



800-537-2476

SPIA Quotes Available

### Multi-Year Guaranteed Annuities

Guarantee Period	Carrier	A.M. Best	Product Name	Rate % Below \$100k	Rate \$100k+ Initial-Beyond	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Commission (less older ages)
3 Years	Oxford Life	A-	Multi-Select	2.05 - 3 yrs	2.05 - 3 yrs	2.05%	2.05%	80	1.00% (0-75)
3 Years	Guggenheim Life	B++	Preserve MYG	2.00 - 3 yrs	2.00 - 3 yrs	2.00%	2.00%	90	1.00% (0-80)>
3 Years	EquiTrust	B++	Certainty Select	2.00 - 3 yrs	2.00 - 3 yrs	2.00%	2.00%	90	2.00% (0-80)
3 Years	Global Atlantic	A-	SecureFore 3	2.00 - 3 yrs	2.00 - 3 yrs	2.00%	2.00%	85	1.80% (0-80)
3 Years	North American	A+	Guarantee Choice II	1.45 - 3 yrs	1.75~ - 3 yrs	1.75%~	1.45%	90	1.50% (0-80)
3 Years	Athene	A	MaxRate	1.25 - 3 yrs	1.40 - 3 yrs	1.40%	1.25%	85	1.30% (0-75)
3 Years	F&G Life	B++	Guarantee Platinum 3	1.25 - 3 yrs	1.25 - 3 yrs	1.25%	1.25%	90	1.50% (0-79)
4 Years	Oxford Life	A-	Multi-Select	2.55 - 4 yrs	2.55 - 4 yrs	2.55%	2.55%	80	1.27% (0-75)
4 Years	Guggenheim Life	B++	Preserve MYG	2.25 - 4 yrs	2.25 - 4 yrs	2.25%	2.25%	90	1.75% (0-80)>
4 Years	North American	A+	Guarantee Choice II	1.70 - 4 yrs	1.90~ - 4 yrs	1.90%~	1.70%	90	1.50% (0-80)
5 Years	Sentinel Security	B++	Limited Availability*	3.25 - 5yrs	3.25 - 5yrs	3.25%*	3.25%*	90	2.25% (0-80)
5 Years	F&G Life	B++	E-APP ONLY	3.10 - 5 yrs	3.10 - 5 yrs	3.10%	3.10%	90	2.00% (0-79)
5 Years	Oxford Life	A-	Multi-Select	2.65 - 5 yrs	2.65 - 5 yrs	2.65%	2.65%	80	2.50% (0-75)
5 Years	Standard	A	FGA 5	2.55 - 5yrs	2.65 - 5 yrs	2.65%	2.55%	90	2.00% (0-80)
5 Years	Global Atlantic	A-	SecurFore 5	2.55 - 5 yrs	2.55 - 5 yrs	2.55%	2.55%	85	2.50% (0-80)
5 Years	North American	A+	Guarantee Choice II	2.25 - 5 yrs	2.50~ - 5 yrs	2.50%~	2.25%	90	2.00% (0-80)
5 Years	Guggenheim Life	B++	Preserve MYG	2.50 - 5 yrs	2.50 - 5 yrs	2.50%	2.50%	90	2.50% (0-80)>
5 Years	EquiTrust	B++	Certainty Select	2.50 - 5 yrs	2.50 - 5 yrs	2.50%	2.50%	90	3.00% (0-80)
5 Years	American Nat'l	A	Palladium MYG	3.05 - 2.05	3.15 - 2.15	2.35%	2.25%	85	2.50% (0-79)
5 years	American Equity	A-	Gtee Series (MVA)	2.30 - 5 yrs	2.30 - 5 yrs	2.30%	2.30%	85	3.00% (0-75)
5 Years	Lincoln Financial	A+	MYGuarantee Plus	2.10 - 5 yrs	2.30 - 5 yrs	2.30%	2.10%	85	2.00% (0-75)
5 Years	Athene	A	Athene MYG	2.10 - 5 yrs	2.25 - 5 yrs	2.25%**	2.10%**	83	2.00% (0-75)
5 Years	Great American	A	SecureGain 5	2.05 (escalates)	2.20 (escalates)	2.20%^	2.05%^	89	2.50% (0-80)
6 Years	Oxford Life	A-	Multi-Select	3.10 - 6 yrs	3.10 - 6 yrs	3.10%	3.10%	80	1.25% (0-75)
6 Years	American Nat'l	A	Palladium MYG	2.60 - 6 yrs	2.70 - 6 yrs	2.70%	2.60%	85	2.50% (0-79)
6 Years	Standard	A	FGA 6	2.60 - 6 yrs	2.70 - 6 yrs	2.70%	2.60%	90	2.00% (0-80)
6 Years	EquiTrust	B++	Certainty Select	2.60 - 6 yrs	2.60 - 6 yrs	2.60%	2.60%	90	3.00% (0-80)
6 Years	Guggenheim Life	B++	Preserve MYG	2.60 - 6 yrs	2.60 - 6 yrs	2.60%	2.60%	90	2.50% (0-80)>
6 Years	American Equity	A-	Guarantee Series	2.45 - 6 yrs	2.45 - 6 yrs	2.45%	2.45%	85	3.00% (0-75)
6 Years	North American	A+	Guarantee Choice II	2.10 - 6 yrs	2.35~ - 6 yrs	2.35%~	2.10%	90	2.00% (0-80)
6 Years	Lincoln Financial	A+	MYGuarantee Plus	2.20 - 6 yrs	2.35 - 6 yrs	2.35%	2.20%	85	2.25% (0-75)
7 Years	Sentinel Security	B++	Limited Availability*	3.40 - 7yrs	3.40 - 7yrs	3.40%*	3.40%*	90	2.25% (0-80)
7 Years	Oxford Life	A-	Multi-Select	2.90 - 7 yrs	2.90 - 7 yrs	2.90%	2.90%	80	2.50% (0-75)
