



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options			Surrender Schedule	Income Rider	Free Withdrawals	Commission	
Allianz (A+)	360	25% Interest bonus ** AV = Income Base			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	
		Fixed Account: 1.90%							
		Annual P2P S&P Cap: 3.75%							
		Annual P2P Nasdaq 100 Cap: 3.75%							
		Blmbrg Dyn Bal II P2P: spread 1.95 OR cap 4.60%							
		Monthly Sum S&P Cap: 2.00%							
		Monthly Sum Nasdaq 100 Cap: 2.00%							
		Monthly Sum Russell 2000 Cap: 2.10%							
		PIMCO Tactical Bal Index Annual Cap: 4.35%							
		PIMCO Tactical Bal Index Annual Spread: 1.85							
		Monthly Average Blended Spread (no cap): 2.00							
	222	Income Base: 15% bonus + 1.5 x index credit			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	
		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: 3.00%							
		Blmbrg Dyn Bal II P2P: spread 3.20 OR cap 3.25%							
		Monthly Sum S&P Cap: 1.60%							
		Monthly Sum Nasdaq 100 Cap: 1.60%							
		Monthly Sum Russell 2000 Cap: 2.00%							
		PIMCO Tactical Bal Index Annual Cap: 3.00%							
		PIMCO Tactical Bal Index Annual Spread: 3.10							
		Blended Mo Average Spread (no cap): 2.50%							
	365i	3.00% Bonus 1st 3 Yrs of Deposits			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	
		Fixed Account: 1.30%							
		Annual P2P S&P Cap: 2.50%							
		Annual P2P Nasdaq 100 Cap: 2.50%							
		Annual P2P Russell 2000 Cap: 2.50%							
		Annual P2P Blended Index Cap: 2.50%							
		Blmbrg Dyn Bal II P2P: spread 3.70 OR cap 2.75%							
		Monthly Sum S&P Cap: 1.40%							
		Monthly Sum Nasdaq 100 Cap: 1.40%							
		Monthly Sum Russell 2000 Cap: 1.90%							
		PIMCO Tactical Bal Index Annual Cap: 2.50%							
		PIMCO Tactical Bal Index Annual Spread: 3.60							
	Core Income 7	Fixed Account: 2.40%			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	
		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 1.00 OR cap 6.75%							
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%				
		Fixed Account		2.55%	2.70%				
		Perf Trigger Rate		3.85%	4.15%				
		1-Year Monthly Sum		1.80%	1.95%				
		1-Year P2P							
		100% Par Rate Cap		4.25%	4.60%				
		75% Par Rate Cap		Currently Unavailable					
50% Par Rate Cap		11.45%	13.70%						



