



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission		
Allianz (A+)	360 DIFFERENT Caps/Spreads in AK,MN,MO MS,OR, PA,UT,WA	25% Interest bonus ** AV = Income Base Fixed Account: 1.70% Annual P2P S&P Cap: 3.25% Annual P2P Nasdaq 100 Cap: 3.25% Annual P2P Russell 2000 Cap: 3.25% Annual P2P Blended Index Cap: 3.75% Blmbrg Dyn Bal II P2P: spread 2.20 OR cap 4.35% Monthly P2P S&P Cap: 1.90% Monthly P2P Nasdaq 100 Cap: 1.90% Monthly Russell 2000 Cap: 2.00% PIMCO Tactical Bal Index Annual Cap: 4.10% PIMCO Tactical Bal Index Annual Spread: 2.10 Monthly Average Blended Spread (no cap): 2.75	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 & bonus levels		
		Income Base: 15% bonus + 1.5 x index credit Fixed Account: 1.50% Ann P2P S&P Cap: 2.75% Ann P2P Nasdaq 100 Cap: 2.75% Ann P2P Russell 2000 Cap: 2.75% Ann P2P Blended Index Cap: 3.25% Blmbrg Dyn Bal II P2P: spread 2.70 OR cap 3.75% Mnthly P2P S&P Cap: 1.70% Mnthly P2P Nasdaq 100 Cap: 1.70% Mnthly P2P Russell 2000 Cap: 2.10% PIMCO Tactical Bal Index Annual Cap: 3.50% PIMCO Tactical Bal Index Annual Spread: 2.60 Monthly Average Spread (no cap): 3.00%	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. DB feature	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% ages 76-80 trail options & bonus levels		
		365i DIFFERENT Caps/Spreads in AK,MN,MO MS,OR, PA,UT,WA	3.00% Bonus 1st 3 Yrs of Deposits Fixed Account: 1.20% Annual P2P S&P Cap: 2.00% Annual P2P Nasdaq 100 Cap: 2.00% Annual P2P Russell 2000 Cap: 2.00% Annual P2P Blended Index Cap: 2.25% Blmbrg Dyn Bal II P2P: spread 4.20 OR cap 3.00% Mnthly P2P S&P Cap: 1.40% Mnthly P2P Nasdaq 100 Cap: 1.40% Mnthly P2P Russell 2000 Cap: 2.00% PIMCO Tactical Bal Index Annual Cap: 2.75% PIMCO Tactical Bal Index Annual Spread: 4.10	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	5% 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 & bonus levels	
		DIFFERENT Caps/Spreads in AK,MN,MO MS,OR, PA,UT,WA	Core Income 7	Fixed Account: 2.20% Ann P2P S&P Cap: 4.25% Ann P2P Nasdaq 100 Cap: 4.25% Ann P2P Russell 2000 Cap: 4.25% Blmbrg Dyn Bal II P2P: spread 1.25 OR cap 7.75%	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
American National (A)	Strategy Index Annuity Plus	Account Options	7-Year	10-Yr	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% compound roll-up for 10 yrs (60 bp cost) or (2) 4% + index gain for 10 years (30 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
		Fixed Account	2.40%	2.60%				
		Perf Trigger Rate	3.70%	4.00%				
		1-Year Monthly Sum	1.70%	1.85%				
		1-Year P2P						
		100% Par Rate Cap	4.20%	4.60%				
75% Par Rate Cap	Currently Unavailable							
50% Par Rate Cap	11.75%	13.75%						