7 Years	Guggenheim Life	B++	Preserve MYG	2.80 - 7 yrs	2.80 - 7 yrs	2.80%	2.80%	90	2.50% (0-80)>
7 Years	American Nat'l	A	Palladium MYG	3.55 - 2.55	3.65 - 2.65	2.79%	2.69%	85	2.50% (0-79)
7 Years	Standard	A	FGA 7	2.60 - 7 yrs	2.70 - 7 yrs	2.70%	2.60%	90	2.00% (0-80)
7 Years	American Equity	A-	Guarantee Series	2.60 - 7 yrs	2.60 - 7 yrs	2.60%	2.60%	85	3.00% (0-75)
7 Years	North American	A+	Guarantee Choice II	2.25 - 7 yrs	2.50~ - 7 yrs	2.50%~	2.25%	90	2.50% (0-80)
7 Years	Guggenheim Life	B++	ProOption MYG ROP	2.45 - avg	2.45 - avg	2.45%	2.45%	90	2.50% (0-80)
7 Years	Lincoln Financial	A+	MYGuarantee Plus	2.30 - 7 yrs	2.45 - 7 yrs	2.45%	2.30%	90	2.50% (0-75)
7 Years	Great American	A	SecureGain 7	2.40 (escalates)	2.50 (escalates)	2.39%^	2.29%^	85	3.50% (0-80)
7 Years	Athene	A	Athene MYG	2.20 - 7 yrs	2.35 - 7 yrs	2.35%**	2.20%**	83	2.50% (0-75)
7 Years	F&G Life	B++	Guarantee Platinum 7	2.05 - 7 yrs	2.05 - 7 yrs	2.05%	2.05%	90	3.25% (0-79)
8 Years	Oxford Life	A-	Multi-Select	3.20 - 8 yrs	3.20 - 8 yrs	3.20%	3.20%	80	1.45% (0-75)
8 Years	Guggenheim Life	B++	Preserve MYG	2.90 - 8 yrs	2.90 - 8 yrs	2.90%	2.90%	90	2.50% (0-80)>
8 Years	American Nat'l	A	Palladium MYG	2.75 - 8 yrs	2.85 - 8 yrs	2.85%	2.75%	85	2.50% (0-79)
8 Years	EquiTrust	B++	Certainty Select	2.75 - 8 yrs	2.75 - 8 yrs	2.75%	2.75%	90	3.00% (0-80)
8 Years	North American	A+	Guarantee Choice II	2.45 - 8 yrs	2.65~ - 8 yrs	2.65%~	2.45%	90	2.50% (0-80)
9 Years	Guggenheim Life	B++	Preserve MYG	3.10 - 9 yrs	3.10 - 9 yrs	3.10%	3.10%	90	2.50% (0-80)>
9 Years	Oxford Life	A-	Multi-Select	2.95 - 9 yrs	2.95 - 9 yrs	2.95%	2.95%	80	2.75% (0-75)
9 Years	American Nat'l	A	Palladium MYG	4.45 - 2.45	4.55 - 2.55	2.77%	2.67%	85	3.00% (0-79)
9 Years	North American	A+	Guarantee Choice II	2.55 - 9 yrs	2.75~ - 9 yrs	2.75%~	2.55%	90	3.00% (0-80)
10 Years	Sentinel Security	B++	Limited Availability*	3.50 - 10 yrs	3.50 - 10 yrs	3.50%*	3.50%*	90	2.75% (0-80)
10 Years	Oxford Life	A-	Multi-Select	3.15 - 10 yrs	3.15 - 10 yrs	3.15%	3.15%	80	3.00% (0-75)
10 Years	Guggenheim Life	B++	Preserve MYG	3.10 - 10 yrs	3.10 - 10 yrs	3.10%	3.10%	90	3.00% (0-80)>
10 Years	EquiTrust	B++	Certainty Select	3.00 - 10 yrs	3.00 - 10 yrs	3.00%	3.00%	90	3.00% (0-80)
10 Years	North American	A+	Guarantee Choice II	2.65 - 10 yrs	2.85~ - 10 yrs	2.85%~	2.65%	90	3.00% (0-80)
10 Years	Guggenheim Life	B++	ProOption MYG ROP	2.75 - avg	2.75 - avg	2.75%	2.75%	90	3.00% (0-80)
10 Years	Standard	A	FGA 10	2.60 - 10 yrs	2.70 - 10 yrs	2.70%	2.60%	80	3.00% (0-80)

~\$200k HI-band >lower in DE \*Different rates in FL,CA,MN - assumes no riders \*\*Lower in AK,CA,CT,DE,HI,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,WA ^lower in CT,IN,MN,MO,OH,VA



# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options			Surrender Schedule	Income Rider	Free Withdrawals	Commission	
Allianz (A+)	360	<b>25% Interest bonus ** AV = Income Base</b>			10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	25% interest bonus before rider trigger. Income base = acct val. Increasing income option. Competitive income % increases while in deferral. (120 bp cost)	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% ages 76-80 trail options & bonus levels	
		Fixed Account: <b>1.90%</b>							
		Annual P2P S&P Cap: <b>3.75%</b>							
		Annual P2P Nasdaq 100 Cap: <b>3.75%</b>							
		<b>Blmbrg Dyn Bal II P2P: spread 1.95 OR cap 4.60%</b>							