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
American Equity (A-)	Choice 6	Fixed Account: 1.80% (1.90% 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
		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)					
Choice 8	Fixed Account: 1.90% (2.00% w/ MVA)	8 years 9.20,8.25,7.25,6.50,5.50,4.50,3.50,2.50,0	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	5.00% 18-75 3.75% 76-80 2.50% 81-85	
	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)						
Choice 10	Fixed Account: 2.00% (2.10% w/ MVA)	10 years 9.20,8.25,7.25,6.50,5.50,4.50,3.50,2.50,1.50,0.50	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	6.00% 18-75 4.50% 76-80	
	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						
Retirement Gold (Different in FL)	8% Bonus Year One		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%) 3) index credit x multiplier (90 bps)	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
	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%						
Traditions Gold	Fixed Account: 2.00%	10 Years 9%,8.25,7.25,6.25,5.25,4.25,3.25,2.25,1,0.50	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	
	S&P Annual Mo Avg w/ Par Rate: 60%					S&P Ann Mo Avg with Cap: 4.75%
	S&P Annual P2P with Participation Rate: 42%					S&P Annual P2P with Cap: 4.50%
	S&P 500 Monthly Sum Cap: 1.60%					S&P 500 Performance Trigger: 3.50%
Bond Yield w/ Cap: 7.90% cap w/ 2.00 spread	Volatility Control Index spread: 1.50%	10 Yr. U.S. Treasury Bond w/ Cap: 4.50%				
American General (A)	Power 7 Protector	Fixed Account: 1.60%	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
		Ann P2P S&P Cap: 4.00% (5.00% above \$100k)				
		ML Strategic Bal Ann P2P sprd: 3.00 (1.80 \$100k+)				
		MLSB 2-yr spread (annualized): 1.60 (0.60 \$100k+)				
Power 7 Protector Plus Income	Fixed Account: 1.40%	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	
	Ann P2P S&P Cap: 2.40% (3.05% above \$100k)					
	ML Strategic Bal Ann P2P sprd: 3.50 (2.55 \$100k+)					
	MLSB 2-yr spread (annualized): 2.15 (1.45 \$100k+)					
Power 10 Protector	Fixed Account: 1.75%	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	
	Ann P2P S&P Cap: 4.00% (5.00% \$100k+)					
	ML Strategic Bal Ann P2P sprd: 2.90 (1.50 \$100k+)					
	MLSB 2-yr spread (annualized): 1.50 (0.50 \$100k+)					
Power 10 Protector Plus Income	Fixed Account: 1.50%	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	
	Ann P2P S&P Cap: 2.50% (3.25% \$100k+)					
	ML Strategic Bal Ann P2P sprd: 3.25 (2.25 \$100k+)					
	MLSB 2-yr spread (annualized): 2.00 (1.25 \$100k+)					



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Equitrust (B++)	Accumulator MarcSeven	Fixed Account: 2.30% S&P Annual Point-to-Point Cap: 4.50% S&P Monthly Sum Cap: 1.60% Gldman Sachs Dynamo 1-yr P2P Par Rt (no cap): 75% 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: 1.75% S&P Annual Point-to-Point Cap: 3.00% S&P Monthly Sum Cap: 1.25% GS Dynamo 1-yr P2P Par Rate (no cap): 55% GS Dynamo 2-year P2P Par rate (no cap): 80%	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
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>
	Prosperity Elite 10	3% Bonus (1.50% age 76+) Enhancement Package 6% Bonus (3% 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%	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>
	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>



Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
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%
		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
		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
Great American (A)	LandMark 5 <i>(different in AK,CA,PA, UT,VA)</i>	Fixed Account: 2.25% (2.40% \$100k+) S&P Annual P2P Cap: 5.25% (5.50% \$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
		Ann P2P S&P Risk Cntrl Par Rate: 60% (65% \$100k) S&P Ret Spdg index Ann P2P Par Rt: 60% (70% \$100k) iShares U.S. Real Est P2P Cap: 6.00% (6.25% \$100k)				
	American Legend 3	Fixed Account: 2.65% Annual P2P S&P Cap: 5.65% Ann P2P S&P Risk Cntrl Par Rate: 65% GOLD 1-year P2P Cap: 6.25% iShares U.S. Real Estate Ann P2P: 6.50% 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
		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)				
	Custom 10 <i>Caps for CA,IN,OH, MN,MO,PA, TX,VA (no MVA)</i>	Fixed Account: 1.70% (1.90% for \$150k+) Ann P2P S&P Risk Ctrl 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
RETURN of PREMIUM & BAILOUT Fixed Account: 1.75% Annual P2P Cap: 5.00% Ann P2P S&P Risk Cntrl Participation Rate: 50% iShares U.S. Real Estate Ann P2P: 6.00%						
Safe Return	Fixed Account: 1.75% 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	
	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%					
Valor 10	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	
	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%					



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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: 2.25% 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% 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
		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% 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: 1.75% Annual P2P S&P Cap: 3.75% Monthly Avg Cap: 3.25% 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 55% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 80% 3-Yr GS Mom Blder M.A.C Part Rate (no cap): 100%	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: 1.80% Annual P2P S&P Cap: 3.75% Monthly Avg Cap: 3.25% 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): 105%	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: 4.00% (4.75% \$100k+) Ann P2P Vol Cntrl Spread: 2.25% (1.75% \$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) (2.25% \$100k+) Perf. Triggered Rate: 3.65% (4.00% \$100k+) Annual P2P Cap: 4.75% (5.75% \$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	7.00% 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



