



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Allianz (A+)	Accumulation Advantage	Fixed Account: 2.45% (2.75% \$100k+) Ann P2P S&P Cap: 4.50% (5.25% \$100k+) Ann P2P B.R. iBLD Claria Cap: 5.25% (6.75% \$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: 1.80% (2.10% \$100k+) Ann P2P Blmbrg USDB Par Rt: 65% (75% \$100k+) Ann P2P BR iBLD Claria Par Rt: 70% (80% \$100k+) PIMCO Tact Bal Index Par Rate: 65% (75% \$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: 2.60% Annual P2P S&P Cap: 4.25% Annual P2P Nasdaq 100 Cap: 4.25% Annual P2P Russell 2000 Cap: 4.25% Ann P2P BlackRock iBLD Claria Cap: 5.00% PIMCO Tactical Bal Index Annual Cap: 5.15% Annual P2P Blended Index Cap: 5.00% Bloombrg Dyn Bal II P2P Cap: 5.35% PIMCO Tactical Bal Index Annual Spread: 1.85 Ann P2P BlackRock iBLD Claria spread: 1.70 Bloomberg Dyn Bal II spread: 1.85 Monthly Sum S&P Cap: 1.80% Monthly Sum Nasdaq 100 Cap: 1.90% Monthly Sum Russell 2000 Cap: 2.20% Ann P2P Bloombrg USDB ER Par Rt: 105% Ann P2P BlackRock iBLD Claria ER Par Rt: 110% PIMCO Tactical Bal Index ER Par Rate: 105%	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 E-App comp promotion
	222	Income Base: 22% bonus + 1.5 x index credit Fixed Account: 1.90% Ann P2P S&P Cap: 3.25% Ann P2P Nasdaq 100 Cap: 3.25% Ann P2P Russell 2000 Cap: 3.25% Ann P2P Bloombrg Index Cap: 3.50% Ann P2P BlackRock iBLD Claria Cap: 3.15% PIMCO Tactical Bal Index Annual Cap: 3.40% Bloomberg Dyn Bal II P2P: spread 3.10 PIMCO Tactical Bal Index Annual Spread: 3.10 Ann P2P BlackRock iBLD Claria spread: 2.85 Monthly Sum S&P Cap: 1.30% Monthly Sum Nasdaq 100 Cap: 1.50% Monthly Sum Russell 2000 Cap: 1.60% Ann P2P Blmbrg USDB ER Par Rt: 80% Ann P2P BlackRock iBLD Claria ER Par Rt: 85% PIMCO Tact Bal Index ER Par Rate: 80%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	22% 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 E-App comp promotion
	Core Income 7	Fixed Account: 2.80% Ann P2P S&P Cap: 5.50% Ann P2P Nasdaq 100 Cap: 5.50% Ann P2P Russell 2000 Cap: 5.50% Bloomberg Dyn Bal II Cap: 7.25% Bloomberg Dyn Bal II spread: 0.75	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 E-app promo



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: 2.00% 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% PIMCO Tactical Bal Index Annual Cap: 3.50% Bloomberg Dyn Bal II Cap: 3.75% Bloomberg Dyn Bal II with spread: 2.95 Mo Avg Blended Index with spread: 1.50 PIMCO Tactical Bal Index Annual Spread: 2.70	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 E-App comp promotion			
American Equity (A-)	Choice 6	Fixed Account: 1.90% (2.00% w/ MVA) S&P Ann P2P with Par Rate: 42% (47% w/ MVA) S&P Ann P2P with Cap: 4.75% (5.00% 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	10% after 1 year	4.00% 18-75 3.00% 76-80 2.00% 81-85			
	Choice 8	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: 5.00% (5.25% 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				6 ADL's to double payments for up to 5 years	10% after 1 year	5.00% 18-75 3.75% 76-80 2.50% 81-85
	Choice 10	Fixed Account: 2.10% (2.20% w/ MVA) S&P Ann P2P with Par Rate: 49% (54% w/ MVA) S&P Annual P2P with Cap: 5.00% (5.50% 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	1) 6% for 10+10 (90 bp cost) 2) 6% for 10+10 + well-being - after 2- yr wait - 2/6 ADL dbler (150% joint) (1.00 cost)	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						
	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: 3.75% 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						

