



800-537-2476

Multi-Year Guaranteed Annuities

SPIA Quotes Available

| 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 | Sagicor | A- | Milestone MYGA | 1.75 - 3 yrs | 3.00 - 3 yrs | 3.00% | 1.75% | 90 | 1.25% (0-80)# |
| 3 Years | Oxford Life | A- | Multi-Select | 2.85 - 3 yrs | 2.85 - 3 yrs | 2.85% | 2.85% | 80 | 1.00% (0-75) |
| 3 Years | Standard | A | FGA 3 | 2.70 - 3 yrs | 2.80 - 3 yrs | 2.80% | 2.70% | 93 | 1.50% (0-80) |
| 3 Years | Global Atlantic | A | SecureFore 3 | 2.75 - 3 yrs | 2.75 - 3 yrs | 2.75% | 2.75% | 85 | 1.80% (0-80) |
| 3 Years | Guggenheim Life | B++ | Preserve MYG | 2.75 - 3 yrs | 2.75 - 3 yrs | 2.75% | 2.75% | 90 | 1.00% (0-80)> |
| 3 Years | F&G Life | B++ | E-APP ONLY | 2.75 - 3 yrs | 2.75 - 3 yrs | 2.75% | 2.75% | 90 | 1.50% (0-79) |
| 3 Years | North American | A+ | Guarantee Choice | 2.25 - 3 yrs | 2.60 - 3 yrs | 2.60% | 2.25% | 90 | 1.50% (0-80) |
| 3 Years | EquiTrust | B++ | Certainty Select | 2.50 - 3 yrs | 2.50 - 3 yrs | 2.50% | 2.50% | 90 | 2.00% (0-80) |
| 3 Years | Athene | A | MaxRate | 2.15 - 3 yrs | 2.30 - 3 yrs | 2.30% | 2.15% | 85 | 1.30% (0-75) |
| 4 Years | Oxford Life | A- | Multi-Select | 3.25 - 4 yrs | 3.25 - 4 yrs | 3.25% | 3.25% | 80 | 1.27% (0-75) |
| 4 Years | Guggenheim Life | B++ | Preserve MYG | 3.00 - 4 yrs | 3.00 - 4 yrs | 3.00% | 3.00% | 90 | 1.75% (0-80)> |
| 4 Years | North American | A+ | Guarantee Choice | 2.40 - 4 yrs | 2.75 - 4 yrs | 2.75% | 2.40% | 90 | 1.50% (0-80) |
| 5 Years | Sentinel Security | B++ | Limited Availability* | 4.00 - 5yrs | 4.00 - 5yrs | 4.00%* | 4.00%* | 90 | 2.25% (0-80) |
| 5 Years | F&G Life | B++ | E-APP ONLY | 3.70 - 5 yrs | 3.70 - 5 yrs | 3.80% | 3.70% | 90 | 2.00% (0-79) |
| 5 Years | Sagicor | A- | Milestone MYGA | 2.50 - 5 yrs | 3.60 - 5 yrs | 3.60% | 2.50% | 90 | 2.00% (0-80)# |
| 5 Years | Standard | A | FGA 5 | 3.25 - 5yrs | 3.35 - 5 yrs | 3.35% | 3.25% | 93 | 2.00% (0-80) |
| 5 Years | North American | A+ | Guarantee Choice | 2.95 - 5 yrs | 3.30 - 5 yrs | 3.30% | 2.95% | 90 | 2.00% (0-80) |
| 5 Years | American General | A | SolutionsMYG | 3.00 - 5 yrs | 3.30 - 5 yrs | 3.30% | 3.00% | 70/85 | 1.50% (0-75) |
| 5 years | Reliance Standard | A+ | Eleos-MVA | 3.30 - 5 yrs | 3.30 - 5 yrs | 3.30% | 3.30% | 85 | 2.50% (0-75) |
| 5 Years | Oxford Life | A- | Multi-Select | 3.30 - 5 yrs | 3.30 - 5 yrs | 3.30% | 3.30% | 80 | 2.50% (0-75) |
| 5 Years | Global Atlantic | A | SecureFore 5 | 3.25 - 5 yrs | 3.25 - 5 yrs | 3.25% | 3.25% | 85 | 2.50% (0-80) |
| 5 Years | Guggenheim Life | B++ | Preserve MYG | 3.25 - 5 yrs | 3.25 - 5 yrs | 3.25% | 3.25% | 90 | 2.50% (0-80)> |