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: 1.40% (1.55% for \$250k+) S&P Annual P2P Par Rt. (no cap): 35% (35% 250k+) S&P Annual cap: 3.50% (3.85% \$250k+) S&P Montly sum cap: 1.30% (1.40% \$250k+) S&P MARC 5% ER spread: 3.30 (2.45 \$250k+) S&P low volatility daily risk ctrl sprd: 4.65 (4.10) 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: 5.90 (5.30) 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 Trail options	
		Performance Choice 8	Fixed Account: 1.65% S&P Annual Cap: 4.35% S&P Monthly Sum Cap: 1.65% S&P low volatility daily risk ctrl sprd: 3.10 S&P MARC 5% ER spread: 1.80 DJIA Annual Cap: 2.95% S&P Midcap 400 Annual Cap: 2.50% Russell 2000 Annual Cap: 2.80% Nasdaq 100 Annual Cap: 2.65% 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
			Nasdaq 100 Monly Sum Cap: 1.10% EuroStoxx 50 Annual Cap: 3.40% Hang Seng Annual Cap: 3.70% Inverse Performance Triggered Acct: 4.05%				
			Different Rates in Utah				
Benefit Solutions 10	20% Bonus on Benefit Base Fixed Account: 1.55% S&P Monthly Avg Par Rt. (no cap): 55% S&P Annual cap: 4.50% S&P Monthly Sum cap: 1.80% Dow Jones Monthly Avg Par Rate: 60% Nasdaq 100 Monthly Sum cap: 1.00% S&P low volatility daily risk control sprd: 2.95	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		
Charter Plus 10	7.00% Bonus (\$75k+) - 5% Bonus \$20k - \$74,999 Fixed Account: 0.90% S&P Ann P2P Par Rt. (no cap): 30% S&P Annual cap: 2.80% S&P Monthly Sum cap: 1.20% S&P Daily Avg margin (no cap): 3.95% 1-yr S&P low volatility daily risk ctrl sprd: 5.35 2-yr S&P low volatility daily risk ctrl sprd: 6.75/yr Nasdaq 100 Monthly Sum cap: 0.60%	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	2.00% Bonus on all premiums during 1st 5 years or 4.50% (total) if O.B.R. elected. On ACCOUNT value Fixed Account: 1.45% (1.70% for \$250k+) S&P Monthly Avg Par Rt. (no cap): 55% (60% 250k+) S&P Annual cap: 4.05% (4.50% \$250k+) S&P Biennial cap: 5.55% (6.60% \$250k+) S&P Montly sum cap: 1.55% (1.75% \$250k+) S&P Inverse Perf Trigger: 3.55% (4.15% 250k+) S&P low vol daily RC 5% sprd: 3.40 (2.95 \$250k+) 2-yr S&P low vol RC 8% annlz sprd: 4.50 (3.95 250k) DJIA Mnthly Avg Par Rt (no cap): 55% (65% 250k+) DJIA Annual cap: 2.55% (3.05% 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): 45% (50% 250k+) S&P Midcap 400 Ann cap: 2.15% (2.60% \$250k+) Nasdaq 100 Annual cap: 2.30% (2.75% 250k+) Nasdaq 100 Mnthly sum cap: 1.00% (1.10% 250k+) PM London Gold Mkt Fix Price Cap: 2.50% (3.05%)	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	Surrender Schedule 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: 2.60% Annual P2P Cap: 4.65% Annual P2P Participation Rate: 44% Monthly Averaging Cap: 5.15%	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: 2.65% Annual P2P Cap: 5.15% Annual P2P Participation Rate: 48% 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: 2.70% 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: 4.50% Annual Point to Point Cap \$100k+: 5.00%	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: 4.75% Annual Point to Point Cap \$100k+: 5.25%	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!