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
American Equity (A-)	Choice 6	Fixed Account: 1.70% S&P Annual P2P with Participation Rate: 35% S&P Annual P2P with Cap: 4.25% S&P Monthly Sum: 1.60% S&P Dividend Aristocrats daily risk cntrl sprd: 1.75	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
	Choice 8	Fixed Account: 1.80% S&P Annual P2P with Participation Rate: 40% S&P Annual P2P with Cap: 4.50% S&P Monthly Sum: 1.70% S&P Dividend Aristocrats daily risk cntrl sprd: 1.50	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
	Choice 10	Fixed Account: 1.90% S&P Annual P2P with Participation Rate: 42% S&P Annual P2P with Cap: 4.50% S&P Monthly Sum: 1.80% S&P Dividend Aristocrats daily risk cntrl sprd: 1.25	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
	Retirement Gold	8% Bonus Year One Fixed Account: 1.00% Ann P2P S&P Cap: 2.00% Ann P2P No-Cap Participation Rate: 15% Monthly Average Cap: 2.00% Mnthly Avg No-Cap Participation Rate: 25% Volatility Control Index spread: 3.50% Monthly P2P Cap: 1.20%	10 Years 12.5,12,12,11,10,9,8,7,6,4,0	1) 5.00% comp for 10 yrs + 10yr reset option (90 bps). 2) 5.00% for 10+10 (1%)	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
	Traditions Gold	Fixed Account: 2.15% S&P Annual Mo Avg w/ Par Rate: 60% S&P Ann Mo Avg with Cap: 5.00% S&P Annual P2P with Participation Rate: 40% S&P Annual P2P with Cap: 4.75% S&P 500 Monthly Sum Cap: 2.00% S&P 500 Performance Trigger: 3.50% Bond Yield w/ Cap: 7.90% cap w/ 2.00 spread Volatility Control Index spread: 1.25% 10 Yr. U.S. Treasury Bond w/ Cap: 4.50%	10 Years 9%,8.25,7.25,6.25,5.25,4.25,3.25,2.25,1,0.50 Different in CA	3) index credit x multiplier (90 bps) Well-being rider for xtra 10 bps - 2 of 6 doubler after 2yrs	10% after 1 year	5.25% 18-75 3.95% 76-80 Trail Options
American General (A)	Power 7 Protector	Fixed Account: 1.60% Ann P2P S&P Cap: 4.00% (5.00% above \$100k) ML Strategic Bal Ann P2P sprd: 2.70 (1.80 \$100k+) MLSB 2-yr spread (annualized): 0.90 (0.25 \$100k+)	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
	Power 7 Protector Plus Income	Fixed Account: 1.50% Ann P2P S&P Cap: 2.40% (3.30% above \$100k) ML Strategic Bal Ann P2P sprd: 3.25 (2.20 \$100k+) MLSB 2-yr spread (annualized): 1.90 (1.10 \$100k+)	7 Years 8%,7,6,5,4,3,2,0 MVA	7.00% simple for 10yrs 200% prem paid step up in 10 yrs (95 bps)	10% after 1 year	4.00% 0-80
	Power 10 Protector	Fixed Account: 1.75% Ann P2P S&P Cap: 4.00% (5.00% \$100k+) ML Strategic Bal Ann P2P sprd: 2.50 (1.50 \$100k+) MLSB 2-yr spread (annualized): 0.90 (0.25 \$100k+)	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
	Power 10 Protector Plus Income	Fixed Account: 1.60% Ann P2P S&P Cap: 2.50% (3.50% \$100k+) ML Strategic Bal Ann P2P sprd: 3.00 (1.90 \$100k+) MLSB 2-yr spread (annualized): 1.75 (0.90 \$100k+)	10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA	7.00% 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



