



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Allianz (A+)	Accumulation Advantage NEW!!	Fixed Account: 2.35% (2.65% \$100k+) Ann P2P S&P Cap: 4.25% (5.00% \$100k+) Ann P2P B.R. iBLD Claria Cap: 5.00% (6.50% \$100k+) Ann P2P Blmbrg USDB Cap: 5.25% (6.75% \$100k+) PIMCO Tactical Bal Index Cap: 5.00% (6.50% \$100k+) Monthly Sum S&P Cap: 2.00% (2.30% \$100k+) Ann P2P Blmbrg USDB Par Rt: 70% (80% \$100k+) Ann P2P BR iBLD Claria Par Rt: 70% (80% \$100k+) PIMCO Tact Bal Index Par Rate: 70% (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
	360	25% Interest bonus ** AV = Income Base Fixed Account: 2.40% Annual P2P S&P Cap: 4.50% Annual P2P Nasdaq 100 Cap: 4.50% Annual P2P Russell 2000 Cap: 4.50% Ann P2P BlackRock iBLD Claria Cap: 5.00% PIMCO Tactical Bal Index Annual Cap: 5.00% Annual P2P Blended Index Cap: 5.00% Bloomberg Dyn Bal II P2P: spread 1.95 OR cap 5.25% PIMCO Tactical Bal Index Annual Spread: 1.85 Ann P2P BlackRock iBLD Claria spread: 1.85 Monthly Average Blended Spread (no cap): 1.00 Monthly Sum S&P Cap: 2.00% Monthly Sum Nasdaq 100 Cap: 2.00% Monthly Sum Russell 2000 Cap: 2.40% Ann P2P Bloomberg USDB Par Rt: 67.50% Ann P2P BlackRock iBLD Claria Par Rt: 67.50% PIMCO Tactical Bal Index Par Rate: 67.50%	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
	222	Income Base: 20% bonus + 1.5 x index credit Fixed Account: 1.70% Ann P2P S&P Cap: 3.00% Ann P2P Nasdaq 100 Cap: 3.00% Ann P2P Russell 2000 Cap: 3.00% Ann P2P Blended Index Cap: 3.25% Ann P2P BlackRock iBLD Claria Cap: 3.00% PIMCO Tactical Bal Index Annual Cap: 3.00% Bloomberg Dyn Bal II P2P: spread 3.20 OR cap 3.25% PIMCO Tactical Bal Index Annual Spread: 3.10 Ann P2P BlackRock iBLD Claria spread: 3.10 Monthly Sum S&P Cap: 1.50% Monthly Sum Nasdaq 100 Cap: 1.50% Monthly Sum Russell 2000 Cap: 1.80% Ann P2P Blmbrg USDB Par Rt: 50% Ann P2P BlackRock iBLD Claria Par Rt: 50% PIMCO Tact Bal Index Par Rate: 50% Blended Mo Average Spread (no cap): 2.25%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	20% 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
	Core Income 7	Fixed Account: 2.40% Ann P2P S&P Cap: 4.50% Ann P2P Nasdaq 100 Cap: 4.50% Ann P2P Russell 2000 Cap: 4.50% Blmbrg Dyn Bal II P2P: spread 1.25 OR cap 6.50%	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
Allianz (A+)	365i	3.00% Bonus 1st 3 Yrs of Deposits Fixed Account: 1.80% 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: 3.50% Blmbrg Dyn Bal II P2P: spread 3.45 OR cap 3.25% Monthly Sum S&P Cap: 1.50% Monthly Sum Nasdaq 100 Cap: 1.50% Monthly Sum Russell 2000 Cap: 1.90% PIMCO Tactical Bal Index Annual Cap: 3.00% PIMCO Tactical Bal Index Annual Spread: 3.35	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
American Equity (A-)	Choice 6	Fixed Account: 1.80% (1.90% w/ MVA) S&P Ann P2P with Par Rate: 40% (45% w/ MVA) S&P Ann P2P with Cap: 4.50% (4.75% w/ MVA) S&P Monthly Sum: 1.50% (1.60% w/ MVA) Volatility Control index spread: 1.75 (1.50 w/ MVA)	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: 1.90% (2.00% w/ MVA) S&P Ann P2P with Par Rate: 45% (50% w/ MVA) S&P Annual P2P with Cap: 4.75% (5.00% w/ MVA) S&P Monthly Sum: 1.60% (1.70% w/ MVA) Volatility Control index spread: 1.50 (1.25 w/ MVA)	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: 2.00% (2.10% w/ MVA) S&P Ann P2P with Par Rate: 47% (52% w/ MVA) S&P Annual P2P with Cap: 4.75% (5.25% w/ MVA) S&P Monthly Sum: 1.70% (1.80% w/ MVA) Volatility Control index spread: 1.25 (same w/ MVA)	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 (Different in FL)	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: 4.00 Monthly P2P Cap: 1.00%	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
	Foundation Gold with LIBR (Diff in CA)	7% Bonus Year One Fixed Account: 1.15% S&P Annual Mo Avg w/ Par Rate: 25% S&P Ann Mo Avg with Cap: 2.25% S&P Annual P2P with Participation Rate: 15% S&P Annual P2P with Cap: 2.25% S&P 500 Monthly Sum Cap: 1.20% S&P 500 Performance Trigger: 2.00% Bond Yield w/ Cap: 5.15% cap w/ 2.00 spread Volatility Control Index spread: 3.50% 10 Yr. U.S. Treasury Bond w/ Cap: 2.25%	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