		Monthly Sum S&P Cap: <b>2.00%</b>							
		Monthly Sum Nasdaq 100 Cap: <b>2.00%</b>							
		Monthly Sum Russell 2000 Cap: <b>2.10%</b>							
		PIMCO Tactical Bal Index Annual Cap: <b>4.35%</b>							
		PIMCO Tactical Bal Index Annual Spread: <b>1.85</b>							
		Monthly Average Blended Spread (no cap): <b>2.00</b>							
	222	<b>Income Base: 15% bonus + 1.5 x index credit</b>			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	
		Fixed Account: <b>1.50%</b>							
		Ann P2P S&P Cap: <b>2.75%</b>							
		Ann P2P Nasdaq 100 Cap: <b>2.75%</b>							
		Ann P2P Russell 2000 Cap: <b>2.75%</b>							
		Ann P2P Blended Index Cap: <b>3.25%</b>							
		<b>Blmbrg Dyn Bal II P2P: spread 2.95 OR cap 3.50%</b>							
		Monthly Sum S&P Cap: <b>1.60%</b>							
		Monthly Sum Nasdaq 100 Cap: <b>1.60%</b>							
		Monthly Sum Russell 2000 Cap: <b>2.00%</b>							
		PIMCO Tactical Bal Index Annual Cap: <b>3.25%</b>							
		PIMCO Tactical Bal Index Annual Spread: <b>2.85</b>							
		Blended Mo Average Spread (no cap): <b>2.50%</b>							
	365i	<b>3.00% Bonus 1st 3 Yrs of Deposits</b>			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	
		Fixed Account: <b>1.30%</b>							
		Annual P2P S&P Cap: <b>2.50%</b>							
		Annual P2P Nasdaq 100 Cap: <b>2.50%</b>							
		Annual P2P Russell 2000 Cap: <b>2.50%</b>							
		Annual P2P Blended Index Cap: <b>2.50%</b>							
		<b>Blmbrg Dyn Bal II P2P: spread 3.70 OR cap 2.75%</b>							
		Monthly Sum S&P Cap: <b>1.40%</b>							
		Monthly Sum Nasdaq 100 Cap: <b>1.40%</b>							
		Monthly Sum Russell 2000 Cap: <b>1.90%</b>							
		PIMCO Tactical Bal Index Annual Cap: <b>2.50%</b>							
		PIMCO Tactical Bal Index Annual Spread: <b>3.60</b>							
	Core Income 7	Fixed Account: <b>2.40%</b>			7 Years 8.5,8,7,6,5,4,3,0	Income base = acct value Level or increasing income options. (105 bp cost)	After 1 year, 10% of premiums paid annually	5.50% 0-75 4.00% 76-80	
		Ann P2P S&P Cap: <b>4.50%</b>							
		Ann P2P Nasdaq 100 Cap: <b>4.50%</b>							
		Ann P2P Russell 2000 Cap: <b>4.50%</b>							
		<b>Blmbrg Dyn Bal II P2P: spread 1.00 OR cap 6.75%</b>							
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 (90 bp cost) or (2) 4% + 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
		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	4.00%	4.35%					
		75% Par Rate Cap	Currently Unavailable						
50% Par Rate Cap	9.65%	12.40%							



# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
American Equity (A-)	Choice 6	Fixed Account: <b>1.80%</b> (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: <b>40%</b> (45% w/ MVA)				
		S&P Ann P2P with Cap: <b>4.50%</b> (4.75% w/ MVA) S&P Monthly Sum: <b>1.60%</b> (1.70% w/ MVA) Volatility Control index spread: <b>1.50</b>				
	Choice 8	Fixed Account: <b>1.90%</b> (2.00% w/ MVA)	8 years 9.20,8.25,7.25,6.50,5.50,4.50,3.50,2.50,0	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: <b>45%</b> (50% w/ MVA) S&P Annual P2P with Cap: <b>4.75%</b> (5.00% w/ MVA) S&P Monthly Sum: <b>1.70%</b> (1.80% w/ MVA) Volatility Control index spread: <b>1.25</b>				
Choice 10	Fixed Account: <b>2.00%</b> (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		10% after 1 year	6.00% 18-75 4.50% 76-80	
