%
Single Premium	A SA Dark A Brit A Day 11 M/A DA					Data David	(7-12)	F /44 /2024			D-4	Fff	. / /
Athene Annuity & Life	A.M. Best A Fitch A Moody's N/A S&	&P A				Rate Book C	Jpdated On:	5/11/2021			Kat	es Effective:	4/16/2021
						Yr 1	100%			All Except:	0-70		1.30%
Manager 2*						1	(4.6)		Same as rate	NY, PR	74 75		4 200/
MaxRate 3*	➤ 3 Year	1.30%	0.25%	0-85	\$10,000	Int.	(1-6)	Yes	guarantee	Call for details in:	71-75		1.30%
	, steal	1.30%	0.2376	0-05	\$10,000	Yr 2+	50%	163	period	AK, CA, CT, DE, HI,	76-80		0.90%
									periou	MN, MO, NJ, NV, OH,			
Flexible Premium						Int.	(7-12)			OK, OR, PA, SC, TX, UT, WA	81+		0.40%
						Yr 1	100%			All Except:	0-70		2.00%
MaxRate 5*						Int.	(1-6)		Same as rate	NY, PR	71-75		2.00%
iviaxnate 3	≽ 5 Year	1.90%	0.25%	0-83	\$10,000	IIIC.	(1-0)	Yes	guarantee	Call for details in:	11-13		2.00/0
		2.3070			,	Yr 2+	50%		period	AK, CA, CT, DE, HI,	76-80		1.80%
Flexible Premium						Int.	(7-12)			UT, WA	81+		1.10%
Flexible Premium									period	MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX,			

IMS Inc.

Multi-Year Guarantee

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Fixed Annuities		Guaranteed Fixed Rate and Rate Lock Period		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Athene Annuity & Life	A.M. Best A	Fitch A Moody's N/A S&P A					Rate Book L	Jpdated On:	5/11/2021			Rat	es Effective:	4/16/202
MaxRate 7*							Yr 1 Int.	100%		Same as rate	All Except: NY, PR Call for details in:	0-70 71-75		2.50% 2.50%
Flexible Premium	>	7 Year	2.00%	0.25%	0-83	\$10,000	Yr 2+ Int.	50% (7-12)	Yes	guarantee period	AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX,	76-80 81+		2.25%
Atlantic Coast Life	A M Post D	+ Fitch N/A Moody's N/A S&P N/A							5/11/2021		UT, WA		es Effective:	
Attailtic Coast Life	A.IVI. DESC BT	5 Year Yield	3.00%				Yr 1	100%	3/11/2021		All Except:	Nati	5 & 6 Year	2/22/20
Safe Haven	>	6 Year Yield	3.07%	1.00%	0-90	\$5,000	0%	(1-6)	No	Same as rate guarantee	AK, CA, CT, DC, ID, ME, MI, MN, NH, NJ, NY, PA, PR, RI,	0-80 81+		2.40% 1.30%
	>	7 Year Yield	3.09%	1.00%	0-30	\$3,000	Yr 2+	50%	Only with	period	WA, WI	0-80	7 & 10 Year	r 2.65%
Single Premium	>	10 Year Yield	3.20%				0%	(7-12)	Rider		Call for details in:	81+		1.40%
Equitrust	A.M. Best B+	+ Fitch N/A Moody's N/A S&P BBB+					Rate Book L	Jpdated On:	5/11/2021	ı		Rat	es Effective:	4/14/20
	>	3 Year	1.20%				Yr 1	100%			All Except:	0-80	3 Year	2.00%
Certainty Select	>	5 Year	1.70%			¢40,000	0%	(1-6)		Same as rate		81-90		1.50%
	>	6 Year 8 Year	1.85% 1.00% 2.00%	1.00%	0-90	\$10,000	Yr 2+	50%	Yes	Yes guarantee period	NY,PR	0-80	6, 8, & 10 Ye	ear 3.00%
Single Premium	>	10 Year	2.20%				Int.	(7-12)				81-90		2.25%
ChoiceFour (6 Year) (MVA & Liquidity)	>	6 Year W/ Premium Bonus	2.00% 1.50%	1.00%	0-85	\$10,000	Yr 1 Int. Yr 2 +	100% (1-12)	Yes	6 Year	All Except:	0-80 81-85		5.50% 4.125%
Flexible 1st Yr Premium							10%							1
Fidelity & Guaranty	A.M. Best A	- Fitch A- Moody's Baa1 S&P A-					Rate Book L	Jpdated On:	5/11/2021	ı			es Effective:	5/8/202
FG Guarantee Platinum	> >	3 Year 5 Year	1.95% 2.55%	1% on 87.5%	0-90	\$20,000	Yr 1 Int. Yr 2+	100% (1-12) 50%	Yes	Same as rate guarantee period	All Except:	0-79 80-90 0-79 80-90	3 Year 5 Year	1.50% 0.75% 1.50% 0.75%
Single Premium	>	7 Year	2.80%				Int.	(13-24)				0-79 80-90	7 Year	2.25% 1.125%
Global Atlantic	A.M. Best A	Fitch N/A Moody's Baa1 S&P A-					Rate Book L	Jpdated On:	5/11/2021			Rat	es Effective:	4/5/202
ForeCare LTC Annuity*	>	1st Year Rate	2.25%	1.00%	0-80	\$35,000	155%	100%	Yes	10 Years	All Except:	50-75		7.00%
With Required Rider	>	Projected Renewal Rate	2.25%	1.00%	0-80	NQ	Yr 2+ 10%	(1-12)	ies	10 rears	CT, NY, PR	76-80		3.50%
Great American	A.M. Best A-	+ Fitch N/A Moody's A2 S&P A+					Rate Book L	Jpdated On:	5/11/2021			Rat	es Effective:	
Secure Gain	>	Year 1 W/Bonus 0.25% Year 2	2.25%				Yr 1 10%	100%			All Except:	0-80		2.50%
5* (Step Rate)	*	Year 3 Year 4 Year 5	2.45% 2.55% 2.65%	1.00%	0-89	\$10,000	Yr 2+	50%	YES	5 Years	CT, IN, MN, MO, NY, OH, PR, VS	81-89		1.50%
Single Premium	>	5 Year Yield	2.50%				10%	(7-12)				01-03		1.55%
		+ Fitch N/A Moody's N/A S&P N/A						Jpdated On:					es Effective:	

