



# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Allianz (A+)	Accumulation Advantage  <b>NEW!!</b>  <b>E-APP ONLY</b>	Fixed Account: <b>2.45%</b> (2.75% \$100k+) Ann P2P S&P Cap: <b>4.50%</b> (5.25% \$100k+) Ann P2P B.R. iBLD Claria Cap: <b>5.50%</b> (7.00% \$100k+) Ann P2P Blmbrg USDB Cap: <b>5.50%</b> (7.00% \$100k+) PIMCO Tactical Bal Index Cap: <b>5.25%</b> (6.75% \$100k+) Monthly Sum S&P Cap: <b>2.00%</b> (2.30% \$100k+) Ann P2P Blmbrg USDB Par Rt: <b>70%</b> (80% \$100k+) Ann P2P BR iBLD Claria Par Rt: <b>72.5%</b> (82.5% \$100k+) PIMCO Tact Bal Index Par Rate: <b>70%</b> (80% \$100k+)	10 Years 9.30,8.85,7.90,6.95,5.95, 5,4,3,2,1,0	N/A	After 1 year, 5% of premiums paid annually	6.00% 0-75 4.00% 76-80  trail options
	<b>360</b>	<b>25% Interest bonus ** AV = Income Base</b> Fixed Account: <b>2.60%</b> Annual P2P S&P Cap: <b>4.75%</b> Annual P2P Nasdaq 100 Cap: <b>4.75%</b> Annual P2P Russell 2000 Cap: <b>4.75%</b> Ann P2P BlackRock iBLD Claria Cap: <b>5.50%</b> PIMCO Tactical Bal Index Annual Cap: <b>5.65%</b> Annual P2P Blended Index Cap: <b>5.50%</b> <b>Bloomberg Dyn Bal II P2P: spread 1.60 OR cap 5.85%</b> PIMCO Tactical Bal Index Annual Spread: <b>1.60</b> Ann P2P BlackRock iBLD Claria spread: <b>1.45</b> Monthly Average Blended Spread (no cap): <b>0.50</b> Monthly Sum S&P Cap: <b>2.00%</b> Monthly Sum Nasdaq 100 Cap: <b>2.00%</b> Monthly Sum Russell 2000 Cap: <b>2.40%</b> Ann P2P Bloomberg USDB Par Rt: <b>70%</b> Ann P2P BlackRock iBLD Claria Par Rt: <b>75%</b> PIMCO Tactical Bal Index Par Rate: <b>70%</b>	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. (120 bp cost)	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% ages 76-80  trail options
	<b>222</b>	<b>Income Base: 22% bonus + 1.5 x index credit</b> Fixed Account: <b>1.90%</b> Ann P2P S&P Cap: <b>3.25%</b> Ann P2P Nasdaq 100 Cap: <b>3.25%</b> Ann P2P Russell 2000 Cap: <b>3.25%</b> Ann P2P Blended Index Cap: <b>3.50%</b> Ann P2P BlackRock iBLD Claria Cap: <b>3.15%</b> PIMCO Tactical Bal Index Annual Cap: <b>3.40%</b> <b>Bloomberg Dyn Bal II P2P: spread 3.10 OR cap 3.50%</b> PIMCO Tactical Bal Index Annual Spread: <b>3.10</b> Ann P2P BlackRock iBLD Claria spread: <b>2.85</b> Monthly Sum S&P Cap: <b>1.50%</b> Monthly Sum Nasdaq 100 Cap: <b>1.50%</b> Monthly Sum Russell 2000 Cap: <b>1.80%</b> Ann P2P Blmbrg USDB Par Rt: <b>50%</b> Ann P2P BlackRock iBLD Claria Par Rt: <b>55%</b> PIMCO Tact Bal Index Par Rate: <b>50%</b> Blended Mo Average Spread (no cap): <b>2.00%</b>	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	<b>22%</b> 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. DB feature	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% ages 76-80  trail options
	<b>Core Income 7</b>	Fixed Account: <b>2.80%</b> Ann P2P S&P Cap: <b>5.50%</b> Ann P2P Nasdaq 100 Cap: <b>5.50%</b> Ann P2P Russell 2000 Cap: <b>5.50%</b> <b>Blmbrg Dyn Bal II P2P: spread 0.75 OR cap 7.25%</b>	7 Years 8.5,8,7,6,5,4,3,0	Income base = acct value Level or increasing income options. (105 bp cost)	After 1 year, 10% of premiums paid annually	5.50% 0-75 4.00% 76-80  Trail options



# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
<b>Allianz</b> (A+)	<b>365i</b>	<b>3.00% Bonus 1st 3 Yrs of Deposits</b> Fixed Account: <b>2.10%</b> Annual P2P S&P Cap: <b>3.75%</b> Annual P2P Nasdaq 100 Cap: <b>3.75%</b> Annual P2P Russell 2000 Cap: <b>3.75%</b> Annual P2P Blended Index Cap: <b>4.00%</b> Blmbrg Dyn Bal II P2P: spread <b>2.70 OR cap 4.00%</b> Monthly Sum S&P Cap: <b>1.60%</b> Monthly Sum Nasdaq 100 Cap: <b>1.60%</b> Monthly Sum Russell 2000 Cap: <b>1.90%</b> PIMCO Tactical Bal Index Annual Cap: <b>3.75%</b> PIMCO Tactical Bal Index Annual Spread: <b>2.70</b>	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	6% simple increase + indexed gains until income trigger or age 90. (120 bp cost)	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% ages 76-80  trail options