Retirement Gold  (Different in FL)	<b>8% Bonus Year One</b>		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: <b>1.00%</b> Ann P2P S&P Cap: <b>2.00%</b> Ann P2P No-Cap Participation Rate: <b>15%</b> Monthly Average Cap: <b>2.00%</b> Mnthly Avg No-Cap Participation Rate: <b>25%</b> Volatility Control Index spread: <b>4.00%</b> Monthly P2P Cap: <b>1.00%</b>					
Traditions Gold	Fixed Account: <b>2.00%</b> S&P Annual Mo Avg w/ Par Rate: <b>60%</b> S&P Ann Mo Avg with Cap: <b>4.75%</b> S&P Annual P2P with Participation Rate: <b>42%</b> S&P Annual P2P with Cap: <b>4.50%</b> S&P 500 Monthly Sum Cap: <b>1.60%</b> S&P 500 Performance Trigger: <b>3.50%</b> Bond Yield w/ Cap: <b>7.90% cap w/ 2.00 spread</b> Volatility Control Index spread: <b>1.50%</b> 10 Yr. U.S. Treasury Bond w/ Cap: <b>4.50%</b>	10 Years 9,8,25,7.25,6.25,5.25,4.25,3.25,2.25,1,0.50  Different in CA	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: <b>1.60%</b> Ann P2P S&P Cap: <b>4.00%</b> (5.00% above \$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
		ML Strategic Bal Ann P2P sprd: <b>3.00</b> (1.80 \$100k+) MLSB 2-yr spread (annualized): <b>1.60</b> (0.60 \$100k+)				
	Power 7 Protector Plus Income	Fixed Account: <b>1.40%</b> Ann P2P S&P Cap: <b>2.40%</b> (3.05% above \$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
		ML Strategic Bal Ann P2P sprd: <b>3.50</b> (2.55 \$100k+) MLSB 2-yr spread (annualized): <b>2.15</b> (1.45 \$100k+)				
Power 10 Protector	Fixed Account: <b>1.75%</b> Ann P2P S&P Cap: <b>4.00%</b> (5.00% \$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	
	ML Strategic Bal Ann P2P sprd: <b>2.90</b> (1.50 \$100k+) MLSB 2-yr spread (annualized): <b>1.50</b> (0.50 \$100k+)					
Power 10 Protector Plus Income	Fixed Account: <b>1.50%</b> Ann P2P S&P Cap: <b>2.50%</b> (3.25% \$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	



# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
<b>Equitrust</b> (B++)	<b>MarketTen Bonus</b>	<p><b>6% Bonus</b> <b>RETURN OF PREMIUM FEATURE</b></p> <p>Fixed Account: <b>1.00%</b> Annual Point-to-Point Cap: <b>2.50%</b> Monthly Avg (no cap) Participation Rate: <b>30%</b> 2-Year Monthly Avg Cap: <b>6.00%</b> Daily Averaging Cap: <b>2.75%</b> Monthly Sum Cap: <b>1.00%</b></p>	<p>10 Years 10,10,10,10,10, 9,8,7,6,4,0 Non-Rolling</p>	<p>6.00% compound for 10 yrs (75 bp cost)</p>	<p>10% after first year</p>	<p>6.00% 0-80</p>
	<b>DynaMARC Index</b>	<p><b>10% Bonus on Income base</b> (if income rider is elected)</p> <p>Fixed Account: <b>2.60%</b> Dynamo Index Annual Par rate (no cap): <b>80.00%</b> Dynamo 2-year P2P Par rate (no cap): <b>100%</b> S&amp;P Annual P2P Cap: <b>5.00%</b> S&amp;P Monthly Sum Cap: <b>1.85%</b></p>	<p>10 Years 10,10,10,10,10, 9,8,7,7,4,0</p>	<p>10% Bonus Rollup of 4% + index credit for 10 years LTC Doubler after 3 years (95 bps)</p>	<p>10% after first year</p>	<p>7.00% 0-80</p>
<b>F&amp;G Life</b> (B++)	<b>Prosperity Elite 7</b>	<p><b>2% Bonus (1% age 76+)</b> Enhancement Package <b>4% Bonus (2% age 76+)</b> Protection Package</p> <p>Fixed Account: <b>1.00%</b> <b>Different in some states</b> Montly Average P2P Cap: <b>3.75%</b> S&amp;P Annual P2P Cap: <b>3.25%</b> Monthly Sum Cap: <b>1.50%</b> Performance Trigger Rate: <b>3.00%</b></p>	<p>7 Years 10%,9,8,7,6,5,4,0</p> <p>Crisis waiver income doubler option</p>	<p>2 Tracks: 18% bonus OR 6.00% compound for 10 years (130 bp cost) 10 yr restart option</p>	<p>10% after first year</p>	<p>5.00% 0-75 3.00% 76-80 2.50% 81-85 <i>different in some states</i></p>