IMS Inc.

Multi-Year Guarantee

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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	
						Yr 1	100%			All Except:			
Annuicare10					\$36,500	Int.	(0-6)			AL, AK, AR, CT, DE,	0-74		7.50%
	> Fixed Rate	2.45%	1% on 87.5%	0-79	NQ \$50,000	Yr 2+	50%	Yes	10 Years	HI, ID, ME, MD, MA, MN, NH, NJ,	75-79		5.50%
					Q	11 27	30%			PA, RI, SD, VT, VA,	75-75		3.30%
Flexible Premium						Int.	(7-12)			WI			
Cuarantu Ammuitu	> 4 Year	1.75%		0-100	45.000		4000/			Only available in:	0-79	4 Year	1.60%
Guaranty Annuity					\$5,000 NQ	Yr 1 Int.	100% (1-6)		Same as rate		80-100 0-79		0.80% 2.00%
(A.C.O)	> 6 Year	2.10%	1.00%	0-90	\$2,000	Yr 2+	50%	Yes	guarantee	64	80-90	6 Year	1.00%
(4, 6, 8)	> 8 Year	2.20%		0-79	Q	Int.	(7-12)		period	CA	0-79	8 Year	3.00%
Single Premium													
	> 3 Year	2.00%				Yr 1	100%			All Except:	0-74 75+	3 Year	1.85% 0.93%
	> 4 Year	2.05%		0-100							0-74	4 Year	2.25%
Guaranty Bata	4 fear	2.05%		0-100							75+	4 Year	1.13%
Guaranty Rate	> 5 Year	2.70%				0%	(1-6)				0-74	5 Year	2.75%
Lock			1							•	75+ 0-74		1.50% 2.75%
	> 6 Year	2.45%	0.50%		£40.000			V	Same as rate		75+	6 Year	1.38%
	> 7 Year	2.80%	0.50%		\$10,000			Yes	guarantee period	AL, CA, NY, ME and HI	0-74	7 Year	3.00%
		2.0070									75+		1.50%
12 4 5 6 7 8 8	> 8 Year	2.75%		0-90		Yr 2	50%				0-74 75+	8 Year	3.00% 1.50%
(3, 4, 5, 6, 7, 8, 9,		2 224				2	****			•	0-74		3.25%
10)	> 9 Year	3.00%									75+	9 Year	1.63%
	> 10 Year	3.00%				5%	(7-12)				0-74	10 Year	3.25%
Single Premium Guggenheim	A.M. Best B++ Fitch N/A Moody's N/A S&P	N/A				Rate Book I	Jpdated On:	5/11/2021			75+ Rate	s Effective:	1.63% 12/1/2020
Guggermenn	> 3 Year*	1.60%				nate book c	paatea om	3/11/2021				6, 7, 8, 9 Ye	
Preserve	> 4 Year*	1.80%			\$10,000	Yr 1					0-80		2.50%
MYGA*	> 5 Year	2.00%	1% on 87.5%		NQ	0%				All Except	81-85		1.88%
WITGA	> 6 Year	2.20%	of premium	0-90			100%	Yes		NY	86-90		1.25%
	> 7 Year	2.40%	paid		45.000		(1-12)	res		*Lower		10 Year	2.000/
	> 8 Year > 9 Year	2.50% 2.60%			\$5,000 Q	Yr 2 + 10%				commission on 3	0-80 81-85		3.00% 2.25%
Single Premium	> 10 Year	2.75%			ų	1070				& 4 Yr MYGA	86-90		1.50%
		=:. 5/0											