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission		
American General (A)	Power 7 Protector	Fixed Account: 2.00% Ann P2P S&P Cap: 4.75% (6.00% above \$100k) ML Strategic Bal Ann P2P sprd: 2.25 (1.25 \$100k+) MLSB 2-yr spread (annualized): 0.90 (0.00 \$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: 1.40% Ann P2P S&P Cap: 2.50% (3.15% above \$100k) ML Strategic Bal Ann P2P sprd: 3.60 (2.50 \$100k+) MLSB 2-yr spread (annualized): 2.10 (1.45 \$100k+)	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		
	Power 10 Protector	Fixed Account: 2.00% Ann P2P S&P Cap: 4.80% (6.05% \$100k+) ML Strategic Bal Ann P2P sprd: 2.20 (1.10 \$100k+) MLSB 2-yr spread (annualized): 0.90 (0.00 \$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: 1.50% Ann P2P S&P Cap: 2.60% (3.25% \$100k+) ML Strategic Bal Ann P2P sprd: 3.50 (2.25 \$100k+) MLSB 2-yr spread (annualized): 1.95 (1.25 \$100k+)	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)	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) 7.20% 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
		Premium Enhancement	1.00%	1.00%				
Equitrust (B++)	Accumulator MarcSeven	Fixed Account: 2.50% S&P Annual Point-to-Point Cap: 5.00% S&P Monthly Sum Cap: 1.60% Gldman Sachs Dynamo 1-yr P2P Par Rt (no cap): 80% GS Dynamo 2-year P2P Par rate (no cap): 100%	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		
	Income MarcSeven	Fixed Account: 2.00% S&P Annual Point-to-Point Cap: 3.50% S&P Monthly Sum Cap: 1.25% GS Dynamo 1-yr P2P Par Rate (no cap): 65% GS Dynamo 2-year P2P Par rate (no cap): 90%	7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5,0	7% Bonus 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		
	MarketTen Bonus	6% Bonus RETURN OF PREMIUM FEATURE Fixed Account: 1.00% S&P 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		
	DynaMARC Index	10% Bonuns on Income base (if selected) Fixed Account: 2.60% Goldman Sachs Dynamo P2P Par Rt (no cap): 80.00% GS 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		