| 5 Years | Athene | A | Athene MYG | 3.00 - 5 yrs | 3.15 - 5 yrs | 3.15%** | 3.00%** | 83 | 2.00% (0-75) |
| 5 years | Symetra | A | Custom 5 | 2.10 - 5 yrs | 3.10 - 5 yrs | 3.10% | 2.10% | 85/90 | 2.00% (0-75) |
| 5 Years | EquiTrust | B++ | Certainty Select | 3.00 - 5 yrs | 3.00 - 5 yrs | 3.00% | 3.00% | 90 | 3.00% (0-80) |
| 5 Years | Great American | A | SecureGain 5 | 2.75 (escalates) | 2.90 (escalates) | 2.90%^ | 2.75%^ | 89 | 2.50% (0-80) |
| 5 Years | Lincoln Financial | A+ | MYGuarantee Plus | 2.65 - 5 yrs | 2.85 - 5 yrs | 2.85% | 2.65% | 85 | 2.00% (0-75) |
| 5 Years | American National | A | Palladium MYG | 3.40 - 2.40 | 3.50 - 2.50 | 2.70% | 2.60% | 85 | 2.50% (0-79) |
| 6 Years | Oxford Life | A- | Multi-Select | 3.75 - 6 yrs | 3.75 - 6 yrs | 3.75% | 3.75% | 80 | 1.25% (0-75) |
| 6 Years | American General | A | SolutionsMYG | 3.00 - 6 yrs | 3.30 - 6 yrs | 3.30% | 3.00% | 70/85 | 2.00% (0-75) |
| 6 Years | Guggenheim Life | B++ | Preserve MYG | 3.30 - 6 yrs | 3.30 - 6 yrs | 3.30% | 3.30% | 90 | 2.50% (0-80)> |
| 6 Years | EquiTrust | B++ | Certainty Select | 3.10 - 6 yrs | 3.10 - 6 yrs | 3.10% | 3.10% | 90 | 3.00% (0-80) |
| 6 Years | North American | A+ | Guarantee Choice | 2.80 - 6 yrs | 3.10 - 6 yrs | 3.10% | 2.80% | 90 | 2.00% (0-80) |
| 6 Years | American National | A | Palladium MYG | 2.80 - 6 yrs | 2.90 - 6 yrs | 2.90% | 2.80% | 85 | 2.50% (0-79) |
| 6 Years | Lincoln Financial | A+ | MYGuarantee Plus | 2.75 - 6 yrs | 2.90 - 6 yrs | 2.90% | 2.75% | 85 | 2.25% (0-75) |
| 6 Years | American Equity | A+ | Guarantee Series | 2.45 - 6 yrs | 2.45 - 6 yrs | 2.45% | 2.45% | 85 | 3.00% (0-75) |
| 7 Years | Sentinel Security | B++ | Limited Availability* | 4.10 - 7yrs | 4.10 - 7yrs | 4.10%* | 4.10%* | 90 | 2.25% (0-80) |
| 7 Years | F&G Life | B++ | E-APP ONLY | 4.00 - 7 yrs | 4.00 - 7 yrs | 4.00% | 4.00% | 90 | 3.00% (0-79) |
| 7 Years | Sagicor | A- | Milestone MYGA | 2.90 - 7 yrs | 3.70 - 7 yrs | 3.70% | 2.90% | 90 | 2.25% (0-80)# |
| 7 Years | Oxford Life | A- | Multi-Select | 3.55 - 7 yrs | 3.55 - 7 yrs | 3.55% | 3.55% | 80 | 2.50% (0-75) |
| 7 Years | Guggenheim Life | B++ | Preserve MYG | 3.40 - 7 yrs | 3.40 - 7 yrs | 3.40% | 3.40% | 90 | 2.50% (0-80)> |
| 7 Years | American General | A | SolutionsMYG | 3.10 - 7 yrs | 3.40 - 7 yrs | 3.40% | 3.10% | 70/85 | 2.00% (0-75) |
| 7 Years | Standard | A | FGA 7 | 3.30 - 7 yrs | 3.40 - 7 yrs | 3.40% | 3.30% | 90 | 2.00% (0-80) |
| 7 Years | Athene | A | Athene MYG | 3.10 - 7 yrs | 3.25 - 7 yrs | 3.25%** | 3.10%** | 83 | 2.50% (0-75) |
