



Fixed-Indexed Annuities

Custom Spreadsheets for
Income Riders and SPIAS

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Allianz (A+)	ABC Annuity	Fixed Account: 1.00% Ann P2P S&P Cap: 2.50% Ann P2P Nasdaq 100 Cap: 2.50% Ann P2P Russell 2000 Cap: 2.50% Ann P2P Bloombrg Index Cap: 2.50% Ann P2P BlackRock iBLD Claria Cap: 2.15% PIMCO Tactical Bal Index Annual Cap: 2.40% Bloomberg Dyn Bal II P2P: spread 4.10 PIMCO Tactical Bal Index Annual Spread: 4.10 Ann P2P BlackRock iBLD Claria spread: 3.85 Ann P2P Bloomberg USDB ER Par Rt (no cap): 50% Ann P2P BlkRock iBLD Claria ER Par Rt (no cap): 55% PIMCO Tact Bal Index ER Par Rate (no cap): 50% 2-Yr P2P BlackRock iBLD ER Par Rt (no cap): 75% 2-Yr Bloomberg USDB II ER Par Rt (no cap): 70% 2-YR PIMCO Tact Bal Index ER Par Rate (no cap): 70%	8.85,7.95,7.80,6.75,5.70, 4.65,3.60,2.55,1.50,0.45 >>>>>>>>>>>>>>>>>> Increasing Income Available Immediately >>>>>>>>>>>>>>>>>>	15% Bonus (1) Accelerated PIV Accum value 50% PIV 250% during deferral 100%/150% during income phase (2) Balanced PIV Accum value 100% PIV 150% during both deferral & Income phase DB Option 5-yr payout of PIV not to exceed 2.5X	After 1 year, 10% of premiums paid annually	6.175% 0-75 4.275% 76-80 trail options
	360	Fixed Account: 1.90% Annual P2P S&P Cap: 3.25% Annual P2P Nasdaq 100 Cap: 3.25% Annual P2P Russell 2000 Cap: 3.25% Ann P2P BlackRock iBLD Claria Cap: 4.00% PIMCO Tactical Bal Index Annual Cap: 4.15% Bloombrg Dyn Bal II P2P Cap: 4.35% PIMCO Tactical Bal Index Annual Spread: 2.35 Ann P2P BlackRock iBLD Claria spread: 1.95 Bloomberg Dyn Bal II spread: 2.35 BlackRock iBLD Claria ER Par rate (no cap): 75% Bloomberg USDB II ER Par rate (no cap): 70% PIMCO Tactical Balance ER Par rate (no cap): 70% 2-Yr P2P BlackRock iBLD ER Par Rt (no cap): 105% 2-Yr Bloomberg USDB II ER Par Rt (no cap): 100% 2-YR PIMCO Tact Bal Index ER Par Rate (no cap): 100%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	25% interest bonus before rider trigger. Income base = acct val. Increasing income option. Competitive income % increases while in deferral. (130 bp cost)	After 1 year, 10% of premiums paid annually	6.175% 0-75 4.275% 76-80 trail options
	222	Fixed Account: 1.00% Ann P2P S&P Cap: 1.75% Ann P2P Nasdaq 100 Cap: 1.75% Ann P2P Russell 2000 Cap: 1.75% Ann P2P Bloombrg Index Cap: 1.75% Ann P2P BlackRock iBLD Claria Cap: 1.40% PIMCO Tactical Bal Index Annual Cap: 1.65% Bloomberg Dyn Bal II P2P: spread 4.85 PIMCO Tactical Bal Index Annual Spread: 4.85 Ann P2P BlackRock iBLD Claria spread: 4.60 Ann P2P Bloomberg USDB ER Par Rt (no cap): 35% Ann P2P BlkRock iBLD Claria ER Par Rt (no cap): 40% PIMCO Tact Bal Index ER Par Rate (no cap): 35% 2-Yr P2P BlackRock iBLD ER Par Rt (no cap): 60% 2-Yr Bloomberg USDB II ER Par Rt (no cap): 55% 2-YR PIMCO Tact Bal Index ER Par Rate (no cap): 55%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	15% bonus on income base. 1.5 X growth on income base during accum phase. Increasing income 1.5 X index credit once triggered. 10-YEAR WAIT. Rider built in-no cost. 2 of 6 DOUBLER Death Benefit feature	After 1 year, 10% of premiums paid annually	6.175% 0-75 4.275% 76-80 trail options



