September 15, 2020

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SPIA Quotes Available

Multi-Year Guaranteed Annuities

Guarantee Period	Carrier	A.M. Best	Product Name	Rate % Below $100k	Rate $100k+ Initial-Beyond	Avg Yield $100k+	Avg Yield <$100k	Max Age	Commission (less older ages)
2 Years	Equitable L&C	B+	Secure Savings	1.90 - 2 yrs	1.90 - 2 yrs	1.90%	1.90%	90	1.25% (0-75)
3 Years	Sagicor	A-	Milestone MYGA	1.40 - 3 yrs	2.40 - 3 yrs	2.40%	1.40%	90	1.25% (0-80)
3 Years	Oceanview	A-	Harbourview 3	2.35 - 3 yrs	2.35 - 3 yrs	2.35%	2.35%	89	1.50% (0-80)
3 Years	F&G Life	A-	**E-App ONLY**	2.10 - 3 yrs	2.10 - 3 yrs	2.10%	2.10%	90	1.50% (0-79)
3 Years	Guggenheim Life	B++	Preserve MYG	2.00 - 3 yrs	2.00 - 3 yrs	2.00%	2.00%	90	1.00% (0-80)>
3 Years	Oxford Life	A-	Multi-Select	2.00 - 3 yrs	2.00 - 3 yrs	2.00%	2.00%	80	1.00% (0-75)
3 Years	North American	A+	Guarantee Choice	1.40 - 3 yrs	1.85 - 3 yrs	1.85%	1.40%	90	1.50% (0-80)
3 Years	Standard	A	FGA 3	1.60 - 3 yrs	1.70 - 3 yrs	1.70%	1.60%	93	1.50% (0-80)
3 Years	Great American	A	SecureGain 3	1.35 - 3 yrs	1.60 - 3 yrs	1.60%	1.35%	89	2.00% (0-80)
3 Years	Global Atlantic	A	SecureFore 3	1.50 - 3 yrs	1.50 - 3 yrs	1.50%	1.50%	85	1.80% (0-80)
3 Years	EquiTrust	B++	Certainty Select	1.20 - 3 yrs	1.20 - 3 yrs	1.20%	1.20%	90	2.00% (0-80)
3 Years	Securian Life	A+	SecureOption Choice	1.00 - 3 yrs	1.00 - 3 yrs	1.00%	1.00%~	90	1.50% (0-80)
4 Years	Oxford Life	A-	Multi-Select	2.80 - 4 yrs	2.80 - 4 yrs	2.80%	2.80%	80	1.27% (0-75)
4 Years	Guaranty Income L	B++	Guaranty 4	2.60 - 4 yrs	2.60 - 4 yrs	2.60%	2.60%	100	1.60% (0-79)
4 Years	Guggenheim Life	B++	Preserve MYG	2.20 - 4 yrs	2.20 - 4 yrs	2.20%	2.20%	90	1.75% (0-80)>
4 Years	American General	A	VisionMYG	1.45 - 4 yrs	1.75 - 4 yrs	1.75%	1.45%	85	1.50% (0-75)
5 Years	Sentinel Security	B++	Personal Choice Ann	3.35 - 5 yrs	3.35 - 5 yrs	3.35%*	3.35%	90	2.25% (0-80)
5 Years	Sagicor	A-	Milestone MYGA	1.90 - 5 yrs	2.90 - 5 yrs	2.90%	1.90%	90	2.00% (0-80)
5 Years	Oceanview	A-	Harbourview 5	2.85 - 5 yrs	2.85 - 5 yrs	2.85%	2.85%	79	2.50% (0-80)
5 Years	Equitable L&C	B	Secure Savings	2.85 - 5 yrs	2.85 - 5 yrs	2.85%	2.85%	90	2.00% (0-75)
5 Years	F&G Life	A-	**E-APP ONLY**	2.75 - 5 yrs	2.75 - 5 yrs	2.75%	2.75%	90	2.00% (0-79)
5 Years	Oxford Life	A-	Multi-Select	2.75 - 5 yrs	2.75 - 5 yrs	2.75%	2.75%	80	2.50% (0-75)
5 Years	Guggenheim Life	B++	Preserve MYG	2.40 - 5 yrs	2.40 - 5 yrs	2.40%	2.40%	90	2.50% (0-80)>
5 years	Reliance Standard	A+	Eleos-MVA	2.35 - 5 yrs	2.35 - 5 yrs	2.35%	2.35%	85	2.50% (0-75)
5 Years	Standard	A	FGA 5	2.15 - 5yrs	2.25 - 5 yrs	2.25%	2.15%	93	2.00% (0-80)
5 Years	North American	A+	Guarantee Choice	1.75 - 5 yrs	2.05 - 5 yrs	2.05%	1.75%	90	2.00% (0-80)
5 Years	Great American	A	SecureGain 5	1.90 (tiered rate)	2.05 (tiered rate)	2.05%^	1.90%^	89	2.50% (0-80)
5 Years	Global Atlantic	A	SecurFore 5	2.00 - 5 yrs	2.00 - 5 yrs	2.00%	2.00%	85	2.50% (0-80)
5 Years	American National	A	Palladium MYG	1.90 - 5 yrs	2.00 - 5 yrs	2.00%	1.90%	90	2.50% (0-79)
5 Years	American General	A	VisionMYG	1.60 - 5 yrs	1.90 - 5 yrs	1.90%	1.60%	70/85	1.50% (0-75)
5 years	Symetra	A	Custom 5	1.10 - 5 yrs	1.70 - 5 yrs	1.70%	1.10%	85/90	2.00% (0-75)
5 Years	EquiTrust	B++	Certainty Select	1.70 - 5 yrs	1.70 - 5 yrs	1.70%	1.70%	90	3.00% (0-80)
5 Years	Lincoln Financial	A+	MYGuarantee Plus	1.00 - 5 yrs	1.05 - 5 yrs	1.05%	1.15%	85	2.00% (0-75)
5 Years	Securian Life	A+	SecureOption Choice	1.00 - 5 yrs	1.00 - 5 yrs	1.00%~	1.00%~	90	2.25% (0-80)
6 Years	Oxford Life	A-	Multi-Select	2.90 - 6 yrs	2.90 - 6 yrs	2.90%	2.90%	80	1.25% (0-75)