<b>American Equity</b> (A-)	<b>Choice 6</b>	Fixed Account: <b>1.80% (1.90% w/ MVA)</b> S&P Ann P2P with Par Rate: <b>40% (45% w/ MVA)</b> S&P Ann P2P with Cap: <b>4.50% (4.75% w/ MVA)</b> S&P Monthly Sum: <b>1.50% (1.60% w/ MVA)</b> Volatility Control index spread: <b>1.75 (1.50 w/ MVA)</b>	6 years 9.20,8,7,5.50,4,2.50,0	1) 6.00% comp for 7 + 7years or  2) index credit x multiplier (7+7) (90bps)  add 0.10 for well-being rider - 2 of 6 ADL's to double payments for up to 5 years	10% after 1 year	4.00% 18-75 3.00% 76-80 2.00% 81-85
	<b>Choice 8</b>	Fixed Account: <b>1.90% (2.00% w/ MVA)</b> S&P Ann P2P with Par Rate: <b>45% (50% w/ MVA)</b> S&P Annual P2P with Cap: <b>4.75% (5.00% w/ MVA)</b> S&P Monthly Sum: <b>1.60% (1.70% w/ MVA)</b> Volatility Control index spread: <b>1.50 (1.25 w/ MVA)</b>	8 years 9.20,8.25,7.25,6.50, 5.50,4.50,3.50,2.50,0		10% after 1 year	5.00% 18-75 3.75% 76-80 2.50% 81-85
	<b>Choice 10</b>	Fixed Account: <b>2.00% (2.10% w/ MVA)</b> S&P Ann P2P with Par Rate: <b>47% (52% w/ MVA)</b> S&P Annual P2P with Cap: <b>4.75% (5.25% w/ MVA)</b> S&P Monthly Sum: <b>1.70% (1.80% w/ MVA)</b> Volatility Control index spread: <b>1.25 (same w/ MVA)</b>	10 years 9.20,8.25,7.25,6.50, 5.50,4.50,3.50,2.50, 1.50,0.50		10% after 1 year	6.00% 18-75 4.50% 76-80
	<b>Retirement Gold</b>  (Different in FL)	<b>8% Bonus Year One</b> Fixed Account: <b>1.00%</b> Ann P2P S&P Cap: <b>2.00%</b> Ann P2P No-Cap Participation Rate: <b>15%</b> Monthly Average Cap: <b>2.00%</b> Mnthly Avg No-Cap Participation Rate: <b>25%</b> Volatility Control Index spread: <b>4.00</b> Monthly P2P Cap: <b>1.00%</b>	10 Years 12.5,12,12,11,10,9, 8,7,6,4,0		10% after 1 year	6.00% 0-78 1.00% year 2 1.00% year 3 varies in some states AK, DE, FL, IN, OR, TX
	<b>Foundation Gold with LIBR</b>  (Diff in CA)	<b>7% Bonus Year One</b> Fixed Account: <b>1.15%</b> S&P Annual Mo Avg w/ Par Rate: <b>25%</b> S&P Ann Mo Avg with Cap: <b>2.25%</b> S&P Annual P2P with Participation Rate: <b>15%</b> S&P Annual P2P with Cap: <b>2.25%</b> S&P 500 Monthly Sum Cap: <b>1.20%</b> S&P 500 Performance Trigger: <b>2.00%</b> Bond Yield w/ Cap: <b>5.15% cap w/ 2.00 spread</b> Volatility Control Index spread: <b>3.50%</b> 10 Yr. U.S. Treasury Bond w/ Cap: <b>2.25%</b>	9 Years 9%,8.25,7.25,6.25,5.25 4.25,3.25,2.25,1,0.50  Different in CA		10% after 1 year	5.50% 18-75 1% yrs 2 & 3  4.15% 76-80 0.75% 2 & 3  Trail Options

**SPIA - DIA - Income Riders - we can compare all 3**



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American General (A)	<b>Power 7 Protector</b>	Fixed Account: <b>2.00%</b> Ann P2P S&P Cap: <b>4.75% (6.00% above \$100k)</b> ML Strategic Bal Ann P2P sprd: <b>2.25 (1.25 \$100k+)</b> MLSB 2-yr spread (annualized): <b>0.90 (0.00 \$100k+)</b>	7 Years 8%,7,6,5,4,3,2,0 MVA	N/A	10% after 1 year	4.00% 0-80 2.00% + 0.25% trail 81-85																											
	<b>Power 7 Protector Plus Income</b>	Fixed Account: <b>1.60%</b> Ann P2P S&P Cap: <b>3.00% (3.75% above \$100k)</b> ML Strategic Bal Ann P2P sprd: <b>2.95 (1.95 \$100k+)</b> MLSB 2-yr spread (annualized): <b>1.95 (0.95 \$100k+)</b>	7 Years 8%,7,6,5,4,3,2,0 MVA	7.50% simple for 10yrs 200% prem paid step up in 10 yrs (95 bps)	10% after 1 year	4.00% 0-80																											
	<b>Power 10 Protector</b>	Fixed Account: <b>2.00%</b> Ann P2P S&P Cap: <b>4.80% (6.05% \$100k+)</b> ML Strategic Bal Ann P2P sprd: <b>2.20 (1.10 \$100k+)</b> MLSB 2-yr spread (annualized): <b>0.90 (0.00 \$100k+)</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA	N/A	10% after 1 year	7.00% 0-70 5.00% 71-75 trail options																											
	<b>Power 10 Protector Plus Income</b>	Fixed Account: <b>1.75%</b> Ann P2P S&P Cap: <b>3.25% (4.00% \$100k+)</b> ML Strategic Bal Ann P2P sprd: <b>2.75 (1.90 \$100k+)</b> MLSB 2-yr spread (annualized): <b>1.75 (0.85 \$100k+)</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA	7.50% simple for 10yrs 200% prem paid step up in 10 yrs (95 bps)	10% after 1 year	7.00% 0-70 5.00% 71-75 trail options																											