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
F&G Life (B++)	Prosperity Elite 7	3% Bonus (1.50% age 76+) Enhancement Package 5% Bonus (3.50% age 76+) Protection Package Fixed Account: 1.00% Different in some states Monthly Average P2P Cap: 6.00% S&P Annual P2P Cap: 5.00% Monthly Sum Cap: 2.00% Performance Trigger Rate: 4.25%	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	4% Bonus (2.00% age 76+) Enhancement Package 7% Bonus (3.50% age 76+) Protection Package Fixed Account: 1.00% Different in some states Monthly Average P2P Cap: 5.25% S&P Annual P2P Cap: 4.75% Monthly Sum Cap: 1.75% Performance Trigger Rate: 4.00%	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	10% Bonus on Account Value (5.50% ages 76-80) Fixed Account: 1.00% Different in some states Annual P2P S&P 500 cap: 4.50% Annual P2P Gold commodity cap: 5.50% S&P 2-year P2P cap: 10.75% S&P 3-year P2P cap: 18.50% 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>
	Safe Income Plus	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%
	Choice Income 7-year	Fixed Account: 2.20% S&P Annual P2P Cap: 4.00% S&P Monthly Sum Cap: 1.60% 3-Yr Barclays Arm II Indx w/ spread: 2.75 2-yr P2P BlackRock Div Vol Cntrl sprd: 2.25	7 Years 9%,8,7,6,5,4,3,0	10% simple rollup until income trigger, credited end-of-contract yr OR 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
	Choice Income 10-year	Fixed Account: 2.35% S&P Annual P2P Cap: 4.25% S&P Monthly Sum Cap: 1.70% 3-Yr Barclays Arm II Indx w/ spread: 2.25 2-yr P2P BlackRock Div Vol Cntrl sprd: 1.75	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



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Great American (A)	LandMark 5 <i>(different in AK, CA, PA, UT, VA)</i>	Fixed Account: 2.85% (3.00% \$100k+) S&P Annual P2P Cap: 6.05% (6.30% \$100k+) Ann P2P S&P Risk Cntrl Par Rate: 65% (70% \$100k) S&P Ret Spdg index Ann P2P Par Rt: 70% (75% \$100k) iShares U.S. Real Est P2P Cap: 7.00% (7.25% \$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 3	Fixed Account: 2.85% Annual P2P S&P Cap: 6.10% Ann P2P S&P Risk Cntrl Par Rate: 65% GOLD 1-year P2P Cap: 6.50% iShares U.S. Real Estate Ann P2P: 7.00% U.S. Retiree Spending Index Ann P2P Par Rt: 70% 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 2.75% 76-85 Trail options
	Custom 10 Caps for CA, IN, OH, MN, MO, PA, TX, VA (no MVA)	Fixed Account: 1.75% (1.90% for \$150k+) Ann P2P S&P Risk Cntrl Par Rate: 55% (60% 150k+) Ann P2P Gold Index Cap: 5.50% (5.75% \$150k+) Ann P2P S&P Cap: 4.50% (5.00% 150k+) iShares U.S. Real Est Ann P2P: 5.75% (6.00% \$150k) Fixed Account: 1.70% (1.90% for \$150k+) Ann P2P S&P Risk Cntrl Par Rt: 45% (55% for \$150k+) Ann P2P Gold Index Cap: 5.25% (5.50% for \$150k+) Ann P2P S&P cap: 4.40% (4.80% for \$150k+) iShares U.S. Real Est Ann P2P: 5.50% (5.75% \$150k)	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	RETURN of PREMIUM & BAILOUT Fixed Account: 2.00% Annual P2P Cap: 5.00% Ann P2P S&P Risk Cntrl Participation Rate: 50% iShares U.S. Real Estate Ann P2P: 6.00%	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 4.10% 76-85 Trail options
	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 3.15% 76-85 Trail options
	Guggenheim Life (B++)	Highlander	4% Bonus on Account Value Fixed Account: 2.50% Annual P2P S&P Cap: 4.50% Annual P2P S&P Participation Rate (no cap): 35%	10,9,8,7,6,5,4,3,2,1,0 lower in some states		10% after first year
	TriVysta	Fixed Account: 2.80% Annual P2P S&P Cap: 5.00% 1-yr CROCI Sector II 5.5% Vol Cntrl Idx: 2.40 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: 100% 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, UT, WA