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Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Equitrust (B++)	MarketTen Bonus	6% Bonus RETURN OF PREMIUM FEATURE Fixed Account: 1.00% Annual Point-to-Point Cap: 2.50% Monthly Avg (no cap) Participation Rate: 30% 2-Year Monthly Avg Cap: 6.00% Daily Averaging Cap: 2.75% Monthly Sum Cap: 1.00%	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
		10% Bonuns on Income base (if income rider is elected) Fixed Account: 2.60% Dynamo Index Annual Par rate (no cap): 80.00% Dynamo 2-year P2P Par rate (no cap): 100% S&P Annual P2P Cap: 5.00% S&P Monthly Sum Cap: 1.85%	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
F&G Life (B++)	Prosperity Elite 7	2% Bonus (1% age 76+) Enhancement Package 4% Bonus (2% age 76+) Protection Package Fixed Account: 1.00% Different in some states Montly Average P2P Cap: 3.75% S&P Annual P2P Cap: 3.25% Monthly Sum Cap: 1.50% Performance Trigger Rate: 3.00%	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>
		3% Bonus (1.50% age 76+) Enhancement Package 6% Bonus (3% age 76+) Protection Package Fixed Account: 1.00% Different in some states Monthly Average P2P Cap: 3.75% S&P Annual P2P Cap: 3.25% Monthly Sum Cap: 1.50% Performance Trigger Rate: 3.00%	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	9% Bonus on Account Value (4.50% ages 76-80) Fixed Account: 1.00% Different in some states Annual P2P S&P 500 cap: 4.00% Annual P2P Gold commodity cap: 4.50% S&P 2-year P2P cap: 8.50% S&P 3-year P2P cap: 15.25% 5-yr DJ Real Estate Risk Control index spread: 15.50 Monthly sum S&P cap: 1.85%	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>
		8% BONUS if GLWB is elected (7% lite states) Fixed Account: 1.00% Different in some states Ann P2P S&P Cap: 2.00% Annual P2P Mnthly Avg S&P Cap: 2.00% Monthly Sum S&P Cap: 1.10% Performance Trigger Rate: 1.75%	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>
Global Atlantic (A-)	Income 150+	Low Band - \$10k-\$25k - High 25k-99k - Ultra \$100k+ Fixed Account: 1.35% (1.60% \$100k+) Annual P2P Cap: 2.75% (3.25% \$100k+) Monthly Sum Cap: 1.30% (1.55% \$100k+) 3-Yr Barclays Arm II Indx w/ spread: 8.00 (6.00) 2-yr P2P BlackRock Div Vol Cntrl sprd: 5.50 (4.00) 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	Income Base Bonus 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%