American National (A)	<b>Strategy Index Annuity Plus</b>	<table border="1"> <thead> <tr> <th>Account Options</th> <th>7-Year</th> <th>10-Yr</th> </tr> </thead> <tbody> <tr> <td><b>Premium Enhancement</b></td> <td><b>1.00%</b></td> <td><b>1.00%</b></td> </tr> <tr> <td>Fixed Account</td> <td><b>2.65%</b></td> <td><b>2.80%</b></td> </tr> <tr> <td>Perf Trigger Rate</td> <td><b>3.90%</b></td> <td><b>4.15%</b></td> </tr> <tr> <td>1-Year Monthly Sum</td> <td><b>1.45%</b></td> <td><b>1.55%</b></td> </tr> <tr> <td><b>1-Year P2P</b></td> <td></td> <td></td> </tr> <tr> <td>100% Par Rate Cap</td> <td><b>4.35%</b></td> <td><b>4.70%</b></td> </tr> <tr> <td>75% Par Rate Cap</td> <td colspan="2"><b>Currently Unavailable</b></td> </tr> <tr> <td>50% Par Rate Cap</td> <td><b>5.00%</b></td> <td><b>6.00%</b></td> </tr> </tbody> </table>	Account Options	7-Year	10-Yr	<b>Premium Enhancement</b>	<b>1.00%</b>	<b>1.00%</b>	Fixed Account	<b>2.65%</b>	<b>2.80%</b>	Perf Trigger Rate	<b>3.90%</b>	<b>4.15%</b>	1-Year Monthly Sum	<b>1.45%</b>	<b>1.55%</b>	<b>1-Year P2P</b>			100% Par Rate Cap	<b>4.35%</b>	<b>4.70%</b>	75% Par Rate Cap	<b>Currently Unavailable</b>		50% Par Rate Cap	<b>5.00%</b>	<b>6.00%</b>	7 Year 7%,6,5,4,3,2,1,0  10 Year 9,9,8,7,6,5,4,3,2,1,0	(1) 7.20% compound roll-up for 10 yrs (90 bp cost) or (2) 4.20% + index gain for 10 years (60 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
		Account Options	7-Year	10-Yr																													
<b>Premium Enhancement</b>	<b>1.00%</b>	<b>1.00%</b>																															
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Equitrust (B++)	<b>Accumulator MarcSeven</b>	Fixed Account: <b>2.50%</b> S&P Annual Point-to-Point Cap: <b>5.00%</b> S&P Monthly Sum Cap: <b>1.60%</b> Gldman Sachs Dynamo 1-yr P2P Par Rt (no cap): <b>80%</b> GS Dynamo 2-year P2P Par rate (no cap): <b>100%</b>	7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5,0	N/A	10% after first year	4.80% 0-75 3.60% 76-80 2.40% 81-85																											
	<b>Income MarcSeven</b>	Fixed Account: <b>2.00%</b> S&P Annual Point-to-Point Cap: <b>3.50%</b> S&P Monthly Sum Cap: <b>1.25%</b> GS Dynamo 1-yr P2P Par Rate (no cap): <b>65%</b> GS Dynamo 2-year P2P Par rate (no cap): <b>90%</b>	7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5,0	<b>7% Bonus</b> on Benefit Base ONLY. 7% compound rollup for 7 years (1.25% cost)	10% after first year	5.00% 40-75 3.75% 76-80																											
	<b>MarketTen Bonus</b>	<b>6% Bonus RETURN OF PREMIUM FEATURE</b> Fixed Account: <b>1.00%</b> S&P Annual Point-to-Point Cap: <b>2.50%</b> Monthly Avg (no cap) Participation Rate: <b>30%</b> 2-Year Monthly Avg Cap: <b>6.00%</b> Daily Averaging Cap: <b>2.75%</b> Monthly Sum Cap: <b>1.00%</b>	10 Years 10,10,10,10,10, 9,8,7,6,4,0 Non-Rolling	6.00% compound for 10 yrs (75 bp cost)	10% after first year	6.00% 0-80																											
	<b>DynaMARC Index</b>	<b>10% Bonuns on Income base (if selected)</b> Fixed Account: <b>2.60%</b> Goldman Sachs Dynamo P2P Par Rt (no cap): <b>80.00%</b> GS Dynamo 2-year P2P Par rate (no cap): <b>100%</b> S&P Annual P2P Cap: <b>5.00%</b> S&P Monthly Sum Cap: <b>1.85%</b>	10 Years 10,10,10,10,10, 9,8,7,7,4,0	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																											



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Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
F&G Life (B++)	Prosperity Elite 7	<b>3% Bonus (1.50% age 76+)</b> Enhancement Package <b>5% Bonus (3.50% age 76+)</b> Protection Package Fixed Account: <b>1.50%</b> <i>Different in some states</i> Monthly Average P2P Cap: <b>6.50%</b> S&P Annual P2P Cap: <b>5.50%</b> Monthly Sum Cap: <b>2.00%</b> Gold Commodity Annual Cap: <b>5.50%</b> Barclays Trailblazer Par Rate: <b>125%</b> Performance Trigger Rate: <b>4.50%</b>	7 Years 10%,9,8,7,6,5,4,0  Crisis waiver income doubler option	2 Tracks: 18% bonus OR 6.00% compound for 10 years (130 bp cost) 10 yr restart option	10% after first year	5.00% 0-75 3.00% 76-80 2.50% 81-85  <i>different in                      some states</i>