| 7 Years | Symetra | A | Custom 7 | 2.65 - 2.15 | 3.65 - 3.15 | 3.22% | 2.22% | 85/90 | 4.00% (0-75) |
| 7 Years | North American | A+ | Guarantee Choice | 2.85 - 7 yrs | 3.15 - 7 yrs | 3.15% | 2.85% | 90 | 2.50% (0-80) |
| 7 Years | Guggenheim Life | B++ | ProOption MYG ROP | 3.05 - avg | 3.05 - avg | 3.05% | 3.05% | 90 | 2.50% (0-80) |
| 7 Years | Great American | A | SecureGain 7 | 3.00 (escalates) | 3.10 (escalates) | 2.99%^ | 2.89%^ | 85 | 3.50% (0-80) |
| 7 Years | American National | A | Palladium MYG | 3.75 - 2.75 | 3.85 - 2.85 | 2.99% | 2.89% | 85 | 2.50% (0-79) |
| 8 Years | Oxford Life | A- | Multi-Select | 3.85 - 8 yrs | 3.85 - 8 yrs | 3.85% | 3.85% | 80 | 1.45% (0-75) |
| 8 Years | Guggenheim Life | B++ | Preserve MYG | 3.45 - 8 yrs | 3.45 - 8 yrs | 3.45% | 3.45% | 90 | 2.50% (0-80)> |
| 8 Years | EquiTrust | B++ | Certainty Select | 3.20 - 8 yrs | 3.20 - 8 yrs | 3.20% | 3.20% | 90 | 3.00% (0-80) |
| 8 Years | American National | A | Palladium MYG | 2.95 - 8 yrs | 3.05 - 8 yrs | 3.05% | 2.95% | 85 | 2.50% (0-79) |
| 9 Years | Oxford Life | A- | Multi-Select | 3.70 - 9 yrs | 3.70 - 9 yrs | 3.70% | 3.70% | 80 | 2.75% (0-75) |
| 9 Years | Guggenheim Life | B++ | Preserve MYG | 3.50 - 9 yrs | 3.50 - 9 yrs | 3.50% | 3.50% | 90 | 2.50% (0-80)> |
| 9 Years | North American | A+ | Guarantee Choice | 3.00 - 9 yrs | 3.25 - 9 yrs | 3.25% | 3.00% | 90 | 3.00% (0-80) |
| 9 Years | American Nat'l | A | Palladium MYG | 4.80 - 2.80 | 4.90 - 2.90 | 3.12% | 3.02% | 85 | 2.50% (0-79) |
| 10 Years | Sentinel Security | B++ | Limited Availability* | 4.20 - 10 yrs | 4.20 - 10 yrs | 4.20%* | 4.20%* | 90 | 2.75% (0-80) |
| 10 Years | Oxford Life | A- | Multi-Select | 3.75 - 10 yrs | 3.75 - 10 yrs | 3.75% | 3.75% | 80 | 3.00% (0-75) |
| 10 Years | Guggenheim Life | B++ | Preserve MYG | 3.60 - 10 yrs | 3.60 - 10 yrs | 3.60% | 3.60% | 90 | 3.00% (0-80)> |
| 10 Years | American General | A | SolutionsMYG | 3.10 - 10 yrs | 3.40 - 10 yrs | 3.40% | 3.10% | 70/85 | 2.00% (0-75) |
| 10 Years | Standard | A | FGA 10 | 3.30 - 10 yrs | 3.40 - 10 yrs | 3.40% | 3.30% | 80 | 3.00% (0-80) |
| 10 Years | North American | A+ | Guarantee Choice | 3.10 - 10 yrs | 3.35 - 10 yrs | 3.35% | 3.10% | 90 | 3.00% (0-80) |
| 10 Years | Guggenheim Life | B++ | ProOption MYG ROP | 3.25 - avg | 3.25 - avg | 3.25% | 3.25% | 90 | 3.00% (0-80) |
| 10 Years | EquiTrust | B++ | Certainty Select | 3.25 - 10 yrs | 3.25 - 10 yrs | 3.25% | 3.25% | 90 | 3.00% (0-80) |
| 10 Years | American National | A | Palladium MYG | 3.95 - 2.95 | 4.05 - 3.05 | 3.15% | 3.05% | 85 | 2.50% (0-79) |