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Allianz (A+)	Core Income 7	Fixed Account: 2.30% Ann P2P S&P Cap: 4.25% Ann P2P Nasdaq 100 Cap: 4.25% Ann P2P Russell 2000 Cap: 4.25% Bloomberg Dyn Bal II Cap: 6.50% 1-year Bloomberg ER Par Rate (no cap): 90% 2-year Bloomberg ER Par Rate (no cap): 120% Bloomberg Dyn Bal II spread: 1.75	7 Years 8.5,8,7,6,5,4,3,0	Income base = acct value Level or increasing income options. (125 bp cost)	After 1 year, 10% of premiums paid annually	5.50% 0-75 4.00% 76-80 E-app promo
American Equity (A-)	AssetShield 5 (Diff in CA)	Fixed Account: 1.75% S&P 500 Cap: 3.00% S&P 500 Monthly Sum Cap: 1.90% S&P 500 No-Cap Participation Rate: 21% 1-yr S&P Div Arist. Daily Rsk Cntrl Par Rate: 80%	5 Years 9.20,9,8,7,6,0	N/A	10% after 1 year	3.75% 18-75 2.81% 76-80 1.88% 81-85
	AssetShield 7 (Diff in CA)	Fixed Account: 1.90% S&P 500 Cap: 3.25% S&P 500 Monthly Sum Cap: 2.00% S&P 500 No-Cap Participation Rate: 23% 1-yr S&P Div Arist. Daily Rsk Cntrl Par Rate: 85%	7 Years 9.20,9,8,7,6,4,2,0	N/A	10% after 1 year	4.50% 18-75 3.38% 76-80 2.25% 81-85
	AssetShield 9 CA ONLY	Fixed Account: 1.85% S&P 500 Cap: 3.25% S&P 500 Monthly Sum Cap: 1.90% S&P 500 No-Cap Participation Rate: 23% 1-yr S&P Div Arist. Daily Rsk Cntrl Par Rate: 85% 2-yr S&P Div Arist. Daily Rsk Cntrl Par Rate: 115%	9 Years 8.30,8.25,7.25,6.25, 5.20,4.20,3.15,2.10,1	N/A	10% after 1 year	6.00% 18-75 4.50% 76-80
	AssetShield 10	Fixed Account: 2.00% S&P 500 Cap: 3.50% S&P 500 Monthly Sum Cap: 2.10% S&P 500 No-Cap Participation Rate: 25% 1-yr S&P Div Arist. Daily Rsk Cntrl Par Rate: 90% 2-yr S&P Div Arist. Daily Rsk Cntrl Par Rate: 125%	10 Years 9.20,9,8,7,6,5,4,3,2,1	N/A	10% after 1 year	6.00% 18-75 4.50% 76-80
	Income- Shield 7	Fixed Account: 1.70% S&P 500 Cap: 2.75% S&P 500 No-Cap Participation Rate: 10% 1-yr S&P Div Arist. Daily Rsk Cntrl Cap: 4.50% 1-yr S&P Div Arist. Daily Rsk Cntrl Par Rate: 60%	7 Years 9.20,9,8,7,6,4,2,0 different in CA	6% comp for 10yr or 7.25% simple for 7 yrs (110 bps) well-being +10bp	10% after 1 year	5.00% 50-75 3.75% 76-80 Trail options available
	Income- Shield 10 (9yr version in CA)	Premium Bonus 7% (on acct value and BB) Fixed Account: 1.10% (1.00% w/ LIBR) S&P 500 Cap: 1.75% (1.75% w/ LIBR) S&P 500 Monthly Sum Cap: 1.50% (1.40% w/ LIBR) S&P 500 No-Cap Par Rate: 10% (10% w/ LIBR) 1-yr S&P Div Arist. Dly Rsk Cntrl Cap: 2.50% (2.25%) 1-yr S&P Div Arist. Dly Rsk Cntrl Par Rt: 35% (30%) 2-yr S&P Div Arist. Dly Rsk Cntrl Par Rt: 55% (45%)	10 Years 9.10,9,8,7,6,5,4,3,2,1,0 9-year version in CA	7% Bonus 6% comp for 10yr or 7.25% simple for 7 yrs (110 bps) well-being +10bp	10% after 1 year	6.00% 18-75 4.50% 76-80 Trail options available