	Prosperity Elite 10	<b>4% Bonus (2.00% age 76+)</b> Enhancement Package <b>7% Bonus (3.50% age 76+)</b> Protection Package Fixed Account: <b>1.50%</b> <i>Different in some states</i> Monthly Average P2P Cap: <b>5.75%</b> S&P Annual P2P Cap: <b>5.25%</b> Monthly Sum Cap: <b>1.85%</b> Gold Commodity Annual Cap: <b>5.50%</b> Barclays Trailblazer Par Rate: <b>120%</b> Performance Trigger Rate: <b>4.25%</b>	10 Years 12,11,10,9,8,7,6,5,4,3,0  Crisis waiver income doubler option	2 Tracks: 18% bonus OR 6.00% compound for 10 years (130 bp cost) 10 yr restart option	10% after first year	7.50% 0-75 5.50% 76-80 3.75% 81-85  <i>different in                      some states</i>
	Performance Pro	<b>10% Bonus on Account Value (5.50% ages 76-80)</b> Fixed Account: <b>1.50%</b> <i>Different in some states</i> Annual P2P S&P 500 cap: <b>4.50%</b> Annual P2P Gold commodity cap: <b>5.50%</b> S&P 2-year P2P cap: <b>10.75%</b> S&P 3-year P2P cap: <b>18.50%</b> 5-yr DJ Real Estate Risk Control index spread: <b>15.50</b> Barclays Trailblazer Par Rate: <b>100%</b> Gold Commodity Annual Cap: <b>5.50%</b> Monthly sum S&P cap: <b>1.85%</b>	10 Years 14,13,12,11,10,8,6,4,2,1,0 MVA Crisis waiver income doubler option	Built-in 3.25% rollup + gain gains for 10 years. Reset option after 10 yrs. Income % bumps up 0.50 every 5yrs. (95 bp cost)	10% after first year	8.50% 0-75 6.50% 76-80  <i>different in                      some states</i>
	Safe Income Plus	<b>8% BONUS if GLWB is elected (7% lite states)</b> Fixed Account: <b>1.00%</b> <i>Different in some states</i> Ann P2P S&P Cap: <b>2.00%</b> Annual P2P Mnthly Avg S&P Cap: <b>2.00%</b> Monthly Sum S&P Cap: <b>1.10%</b> Performance Trigger Rate: <b>1.75%</b>	10 Years 12,11,10,9,8, 7,6,5,4,3,0 MVA Crisis waiver income doubler option	(Built-in) 7.25% compounded for 10 years (105 bps)	10% after first year	7.00% 0-75 5.00% 76-80  <i>different in                      some states</i>
	Accelerator Plus 10	<b>Premium Bonus 7.00% (3.50% ages 76+)</b> <b>Prem Bonus Lite States 5.00% (2.50% ages 76+)</b> <b>Rates/Caps below in parenthesis 1.00% annual fee</b> Fixed Account: <b>1.50%</b> S&P 1-year annual P2P cap: <b>5.00% (7.75%)</b> S&P 1-year monthly sum cap: <b>2.00% (3.00%)</b> Barclays Trailblazer Par Rate: <b>120% (145%)</b> S&P Performance Trigger Rate: <b>4.25% (6.00%)</b>	10 Years 14,13,12,11,10, 8,6,4,2,1,0 <b>Lite States</b> 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 (80 bp cost)	10% after first year	8.00% 0-75 6.00% 76-80 4.00% 81-85
	Accumulator Plus 10	<b>Rates/Caps below in parenthesis 1.00% annual fee</b> Fixed Account: <b>1.00%</b> S&P 1-year annual P2P cap: <b>6.00% (8.75%)</b> S&P 1-year monthly avg cap: <b>7.50% (9.25%)</b> S&P 1-year monthly sum cap: <b>2.10% (3.10%)</b> Barclays Trailblazer Par Rate: <b>140% (160%)</b> S&P Performance Trigger Rate: <b>4.75% (6.25%)</b>	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	7.00% 0-70 5.00% 71-80 3.50% 81-85



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Global Atlantic (A)	Income 150+	<b>Low Band - \$10k-\$25k - High 25k-99k - Ultra \$100k+</b> Fixed Account: <b>1.35% (1.60% \$100k+)</b> Annual P2P Cap: <b>2.75% (3.25% \$100k+)</b> Monthly Sum Cap: <b>1.30% (1.55% \$100k+)</b> 3-Yr Barclays Arm II Indx w/ spread: <b>8.00 (6.00)</b> 2-yr P2P BlackRock Div Vol Cntrl sprd: <b>5.50 (4.00)</b> Income rider built in at 0.95 bp cost. Income base has periodic bonuses in deferral.	10 Years 10,10,9,9,8,7,6,5,4,2,0 MVA Different in some states	<b>Income Base Bonus</b> Day 1 = 20% Start of yr 3 = 15% Start of yr 5 = 15% Start of yr 10 = 150% of int earned yrs 1-9 added (1.05% cost)	10% after first year	7.00% 0-75 5.00% 76-80 Bonus levels 750k - +0.50 \$1m - +1% 2.5m - +1.5% 3mil - +2%