	<b>Prosperity Elite 10</b>	<p><b>3% Bonus (1.50% age 76+)</b> Enhancement Package <b>6% Bonus (3% age 76+)</b> Protection Package</p> <p>Fixed Account: <b>1.00%</b> <b>Different in some states</b> Montly Average P2P Cap: <b>3.75%</b> S&amp;P Annual P2P Cap: <b>3.25%</b> Monthly Sum Cap: <b>1.50%</b> Performance Trigger Rate: <b>3.00%</b></p>	<p>10 Years 12,11,10,9,8,7,6,5,4,3,0</p> <p>Crisis waiver income doubler option</p>	<p>2 Tracks: 18% bonus OR 6.00% compound for 10 years (130 bp cost) 10 yr restart option</p>	<p>10% after first year</p>	<p>7.50% 0-75 5.50% 76-80 3.75% 81-85 <i>different in some states</i></p>
	<b>Performance Pro</b>	<p><b>9% Bonus on Account Value (4.50% ages 76-80)</b></p> <p>Fixed Account: <b>1.00%</b> <b>Different in some states</b> Annual P2P S&amp;P 500 cap: <b>4.00%</b> Annual P2P Gold commodity cap: <b>4.50%</b> S&amp;P 2-year P2P cap: <b>8.50%</b> S&amp;P 3-year P2P cap: <b>15.25%</b> 5-yr DJ Real Estate Risk Control index spread: <b>15.50</b> Monthly sum S&amp;P cap: <b>1.85%</b></p>	<p>10 Years 14,13,12,11,10,8,6,4,2,1,0 MVA</p> <p>Crisis waiver income doubler option</p>	<p>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)</p>	<p>10% after first year</p>	<p>8.50% 0-75 6.50% 76-80 <i>different in some states</i></p>
	<b>Safe Income Plus</b>	<p><b>8% BONUS if GLWB is elected (7% lite states)</b></p> <p>Fixed Account: <b>1.00%</b> <b>Different in some states</b> Ann P2P S&amp;P Cap: <b>2.00%</b> Annual P2P Mnthly Avg S&amp;P Cap: <b>2.00%</b> Monthly Sum S&amp;P Cap: <b>1.10%</b> Performance Trigger Rate: <b>1.75%</b></p>	<p>10 Years 12,11,10,9,8, 7,6,5,4,3,0 MVA</p> <p>Crisis waiver income doubler option</p>	<p>(Built-in) 7.25% compounded for 10 years (105 bps)</p>	<p>10% after first year</p>	<p>7.00% 0-75 5.00% 76-80 <i>different in some states</i></p>
<b>Global Atlantic</b> (A-)	<b>Income 150+</b>	<p><b>Low Band - \$10k-\$25k - High 25k-99k - Ultra \$100k+</b></p> <p>Fixed Account: <b>1.35%</b> (1.60% \$100k+) Annual P2P Cap: <b>2.75%</b> (3.25% \$100k+) Monthly Sum Cap: <b>1.30%</b> (1.55% \$100k+) 3-Yr Barclays Arm II Indx w/ spread: <b>8.00 (6.00)</b> 2-yr P2P BlackRock Div Vol Cntrl sprd: <b>5.50 (4.00)</b> Income rider built in at 0.95 bp cost. Income base has periodic bonuses in deferral.</p>	<p>10 Years 10,10,9,9,8,7,6,5,4,2,0 MVA</p> <p>Different in some states</p>	<p><b>Income Base Bonus</b> Day 1 = 20% Start of yr 3 = 15% Start of yr 5 = 15% Start of yr 10 = 150% of int earned yrs 1-9 added (1.05% cost)</p>	<p>10% after first year</p>	<p>7.00% 0-75 5.00% 76-80 Bonus levels 750k - +0.50 \$1m - +1% 2.5m - +1.5% 3mil - +2%</p>



# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Great American (A)	Safe Outlook	Fixed Account: <b>1.70%</b> (1.75% \$100k+) Annual P2P Cap: <b>4.50%</b> (4.75% \$100k+) Ann P2P S&P Risk Cntrl Par Rate: <b>45%</b> (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: <b>2.25%</b> Annual P2P S&P Cap: <b>5.40%</b> Ann P2P S&P Risk Cntrl Par Rate: <b>65%</b> GOLD 1-year P2P Cap: <b>5.50%</b> iShares U.S. Real Estate Ann P2P: <b>6.00%</b> U.S. Retiree Spending Index Ann P2P Par Rt: <b>70%</b> Monthly Sum S&P P2P Cap: <b>2.25%</b>	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: <b>1.40%</b> (1.50% for \$150k+) Ann P2P S&P Risk Cntrl Par Rate: <b>50%</b> (55% 150k+) Ann P2P Gold Index Cap: <b>4.75%</b> (5.00% \$150k+) Ann P2P S&P Cap: <b>4.00%</b> (4.25% 150k+) iShares U.S. Real Est Ann P2P: <b>5.00%</b> (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: <b>1.40%</b> (1.50% for \$150k+) Ann P2P S&P Risk Ctrl Par Rt: <b>45%</b> (50% for \$150k+) Ann P2P Gold Index Cap: <b>4.50%</b> (4.75% for \$150k+) Ann P2P S&P cap: <b>4.00%</b> (4.25% for \$150k+) iShares U.S. Real Est Ann P2P: <b>4.75%</b> (5.00% \$150k)	No MVA in CA,IN,OH,PA,TX			