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: 2.20% Ann P2P S&P Cap: 5.00% (6.25% above \$100k) ML Strategic Bal Ann P2P sprd: 1.95 (1.00 \$100k+) MLSB 2-yr spread : 1.60 (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: 2.00% Ann P2P S&P Cap: 3.50% (4.25% above \$100k) ML Strategic Bal Ann P2P sprd: 2.60 (1.80 \$100k+) MLSB 2-yr spread (annualized): 3.20 (1.70 \$100k+) PIMCO Global 2-yr P2P spread: 7.90 (6.50 \$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: 2.25% Ann P2P S&P Cap: 5.05% (6.30% \$100k+) ML Strategic Bal Ann P2P sprd: 1.85 (0.95 \$100k+) MLSB 2-yr spread (annualized): 1.50 (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: 2.00% Ann P2P S&P Cap: 3.50% (4.25% \$100k+) ML Strategic Bal Ann P2P sprd: 2.45 (1.75 \$100k+) MLSB 2-yr spread (annualized): 2.90 (1.50 \$100k+) PIMCO Global 2-yr P2P spread: 7.90 (6.50 \$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	<table border="1"> <thead> <tr> <th>Account Options</th> <th>7-Year</th> <th>10-Yr</th> </tr> </thead> <tbody> <tr> <td>Premium Enhancement</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>Fixed Account</td> <td>2.65%</td> <td>2.80%</td> </tr> <tr> <td>Perf Trigger Rate</td> <td>3.90%</td> <td>4.15%</td> </tr> <tr> <td>1-Year Monthly Sum</td> <td>1.00%</td> <td>1.10%</td> </tr> <tr> <td>1-Year P2P</td> <td></td> <td></td> </tr> <tr> <td>100% Par Rate Cap</td> <td>4.70%</td> <td>4.70%</td> </tr> <tr> <td>75% Par Rate Cap</td> <td colspan="2">Currently Unavailable</td> </tr> <tr> <td>50% Par Rate Cap</td> <td>5.00%</td> <td>6.00%</td> </tr> </tbody> </table>	Account Options	7-Year	10-Yr	Premium Enhancement	1.00%	1.00%	Fixed Account	2.65%	2.80%	Perf Trigger Rate	3.90%	4.15%	1-Year Monthly Sum	1.00%	1.10%	1-Year P2P			100% Par Rate Cap	4.70%	4.70%	75% Par Rate Cap	Currently Unavailable		50% Par Rate Cap	5.00%	6.00%	7 Year 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																													
Premium Enhancement	1.00%	1.00%																															
Fixed Account	2.65%	2.80%																															
Perf Trigger Rate	3.90%	4.15%																															
1-Year Monthly Sum	1.00%	1.10%																															
1-Year P2P																																	
100% Par Rate Cap	4.70%	4.70%																															
75% Par Rate Cap	Currently Unavailable																																
50% Par Rate Cap	5.00%	6.00%																															
10 Year 9,9,8,7,6,5,4,3,2,1,0																																	
Equitrust (B++)	Accumulator MarcSeven	Fixed Account: 3.00% S&P Annual Point-to-Point Cap: 6.00% S&P Monthly Sum Cap: 1.75% Gldman Sachs Dynamo 1-yr P2P Par Rt (no cap): 90% 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: 2.25% S&P Annual Point-to-Point Cap: 5.00% S&P Monthly Sum Cap: 1.40% GS Dynamo 1-yr P2P Par Rate (no cap): 75% 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: 1.50% Different in some states Monthly Average P2P Cap: 6.50% S&P Annual P2P Cap: 5.50% Monthly Sum Cap: 2.10% Gold Commodity Annual Cap: 5.50% 2-yr Barclays Trailblazer Par Rate: 125% Performance Trigger Rate: 4.50%	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: 1.50% Different in some states Monthly Average P2P Cap: 5.75% S&P Annual P2P Cap: 5.25% Monthly Sum Cap: 1.85% Gold Commodity Annual Cap: 5.50% 2-yr Barclays Trailblazer Par Rate: 120% Performance Trigger Rate: 4.25%	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: 1.50% 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 2-yr Barclays Trailblazer Par Rate: 