Bonus Comp Special to June 30! Call for



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: 2.50% Annual P2P S&P Cap: 4.00% Monthly Avg Cap: 4.00% 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 75% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 110% 3-Yr GS Mom Blder M.A.C Part Rate (no cap): 130% 1-Yr JP Morgan Par Rate (no cap): 62% 2-Yr JP Morgan Par Rate (no cap): 90% 3-Yr JP Morgan 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: 2.55% Annual P2P S&P Cap: 4.25% Monthly Avg Cap: 4.25% 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 80% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 115% 3-Yr GS Mom Blder M.A.C Part Rate (no cap): 135% 1-Yr JP Morgan Par Rate (no cap): 65% 2-Yr JP Morgan Par Rate (no cap): 92% 3-Yr JP Morgan Part Rate (no cap): 112%	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: 2.10% (2.25% \$100k+) Perf. Triggered Rate: 3.75% (4.00% \$100k+) Monthly Sum Cap: 1.60% (1.65% \$100k+) P2P Mnthly Avg Spread: 2.35 (2.00 \$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: 2.50% (1yr) (2.75% \$100k+) Perf. Triggered Rate: 4.00% (4.50% \$100k+) 2-Yr P2P Cap (NO avg): 10.00% (12.00% \$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: 2.15% (1yr) (2.25% \$100k+) Perf. Triggered Rate: 3.90% (4.00% \$100k+) Annual P2P Cap: 4.50% (5.75% \$100k+) Ann P2P Vol Cntrl Spread: 1.95% (1.45% \$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: 2.40% (1yr) (2.55% \$100k+) Perf. Triggered Rate: 4.00% (4.50% \$100k+) 2-Yr P2P Cap (NO avg): 10.00% (12.00% \$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: 2.35% (1yr) (2.40% \$100k+) Perf. Triggered Rate: 4.25% (4.50% \$100k+) Annual P2P Cap: 5.25% (6.25% \$100k+) Ann P2P Vol Cntrl Spread: 1.30% (0.85% \$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	7.00% 0-74 4.00% 75-79 1.75% 80
	OptiPoint 10	Bonus 3% (4% for \$100k+) Fixed Account: 1.90% Performance Trigger Rate: 3.25% 2-year P2P Cap: 7.75% 2-year monthly sum cap: 2.30%	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



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission		
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: 1.85% (2.00% for \$250k+) S&P Annual P2P Par Rt. (no cap): 28% (30% 250k+) S&P Annual cap: 4.15% (4.50% \$250k+) S&P Montly sum cap: 1.65% (1.70% \$250k+) S&P MARC 5% ER spread: 1.65 (1.20 \$250k+) S&P low volatility daily risk ctrl sprd: 3.50 (3.00) S&P low vol Ann P2P with threshold par rate 20% par rate up to 8.00% , 100% par rate above 8% S&P low vol Ann P2P with threshold par rate (250k) 30% par rate up to 8.00% , 100% par rate above 8% 2-yr low vol daily risk ctrl sprd: 4.50 (4.05) annlized	7 Years 7,6,5,4,3,2,1,0 MVA No cost for rider Increasing or level income >>>	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	5.50% 0-75 4.12% 76-79 2.75% 80-85 Trail options		
		Performance Choice 8	Fixed Account: 2.20% S&P Annual Cap: 4.70% S&P Monthly Sum Cap: 1.85% S&P low volatility daily risk ctrl sprd: 2.30 S&P MARC 5% ER spread: 0.35 DJIA Annual Cap: 3.70% S&P Midcap 400 Annual Cap: 3.70% Russell 2000 Annual Cap: 3.75% Nasdaq 100 Annual Cap: 3.80% S&P low vol Ann P2P with threshold par rate 25% par rate up to 6.00% , 105% par rate above 6%	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	5.50% 0-75 4.12% 76-79 2.75% 80-85 <i>lower in SC, TX, UT</i> Trail options	
			Different Rates in Utah					Nasdaq 100 Monly Sum Cap: 1.50% EuroStoxx 50 Annual Cap: 5.25% Hang Seng Annual Cap: 5.20% Inverse Performance Triggered Acct: 4.90%
			S&P low vol Ann P2P with threshold par rate 25% par rate up to 6.00% , 105% par rate above 6%					
Nasdaq 100 Monly Sum Cap: 1.50% EuroStoxx 50 Annual Cap: 5.25% Hang Seng Annual Cap: 5.20% Inverse Performance Triggered Acct: 4.90%								
Benefit Solutions 10	20% Bonus on Benefit Base Fixed Account: 2.50% S&P Monthly Avg Par Rt. (no cap): 70% S&P Annual cap: 5.40% S&P Monthly Sum cap: 2.20% Dow Jones Monthly Avg Par Rate: 65% Nasdaq 100 Monthly Sum cap: 1.50% S&P low volatility daily risk control sprd: 1.65	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			
	7.00% Bonus (\$75k+) - 5% Bonus \$20k - \$74,999							
Charter Plus 10	Fixed Account: 1.40% S&P Ann P2P Par Rt. (no cap): 25% S&P Annual cap: 3.30% S&P Monthly Sum cap: 1.40% S&P Daily Avg margin (no cap): 3.35% 1-yr S&P low volatility daily risk ctrl sprd: 4.15 2-yr S&P low volatility daily risk ctrl sprd: 5.25/yr Nasdaq 100 Monthly Sum cap: 1.00%	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			
	Bonus Tiers & Caps Different in AK,CA,CT, DE,HI,MO, MN,NV,OH,OK,OR, PA,SC,TX,UT,VA,WA							