6 Years	Guaranty Income L	B++	Guaranty 6	2.55 - 6 yrs	2.55 - 6 yrs	2.55%	2.55%	90	2.00% (0-79)
6 Years	Guggenheim Life	B++	Preserve MYG	2.50 - 6 yrs	2.50 - 6 yrs	2.50%	2.50%	90	2.50% (0-80)>
6 Years	American National	A	Palladium MYG	2.00 - 6 yrs	2.10 - 6 yrs	2.10%	2.00%	90	2.50% (0-79)
6 Years	American General	A	VisionMYG	1.60 - 6 yrs	1.90 - 6 yrs	1.90%	1.60%	70/85	2.00% (0-75)
6 Years	EquiTrust	B++	Certainty Select	1.85- 6 yrs	1.85 - 6 yrs	1.85%	1.85%	90	3.00% (0-80)
6 Years	American Equity	A-	Guarantee Series	1.85 - 6 yrs	1.85 - 6 yrs	1.85%	1.85%	85	3.00% (0-75)
7 Years	Sentinel Security	B++	Personal Choice Ann	3.45 - 7yrs	3.45 - 7yrs	3.45%*	3.45%	90	2.25% (0-80)
7 Years	Oceanview	A-	Harbourview 7	2.95 - 7 yrs	2.95 - 7 yrs	2.95%	2.95%	79	2.75% (0-80)
7 Years	Sagicor	A-	Milestone MYGA	2.20 - 7 yrs	2.95 - 7 yrs	2.95%	2.20%	90	2.25% (0-80)
7 Years	F&G Life	A-	**E-APP ONLY**	2.90 - 7 yrs	2.90 - 7 yrs	2.90%	2.90%	90	2.25% (0-79)
7 Years	Oxford Life	A-	Multi-Select	2.90 - 7 yrs	2.90 - 7 yrs	2.90%	2.90%	80	2.50% (0-75)
7 Years	Guggenheim Life	B++	Preserve MYG	2.60 - 7 yrs	2.60 - 7 yrs	2.60%	2.60%	90	2.50% (0-80)>
7 Years	North American	A+	Guarantee Choice	2.10 - 7 yrs	2.50 - 7 yrs	2.50%	2.10%	90	2.50% (0-80)
7 Years	Guggenheim Life	B++	ProOption MYG **ROP**	2.25 - avg	2.25 - avg	2.25%	2.25%	90	2.50% (0-80)
7 Years	Standard	A	FGA 7	2.15 - 7 yrs	2.25 - 7 yrs	2.25%	2.15%	90	2.00% (0-80)
7 Years	American National	A	Palladium MYG	2.05 - 7 yrs	2.15 - 7 yrs	2.15%	2.05%	90	2.50% (0-79)
7 Years	Great American	A	SecureGain 7	1.99 (tiered rate)	2.14 (tiered rate)	2.14%^	1.99%^	85	3.50% (0-80)
7 Years	American General	A	VisionMYG	1.60 - 7 yrs	1.90 - 7 yrs	1.90%	1.60%	70/85	2.00% (0-75)
7 Years	Symetra	A	Custom 7	1.65 - 1.15	2.25 - 1.75	1.82%	1.22%	85/90	4.00% (0-75)
7 Years	Securian Life	A+	SecureOption Choice	1.10 - 7 yrs	1.25 - 7 yrs	1.25%~	1.10%~	90	2.25% (0-80)
8 Years	Oxford Life	A-	Multi-Select	2.95 - 8 yrs	2.95 - 8 yrs	2.95%	2.95%	80	1.45% (0-75)
8 Years	Guggenheim Life	B++	Preserve MYG	2.65 - 8 yrs	2.65 - 8 yrs	2.65%	2.65%	90	2.50% (0-80)>
8 Years	American National	A	Palladium MYG	2.05 - 8 yrs	2.15 - 8 yrs	2.15%	2.05%	90	2.50% (0-79)
8 Years	EquiTrust	B++	Certainty Select	2.00- 8 yrs	2.00 - 8 yrs	2.00%	2.00%	90	3.00% (0-80)
9 Years	Oxford Life	A-	Multi-Select	2.90 - 9 yrs	2.90 - 9 yrs	2.90%	2.90%	80	2.75% (0-75)
9 Years	Guggenheim Life	B++	Preserve MYG	2.70 - 9 yrs	2.70 - 9 yrs	2.70%	2.70%	90	2.50% (0-80)>
9 Years	American Nat'l	A	Palladium MYG	2.10 - 9 yrs	2.20 - 9 yrs	2.20%	2.10%	90	2.50% (0-79)
9 Years	Securian Life	A+	SecureOption Choice	1.25 - 9 yrs	1.40 - 9 yrs	1.40%~	1.25%~	90	2.25% (0-80)
10 Years	Sentinel Security	B++	Personal Choice Ann	3.55 - 10 yrs	3.55 - 10 yrs	3.55%*	3.55%	90	2.75% (0-80)
10 Years	Oceanview	A-	Harbourview 10	3.00 - 10 yrs	3.00 - 10 yrs	3.00%	3.00%	79	3.00% (0-80)
10 Years	Oxford Life	A-	Multi-Select	3.00 - 10 yrs	3.00 - 10 yrs	3.00%	3.00%	80	3.00% (0-75)
10 Years	Guggenheim Life	B++	Preserve MYG	2.80 - 10 yrs	2.80 - 10 yrs	2.80%	2.80%	90	3.00% (0-80)>
10 Years	Guggenheim Life	B++	ProOption MYG **ROP**	2.45 - avg	2.45 - avg	2.45%	2.45%	90	3.00% (0-80)
10 Years	North American	A+	Guarantee Choice	1.85 - 10 yrs	2.25 - 10 yrs	2.25%	1.85%	90	3.00% (0-80)
10 Years	American National	A	Palladium MYG	2.10 - 10 yrs	2.20 - 10 yrs	2.20%	2.10%	90	2.50% (0-79)
10 Years	EquiTrust	B++	Certainty Select	2.20 - 10 yrs	2.20 - 10 yrs	2.20%	2.20%	90	3.00% (0-80)
10 Years	Standard	A	FGA 10	1.80 - 10 yrs	1.90 - 10 yrs	1.90%	1.80%	80	3.00% (0-80)
10 Years	American General	A	VisionMYG	1.60 - 10 yrs	1.90 - 10 yrs	1.90%	1.60%	70/85	2.00% (0-75)