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Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Great American (A)	Safe Outlook	Fixed Account: 1.70% (1.75% \$100k+) Annual P2P Cap: 4.50% (4.75% \$100k+) Ann P2P S&P Risk Cntrl Par Rate: 45% (50% \$100k)	6 Years 9%,8,7,6,5,4,0	7% simple growth for 10 yrs (0.95), or 6% for 12 yrs (1.35% cost)	10% beginning 1st year	3.50% 0-75 2.60% 76-80 1.70% 81-85
	American Legend 3	Fixed Account: 2.00% Annual P2P S&P Cap: 5.15% Ann P2P S&P Risk Cntrl Par Rate: 60% GOLD 1-year P2P Cap: 5.25% iShares U.S. Real Estate Ann P2P: 5.75% U.S. Retiree Spending Index Ann P2P Par Rt: 65% Monthly Sum S&P P2P Cap: 2.25%	7 Years 9%,8,7,6,5,4,3,0	7% simple growth for 10 yrs (0.95), or 6% for 12 yrs (1.35% cost)	10% beginning 1st year	4.75% 0-75 3.25% 76-80 2.25% 81-85
	Custom 10	Fixed Account: 1.40% (1.50% for \$150k+) Ann P2P S&P Risk Cntrl Par Rate: 50% (55% 150k+) Ann P2P Gold Index Cap: 4.75% (5.00% \$150k+) Ann P2P S&P Cap: 4.00% (4.25% 150k+) iShares U.S. Real Est Ann P2P: 5.00% (5.25% \$150k)	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 4.50% 76-80 2.50% 81-85
	Caps for CA,IN,OH, MN,MO,PA, TX,VA (no MVA) →	Fixed Account: 1.40% (1.50% for \$150k+) Ann P2P S&P Risk Ctrl Par Rt: 45% (50% for \$150k+) Ann P2P Gold Index Cap: 4.50% (4.75% for \$150k+) Ann P2P S&P cap: 4.00% (4.25% for \$150k+) iShares U.S. Real Est Ann P2P: 4.75% (5.00% \$150k)	No MVA in CA,IN,OH,PA,TX			
	Safe Return	RETURN of PREMIUM & BAILOUT Fixed Account: 1.00% Annual P2P Cap: 4.50% Ann P2P S&P Risk Cntrl Participation Rate: 50% iShares U.S. Real Estate Ann P2P: 5.00%	10 Years 10,9,8,7,6,5,4,3,2,1,0 Return of Premium	7% simple growth for 10 yrs (0.95), or 6% for 12 yrs (1.35% cost)	10% beginning 1st year	5.50% 0-75 4.50% 76-80 1.50% 81-85
	Valor 10	2% Bonus Fixed Account: 1.00% Annual P2P Cap: 4.50% Ann P2P S&P Risk Cntrl Par Rate: 50% U.S. Retiree Spending Index Ann P2P Par Rt: 65%	10 Years 10,9,8,7,6,5,4,3,2,1,0	Must purchase rider 7% simple growth for 10 yrs (0.95), or 6% for 12 yrs (1.35% cost)	10% beginning 1st year	5.00% 0-75 3.65% 76-80 1.65% 81-85
Guggenheim Life (B++)	Highlander	4% Bonus on Account Value Fixed Account: 2.25% Annual P2P S&P Cap: 4.50% Annual P2P S&P Participation Rate (no cap): 40%	10%,9,8,7,6,5,4,3,2,1,0 lower in some states		10% after first year	7.00% 0-75 5.00% 76-80 1% less CA/FL
	TriVysta	Fixed Account: 2.40% Annual P2P S&P Cap: 4.75% 1-yr CROCI Sector II 5.5% Vol Cntrl Idx: 2.25 sprd 2-yr CROCI Sector II 5.5% Vol Cntrl Idx: 80% Par Rt 5-yr P2P CROCI Sectors II Index: 30% Par Rt 1-yr Morg Stnley Diversified Sel Idx: 90% Par Rate 2-yr Morg Stnley Diversified Sel Idx: 110% Par Rate 5-yr Morg Stnley Diversified Sel Idx: 120% Par Rate 6 Options with NO CAP!	10 Years 10,10,10,10,9,8,6,4,2,1 (most states) 9,9,8,7,6,5,4,3,2,1 (AK,CA,DE,MN,MO,MS, OH,OK,OR,PA,SC,UT,WA) MVA except for AK,CA,MN,MO, OH,OK,OR,PA,UT,WA	10% Bonus on Income Base Only 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