	Safe Return	<b>RETURN of PREMIUM &amp; BAILOUT</b> Fixed Account: <b>1.00%</b> Annual P2P Cap: <b>4.75%</b> Ann P2P S&P Risk Cntrl Participation Rate: <b>50%</b> iShares U.S. Real Estate Ann P2P: <b>5.50%</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0	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	<b>2% Bonus</b> Fixed Account: <b>1.00%</b> Annual P2P Cap: <b>4.50%</b> Ann P2P S&P Risk Cntrl Par Rate: <b>50%</b> U.S. Retiree Spending Index Ann P2P Par Rt: <b>65%</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0	Must purchase rider 7% simple growth for 10 yrs (0.95), 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	<b>4% Bonus on Account Value</b> Fixed Account: <b>2.25%</b> Annual P2P S&P Cap: <b>4.50%</b> Annual P2P S&P Participation Rate (no cap): <b>40%</b>	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: <b>2.40%</b> Annual P2P S&P Cap: <b>4.75%</b> <b>1-yr CROCI Sector II 5.5% Vol Cntrl Idx: 2.25 sprd</b> 2-yr CROCI Sector II 5.5% Vol Cntrl Idx: <b>80%</b> Par Rt 5-yr P2P CROCI Sectors II Index: <b>30%</b> Par Rt <b>1-yr Morg Stanley Diversified Sel Idx: 90% Par Rate</b> 2-yr Morg Stanley Diversified Sel Idx: <b>110%</b> Par Rate 5-yr Morg Stanley Diversified Sel Idx: <b>120%</b> Par Rate  <b>6 Options with NO CAP!</b>	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: <b>1.80%</b> Annual P2P S&P Cap: <b>4.00%</b> Monthly Avg Cap: <b>3.25%</b> 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): <b>60%</b> 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): <b>85%</b> 3-Yr GS Mom Blder M.A.C Part Rate (no cap): <b>100%</b>	7 Years 9%,8.5,8,7,6,5,4,0	10-year rollup varies by issue age 45-60: 7.00% 61-74: 8.00% 75-85: 9.00% (simple int) 0.95%	10% after first year	4.50% 18-75 3.50% 76-85
	Marquis SP 10	Fixed Account: <b>1.85%</b> Annual P2P S&P Cap: <b>4.25%</b> Monthly Avg Cap: <b>3.50%</b> 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): <b>65%</b> 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): <b>90%</b> 3-Yr GS Mom Blder M.A.C Part Rate (no cap): <b>105%</b>	10 Years 9%,8.5,8,7,6,5,4,3,2,1	10-year rollup varies by issue age 45-60: 7.00% 61-74: 8.00% 75-85: 9.00% (simple int) 0.95%	10% after first year	6.50% 18-75 5.00% 76-85
Lincoln Financial (A+)	Opti- Choice 5	Fixed Account: <b>1.50%</b> (1.65% \$100k+) Perf. Triggered Rate: <b>2.50%</b> (2.75% \$100k+) Monthly Sum Cap: <b>1.25%</b> (1.35% \$100k+) P2P Mnthly Avg Spread: <b>3.20</b> (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: <b>2.15%</b> (1yr) (2.30% \$100k+) Perf. Triggered Rate: <b>3.50%</b> (4.00% \$100k+) 2-Yr P2P Cap (NO avg): <b>9.00%</b> (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: <b>2.00%</b> (1yr) (2.10% \$100k+) Perf. Triggered Rate: <b>3.35%</b> (3.50% \$100k+) Annual P2P Cap: <b>4.00%</b> (4.75% \$100k+) Ann P2P Vol Cntrl Spread: <b>2.25%</b> (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: <b>2.15%</b> (1yr) (2.30% \$100k+) Perf. Triggered Rate: <b>3.50%</b> (4.00% \$100k+) 2-Yr P2P Cap (NO avg): <b>9.00%</b> (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: <b>2.20%</b> (1yr) (2.35% \$100k+) Perf. Triggered Rate: <b>3.65%</b> (4.00% \$100k+) Annual P2P Cap: <b>4.75%</b> (6.00% \$100k+) Ann P2P Vol Cntrl Spread: <b>1.50%</b> (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	<b>Bonus 3% (4% for \$100k+)</b> Fixed Account: <b>1.35%</b> Performance Trigger Rate: <b>2.25%</b> 2-year P2P Cap: <b>5.30%</b> 2-year monthly sum cap: <b>1.85%</b>	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+)	<b>Income Choice 7</b>	<b>5.00% Bonus</b> on all premiums during 1st 5 years <b>Applied to Benefit Base Only</b> - not acct value Fixed Account: <b>1.70%</b> (1.85% for \$250k+) S&P Annual P2P Par Rt. (no cap): <b>40%</b> (40% 250k+) S&P Annual cap: <b>4.00%</b> (4.35% \$250k+) S&P Montly sum cap: <b>1.55%</b> (1.65% \$250k+) S&P low volatility daily risk ctrl sprd: <b>3.10</b> (2.60) S&P low vol Ann P2P with threshold par rate <b>40%</b> par rate up to <b>8.00%</b> , <b>120%</b> par rate above <b>8%</b> S&P low vol Ann P2P with threshold par rate (250k) <b>50%</b> par rate up to <b>8.00%</b> , <b>120%</b> par rate above <b>8%</b> 2-yr low vol daily risk ctrl sprd: <b>3.85</b> (3.45) annlized	7 Years 7,6,5,4,3,2,1,0 MVA  <b>No cost for rider Increasing or level income &gt;&gt;&gt;</b>	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



# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission					
North American (A+)	Performance Choice 8	Fixed Account: <b>2.15%</b> S&P Annual Cap: <b>5.00%</b> S&P Monthly Sum Cap: <b>2.00%</b> S&P low volatility daily risk ctrl sprd: <b>2.00</b> S&P MARC 5% ER spread: <b>1.20</b> DJIA Annual Cap: <b>3.60%</b> S&P Midcap 400 Annual Cap: <b>3.45%</b> Russell 2000 Annual Cap: <b>3.60%</b> Nasdaq 100 Annual Cap: <b>3.50%</b> S&P low vol Ann P2P with threshold par rate <b>45% par rate up to 6.00%, 125% par rate above 6%</b>	8 Years 10,10,10,10,9,8,5,3,0 MVA	6.00% for 10 years (1.05% cost)  5.75% in PA  Increasing income option (+ 2% per year)	10% after first year	5.00% 0-75 3.75% 76-79 2.50 80-85  <i>lower in SC, TX, UT</i>					
		Different Rates in Utah					Nasdaq 100 Monly Sum Cap: <b>1.50%</b> EuroStoxx 50 Annual Cap: <b>4.50%</b> Hang Seng Annual Cap: <b>4.90%</b> Inverse Performance Triggered Acct: <b>4.90%</b>				
		Benefit Solutions 10					<b>20% Bonus</b> on Benefit Base Fixed Account: <b>2.45%</b> S&P Monthly Avg Par Rt. (no cap): <b>80%</b> S&P Annual cap: <b>5.15%</b> S&P Monthly Sum cap: <b>2.15%</b> Dow Jones Monthly Avg Par Rate: <b>85%</b> Nasdaq 100 Monthly Sum cap: <b>1.70%</b> S&P low volatility daily risk control sprd: <b>1.70</b>	10 Years 10,10,9,9,8,,8,7,6,4,2,0 MVA	Benefit Base Floor  120% years 1-5 140% years 6-10 160% year 11+  (1.20% cost)	5% after first year  10% cumulative	7.00% 40-75 5.25% 76-79
							Charter Plus 10				