	Athene (A)	Agility 10	Fixed Account: 1.30% 1-Yr BNP Pariba Par Rate: 60% (80% 2-Year) 1-Yr Nasdaw FC Index Par Rate: 50% (65% 2-Year) AI Powered US Eq Index Par Rate: 55% (75% 2-Year) 1-Yr S&P 500 Cap: 3.25% (7.00% 2-Year) No fee for built-in rider	10 Years 9%,9,8,7,6,5,4,3,2,1,0	20% Bonus Grows at 175% of index credit 10-year wait Income increases by index credit	10% starting Year 1



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American General (A)	Power 5 Protector	Fixed Account: 1.35% Ann P2P S&P Cap: 3.10% (4.15% over \$100k) Ann P2P S&P Par Rate: 14% (18% over \$100k) S&P 500 5-Year Par Rate: 17.5% (24% over \$100k) Russell 2000 Annual Cap: 2.60% (3.10% over \$100k) MSCI EAFE annual Cap: 2.70% (3.25% over \$100k) ML Strategic Bal Par Rate: 57% (72% \$100k+) PIMCO Global Optima Par Rate: 30% (38% \$100k+) AQR Dyn Allocation: 72% par 1% sprd (82%-1% \$100k) 2-yr AQR Dyn Allo: 80% par 0% sprd (90%-0% \$100k)					5 Years 8%,7,6,5,4,0 MVA	N/A	10% after 1 year	3.25% 0-80 1.00% w/ 0.15% trail ages 81-85
	Power 7 Protector	Fixed Account: 1.40% Ann P2P S&P Cap: 3.25% (4.20% over \$100k) Ann P2P S&P Par Rate: 16% (19% over \$100k) Russell 2000 Annual Cap: 2.80% (3.40% over \$100k) MSCI EAFE annual Cap: 2.90% (3.50% over \$100k) ML Strategic Bal Par Rate: 60% (74% \$100k+) PIMCO Global Optima Par Rate: 31% (40% \$100k+)					7 Years 8%,7,6,5,4,3,2,0 MVA	N/A	10% after 1 year	4.50% 0-80 trail options
	Power 7 Protector Plus Income	Fixed Account: 1.25% Ann P2P S&P Cap: 2.20% (2.60% above \$100k) Ann P2P S&P Par Rate: 14% (16% above \$100k) ML Strategic Bal Par Rate: 36% (45% \$100k+) PIMCO Global Optima Par Rate: 24% (30% \$100k+)					7 Years 8%,7,6,5,4,3,2,0 MVA	5.75% simple for 10yrs 200% prem paid step up in 10 yrs (1.00% fee)	10% after 1 year	4.50% 0-80 trail options
	Power 10 Protector	Fixed Account: 1.45% Ann P2P S&P Cap: 3.30% (4.25% above \$100k) Ann P2P S&P Par Rate: 17% (20% above \$100k) Russell 2000 Annual Cap: 2.90% (3.50% over \$100k) MSCI EAFE annual Cap: 3.00% (3.60% over \$100k) ML Strategic Bal Par Rate: 62% (75% \$100k+) PIMCO Global Optima Par Rate: 33% (42% \$100k+)					10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA	N/A	10% after 1 year	7.00% 0-75 trail options
	Power 10 Protector Plus Income	Fixed Account: 1.25% Ann P2P S&P Cap: 2.25% (2.80% above \$100k) Ann P2P S&P Par Rate: 15% (17% above \$100k) ML Strategic Bal Par Rate: 40% (52% \$100k+) PIMCO Global Optima Par Rate: 25% (33% \$100k+)					10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA	5.75% simple for 10yrs 200% prem paid step up in 10 yrs (1.00% fee)	10% after 1 year	7.00% 0-75 trail options