Customized SPIA Quote Spreadsheets Available



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Lafayette Life (A+)	Marquis SP 7	Fixed Account: 1.80% Annual P2P S&P Cap: 4.00% Monthly Avg Cap: 3.75% 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 60% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 85% 3-Yr GS Mom Blder M.A.C Part Rate (no cap): 110%	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
	Marquis SP 10	Fixed Account: 1.90% Annual P2P S&P Cap: 4.25% Monthly Avg Cap: 4.00% 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 65% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 90% 3-Yr GS Mom Blder M.A.C Part Rate (no cap): 110%	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
Lincoln Financial (A+)	Opti-Choice 5	Fixed Account: 1.50% (1.65% \$100k+) Perf. Triggered Rate: 2.50% (2.75% \$100k+) Monthly Sum Cap: 1.25% (1.35% \$100k+) P2P Mnthly Avg Spread: 3.20 (2.80 \$100k+)	5 Years 9%,8,7,6,5,0	5% compound for 10 yrs or to age 85 (earlier) (95 bp cost)	10% starting first year	3.50% 0-74 2.60% 75-79 1.70% 80-84 0.75% 85
	New Directions 6	Fixed Account: 2.15% (1yr) (2.30% \$100k+) Perf. Triggered Rate: 3.50% (4.00% \$100k+) 2-Yr P2P Cap (NO avg): 9.00% (11.00% \$100k)	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	Fixed Account: 2.00% (1yr) (2.10% \$100k+) Perf. Triggered Rate: 3.35% (3.50% \$100k+) Annual P2P Cap: 3.75% (4.00% \$100k+) Ann P2P Vol Cntrl Spread: 2.40% (2.00% \$100k+)	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	Fixed Account: 2.15% (1yr) (2.30% \$100k+) Perf. Triggered Rate: 3.50% (4.00% \$100k+) 2-Yr P2P Cap (NO avg): 9.00% (11.00% \$100k)	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	Fixed Account: 2.20% (1yr) (2.35% \$100k+) Perf. Triggered Rate: 3.65% (4.00% \$100k+) Annual P2P Cap: 4.50% (5.50% \$100k+) Ann P2P Vol Cntrl Spread: 1.50% (0.90% \$100k+)	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	6.00% 0-74 4.00% 75-79 1.75% 80
	OptiPoint 10	Bonus 3% (4% for \$100k+) Fixed Account: 1.35% Performance Trigger Rate: 2.25% 2-year P2P Cap: 5.30% 2-year monthly sum cap: 1.85%	10 Years 10,9,8,7,6,5,4,3,2,1,0	5% compound for 10 yrs or to age 85 (earlier) (95 bp cost)	10% starting first year	6.00% 0-74 3.95% 75-79 1.75% 80
North American (A+)	Income Choice 7 5.00% Bonus on all premiums during 1st 5 years Applied to Benefit Base Only - not acct value Fixed Account: 1.70% (1.85% for \$250k+) S&P Annual P2P Par Rt. (no cap): 40% (40% 250k+) S&P Annual cap: 4.00% (4.35% \$250k+) S&P Montly sum cap: 1.55% (1.65% \$250k+) S&P low volatility daily risk ctrl sprd: 3.10 (2.60) S&P low vol Ann P2P with threshold par rate 40% par rate up to 8.00%, 120% par rate above 8% S&P low vol Ann P2P with threshold par rate (250k) 50% par rate up to 8.00%, 120% par rate above 8% 2-yr low vol daily risk ctrl sprd: 3.85 (3.45) annlized	7 Years 7,6,5,4,3,2,1,0 MVA No cost for rider Increasing or level income >>>	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	