>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,VA *lower in CT,IN,MN,MO,OH,VA # additional comp special to 7/6



Fixed-Indexed Annuities

| Company A.M. Best | Product | Account Options | Surrender Schedule | Income Rider | Free Withdrawals | Commission |
|----------------------|---|--|---|--|---|--|
| Allianz (A+) | Accumulation Advantage NEW!! E-APP ONLY | Fixed Account: 2.45% (2.75% \$100k+) Ann P2P S&P Cap: 4.50% (5.25% \$100k+) Ann P2P B.R. iBLD Claria Cap: 5.50% (7.00% \$100k+) Ann P2P Blmbrg USDB Cap: 5.50% (7.00% \$100k+) PIMCO Tactical Bal Index Cap: 5.25% (6.75% \$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: 72.5% (82.5% \$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: 2.60% Annual P2P S&P Cap: 4.75% Annual P2P Nasdaq 100 Cap: 4.75% Annual P2P Russell 2000 Cap: 4.75% Ann P2P BlackRock iBLD Claria Cap: 5.50% PIMCO Tactical Bal Index Annual Cap: 5.65% Annual P2P Blended Index Cap: 5.50% Bloomberg Dyn Bal II P2P: spread 1.60 OR cap 5.85% PIMCO Tactical Bal Index Annual Spread: 1.60 Ann P2P BlackRock iBLD Claria spread: 1.45 Monthly Average Blended Spread (no cap): 0.50 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: 70% Ann P2P BlackRock iBLD Claria Par Rt: 75% PIMCO Tactical Bal Index Par Rate: 70% | 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: 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 Blended 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 OR cap 3.50% PIMCO Tactical Bal Index Annual Spread: 3.10 Ann P2P BlackRock iBLD Claria spread: 2.85 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: 55% PIMCO Tact Bal Index Par Rate: 50% Blended Mo Average Spread (no cap): 2.00% | 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 |
| | 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% Blmbrg Dyn Bal II P2P: spread 0.75 OR cap 7.25% | 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: 2.10% Annual P2P S&P Cap: 3.75% Annual P2P Nasdaq 100 Cap: 3.75% Annual P2P Russell 2000 Cap: 3.75% Annual P2P Blended Index Cap: 4.00% Blmbrg Dyn Bal II P2P: spread 2.70 OR cap 4.00% Monthly Sum S&P Cap: 1.60% Monthly Sum Nasdaq 100 Cap: 1.60% Monthly Sum Russell 2000 Cap: 1.90% PIMCO Tactical Bal Index Annual Cap: 3.75% 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 |
| 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 | 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 | 2) index credit x multiplier (7+7) (90bps) add 0.10 for well-being rider - 2 of | 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 | 6 ADL's to double payments for up to 5 years | 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 | 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% 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 | 1) 7% simple for 10 (0.90% cost) 2) 7% simple for 10 + well-being after 2-yr wait - 2/6 ADL dbler (150% joint) (1.00% cost) | 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: 1.60% Ann P2P S&P Cap: 3.00% (3.75% above \$100k) ML Strategic Bal Ann P2P sprd: 2.95 (1.95 \$100k+) MLSB 2-yr spread (annualized): 1.95 (0.95 \$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: 1.75% Ann P2P S&P Cap: 3.25% (4.00% \$100k+) ML Strategic Bal Ann P2P sprd: 2.75 (1.90 \$100k+) MLSB 2-yr spread (annualized): 1.75 (0.85 \$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>1.45%</td> <td>1.55%</td> </tr> <tr> <td>1-Year P2P</td> <td></td> <td></td> </tr> <tr> <td>100% Par Rate Cap</td> <td>4.35%</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 | 1.45% | 1.55% | 1-Year P2P | | | 100% Par Rate Cap | 4.35% | 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 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 |
| | | 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 | 1.45% | 1.55% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year P2P | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 100% Par Rate Cap | 4.35% | 4.70% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 75% Par Rate Cap | Currently Unavailable | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50% Par Rate Cap | 5.00% | 6.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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: 1.50% Different in some states Monthly Average P2P Cap: 6.50% S&P Annual P2P Cap: 5.50% Monthly Sum Cap: 2.00% Gold Commodity Annual Cap: 5.50% 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% 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 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) 7.25% compounded for 10 years (105 bps) | 10% after first year | 7.00% 0-75 5.00% 76-80 <i>different in some states</i> |
| | 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%) 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%) Barclays Trailblazer Par Rate: 140% (160%) S&P Performance Trigger Rate: 4.75% (6.25%) | 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+ | 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 | 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 (non-MVA)</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 |
| | | Fixed Account: 2.90% (3.00% \$100k+) Annual P2P S&P Cap: 6.40% (6.15% \$100k+) Ann P2P S&P Risk Cntrl Par Rate: 65% (70% \$100k+) GOLD 1-year P2P Cap: 7.00% (7.25% \$100k+) iShares U.S. Real Estate Ann P2P: 7.75% (8.25% 100k) U.S. Retiree Spnding Indx Ann P2P Par Rt: 70% (75%) Monthly Sum S&P P2P Cap: 2.30% (2.50% \$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 |
| | Custom 10 <i>Caps for >> CA,IN,OH, MN,MO,PA, TX,VA (no MVA) >></i> | 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) | 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 |
| | | 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) | No MVA in CA,IN,OH,PA,TX | 7% simple growth for 10 yrs (0.95) | 10% beginning 1st year | 5.50% 0-75 4.10% 76-85 Trail options |
| | | 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) | 10% beginning 1st year | 5.00% 0-75 3.15% 76-85 Trail options |
| | Safe Return | 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) | 10% beginning 1st year | 5.00% 0-75 3.15% 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) | 10% beginning 1st year | 5.00% 0-75 3.15% 76-85 Trail options | |