100% Gold Commodity Annual Cap: 5.50% 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) 7.50% 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	Premium Bonus 7.00% (3.50% ages 76+) Prem Bonus Lite States 5.00% (2.50% ages 76+) Rates/Caps below in parenthesis 1.00% annual fee Fixed Account: 1.50% S&P 1-year annual P2P cap: 5.00% (7.75%) S&P 1-year monthly sum cap: 2.00% (3.00%) 2-yr Barclays Trailblazer Par Rate: 120% (145%) S&P Performance Trigger Rate: 4.25% (6.00%)	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 (80 bp cost)	10% after first year	8.00% 0-75 6.00% 76-80 4.00% 81-85
	Accumulator Plus 10	Rates/Caps below in parenthesis 1.00% annual fee Fixed Account: 1.00% S&P 1-year annual P2P cap: 6.00% (8.75%) S&P 1-year monthly avg cap: 7.50% (9.25%) S&P 1-year monthly sum cap: 2.10% (3.10%) 2-yr Barclays Trailblazer Par Rate: 140% (160%) S&P Performance Trigger Rate: 4.75% (6.50%)	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



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission	
Global Atlantic (A)	Income 150+ SE	Low Band - \$10k-\$25k - High 25k-99k - Ultra \$100k+	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%	
		Fixed Account: 1.50% (1.75% \$100k+)					
		Annual P2P Cap: 3.00% (3.25% \$100k+)					
	Choice Income II 7-year	Fixed Account: 2.20%	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	
S&P Annual P2P Cap: 4.00%							
S&P Monthly Sum Cap: 1.60%							
	Choice Income 10-year	Fixed Account: 2.35%	10 Years 9,9,8,7,6,5,4,3,2,1,0	10% starting 1st year	7.00% 50-80 5.00% 81-85		
S&P Annual P2P Cap: 4.25%							
S&P Monthly Sum Cap: 1.70%							
Great American (A)	LandMark 5 different in AK,CA,PA, UT,VA (non-MVA)	Fixed Account: 2.85% (3.00% \$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	
		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)					
		American Legend 7 different in AK,CA,PA, UT,VA (non-MVA)	Fixed Account: 2.90% (3.00% \$100k+)	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
	Annual P2P S&P Cap: 6.15% (6.40% \$100k+)						
	Ann P2P S&P Risk Cntrl Par Rate: 65% (70% \$100k+)						
	GOLD 1-year P2P Cap: 7.00% (7.25% \$100k+)						
		Custom 10 Caps for >> CA,IN,OH, MN,MO,PA, TX,VA (no MVA) >>	Fixed Account: 1.75% (1.90% for \$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 3.75% 76-85 Trail options
	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+)							
	Safe Return	Fixed Account: 1.70% (1.90% for \$150k+)	No MVA in CA,IN,OH,PA,TX		5% beginning 1st year	6.00% 0-75 3.75% 76-85 Trail options	
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+)							
	Valor 10	Fixed Account: 1.70% (1.90% for \$150k+)	10 Years 10,9,8,7,6,5,4,3,2,1,0	RETURN of PREMIUM & BAILOUT	10% beginning 1st year	5.50% 0-75 4.10% 76-85 Trail options	
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+)							
	Safe Return	Fixed Account: 2.00%	10 Years 10,9,8,7,6,5,4,3,2,1,0	Return of Premium	10% beginning 1st year	5.50% 0-75 4.10% 76-85 Trail options	
Annual P2P Cap: 5.00%							
Ann P2P S&P Risk Cntrl Participation Rate: 50%							
iShares U.S. Real Estate Ann P2P: 6.00%							
	Valor 10	2% Bonus	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: 1.00%							
Annual P2P Cap: 4.50%							
Ann P2P S&P Risk Cntrl Par Rate: 50%							
	Safe Return	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)	10% beginning 1st year	5.00% 0-75 3.15% 76-85 Trail options	
Fixed Account: 1.00%							
Annual P2P Cap: 4.50%							
Ann P2P S&P Risk Cntrl Par Rate: 50%							