RetireChoice 10	<b>2.50% Bonus</b> on all premiums during 1st 5 years or <b>5%</b> (total) if O.B.R. elected. On <b>ACCOUNT</b> value Fixed Account: <b>1.75%</b> ( <b>2.00%</b> for \$250k+) S&P Monthly Avg Par Rt. (no cap): <b>60%</b> ( <b>70%</b> 250k+) S&P Annual cap: <b>4.55%</b> ( <b>5.00%</b> \$250k+) S&P Biennial cap: <b>7.05%</b> ( <b>8.10%</b> \$250k+) S&P Montly sum cap: <b>1.80%</b> ( <b>2.00%</b> \$250k+) S&P Inverse Perf Trigger: <b>4.10%</b> ( <b>4.60%</b> 250k+) S&P low vol daily RC 5% sprd: <b>2.55</b> ( <b>2.20</b> \$250k+) 2-yr S&P low vol RC 8% annlz sprd: <b>3.45</b> ( <b>3.00</b> 250k) DJIA Mnthly Avg Par Rt (no cap): <b>60%</b> ( <b>70%</b> 250k+) DJIA Annual cap: <b>2.90%</b> ( <b>3.35%</b> for \$250k+) S&P Midcap 400 Par Rt (no cap): <b>50%</b> ( <b>55%</b> 250k+) S&P Midcap 400 Ann cap: <b>2.75%</b> ( <b>3.20%</b> \$250k+) Nasdaq 100 Annual cap: <b>2.80%</b> ( <b>3.25%</b> 250k+) Nasdaq 100 Mnthly sum cap: <b>1.30%</b> ( <b>1.40%</b> 250k+) PM London Gold Mkt Fix Price Cap: <b>3.25%</b> ( <b>3.80%</b> )	10 Years 10,10,9,8,8,7,6,4,2,0 MVA  <b>Optional Additional Benefit Rider</b> A. 2.50% additional prem bonus B. 5% add'tl payout benefit on annuitization after 10yrs C. Return of Premium any time after 2 contract years D. 20% cum w/drawals (55 bp cost)	Bonus on account value, not benefit base  6.00% for 10 Years (1.05% cost) 5.75% in PA  Cannot have Income Pay Plus and Additional Benefit Rider (one or the other)	10% after first year	7.00% 0-75 5.25% 76-79						
Different Rates in OH, Ok, UT											

**Customized DIA Quote Spreadsheets Available**



# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Reliance Standard (A+)	Keystone Index 5	Fixed Account: <b>2.50%</b> Annual P2P Cap: <b>4.10%</b> Annual P2P Participation Rate: <b>40%</b> Monthly Averaging Cap: <b>4.60%</b>	5 Years 9%,8,7,6,5,0	N/A	10% Year 1	3.25% 0-80 1.95% 81-85
	Keystone Index 7	Fixed Account: <b>2.55%</b> Annual P2P Cap: <b>4.65%</b> Annual P2P Participation Rate: <b>44%</b> Monthly Averaging Cap: <b>5.15%</b>	7 Years 9%,8,7,6,5,4,3,0	N/A	10% Year 1	4.50% 0-80 2.70% 81-85
	Keystone Index 10	Fixed Account: <b>2.60%</b> Annual P2P Cap: <b>5.00%</b> Annual P2P Participation Rate: <b>47%</b> Monthly Averaging Cap: <b>5.50%</b>	10 Years 9%,9,8,7,6,5,4,3,2,1,0	N/A	10% Year 1	6.00% 0-80
Standard (A)	Index Select 5	Fixed Account: <b>2.00%</b> Annual Point to Point Cap: <b>4.25%</b> Annual Point to Point Cap \$100k+: <b>4.75%</b>	5 Years 7%,6,5,4,2,0 MVA	N/A	10% after first year	3.00% 0-80 1.50% 81-85 1.35% 86-90
	Index Select 7	Fixed Account: <b>2.00%</b> Annual Point to Point Cap: <b>4.50%</b> Annual Point to Point Cap \$100k+: <b>5.00%</b>	7 Years 7%,6,5,4,3,2,1,0 MVA	N/A	10% after first year	4.00% 0-80 2.00% 81-85 1.45% 86-90
	Index Select 10	Fixed Account: <b>2.00%</b> Annual Point to Point Cap: <b>4.50%</b> Annual Point to Point Cap \$100k+: <b>5.00%</b>	9 Years 8%,7,6,5,4,3,2,1,0,9,0 MVA	N/A	10% after first year	5.00% 0-80
Voya Financial (A)	Wealth Builder 6	<b>3 Bands: \$15k - \$100k - \$750k</b> Fixed Rate: <b>2.00% - 2.00% - 2.00%</b> Annual P2P Cap: <b>3.75% - 4.50% - 4.75%</b> Performance Trigger: <b>3.35% - 3.70% - 3.95%</b> Benchmark Multiplier: <b>10% Cap</b> for all bands Benchmark Multiplier: <b>3.25 - 3.75 - 4.00</b>	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	<b>3 Bands: \$15k - \$100k - \$750k</b> Fixed Rate: <b>2.30% - 2.30% - 2.30%</b> Annual P2P Cap: <b>4.25% - 5.00% - 5.25%</b> Performance Trigger: <b>3.25% - 4.00% - 4.20%</b> Benchmark Multiplier: <b>10% Cap</b> for all bands Benchmark Multiplier: <b>3.50 - 4.00 - 4.25</b>	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

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