American National (A)	Strategy Index Annuity Plus	Account Options	7-Year	10-Yr	7 Year 7%,6,5,4,3,2,1,0 9,9,8,7,6,5,4,3,2,1,0	(1) 7.20% compound roll-up for 10 yrs (1% cost) or (2) 4.20% + index gain for 10 years (70 bp cost)	10% starting 1st year	7 Year		
		Premium Enhancement	N/A	1.00%				5.00% 0-75		
		Fixed Account	2.15%	2.25%				4.00% 76-80		
		Perform Trigger Rate	3.85%	3.95%				10 Year		
		1-Year Monthly Sum	2.00%	2.10%				7.00% 0-75		
		100% Par Rate Cap	4.85%	5.00%				5.50% 76-80		
50% Par Rate Cap	5.40%	5.50%	Trail options							
Par Rate (no cap)	17.00%	20.00%								
Equitrust (B++)	Market Seven Index	Fixed Account: 2.25% (2.00% with income rider) S&P Annual P2P Cap: 4.00% (3.75% w/ rider) S&P Annual P2P Par Rate: 26% (24% w/ rider) S&P Monthly Avg Cap: 4.50% (4.25% w/ rider) S&P Monthly Avg Par Rate: 43% (38% w/ rider) S&P Montly Sum Cap: 1.90% (1.65% w/ rider) S&P 2-yr Mntly Avg Cap: 9.00% (8.00% w/ rider) 1-yr Barclays Focus50 Par Rate: 80% (65% w/ rider) 2-Yr Barclays Focus50 Par Rt: 115% (90% w/ rider) 1-Yr S&P MARC5 Par Rate: 90% (75% w/ rider)					7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 0	7.00% Bonus 7% compounded for 7 years (1.25% fee)	10% after first year	5.50% 0-75 4.12% 76-80 2.75% 81-85 Trail options



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Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Equitrust (B++)	MarketTen Bonus	6% Premium Bonus First 5 Years of Deposits Return of Premium Built-In Fixed Account: 1.10% (1.00% with income rider) S&P Annual P2P Cap: 2.25% (2.00% w/ rider) S&P Monthly Avg Cap: 2.50% (2.25% w/ rider) S&P Monthly Avg Par Rate: 23% (18% w/ rider) 1-yr Barclays Focus50 Par Rate: 45% (40% w/ rider) 2-Yr Barclays Focus50 Par Rt: 65% (60% w/ rider)	10 Years 10,10,10,10,8,5, 7,5,5,4,3,1,5,0 Non-Rolling	6% Bonus 6.50% compound for 10 yrs (1.00% fee)	10% after first year	6.00% 0-80
		10% Bonuns on Income base (if selected) Fixed Account: 2.50% (2.25% with income rider) S&P Annual P2P Cap: 4.25% (4.00% w/ rider) S&P Annual P2P Par Rate: 28% (25% w/ rider) S&P Monthly Avg Cap: 4.75% (4.50% w/ rider) S&P Monthly Avg Par Rate: 45% (35% w/ rider) S&P Montly Sum Cap: 2.00% (1.80% w/ rider) 1-yr Barclays Focus50 Par Rate: 85% (75% w/ rider) 2-Yr Barclays Focus50 Par Rt: 120% (100% w/ rider) 1-Yr S&P MARC5 Par Rate: 100% (90% w/ rider)	10 Years 12,12,12,12,11, 10,8,6,4,2,0 Varies by State	10% Bonus Rollup of 4% + index credit for 10 years LTC Doubler after 3 years (95 bps)	10% after first year	7.00% 0-80
F&G Life (A-)	Accelerator Plus 10	Premium Bonus 5.00% (3.25% ages 76+) Prem Bonus Lite States 3.00% (2.25% ages 76+) Rates/Caps below in parenthesis 1.25% annual fee Fixed Account: 1.50% S&P 1-year annual P2P cap: 3.75% (6.50%) S&P 1-year par rate (fee only): (40%) 2-yr Barclays Trailblazer Par Rate: 120% (145%) S&P Performance Trigger Rate: 3.25% (5.25%)	10 Years 14,13,12,11,10, 8,6,4,2,1,0 Lite States 9,9,8,7,6,5,4,3,2,1,0 MVA Crisis waiver income doubler option	7% Bonus 5% Lite States 5% rollup for 10 yr or acct value performance factor (115 bp cost)	10% after first year	7.50% 0-75 5.50% 76-80 3.75% 81-85