	Safe Return	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)	10% beginning 1st year	5.00% 0-75 3.15% 76-85 Trail options	
Fixed Account: 1.00%							
Annual P2P Cap: 4.50%							
Ann P2P S&P Risk Cntrl Par Rate: 50%							



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Guggenheim Life (B++)	Highlander	4% Bonus on Account Value Fixed Account: 2.50% Annual P2P S&P Cap: 4.50% S&P MARC 5% ER Participation Rate: 100% Annual P2P S&P Participation Rate (no cap): 47%	10%,9,8,7,6,5,4,3,2,1,0 lower in some states	10% Bonus on Income Base Only 4% + index credit rollup for 20 years, even after income starts (90 bp cost)	10% after first year	7.00% 0-75 5.00% 76-80 1% less CA/FL
	TriVysta	Fixed Account: 3.00% Annual P2P S&P Cap: 5.25% 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: 105% Par Rate 2-yr Morg Stnley Diversified Sel Idx: 140% Par Rate 5-yr Morg Stnley Diversified Sel Idx: 140% 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% 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
Lafayette Life (A+)	Marquis SP 7	Fixed Account: 3.00% Annual P2P S&P Cap: 5.25% Monthly Avg Cap: 4.50% 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 100% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 125% 3-Yr GS Mom Blder M.A.C Part Rate (no cap): 150% 1-Yr JP Morgan Par Rate (no cap): 67% 2-Yr JP Morgan Par Rate (no cap): 100% 3-Yr JP Morgan Part Rate (no cap): 115%	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: 3.00% Annual P2P S&P Cap: 5.25% Monthly Avg Cap: 4.50% 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 100% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 125% 3-Yr GS Mom Blder M.A.C Part Rate (no cap): 150% 1-Yr JP Morgan Par Rate (no cap): 67% 2-Yr JP Morgan Par Rate (no cap): 100% 3-Yr JP Morgan Part Rate (no cap): 117%	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+)	OptiBlend 5	Fixed Account: 2.80% (1yr) (3.25% \$100k+) Perf. Triggered Rate: 4.20% (4.70% \$100k+) Annual P2P Cap: 5.75% (6.75% \$100k+) Ann P2P Vol Cntrl Spread: 0.90 (0.70 \$100k+)	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	Fixed Account: 2.95% (1yr) (3.20% \$100k+) Perf. Triggered Rate: 4.20% (4.70% \$100k+) 2-Yr P2P Cap (NO avg): 12.00% (14.00% \$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: 2.40% (1yr) (2.50% \$100k+) Perf. Triggered Rate: 4.10% (4.20% \$100k+) Annual P2P Cap: 4.75% (6.00% \$100k+) Ann P2P Vol Cntrl Spread: 1.75 (1.25 \$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: 2.50% (1yr) (2.65% \$100k+) Perf. Triggered Rate: 4.00% (4.55% \$100k+) 2-Yr P2P Cap (NO avg): 10.25% (12.25% \$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: 2.60% (1yr) (2.65% \$100k+) Perf. Triggered Rate: 4.45% (4.70% \$100k+) Annual P2P Cap: 5.75% (6.75% \$100k+) Ann P2P Vol Cntrl Spread: 1.10 (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



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: 2.00% (2.15% for \$250k+) S&P Annual P2P Par Rt. (no cap): 33% (35% 250k+) S&P Annual cap: 4.40% (4.75% \$250k+) S&P Montly sum cap: 1.75% (1.80% \$250k+) S&P MARC 5% ER spread: 1.60 (1.20 \$250k+) S&P low volatility daily risk ctrl sprd: 3.10 (2.75)	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	5.00% 0-75 3.75% 76-79 2.50% 80-85 Trail options
		S&P low vol Ann P2P with threshold par rate 30% par rate up to 6.00% , 115% par rate above 6%				
		S&P low vol Ann P2P with threshold par rate (250k) 30% par rate up to 5.50% , 115% par rate above 8%				
		2-yr low vol daily risk ctrl sprd: 4.10 (3.75) annlized				