		Fixed Account: <b>2.20%</b> S&P Annual P2P Cap: <b>4.00%</b> S&P Monthly Sum Cap: <b>1.60%</b> 3-Yr Barclays Arm II Indx w/ spread: <b>2.75</b> 2-yr P2P BlackRock Div Vol Cntrl sprd: <b>2.25</b>	7 Years 9%,8,7,6,5,4,3,0	10% simple rollup until income trigger, credited end-of- contract yr <b>OR</b> 7.5% simple rollup until income trigger, credited end-of- contract yr. (1.05% cost)	10% starting 1st year	5.00% 50-80 2.75% 81-85
		Fixed Account: <b>2.35%</b> S&P Annual P2P Cap: <b>4.25%</b> S&P Monthly Sum Cap: <b>1.70%</b> 3-Yr Barclays Arm II Indx w/ spread: <b>2.25</b> 2-yr P2P BlackRock Div Vol Cntrl sprd: <b>1.75</b>	10 Years 9,9,8,7,6,5,4,3,2,1,0	7.5% simple rollup until income trigger, credited end-of- contract yr. (1.05% cost)	10% starting 1st year	7.00% 50-80 5.00% 81-85
Great American (A)	LandMark 5 <i>different in AK,CA,PA, UT,VA (non-MVA)</i>	Fixed Account: <b>2.85% (3.00% \$100k+)</b> <b>S&amp;P Annual P2P Cap: 6.05% (6.30% \$100k+)</b> Ann P2P S&P Risk Cntrl Par Rate: <b>65% (70% \$100k)</b> S&P Ret Spdg index Ann P2P Par Rt: <b>70% (75% \$100k)</b> iShares U.S. Real Est P2P Cap: <b>7.00% (7.25% \$100k)</b>	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
		Fixed Account: <b>2.90% (3.00% \$100k+)</b> <b>Annual P2P S&amp;P Cap: 6.40% (6.15% \$100k+)</b> Ann P2P S&P Risk Cntrl Par Rate: <b>65% (70% \$100k+)</b> GOLD 1-year P2P Cap: <b>7.00% (7.25% \$100k+)</b> iShares U.S. Real Estate Ann P2P: <b>7.75% (8.25% 100k)</b> U.S. Retiree Spnding Indx Ann P2P Par Rt: <b>70% (75%)</b> Monthly Sum S&P P2P Cap: <b>2.30% (2.50% \$100k+)</b>	7 Years 9%,8,7,6,5,4,3,0	7% simple growth for 10 yrs (0.95)	10% beginning 1st year	4.75% 0-75 2.75% 76-85 Trail options
	Custom 10 <i>Caps for &gt;&gt; CA,IN,OH, MN,MO,PA, TX,VA (no MVA) &gt;&gt;</i>	Fixed Account: <b>1.75% (1.90% for \$150k+)</b> <b>Ann P2P S&amp;P Risk Cntrl Par Rate: 55% (60% 150k+)</b> Ann P2P Gold Index Cap: <b>5.50% (5.75% \$150k+)</b> Ann P2P S&P Cap: <b>4.50% (5.00% 150k+)</b> iShares U.S. Real Est Ann P2P: <b>5.75% (6.00% \$150k)</b>	10 Years 9.5, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0	Simple Incom Option 7% simple for 10 1st 5yrs bonus factor (1.05 bp cost) Stacked Income Opt 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
		Fixed Account: <b>1.70% (1.90% for \$150k+)</b> Ann P2P S&P Risk Cntrl Par Rt: <b>45% (55% for \$150k+)</b> Ann P2P Gold Index Cap: <b>5.25% (5.50% for \$150k+)</b> Ann P2P S&P cap: <b>4.40% (4.80% for \$150k+)</b> iShares U.S. Real Est Ann P2P: <b>5.50% (5.75% \$150k)</b>	No MVA in CA,IN,OH,PA,TX	7% simple growth for 10 yrs (0.95)	10% beginning 1st year	5.50% 0-75 4.10% 76-85 Trail options
		<b>RETURN of PREMIUM &amp; BAILOUT</b> Fixed Account: <b>2.00%</b> Annual P2P Cap: <b>5.00%</b> <b>Ann P2P S&amp;P Risk Cntrl Participation Rate: 50%</b> iShares U.S. Real Estate Ann P2P: <b>6.00%</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0 <b>Return of Premium</b>	7% simple growth for 10 yrs (0.95)	10% beginning 1st year	5.50% 0-75 4.10% 76-85 Trail options
	<b>2% Bonus</b> Fixed Account: <b>1.00%</b> Annual P2P Cap: <b>4.50%</b> <b>Ann P2P S&amp;P Risk Cntrl Par Rate: 50%</b> U.S. Retiree Spending Index Ann P2P Par Rt: <b>65%</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0	Must purchase rider 7% simple growth for 10 yrs (0.95)	10% beginning 1st year	5.00% 0-75 3.15% 76-85 Trail options	
Safe Return	Fixed Account: <b>2.00%</b> Annual P2P Cap: <b>5.00%</b> <b>Ann P2P S&amp;P Risk Cntrl Participation Rate: 50%</b> iShares U.S. Real Estate Ann P2P: <b>6.00%</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0 <b>Return of Premium</b>	7% simple growth for 10 yrs (0.95)	10% beginning 1st year	5.50% 0-75 4.10% 76-85 Trail options	