Customized SPIA, DIA, Income Rider Quote Spreadsheets Available



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	2.00% Bonus on all premiums during 1st 5 years or 4.50% (total) if O.B.R. elected. On ACCOUNT value Fixed Account: 2.00% (2.25% for \$250k+) S&P Monthly Avg Par Rt. (no cap): 65% (70% 250k+) S&P Annual cap: 4.85% (5.15% \$250k+) S&P Biennial cap: 8.20% (9.10% \$250k+) S&P Montly sum cap: 1.80% (1.90% \$250k+) S&P Inverse Perf Trigger: 4.65% (5.05% 250k+) S&P low vol daily RC 5% sprd: 2.60 (2.25 \$250k+) 2-yr S&P low vol RC 8% annlz sprd: 3.55 (3.10 250k) DJIA Mnthly Avg Par Rt (no cap): 60% (65% 250k+) DJIA Annual cap: 3.50% (3.85% for \$250k+) S&P Midcap 400 Par Rt (no cap): 55% (60% 250k+) S&P Midcap 400 Ann cap: 3.45% (3.80% \$250k+) Nasdaq 100 Annual cap: 3.60% (3.95% 250k+) Nasdaq 100 Mnthly sum cap: 1.40% (1.55% 250k+) PM London Gold Mkt Fix Price Cap: 4.15% (4.65%)	10 Years 10,10,9,8,8,7,6,4,2,0 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 Trail options
		Versa Choice 10	Fixed Account: 2.10% (2.50% for \$250k+) S&P Annual P2P Par Rt. (no cap): 35% (40% 250k+) S&P Annual cap: 4.60% (5.25% \$250k+) S&P MARC 5% ER spread: 0.65 (0.00 \$250k+) S&P Montly sum cap: 1.85% (2.00% \$250k+) S&P Low Volatility spread: 2.50% (1.80% 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
Reliance Standard (A+)	Keystone Index 5	Fixed Account: 3.05% Annual P2P Cap: 5.70% Annual P2P Participation Rate: 41% Monthly Averaging Cap: 6.20%	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: 3.05% Annual P2P Cap: 6.05% Annual P2P Participation Rate: 43% Monthly Averaging Cap: 6.55%	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: 3.10% Annual P2P Cap: 6.45% Annual P2P Participation Rate: 45% Monthly Averaging Cap: 6.95%	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: 5.25% Annual Point to Point Cap \$100k+: 5.75%	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: 5.50% Annual Point to Point Cap \$100k+: 6.00%	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: 5.50% Annual Point to Point Cap \$100k+: 6.00%	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!