IMS Inc.

Multi-Year Guarantee

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Fixed Annuities		uaranteed Fixed Rate and Rate Lock Perio		Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions			
Liberty Bankers Life	A.M. Best B++	Fitch N/A Moody's N/A S&P	N/A				Rate Book l	Jpdated On:	5/11/2021			Rate	es Effective:	4/26/2021		
Bankers Elite	>	3 Year	2.15%		0-90		Yr 1				All Except: AK, AL, DC, DE,	0-90	3 Year	2.00%		
Series	>	5 Year	2.80%	1.00%	0-90	\$10,000	0%	100%	No	Same as rate guarantee		MN, MO, NH, NY, PR	0-90	5 Year	2.25%	
(3, 5, 7, 9)	>	7 Year	2.90%	1,00%	0-85	Ų10,000	Yr 2+	(1-12)		period	Call for details in:	0-85	7 Year	2.50%		
Single Premium	>	9 Year	3.00%		0-80		0%				CA & FL	0-80	9 Year	2.75%		
Bankers	>	3 Year	2.00%		0-90		Yr 1	100%		Same as rate		0-80 81-90	3 Year	2.00% 1.00%		
(3, 5, 7)	>	5 Year	2.30%	1.65%	0-90	\$10,000	Int. Yr 2+	(1-12)	Yes	guarantee	All Except: AK, AL, DC, MN,	0-80 81-90	5 Year	3.25% 1.50%		
Single Premium	>	7 Year	2.45%		0-85		Int.	(1-12)		period	MO, NH, NY, PR	0-80 81-85	7 Year	4.00% 2.00%		
Bankers Premier	>	5 Year	2.60%		0-90		Yr 1	100%		Same as rate	All Except: AK, AL, DC, DE, IA,	0-80	5 Year	2.00%		
(5, 7)				1.65%		\$10,000	Int. Yr 2+		Yes	guarantee	MN, MO, NH, NM, NY, OR, PR	81-90	7 Year	0.40%		
Single Premium	>	7 Year	2.75%		0-85		Int.	(1-12)		period	Call for details in: IA, NM, OR	0-80 81-85		2.15% 0.45%		
Bankers 5 Premier Plus Single Premium	>	5 Year Yield	3.40%	1.65%	0-90	\$10,000	Yr 1 Int. Yr 2+ Int.	100%	Yes	Same as rate guarantee period	All Except: AK, AL, DC, DE, MN, MO, NH, NY, PR	0-80 81-90		2.00% 0.40%		

IMS Inc.