*Different rates in FL,CA,MN - assumes no riders ^*lower in CT,IN,MN,MO,OH,VA* ~ 0.10% lower in CA >lower in DE

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Fixed-Indexed Annuities

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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Custom Spreadsheets for Income Riders and SPIAS

Annuity Financial & Insurance Services, Inc

Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
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	6.00% 0-70 5.50% 71-75 5.00% 76-80

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Always check for state variations

September 15, 2020

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Custom Spreadsheets for Income Riders and SPIAS

Annuity Financial & Insurance Services, Inc

Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
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** **Premium Enhancement** / **N/A** / **1.00%** Fixed Account / **2.15%** / **2.25%** Perform Trigger Rate / **3.85%** / **3.95%** 1-Year Monthly Sum / **2.00%** / **2.10%** 100% Par Rate Cap / **4.85%** / **5.00%** 50% Par Rate Cap / **5.40%** / **5.50%** Par Rate (no cap) / **17.00%** / **20.00%**	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 5.00% 0-75 4.00% 76-80 10 Year 7.00% 0-75 5.50% 76-80 Trail options
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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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
	MarketValue Index	**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
	Accumulator Plus 10	**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
	Choice Accum II 5, 7, 10	**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 Spdg 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 Incom 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%** ***RETURN of Premium feature*** 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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Guggenheim Life (B++)	**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
Extra 1% comm after $300k of FIA production for ENTIRE 2020!!	**Highlander**	**4% Bonus on Account Value** 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 4% + index credit rollup for 10 years, even after income starts (90 bp fee)	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)		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	Temproarily 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	Temproarily Suspended	10% starting first year	7.00% 0-74 4.00% 75-79 1.75% 80

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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 MultiFctor Par Rate: **105%** 2-Yr Fidelity MultiFctor 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 Minimum **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 MultiFctor Par Rate: **80%** (**100%** $75k+) **Options below have 1.50% fee** 1-Yr Fidelity MultiFctor Par Rate: **110%** (**120%** $75k+) 2-Yr Fidelity MultiFctor 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

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