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 | 10%,9,8,7,6,5,4,3,2,1,0 lower in some states | 10% Bonus on Income Base Only | 10% after first year | 7.00% 0-75 5.00% 76-80 1% less CA/FL |
| | | 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): 35% | | | | |
| Lafayette Life (A+) | TriVysta | 1-yr CROCI Sector II 5.5% Vol Cntrl Idx: 2.40 sprd | 10 Years 10,10,10,10,9,8,6,4,2,1 (most states) | 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 |
| | | Fixed Account: 2.90% Annual P2P S&P Cap: 5.25% 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: 125% Par Rate 5-yr Morg Stnley Diversified Sel Idx: 125% Par Rate | | | | |
| | | 6 Options with NO CAP! | MVA except for AK,CA,MN,MO, OH,OK,OR,PA,UT,WA | | | |
| Lafayette Life (A+) | Marquis SP 7 | 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 80% | 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 |
| | | Fixed Account: 2.50% Annual P2P S&P Cap: 4.00% Monthly Avg Cap: 4.50% 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): 120% 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): 95% 3-Yr JP Morgan Part Rate (no cap): 115% | | | | |
| | Marquis SP 10 | 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 85% | 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 |
| | | Fixed Account: 2.55% Annual P2P S&P Cap: 4.25% Monthly Avg Cap: 4.75% 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): 155% 1-Yr JP Morgan Par Rate (no cap): 70% 2-Yr JP Morgan Par Rate (no cap): 97% 3-Yr JP Morgan Part Rate (no cap): 117% | | | | |
| Lincoln Financial (A+) | OptiBlend 5 | Ann P2P Vol Cntrl Spread: 0.70 (0.50 \$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 | Perf. Triggered Rate: 4.15% (4.65% \$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 | 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 | Perf. Triggered Rate: 4.00% (4.50% \$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 | 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 Account: 2.75% (1yr) (3.15% \$100k+) Perf. Triggered Rate: 4.15% (4.65% \$100k+) Annual P2P Cap: 5.25% (6.25% \$100k+) | | | | |
| | | Fixed Account: 2.65% (1yr) (2.90% \$100k+) Perf. Triggered Rate: 4.15% (4.65% \$100k+) 2-Yr P2P Cap (NO avg): 11.00% (13.00% \$100k) | | | | |
| | | Fixed Account: 2.30% (1yr) (2.40% \$100k+) Perf. Triggered Rate: 4.05% (4.15% \$100k+) Annual P2P Cap: 4.50% (5.75% \$100k+) | | | | |
| | | 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) | | | | |
| | | Fixed Account: 2.50% (1yr) (2.55% \$100k+) Perf. Triggered Rate: 4.40% (4.65% \$100k+) | | | | |

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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 |
| | | 7.00% Bonus (\$75k+) - 5% Bonus \$20k - \$74,999 | | | | |
| | Charter Plus 10 | 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 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: 2.50% (2.60% 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 |
| | | 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+) 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% Annual Point to Point Cap: 5.50% Annual Point to Point Cap \$100k+: 6.00% | 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: 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 |

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