Multi-Year Guarantee

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Fixed Annuities	Guaranteed Fixed Rate and Rate Lock Period	Min	n GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Lincoln Financial	A.M. Best A+ Fitch A+ Moody's A1 S&P AA-					Rate Book l	Jpdated On:	5/11/2021			Rat	es Effective:	8/15/2020
MYGuarantee Plus* 100K			% on 90% premium paid	0-85	\$10,000	Yr 1 10% Yr 2+	100% (1-6) 50%	Yes	Same as rate guarantee period	All Except: AK, MN, MO, NY	0-75 76-80 81+	5 Year 7 & 10 Year	2.00% 1.30% 0.75%
Single Premium	> 10 Year 2.	.15%	paiu			10%	(7-12)		periou	Call for details in: CA, NY	0-75 76-80 81+	7 & 10 Teal	2.50% 1.60% 1.00%
Nassau Re	A.M. Best B+ Fitch BB+ Moody's N/A S&P N/A						Jpdated On:	5/11/2021			Rat	es Effective:	5/1/2021
MYAnnuity X	> 5 Year		on 87.5% premium	0-85	\$10,000	Yr 1 0% Yr 2+ 10%	100% (1-6)	Yes	Same as rate guarantee	All Except:	0-75 76-80 81+	5 Year	2.00% 2.00% 1.00%
Single Premium	> 7 Year	.70%	paid			Yr 1 0% Yr 2+ 10%	50% (7-12)		period		0-75 76-80 81+	7 Year	2.50% 2.50% 1.25%
North American	A.M. Best A+ Fitch A+ Moody's N/A S&P A+						Jpdated On:	5/11/2021			Rat	es Effective:	4/6/2021
Guarantee Choice*		.75%			\$10,000	Yr 1	100%				0-80 81-85 86-90 0-80	3 Year	1.50% 1.125% 0.75% 2.00%
5 & 7 Year E-App Special		.90%	0.25%	0-90	NQ	0%	(1-6)	Yes	Same as rate guarantee period	All Except: ID, MT, NY	81-85 86-90 0-80	5 Year	1.50% 1.00% 2.50%
(3, 5, 7, 10)		.95%			\$2,000 Q	Yr 2+ Int.	50% (7-12)				81-85 86-90 0-80 81-85	7 Year 10 Year	1.875% 1.25% 3.00% 2.25%
Single Premium								- / /			86-90	=***	1.50%
Oceanview	A.M. Best A- Fitch N/A Moody's N/A S&P N/A					Rate Book l	Jpdated On:	5/11/2021				es Effective:	5/3/2021
Harbourview	> 3 Year 2.	.25%	on 87.5%			Yr 1 0%	1/12 per		Same as rate	All Except:	0-79 80+ 0-79 80+ 0-79	2 Year 3 Year 4 Year	0.75% 1.50% 1.00%
riai boui view	> 5 Year 2.	of	premium paid	0-89	\$20,000		month in the first Yr ONLY	Yes	guarantee period	HI, MA, ME, MN, MS, MT, NC, WY	80+ 0-79 80+ 0-79	5 Year	0.50% 3.00% 2.75%
Single Premium	> 10 Year 3.	.10%				10%	Jpdated On:	F (44 (2024			80+ 0-79 80+	10 Year	2.75%
One America	A.M Best A+ Fitch NA Moody's NA S&P NA					Kate Book l	ppuated On:	5/11/2021			Rat	es Effective:	5/3/2021
Annuity Care			on 87.5% premium paid	50-85	\$10,000	Yr 2+ 10%	10% 1-12%	Yes	10 Years	All Except: NY	50-75 76-85		4.75% 2.75%
Single Premium							13-24%						

IMS Inc.