Customized Income Rider Spreadsheets Available



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Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
North American (A+)	Performance Choice 8 Different Rates in Utah	Fixed Account: 2.15% S&P Annual Cap: 5.00% S&P Monthly Sum Cap: 2.00% S&P low volatility daily risk ctrl sprd: 2.00	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>
		DJIA Annual Cap: 3.60% S&P Midcap 400 Annual Cap: 3.45% Russell 2000 Annual Cap: 3.60% Nasdaq 100 Annual Cap: 3.50% S&P low vol Ann P2P with threshold par rate 45% par rate up to 6.00% , 125% par rate above 6%				
		Nasdaq 100 Monly Sum Cap: 2.00% EuroStoxx 50 Annual Cap: 4.50% Hang Seng Annual Cap: 4.90% Inverse Performance Triggered Acct: 4.90%				
		20% Bonus on Benefit Base Fixed Account: 2.45% S&P Monthly Avg Par Rt. (no cap): 80% S&P Annual cap: 5.15% S&P Monthly Sum cap: 2.15% Dow Jones Monthly Avg Par Rate: 85% Nasdaq 100 Monthly Sum cap: 1.70% S&P low volatility daily risk control sprd: 1.70				
Benefit Solutions 10 Rates/Caps for CT,DE,FL,IN,MD,MS,NV,OH,OK,SC,TX	Rates/Caps for CT,DE,FL,IN,MD,MS,NV,OH,OK,SC,TX	Fixed Account: 2.45% S&P Monthly Avg Par Rt. (no cap): 80% S&P Annual cap: 5.15% S&P Monthly Sum cap: 2.15% S&P low volatility daily risk control sprd: 1.70	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
		20% Bonus on Benefit Base (only) Fixed Account: 2.25% S&P Annual Cap: 4.80% S&P Monthly Sum Cap: 2.00% S&P low volatility daily risk ctrl sprd: 2.00				
		S&P Monthly Avg Participation Rate (no cap): 75% DJIA Monthly Avg Participation Rate (no cap): 80% Nasdaq 100 Monthly Sum Cap: 1.60%				
		5.00% Bonus on all premiums during 1st 5 years Applied to Benefit Base Only - not acct value Fixed Account: 1.70% (1.90% for \$250k+) S&P Annual P2P Par Rt. (no cap): 40% (45% 250k+) S&P Annual cap: 4.10% (4.45% \$250k+) S&P Monthly sum cap: 1.60% (1.70% \$250k+) S&P low volatility daily risk ctrl sprd: 3.00 (2.50) 2-yr low vol daily risk ctrl sprd: 3.80 (3.40) annlized S&P low vol Ann P2P with threshold par rate 45% par rate up to 8.00% , 110% par rate above 8% S&P low vol Ann P2P with threshold par rate (250k) 45% par rate up to 7.00% , 125% par rate above 7%				
Income Choice 10 Different Rates in OH, TX (low band only) HI & PA Variations	Different Rates in OH, TX (low band only) HI & PA Variations	Fixed Account: 2.25% S&P Annual Cap: 4.80% S&P Monthly Sum Cap: 2.00% S&P low volatility daily risk ctrl sprd: 2.00	7 Years 7%,6,5,4,3,2,1,0 MVA	Benefit Base Floor: 120% yrs 1 - 5 140% yrs 6 - 10 160% years 11+ (1.20% cost)	5% after 1 year cumulative to 10%	6.00% 0-75 4.50% 76-80 3.00% 80-85
		S&P Monthly Avg Participation Rate (no cap): 75% DJIA Monthly Avg Participation Rate (no cap): 80% Nasdaq 100 Monthly Sum Cap: 1.60%				
		5.00% Bonus on all premiums during 1st 5 years Applied to Benefit Base Only - not acct value Fixed Account: 1.70% (1.90% for \$250k+) S&P Annual P2P Par Rt. (no cap): 40% (45% 250k+) S&P Annual cap: 4.10% (4.45% \$250k+) S&P Monthly sum cap: 1.60% (1.70% \$250k+) S&P low volatility daily risk ctrl sprd: 3.00 (2.50) 2-yr low vol daily risk ctrl sprd: 3.80 (3.40) annlized S&P low vol Ann P2P with threshold par rate 45% par rate up to 8.00% , 110% par rate above 8% S&P low vol Ann P2P with threshold par rate (250k) 45% par rate up to 7.00% , 125% par rate above 7%				
		5.00% Bonus on all premiums during 1st 5 years Applied to Benefit Base Only - not acct value Fixed Account: 1.70% (1.90% for \$250k+) S&P Annual P2P Par Rt. (no cap): 40% (45% 250k+) S&P Annual cap: 4.10% (4.45% \$250k+) S&P Monthly sum cap: 1.60% (1.70% \$250k+) S&P low volatility daily risk ctrl sprd: 3.00 (2.50) 2-yr low vol daily risk ctrl sprd: 3.80 (3.40) annlized S&P low vol Ann P2P with threshold par rate 45% par rate up to 8.00% , 110% par rate above 8% S&P low vol Ann P2P with threshold par rate (250k) 45% par rate up to 7.00% , 125% par rate above 7%				