		Rates/Caps below in parenthesis 1.25% annual fee Fixed Account: 1.00% S&P Par Rate (fee only): 35% S&P 1-year annual P2P cap: 3.75% (6.25%) S&P 1-year monthly avg cap: 3.50% (6.50%) S&P 1-year monthly sum cap: 1.75% (2.60%) 2-yr Barclays Trailblazer Par Rate: 120% (160%) S&P Performance Trigger Rate: 3.50% (5.25%)	10 Years 12,11,10,9,8,7,6,5,4,3 Lite States 9,9,8,7,6,5,4,3,2,1	N/A	10% after first year	6.50% 0-70 4.50% 71-80 3.25% 81-85
Global Atlantic (A)	Income 150+ SE	Fixed Account: 1.25% (1.50% \$100k+) S&P 500 Cap: 2.25% (2.50% \$100k+) MSCI EAFE Cap: 2.25% (2.50% \$100k+) Russell 2000 Cap: 2.25% (2.50% \$100k+) 1-Yr PIMCO Bal Index Par Rate: 55% (65% \$100k+) S&P Performance Trigger: 2.10% (2.35% \$100k+) 2-Yr BlackRock Low Vol spread: 6.00 (4.00 \$100k+) 2-Yr Franklin US Index spread: 6.00 (4.00 \$100k+)	10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA Different in some states	Income Base Bonus Day 1 = 20% Years 2-5: 7.50% simple interest Day 1, year 10 % of int earned yrs 1-9 x 150% added (1.05% cost)	10% after first year	7.00% 55-75 5.00% 76-85 Trail Options
		5-Year Version * 7-Year Version * 10-Year Version All rates below for \$100k Band Fixed Account: 1.05% - 1.10% - 1.15% S&P 500 Cap: 2.80% - 2.90% - 3.00% MSCI EAFE 1-year Cap: 2.80% - 2.90% - 3.00% Russell 2000 Ann P2P Cap: 2.80% - 2.90% - 3.00% PIMCO Participation Rate: 55% - 60% - 65% S&P 500 Performance Trigger: 1.80% - 1.90% - 2.00% S&P Monthly Sum Cap: 0.90% - 0.95% - 1.00% 2-Yr BlackRock Low Vol spread: 6.25 - 6.00 - 5.75 2-Yr Franklin US Index spread: 6.25- 6.00 - 5.75	5 Years 9%,8,7,6,5,0 7 Years 9%,8,7,6,5,4,3,0 10 Years 9%,9,8,7,6,5,4,3,2,1,0	N/A	10% starting 1st year	5-year 4.00% 0-80 2.00% 81-85 7-year 5.00% 0-80 2.75% 81-85 10-year 7.00% 0-80 4.00% 81-85





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Global Atlantic (A)	Choice Income II 7 & 10	7-Year Version * 10-Year Version Fixed Account: 1.50% - 1.60% S&P 500 Cap: 2.50% - 2.75% MSCI EAFE 1-year Cap: 2.75% - 3.00% Russell 2000 Ann P2P Cap: 2.75% - 3.00% PIMCO Participation Rate: 70% - 75% S&P 500 Performance Trigger: 2.00% - 2.25% S&P Monthly Sum Cap: 1.10% - 1.20% 2-Yr BlackRock Low Vol spread: 4.00 - 3.50 2-Yr Franklin US Index spread: 4.00 - 3.50	7 Years 9%,8,7,6,5,4,3,0 10 Years 9%,9,8,7,6,5,4,3,2,1,0	10% simple rollup until income trigger, credited end-of-contract yr ** OR ** 2X interest credit in deferral & 1X credit on increasing income (1.05% fee)	10% starting 1st year	7-year 5.00% 0-80 2.75% 81-85 10-year 7.00% 0-80 5.00% 81-85	