Multi-Year Guarantee

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Fixed Annuities		Guaranteed Fixed Rate and R	ate Lock Period	Min GTD Rate	Issue Age	Minimum Premium	Withdrawal Provisions	Chrgbck @ Death in Months	Full Accum @ Death	Surrender Charge Period	State Availability		Comissions	
Oxford Life	A.M. Best A-	Fitch N/A Moody's	N/A S&P N/A				Rate Book l	Jpdated On:	5/11/2021			Rat	tes Effective:	3/1/202
Multi-Select	>	3 Year	1.60%									18-75 76-80	3 Year	1.00% 0.50%
Series	>	4 Year	2.15%				Yr 1			Same as rate	All Except:	18-75 76-80	4 Year	1.28% 0.55%
	>	5 Year	2.35%	1%	18-85	\$20.000	Int.	100%	Yes	guarantee	AL, MS, NY, PR,	18-75	5 & 7 Year	2.50%
	>	6 Year	2.65%			,	Yr 2+	(1-12)		period	wv	76-80		1.50%
(3, 4, 5, 6, 7, 8)	>	7 Year	2.50%				10%					18-75 76-80	6 Year	1.25% 0.75%
	>	8 Year	2.70%									18-75	8 Year	1.46%
Single Premium												76-80		0.93%
Multi-Select	>	9 Year	2.55%	1%	18-77	\$20,000	Yr 1 Int.	100%	Yes	Same as rate guarantee	All Except:	18-75 76-77	9 Year	2.75% 1.75%
Series Single Premium	>	10 Year	2.60%		18-75	\$20,000	Yr 2+ 10%	(1-12)	163	period	AL, MS, NY, PR, WV	18-75	10 Year	3.00%
Sagicor Life	A.M. Best A-	Fitch N/A Moody's	N/A S&P N/A				Rate Book l	Jpdated On:	5/11/2021			Rat	tes Effective:	5/8/202
Milestone	>	3 Year	2.05%				Yr 1	100%			All Except: AK, CT, ME, MT,	0-80 81-85 86+	3 Year	1.50% 1.00% 0.90%
MYGA*	>	5 Year	2.75%	1.00%	0-90	\$100,000	0% Yr 2+ 10%	(1-6) 50%	Yes	Same as rate guarantee period	NY, PR, VT	0-80 81-85 86+	5 Year	2.15% 1.40% 0.90%
(a = 7)								(7-12)			Call for details in:	0-80		2.25%
(3, 5, 7) Single Premium	>	7 Year	2.60%								CA	81-85 86+	7 Year	1.75% 1.00%
Sentinel Security Life	A.M. Best B+-	+ Fitch N/A Moody's	N/A S&P N/A				Rate Book l	Jpdated On:	5/11/2021				tes Effective:	1/19/20
Personal Choice	>	5 Year	3.00%				Yr 1		No		All Except:	0-80	5 Year	2.25%
	ĺ	5 Teal	3.00%				0%	If under 80,			AK, CT, DC, MA,	81+	J icui	1.50%
Annuity	>	7 Year	3.10%	1.65%	0-90	\$2,500	Yr 2+	No	Available as a	Same as rate guarantee	ME, MI, MO, NH, NJ, NY, PR, TN, VA,	0-80	7 Year	2.25%
(5, 7, 10)						, ,	0% Available as	If over 80 Yes	rate reducing rider	period	VT, WA, WI, WV	81+		1.50%
Single Premium	>	10 Year	3.20%				a rate reducing				Call for details in: CA, FL, MN	0-80 81+	10 Year	2.75%

IMS Inc.

Multi-Year Guarantee

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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			Rate	s Effective:	11/9/2020
Secure Savings	> 2 Year 1.7	75%			Yr 1 Int.	100%		Same as rate	All Except:	18-80 81+	2 Year	1.25% 1.00%
PROPRIETARY Single Premium	> 5 Year 2.7	1.00%	18-90	\$10,000	Yr 2+ 5%	50% (13-24)	Yes	guarantee period	MN, NJ, NY, PR	18-75 76-80 81-85	5 Year	2.00% 1.75% 0.75%
Secure Savings Elite PROPRIETARY Single Premium	1.85 > 5 Vear 2.9	.5% 1% FL 1.00% 15%	18-85	\$10,000	None without Rider	100% (1-12) 50% (13-24)	No	Same as rate guarantee period	All Except: CA, MA, MD, MN, NJ, NY, OR, PA, PR, TN, VA, WA Call for details in:	18-80 81+ 18-75 76-80	2 Year 5 Year	1.25% 1.00% 2.00% 1.75%
Standard Insurance	A.M. Best A Fitch N/A Moody's A1 S&P A+				Rate Book	Updated On:	5/11/2021			81-85 Rate	s Effective:	0.75% 4/7/2021
Focused Growth Annuity*	> 3 Year 1.5	55%	0-93		Yr 1 Int.	85 & Under None		Same as rate		0-80 81-85 86+ 0-80	3 Year	1.50% 0.75% 0.50% 2.00%
•		0.10%	0-93	\$15,000	Yr 2+	86-90 100%	Yes	guarantee period	All Except: CA, NY, PR		5 & 7 Year	1.00% 0.77%
(3, 5, 7, 10) Single Premium		95%	0-80		Int.	(1-6) 50% (7-12)				0-80	10 Year	3.00%
Upstream Life	A.M. Best B++ Fitch N/A Moody's N/A S&P N/A				Rate Book	Updated On:			1		s Effective:	5/1/2021
Secure Legacy	Issue Ages 81-90 1.7 > 5 Year 2.7	75% 1% on 87.50% of	0-90 Ages 81-90		Yr 1 Int.	100% (1-6)	No Available as a rate reducing rider	Same as rate	Only available in: AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS,	0-80 81-90 0-80 81-90	3 Year 5 Year	2.05% 1.00% 2.55% 1.25%
(3, 5, 7, 10)	> 7 Year 2.8 Issue Ages 81-90 2.5	premium paid	require DB Rider	\$10,000	Yr 2+ Int.	50%	_	guarantee period	e MT, ND, NE, NM, NV, RI, SD, TX, UT, WV, WY	0-80 81-90	7 Year	2.80% 1.35%
Single Premium		90% 5 5%	Rider Cost: 25 bps							0-80 81-90	10 Year	3.05% 1.45%