For States:
AK,MN,MO,
OR,PA,UT,
VA & WA



No cost for rider
Increasing or
level income >>>



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
North American (A+)	RetireChoice 10	2.50% Bonus on all premiums during 1st 5 years or 5% (total) if O.B.R. elected. On ACCOUNT value Fixed Account: 1.75% (2.00% for \$250k+) S&P Monthly Avg Par Rt. (no cap): 60% (70% 250k+) S&P Annual cap: 4.55% (5.00% \$250k+) S&P Biennial cap: 7.05% (8.10% \$250k+) S&P Montly sum cap: 1.80% (2.00% \$250k+) S&P Inverse Perf Trigger: 4.10% (4.60% 250k+) S&P low vol daily RC 5% sprd: 2.55 (2.20 \$250k+) 2-yr S&P low vol RC 8% annlz sprd: 3.45 (3.00 250k) DJIA Mnthly Avg Par Rt (no cap): 60% (70% 250k+) DJIA Annual cap: 2.90% (3.35% for \$250k+) S&P Midcap 400 Par Rt (no cap): 50% (55% 250k+) S&P Midcap 400 Ann cap: 2.75% (3.20% \$250k+) Nasdaq 100 Annual cap: 2.80% (3.25% 250k+) Nasdaq 100 Mnthly sum cap: 1.30% (1.40% 250k+) PM London Gold Mkt Fix Price Cap: 3.25% (3.80%)	10 Years 10,10,9,8,8,8,7,6,4,2,0 MVA Optional Additional Benefit Rider 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
	Different Rates in OH, Ok, UT	Charter Plus 10	7.00% Bonus (\$75k+) - 5% Bonus \$20k - \$74,999 Fixed Account: 1.30% S&P Ann P2P Par Rt. (no cap): 30% S&P Annual cap: 3.30% S&P Monthly Sum cap: 1.45% S&P Daily Avg margin (no cap): 3.05% 1-yr S&P low volatility daily risk ctrl sprd: 3.90 2-yr S&P low volatility daily risk ctrl sprd: 4.85/yr Nasdaq 100 Monthly Sum cap: 0.95%	10 Years 10,10,9,9,8,8,7,6,4,2,0 MVA	N/A	10% after 1st year
Reliance Standard (A+)	Keystone Index 5	Fixed Account: 2.50% Annual P2P Cap: 4.10% Annual P2P Participation Rate: 40% Monthly Averaging Cap: 4.60%	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: 2.55% Annual P2P Cap: 5.15% Annual P2P Participation Rate: 47% Monthly Averaging Cap: 5.65%	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: 2.80% Annual P2P Cap: 5.50% Annual P2P Participation Rate: 50% Monthly Averaging Cap: 6.00%	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: 2.00% Annual Point to Point Cap: 4.25% Annual Point to Point Cap \$100k+: 4.75%	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: 2.00% Annual Point to Point Cap: 4.75% Annual Point to Point Cap \$100k+: 5.25%	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% Annual Point to Point Cap: 5.00% Annual Point to Point Cap \$100k+: 5.50%	9 Years 8%,7,6,5,4,3,2,1,0,9,0 MVA	N/A	10% after first year	5.00% 0-80

Customized DIA Quote Spreadsheets Available



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Voya Financial (A)	Wealth Builder 6	3 Bands: \$15k - \$100k - \$750k Fixed Rate: 2.00% - 2.00% - 2.00% Annual P2P Cap: 3.50% - 4.25% - 4.50% Performance Trigger: 3.35% - 3.70% - 3.95% Benchmark Multiplier: 10% Cap for all bands Benchmark Multiplier: 3.25 - 3.75 - 4.00	6 Years 10,10,10,10,9,8,0 MVA	N/A	5% after first year	3.50% 0-75 2.60% 76-80
	Wealth Builder 8	3 Bands: \$15k - \$100k - \$750k Fixed Rate: 2.30% - 2.30% - 2.30% Annual P2P Cap: 4.00% - 4.75% - 5.00% Performance Trigger: 3.25% - 4.00% - 4.20% Benchmark Multiplier: 10% Cap for all bands Benchmark Multiplier: 3.50 - 4.00 - 4.25	8 Years 10,10,10,10,9,8,7,6,0 MVA	N/A	5% after first year	4.00% 0-75 3.00% 76-80
	Wealth Builder Plus	3 Bands: \$15k - \$100k - \$750k Fixed Account: 3.00% - 3.00% - 3.00% Benchmark Multiplier: 10% Cap for all bands Benchmark Multiplier: 3.75 - 5.00 - 5.50 Annual P2P Cap: 5.75% - 6.75% - 7.00% Performance Trigger: 4.50% - 5.25% - 5.50%	8 Years 10,10,10,10,9,8,7,6,0 MVA	Income rider built-in 2.00% + index gain for 10 yrs. (85 bp cost)	5% after first year	4.50% 0-75 3.40% 76-80

Indexing option tied to rising rates

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