Great American (A)	LandMark 3 different rates AK,CA, PA,UT	Fixed Account: 1.05% (1.15% \$100k+) S&P Annual P2P Cap: 2.25% (2.50% \$100k+) iShares MSCI EAFE ETF Cap: 2.50% (2.75% \$100k+) iShares U.S. Real Est P2P Cap: 2.25% (2.45% \$100k)	3 Years 9%,8,7,0	N/A	10% beginning 1st year	2.50% 0-75 2.00% 76-85 1.50% 86-89 Trail options	
	LandMark 5 different rates in AK,CA,PA,UT	Fixed Account: 1.40% (1.50% \$100k+) S&P Annual P2P Cap: 3.80% (4.05% \$100k+) Ann P2P S&P Risk Cntrl Par Rate: 40% (45% \$100k) S&P Ret Spdgd index Ann P2P Par Rt: 45% (50% \$100k) iShares U.S. Real Est P2P Cap: 3.80% (4.05% \$100k)	5 Years 9%,8,7,6,5,0	N/A	10% beginning 1st year	3.75% 0-75 2.75% 76-85 1.75% 86-89 Trail options	
	American Legend 7 different rates in AK,CA,PA,UT	Fixed Account: 1.60% (1.70% \$100k+) Annual P2P S&P Cap: 3.90% (4.15% \$100k+) Ann P2P S&P Risk Cntrl Par Rate: 45% (50% \$100k+) GOLD 1-year P2P Cap: 4.75% (5.00% \$100k+) iShares U.S. Real Est Ann P2P: 4.25% (4.75% 100k) U.S. Retiree Spnding Indx Ann P2P Par Rt: 50% (55%) Monthly Sum S&P P2P Cap: 1.25% (1.50% \$100k+)	7 Years 9%,8,7,6,5,4,3,0	6% simple growth for 10 yrs (0.95)	10% beginning 1st year	4.75% 0-75 2.75% 76-85 Trail options	
	Premier Bonus different rates in AK,CA,UT	Temporarily Suspended		7 Years 6%,5,4,3,3,3,3,0	N/A	10% beginning 1st year	4.00% 0-75 2.25% 76-85
	Premier Income Bonus different rates in AK,CA,PA,UT	Fixed Account: 1.70% (1.80% \$100k+) Ann P2P S&P Risk Cntrl Par Rate: 35% (35% \$100k+) S&P 500 1-year P2P Cap: 2.50% (2.75% \$100k+) iShares U.S. Real Estate Ann P2P: 3.75% (4.00% 100k) U.S. Retiree Spnding Indx Ann P2P Par Rt: 35% (40%)	7 Years 6%,5,4,3,3,3,3,0	Built-in Rider 6% bonus with 6% simple rollup for 10 years (1.15% cost)	10% beginning 1st year	6.00% 0-75 4.25% 76-85	
	Custom 10 Caps for >> CA,IN,OH, MN,MO,PA, TX,VA (no MVA) >>	Temporarily Suspended		10 Years 9.5, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0 No MVA in CA,IN,OH,PA,TX	<u>Simple Income Option</u> 7% simple for 10 1st 5yrs bonus factor (1.05 bp cost) <u>Stacked Income Opt</u> 4% simple for 10yrs plus interest dollars each year (1.35%)	5% beginning 1st year	6.00% 0-75 3.75% 76-85 Trail options
	Safe Return	Fixed Account: 1.20% <i>RETURN of Premium feature</i> S&P Annual P2P Cap: 3.00% Ann P2P S&P Risk Cntrl Participation Rate: 30% iShares U.S. Real Estate Ann P2P: 3.00%	10 Years 10,9,8,7,6,5,4,3,2,1,0 Return of Premium	6% simple growth for 10 yrs (0.95)	10% beginning 1st year	5.50% 0-75 4.10% 76-85 Trail options	



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Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Guggenheim Life (B++)  Extra 1% comm after \$300k of FIA production for ENTIRE 2020!! 	Highlander 7 Fixed Account: 2.50% Annual S&P Cap: 4.25% Annual S&P 500 Par Rate (no cap): 30% Annual S&P MARC 5 Par Rate (no cap): 90%	7 Years 9,8,7,6,5,4,3,0	N/A	10% after 1 year	5.00% 0-75 4.00% 76-80 1% less in CA/FL	