						<b>2% Bonus</b> Fixed Account: <b>1.00%</b> Annual P2P Cap: <b>4.50%</b> <b>Ann P2P S&amp;P Risk Cntrl Par Rate: 50%</b> U.S. Retiree Spending Index Ann P2P Par Rt: <b>65%</b>
Valor 10	Fixed Account: <b>1.00%</b> Annual P2P Cap: <b>4.50%</b> <b>Ann P2P S&amp;P Risk Cntrl Par Rate: 50%</b> U.S. Retiree Spending Index Ann P2P Par Rt: <b>65%</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0	Must purchase rider 7% simple growth for 10 yrs (0.95)	10% beginning 1st year	5.00% 0-75 3.15% 76-85 Trail options	
						Fixed Account: <b>1.00%</b> Annual P2P Cap: <b>4.50%</b> <b>Ann P2P S&amp;P Risk Cntrl Par Rate: 50%</b> U.S. Retiree Spending Index Ann P2P Par Rt: <b>65%</b>





# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Guggenheim Life (B++)	Highlander	<b>4% Bonus on Account Value</b>	10%,9,8,7,6,5,4,3,2,1,0 lower in some states	10% Bonus on Income Base Only	10% after first year	7.00% 0-75 5.00% 76-80 1% less CA/FL
		Fixed Account: <b>2.50%</b> Annual P2P S&P Cap: <b>4.50%</b> S&P MARC 5% ER Participation Rate: <b>100%</b> Annual P2P S&P Participation Rate (no cap): <b>35%</b>				
Lafayette Life (A+)	TriVysta	<b>1-yr CROCI Sector II 5.5% Vol Cntrl Idx: 2.40 sprd</b>	10 Years 10,10,10,10,9,8,6,4,2,1 (most states)	4% + index credit rollup for 20 years, even after income starts (90 bp cost)	10% after 1 year	7.00% 0-75 5.00% 76-80 3.50% age 81  1% less in non-MVA states AK,CA,DE,MN, MO,MS,OH,OK, OR,PA,SC,TX,U T,WA
		Fixed Account: <b>2.90%</b> Annual P2P S&P Cap: <b>5.25%</b> 2-yr CROCI Sector II 5.5% Vol Cntrl Idx: <b>80%</b> Par Rt 5-yr P2P CROCI Sectors II Index: <b>30%</b> Par Rt <b>1-yr Morg Stnley Diversified Sel Idx: 100% Par Rate</b> 2-yr Morg Stnley Diversified Sel Idx: <b>125%</b> Par Rate 5-yr Morg Stnley Diversified Sel Idx: <b>125%</b> Par Rate				
		<b>6 Options with NO CAP!</b>	MVA except for AK,CA,MN,MO, OH,OK,OR,PA,UT,WA			
Lafayette Life (A+)	Marquis SP 7	<b>1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 80%</b>	7 Years 9%,8.5,8,7,6,5,4,0	10-year rollup varies by issue 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
		Fixed Account: <b>2.50%</b> Annual P2P S&P Cap: <b>4.00%</b> Monthly Avg Cap: <b>4.50%</b> 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): <b>120%</b> 3-Yr GS Mom Blder M.A.C Part Rate (no cap): <b>150%</b> 1-Yr JP Morgan Par Rate (no cap): <b>67%</b> 2-Yr JP Morgan Par Rate (no cap): <b>95%</b> 3-Yr JP Morgan Part Rate (no cap): <b>115%</b>				
	Marquis SP 10	<b>1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 85%</b>	10 Years 9%,8.5,8,7,6,5,4,3,2,1	10-year rollup varies by issue 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
		Fixed Account: <b>2.55%</b> Annual P2P S&P Cap: <b>4.25%</b> Monthly Avg Cap: <b>4.75%</b> 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): <b>125%</b> 3-Yr GS Mom Blder M.A.C Part Rate (no cap): <b>155%</b> 1-Yr JP Morgan Par Rate (no cap): <b>70%</b> 2-Yr JP Morgan Par Rate (no cap): <b>97%</b> 3-Yr JP Morgan Part Rate (no cap): <b>117%</b>				
Lincoln Financial (A+)	OptiBlend 5	<b>Ann P2P Vol Cntrl Spread: 0.70 (0.50 \$100k+)</b>	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	2.70% 0-74 2.20% 75-79 1.20% 80-84 0.50% 85
	New Directions 6	<b>Perf. Triggered Rate: 4.15% (4.65% \$100k+)</b>	6 Years 9%,8,7,6,4.75,3.50,0	N/A	10% starting first year	3.50% 0-75 2.75% 76-80 1.75% 81-85
	OptiBlend 7	<b>Ann P2P Vol Cntrl Spread: 1.75 (1.25 \$100k+)</b>	7 Years 9%,8,7,6,5,4,3,0	5% compound for 10 yrs or to age 85 (earlier) (95 bp cost)	10% starting first year	4.50% 0-74 3.00% 75-79 2.00% 80-84 0.75% 85
	New Directions 8	<b>Perf. Triggered Rate: 4.00% (4.50% \$100k+)</b>	8 Years: 9,8,7,6,4,75, 3.50,2,0.75,0	5% compound for 10 yrs or to age 85 (earlier) (95 bp cost)	10% starting first year	4.50% 0-75 3.50% 76-80 2.25% 81-85
	OptiBlend 10	<b>Ann P2P Vol Cntrl Spread: 1.10 (0.85 \$100k+)</b>	10 Years 9,9,8,7,6,5,4,3,2,1,0	5% compound for 10 yrs or to age 85 (earlier) (95 bp cost)	10% starting first year	7.00% 0-74 4.00% 75-79 1.75% 80