Different Rates in Utah	Performance Choice 8	Fixed Account: 2.90% S&P Annual Cap: 5.50% S&P Monthly Sum Cap: 2.00% S&P low volatility daily risk ctrl sprd: 1.80 S&P MARC 5% ER spread: 0.00 DJIA Annual Cap: 4.75% S&P Midcap 400 Annual Cap: 4.55% Russell 2000 Annual Cap: 4.80% Nasdaq 100 Annual Cap: 4.80%	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 35% par rt up to 4.50% , 120% par rate above 4.50%				
		Nasdaq 100 Monly Sum Cap: 1.80% EuroStoxx 50 Annual Cap: 8.10% Hang Seng Annual Cap: 6.75% Inverse Performance Triggered Acct: 7.35%				
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	20% Bonus on Benefit Base Fixed Account: 2.90% S&P Monthly Avg Par Rt. (no cap): 80% S&P Annual cap: 6.20% S&P Monthly Sum cap: 2.40% Dow Jones Monthly Avg Par Rate: 75% Nasdaq 100 Monthly Sum cap: 1.80% S&P low volatility daily risk control sprd: 1.50	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
		S&P low volatility daily risk control sprd: 1.50				
	Charter Plus 10	7.00% Bonus (\$75k+) - 5% Bonus \$20k - \$74,999 Fixed Account: 1.90% S&P Ann P2P Par Rt. (no cap): 30% S&P Annual cap: 3.65% S&P Monthly Sum cap: 1.50% S&P Daily Avg margin (no cap): 3.05% 1-yr S&P low volatility daily risk ctrl sprd: 3.65 2-yr S&P low volatility daily risk ctrl sprd: 4.90/yr Nasdaq 100 Monthly Sum cap: 1.20%	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

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	2.00% Bonus on all premiums during 1st 5 years or 4.50% (total) if O.B.R. elected. On ACCOUNT value Fixed Account: 2.50% (2.60% for \$250k+) S&P Monthly Avg Par Rt. (no cap): 65% (70% 250k+) S&P Annual cap: 5.20% (5.50% \$250k+) S&P Biennial cap: 9.55% (10.00% \$250k+) S&P Montly sum cap: 2.00% (2.20% \$250k+) S&P Inverse Perf Trigger: 6.35% (6.60% 250k+) S&P low vol daily RC 5% sprd: 2.30 (2.00 \$250k+) 2-yr S&P low vol RC 8% annlz sprd: 3.30 (2.90 250k) DJIA Mnthly Avg Par Rt (no cap): 60% (65% 250k+) DJIA Annual cap: 4.00% (4.20% for \$250k+)	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
	Different Rates in OH, Ok, UT	S&P Midcap 400 Par Rt (no cap): 60% (65% 250k+) S&P Midcap 400 Ann cap: 3.80% (4.00% \$250k+) Nasdaq 100 Annual cap: 4.05% (4.20% 250k+) Nasdaq 100 Mnthly sum cap: 1.55% (1.65% 250k+) PM London Gold Mkt Fix Price Cap: 4.90% (5.15%)				
	Versa Choice 10	Fixed Account: 2.50% (2.85% for \$75k+) S&P Annual P2P Par Rt. (no cap): 40% (45% 75k+) S&P Annual cap: 5.25% (6.00% \$75k+) S&P MARC 5% ER spread: 0.65 (0.00 \$75k+) S&P Montly sum cap: 2.10% (2.35% \$75k+) S&P Low Volatility spread: 2.25% (1.60% 75k+)	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: 3.25% Annual P2P Cap: 5.80% Annual P2P Participation Rate: 47% Monthly Averaging Cap: 6.30%	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: 3.25% Annual P2P Cap: 6.15% Annual P2P Participation Rate: 49% Monthly Averaging Cap: 6.65%	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: 3.30% Annual P2P Cap: 6.55% Annual P2P Participation Rate: 51% Monthly Averaging Cap: 7.05%	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% S&P Annual P2P Cap: 5.25% S&P Annual P2P Cap \$100k+: 5.50% S&P Participation Rate (no cap): 50% (52% \$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% 86-90
	Index Select 7	Fixed Account: 2.00% S&P Annual P2P Cap: 5.75% S&P Annual P2P Cap \$100k+: 6.00% S&P Participation Rate (no cap): 51% (53% \$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: 6.00% S&P Annual P2P Cap \$100k+: 6.25% S&P Participation Rate (no cap): 52% (54% \$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