	Highlander Fixed Account: 2.00% Annual P2P S&P Cap: 3.50% S&P MARC 5% ER Participation Rate: 75% Annual P2P S&P Participation Rate (no cap): 25%	10%,9,8,7,6,5,4,3,2,1,0 lower in some states	5% Bonus on Income Base Only	10% after first year	7.00% 0-75 5.00% 76-80 1% less CA/FL	
	TriVysta Fixed Account: 2.50% Annual P2P S&P Cap: 4.50% S&P DRC 5% USD Excess Return Par Rate: 100% S&P Economic Cycle Factor Rotator Par Rate: 100% 1-yr Morg Stnley Diversified Sel Idx: 95% Par Rate 2-yr Morg Stnley Diversified Sel Idx: 100% Par Rate	10 Years 10,10,10,10,9,8,6,4,2,1 (most states) 9,9,8,7,6,5,4,3,2,1 Non-MVA States (AK,CA,DE,MN,MO,MS,NJ,OH,OK,OR,PA,SC,TX,UT,WA)	4% + index credit rollup for 10 years, even after income starts (90 bp fee)	10% after 1 year	7.00% 0-75 5.00% 76-80 3.50% age 81 1% less in non-MVA states	
Lafayette Life (A+)	Marquis SP 7 Fixed Account: 1.00% Annual P2P S&P Cap: 2.50% Monthly Avg Cap: 1.75% 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 20% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 30% 3-Yr GS Mom Blder M.A.C Part Rate (no cap): 95% 1-Yr JP Morgan Par Rate (no cap): 20% 2-Yr JP Morgan Par Rate (no cap): 27% 3-Yr JP Morgan Part Rate (no cap): 30%	7 Years 9%,8,5,8,7,6,5,4,0	Max issue age 80 for income rider. 10-year rollup varies by attained age 45-60: 7.00% 61-74: 8.00% 75-85: 9.00% (simple int) 0.95%	10% after first year	4.50% 18-75 3.50% 76-85	
	Marquis SP 10 Fixed Account: 1.00% Annual P2P S&P Cap: 2.75% Monthly Avg Cap: 1.75% 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 25% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 35% 3-Yr GS Mom Blder M.A.C Part Rate (no cap): 100% 1-Yr JP Morgan Par Rate (no cap): 22% 2-Yr JP Morgan Par Rate (no cap): 30% 3-Yr JP Morgan Part Rate (no cap): 35%	10 Years 9%,8,5,8,7,6,5,4,3,2,1	Max issue age 80 for income rider. 10-year rollup varies by attained age 45-60: 7.00% 61-74: 8.00% 75-85: 9.00% (simple int) 0.95%	10% after first year	6.50% 18-75 5.00% 76-85	
Lincoln Financial (A+)	OptiBlend 5 Fixed Account: 1.00% (1yr) (1.00% \$100k+) 1-yr Fidelity AIM Par Rate: 35% (45% \$100k+) S&P 500 Par Rate (no cap): 8% (9% \$100k+) S&P Annual P2P Cap: 2.00% (2.00% \$100k+) S&P P2P Low-Vol Cntrl Spread: 3.25 (3.00 \$100k+)	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	3.00% 0-74 2.20% 75-79 1.20% 80-84 0.50% 85	
	OptiBlend 7 Fixed Account: 1.00% (1yr) (1.00% \$100k+) 1-yr Fidelity AIM Par Rate: 25% (35% \$100k+) S&P 500 Par Rate (no cap): 8% (9% \$100k+) S&P Annual P2P Cap: 2.00% (2.00% \$100k+) S&P P2P Low-Vol Cntrl Spread: 4.25 (4.00 \$100k+)	7 Years 9%,8,7,6,5,4,3,0	Temporarily Suspended	10% starting first year	4.50% 0-74 3.00% 75-79 1.75% 80-84 0.75% 85	
	OptiBlend 10 Fixed Account: 1.00% (1yr) (1.00% \$100k+) 1-yr Fidelity AIM Par Rate: 35% (45% \$100k+) S&P 500 Par Rate (no cap): 8% (9% \$100k+) S&P Annual P2P Cap: 2.00% (2.00% \$100k+) S&P P2P Low-Vol Cntrl Spread: 3.25 (3.00 \$100k+)	10 Years 9,9,8,7,6,5,4,3,2,1,0	Temporarily Suspended	10% starting first year	7.00% 0-74 4.00% 75-79 1.75% 80	