		Fixed Account: <b>2.75% (1yr) (3.15% \$100k+)</b> Perf. Triggered Rate: <b>4.15% (4.65% \$100k+)</b> Annual P2P Cap: <b>5.25% (6.25% \$100k+)</b>				
		Fixed Account: <b>2.65% (1yr) (2.90% \$100k+)</b> Perf. Triggered Rate: <b>4.15% (4.65% \$100k+)</b> 2-Yr P2P Cap (NO avg): <b>11.00% (13.00% \$100k)</b>				
		Fixed Account: <b>2.30% (1yr) (2.40% \$100k+)</b> Perf. Triggered Rate: <b>4.05% (4.15% \$100k+)</b> Annual P2P Cap: <b>4.50% (5.75% \$100k+)</b>				
		Fixed Account: <b>2.40% (1yr) (2.55% \$100k+)</b> Perf. Triggered Rate: <b>4.00% (4.50% \$100k+)</b> 2-Yr P2P Cap (NO avg): <b>10.00% (12.00% \$100k)</b>				
		Fixed Account: <b>2.50% (1yr) (2.55% \$100k+)</b> Perf. Triggered Rate: <b>4.40% (4.65% \$100k+)</b> Annual P2P Cap: <b>5.50% (6.50% \$100k+)</b>				

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# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
North American (A+)	Income Choice 7	<b>5.00% Bonus</b> on all premiums during 1st 5 years <b>Applied to Benefit Base Only</b> - not acct value Fixed Account: <b>2.00%</b> (2.15% for \$250k+) S&P Annual P2P Par Rt. (no cap): <b>33%</b> (35% 250k+) S&P Annual cap: <b>4.40%</b> (4.75% \$250k+) S&P Montly sum cap: <b>1.75%</b> (1.80% \$250k+) S&P MARC 5% ER spread: <b>1.60</b> (1.20 \$250k+) S&P low volatility daily risk ctrl sprd: <b>3.10</b> (2.75)	7 Years 7,6,5,4,3,2,1,0 MVA  <b>No cost for rider                      Increasing or                      level income &gt;&gt;&gt;</b>	5% bonus. Income base increases by 2% + 150% of the dollar amount of interest credited to the accum value for 20 years. The GLWB stacking rollup credit only applies if no w/drawals are taken in the contract year.	5% after first year	5.00% 0-75 3.75% 76-79 2.50% 80-85  Trail options
		S&P low vol Ann P2P with threshold par rate <b>30%</b> par rate up to <b>6.00%</b> , <b>115%</b> par rate above <b>6%</b>				
		S&P low vol Ann P2P with threshold par rate (250k) <b>30%</b> par rate up to <b>5.50%</b> , <b>115%</b> par rate above <b>8%</b>				
		2-yr low vol daily risk ctrl sprd: <b>4.10</b> (3.75) annlized				
Different Rates in Utah	Performance Choice 8	Fixed Account: <b>2.90%</b> S&P Annual Cap: <b>5.50%</b> S&P Monthly Sum Cap: <b>2.00%</b> S&P low volatility daily risk ctrl sprd: <b>1.80</b> S&P MARC 5% ER spread: <b>0.00</b> DJIA Annual Cap: <b>4.75%</b> S&P Midcap 400 Annual Cap: <b>4.55%</b> Russell 2000 Annual Cap: <b>4.80%</b> Nasdaq 100 Annual Cap: <b>4.80%</b>	8 Years 10,10,10,10,9,8,5,3,0 MVA	6.00% for 10 years (1.05% cost)  5.75% in PA  Increasing income option (+ 2% per year)	10% after first year	5.00% 0-75 3.75% 76-79 2.50% 80-85  <i>lower in SC, TX, UT</i>  Trail options
		S&P low vol Ann P2P with threshold par rate <b>35%</b> par rt up to <b>4.50%</b> , <b>120%</b> par rate above <b>4.50%</b>				
		Nasdaq 100 Monly Sum Cap: <b>1.80%</b> EuroStoxx 50 Annual Cap: <b>8.10%</b> Hang Seng Annual Cap: <b>6.75%</b> Inverse Performance Triggered Acct: <b>7.35%</b>				
Bonus Tiers & Caps Different in AK,CA,CT, DE,HI,MO, MN,NV,OH,OK,OR, PA,SC,TX,UT,VA,WA	Benefit Solutions 10	<b>20% Bonus</b> on Benefit Base Fixed Account: <b>2.90%</b> S&P Monthly Avg Par Rt. (no cap): <b>80%</b> S&P Annual cap: <b>6.20%</b> S&P Monthly Sum cap: <b>2.40%</b> Dow Jones Monthly Avg Par Rate: <b>75%</b> Nasdaq 100 Monthly Sum cap: <b>1.80%</b> S&P low volatility daily risk control sprd: <b>1.50</b>	10 Years 10,10,9,9,8,8,7,6,4,2,0 MVA	Benefit Base Floor  120% years 1-5 140% years 6-10 160% year 11+  (1.20% cost)	5% after first year  10% cumulative	7.00% 40-75 5.25% 76-79  Trail options
		<b>7.00% Bonus</b> (\$75k+) - <b>5% Bonus</b> \$20k - \$74,999				