MYGA Reference Guide

1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age	Fr With	ee Irawal Yr 2+	Waiver of Surrender	Waiver of Surrender Provisions	
2	2.15%	SILAC	B+	Secure Savings Elite	1.25%	90	0%	0%	No	N/A	
3	2.40%	American Equity	A-	Guarantee Shield Series	1.50%	85	Int.	10%	Yes	Nursing Home, Terminal Illness	
3	2.40%	American Life	B++	American Classic	1.25%	90	0%	10%	No	N/A	
3	1.30%	Athene Annuity & Life	Α	MaxRate 3*	1.30%	85	Int.	Int.	Yes	Nursing Home, Terminal Illness	
3	1.20%	Equitrust	B++	Certainty Select	2.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness	
3	1.95%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness	
3	1.60%	Guggenheim	B++	Preserve MYGA*	1.00%	90	0%	10%	Yes	Nursing Home, Terminal Illness	
3	2.15%	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	Α	Focused Growth Annuity*	1.50%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness	
3	2.00%	Upstream Life	B++	Secure Legacy	2.05%	90	Int.	Int.	No	N/A	
4	2.05%	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	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home	
5	1.90%	Athene Annuity & Life	Α	MaxRate 5*	2.00%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness	
5	3.00%	Atlantic Coast Life	B++	Safe Haven	2.40%	85	0%	0%	No	N/A	
5	2.95%	SILAC	B+	Secure Savings Elite	2.00%	90	0%	0%	YES	N/A	
5	1.70%	Equitrust	B++	Certainty Select	3.00%	90	0%	Int.	Yes	Nursing Home, Terminal Illness	
5	2.55%	Fidelity & Guaranty	A-	FG Guarantee Platinum	1.50%	90	Int.	Int.	Yes	Nursing Home, Terminal Illness	
5	2.50%	Great American	A+	Secure Gain 5*(Step Rate)	2.50%	2.50% 89 10% 10% YE		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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1-800-255-5055

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Surrender Period	Guaranteed Interest Rate (Entire Period)	Company	AM Best Rating	Product Name	Comissions (Some Reduced at Older Ages)	Max Issue Age		ee Irawal Yr 2+	Waiver of Surrender	Waiver of Surrender Provisions	
5	2.60%	Liberty Bankers Life	B++	Bankers Premier	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness	
5	3.40%	Liberty Bankers Life	B++	Bankers 5 Premier Plus	2.00%	90	Int.	Int.	Yes	Disability, Nursing Home, Terminal Illness	
5	1.65%	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	Α	Focused Growth Annuity*	2.00%	93	Int.	Int.	Yes	Nursing Home, Terminal Illness	
5	2.75%	Upstream Life	B++	Secure Legacy	2.55%	90	Int.	Int.	No	N/A	
6	2.45%	American National	А	Palladium MYGA*	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	Α	Palladium MYGA*	2.50%	85	Int.	10%	Yes	Disability, Nursing Home	
7	2.00%	Athene Annuity & Life	Α	MaxRate 7*	2.50%	83	Int.	Int.	Yes	Nursing Home, Terminal Illness	
7	3.09%	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.	t. 10% Yes		ADL, Nursing Home, Terminal Illness	



MYGA Reference Guide

1-800-255-5055

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