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
North American (A+)	Performance Choice 8	Fixed Account: 1.50% S&P Annual Cap: 3.25% S&P Monthly Sum Cap: 1.20% S&P low volatility daily risk ctrl sprd: 2.10 1-yr S&P Par Rate (no cap): 20% 1-yr Fidelity Multifactor Yield Idx Par Rate: 60% 1-yr S&P MARC 5% ER par rate (no cap): 60% 2-yr S&P Par Rate: 25% 2-yr Fidelity Multifactor Yield Idx Par Rate: 85% 2-yr S&P MARC 5% ER par rate: 85% Options below have 1.50% fee 1-Yr Fidelity MultiFactor Par Rate: 105% 2-Yr Fidelity MultiFactor Par Rate: 160%	8 Years 10,10,10,10,9,8,5,3,0 MVA	N/A	10% after first year	4.75% 0-75 3.56% 76-79 2.37% 80-85 Trail options Bonus Tiers
	Benefit Solutions 10	Fixed Account: 1.80% S&P Monthly Avg Par Rt. (no cap): 45% S&P Annual cap: 4.60% S&P Monthly Sum cap: 1.70% Dow Jones Monthly Avg Par Rate: 45% Nasdaq 100 Monthly Sum cap: 1.40% S&P low volatility daily risk control sprd: 4.35	10 Years 10,10,9,9,8,,8,7,6,4,2 MVA	Benefit Base <u>Minimum</u> 120% years 1-5 140% years 6-10 160% year 11+ (1.20% fee)	5% after first year 10% cumulative	6.50% 40-75 4.87% 76-79 Trail options Bonus Tiers
	Versa Choice 10	Fixed Account: 1.40% (1.75% \$75k+) S&P Annual cap: 3.25% (3.75% \$75k+) 1-Yr S&P P2P Par Rt. (no cap): 20% (20% \$75k+) 2-Yr S&P P2P Par Rt. (no cap): 25% (30% \$75k+) S&P Low Volatility DRC spread: 2.75 (2.00 \$75k+) 1-Yr S&P MARC 5% Par rate: 50% (70% \$75k+) 2-Yr S&P MARC 5% Par rate: 80% (100% \$75k+) 1-Yr Fidelity MultiFactor Par Rate: 50% (70% \$75k+) 2-Yr Fidelity MultiFactor Par Rate: 80% (100% \$75k+) Options below have 1.50% fee 1-Yr Fidelity MultiFactor Par Rate: 110% (120% \$75k+) 2-Yr Fidelity MultiFactor Par Rate: 160% (175% \$75k+)	Optional Enhanced Liquidity Rider (60 bps) 1. 20% cumulative w/d 2. ROP after 3rd year 3. 2/6 ADLs w/d waiver 4. ADL enhance payout benefit after year 2	No Income Rider Surrender Sched 10 Years 10,10,9,9,8,8, 7,6,4,2,0	10% starting 1st year	6.50% 0-75 4.87% 76-79 Trail options Bonus Tiers
Standard (A)	Index Select 5	Fixed Account: 2.00% S&P Annual P2P Cap: 3.75% S&P Annual P2P Cap \$100k+: 4.00% S&P Participation Rate (no cap): 25% (27% \$100k)	5 Years 7%,6,5,4,2,0 MVA	N/A	10% after first year	3.00% 0-80 1.50% 81-85 1.35% 86-93
	Index Select 7	Fixed Account: 2.00% S&P Annual P2P Cap: 4.50% S&P Annual P2P Cap \$100k+: 4.75% S&P Participation Rate (no cap): 27% (29% \$100k)	7 Years 7%,6,5,4,3,2,1,0 MVA	N/A	10% after first year	4.00% 0-80 2.00% 81-85 1.45% 86-90
	Index Select 10	Fixed Account: 2.00% S&P Annual P2P Cap: 4.50% S&P Annual P2P Cap \$100k+: 4.75% S&P Participation Rate (no cap): 28% (30% \$100k)	9 Years 8%,7,6,5,4,3,2,1,0,9,0 MVA	N/A	10% after first year	5.00% 0-80

We Do Life Insurance Too!