	Charter Plus 10	Fixed Account: <b>1.90%</b> S&P Ann P2P Par Rt. (no cap): <b>30%</b> S&P Annual cap: <b>3.65%</b> S&P Monthly Sum cap: <b>1.50%</b> S&P Daily Avg margin (no cap): <b>3.05%</b> 1-yr S&P low volatility daily risk ctrl sprd: <b>3.65</b> 2-yr S&P low volatility daily risk ctrl sprd: <b>4.90/yr</b> Nasdaq 100 Monthly Sum cap: <b>1.20%</b>	10 Years 10,10,9,9,8,8,7,6,4,2,0 MVA	N/A	10% after 1st year	7.00% 0-75 5.25% 76-79  Trail options

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# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
North American (A+)	RetireChoice 10  Different Rates in OH, Ok, UT	<b>2.00% Bonus</b> on all premiums during 1st 5 years or <b>4.50%</b> (total) if O.B.R. elected. On <b>ACCOUNT</b> value Fixed Account: <b>2.50%</b> ( <b>2.60%</b> for \$250k+)	10 Years 10,10,9,8,8,7,6,4,2,0 MVA  <b>Optional Additional Benefit Rider</b> A. 2.50% additional prem bonus B. 5% add'tl payout benefit on annuitization after 10yrs C. Return of Premium any time after 2 contract years D. 20% cum w/drawals (55 bp cost)	Bonus on account value, not benefit base  6.00% for 10 Years (1.05% cost) 5.75% in PA  Cannot have Income Pay Plus and Additional Benefit Rider (one or the other)	10% after first year	7.00% 0-75 5.25% 76-79  Trail options
		S&P Monthly Avg Par Rt. (no cap): <b>65%</b> ( <b>70%</b> 250k+) S&P Annual cap: <b>5.20%</b> ( <b>5.50%</b> \$250k+) S&P Biennial cap: <b>9.55%</b> ( <b>10.00%</b> \$250k+) S&P Montly sum cap: <b>2.00%</b> ( <b>2.20%</b> \$250k+) S&P <b>Inverse</b> Perf Trigger: <b>6.35%</b> ( <b>6.60%</b> 250k+) S&P <b>low vol daily RC 5% sprd</b> : <b>2.30</b> ( <b>2.00</b> \$250k+) 2-yr S&P low vol RC 8% annlz sprd: <b>3.30</b> ( <b>2.90</b> 250k) DJIA Mnthly Avg Par Rt (no cap): <b>60%</b> ( <b>65%</b> 250k+) DJIA Annual cap: <b>4.00%</b> ( <b>4.20%</b> for \$250k+) S&P Midcap 400 Par Rt (no cap): <b>60%</b> ( <b>65%</b> 250k+) S&P Midcap 400 Ann cap: <b>3.80%</b> ( <b>4.00%</b> \$250k+) Nasdaq 100 Annual cap: <b>4.05%</b> ( <b>4.20%</b> 250k+) Nasdaq 100 Mnthly sum cap: <b>1.55%</b> ( <b>1.65%</b> 250k+) PM London Gold Mkt Fix Price Cap: <b>4.90%</b> ( <b>5.15%</b> )				
	Versa Choice 10	Fixed Account: <b>2.50%</b> ( <b>2.85%</b> for \$250k+) S&P Annual P2P Par Rt. (no cap): <b>40%</b> ( <b>45%</b> 250k+) S&P Annual cap: <b>5.25%</b> ( <b>6.00%</b> \$250k+) S&P MARC 5% ER spread: <b>0.65</b> ( <b>0.00</b> \$250k+) S&P Montly sum cap: <b>2.10%</b> ( <b>2.35%</b> \$250k+) S&P Low Volatility spread: <b>2.25%</b> ( <b>1.60%</b> 250k+)	Optional Enhanced Liquidity Rider (50 bps) includes 1. 20% cumulative w/d 2. ROP after 2nd year 3. 2/6 ADLs w/d waiver 4. ADL enhance payout benefit after year 2	6% for 10 yrs (1.05) Not available if ELB is chosen  Surrender Sched 10 Years 10,10,9,9,8,8,7,6,4,2,0	10% starting 1st year	7.00% 0-75 5.25% 76-79  Trail options
Reliance Standard (A+)	Keystone Index 5	Fixed Account: <b>3.25%</b> Annual P2P Cap: <b>5.80%</b> Annual P2P Participation Rate: <b>47%</b> Monthly Averaging Cap: <b>6.30%</b>	5 Years 9%,8,7,6,5,0	N/A	10% Year 1	3.25% 0-80 1.95% 81-85
	Keystone Index 7	Fixed Account: <b>3.25%</b> Annual P2P Cap: <b>6.15%</b> Annual P2P Participation Rate: <b>49%</b> Monthly Averaging Cap: <b>6.65%</b>	7 Years 9%,8,7,6,5,4,3,0	N/A	10% Year 1	4.50% 0-80 2.70% 81-85
	Keystone Index 10	Fixed Account: <b>3.30%</b> Annual P2P Cap: <b>6.55%</b> Annual P2P Participation Rate: <b>51%</b> Monthly Averaging Cap: <b>7.05%</b>	10 Years 9%,9,8,7,6,5,4,3,2,1,0	N/A	10% Year 1	6.00% 0-80
Standard (A)	Index Select 5	Fixed Account: <b>2.00%</b> Annual Point to Point Cap: <b>5.50%</b> Annual Point to Point Cap \$100k+: <b>6.00%</b>	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% 86-90
	Index Select 7	Fixed Account: <b>2.00%</b> Annual Point to Point Cap: <b>5.50%</b> Annual Point to Point Cap \$100k+: <b>6.00%</b>	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: <b>2.00%</b> Annual Point to Point Cap: <b>5.50%</b> Annual Point to Point Cap \$100k+: <b>6.00%</b>	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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