



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          | Guggenheim Life   | B++       | Preserve MYG        | 3.10 - 3 yrs        | 3.10 - 3 yrs                | 3.10%             | 3.10%             | 90      | 1.00% (0-80)>                |
| 3 Years          | Sagicor           | A-        | Milestone MYGA      | 1.75 - 3 yrs        | 3.05 - 3 yrs                | 3.05%             | 1.75%             | 90      | 1.25% (0-80)#                |
| 3 Years          | Global Atlantic   | A         | SecureFore 3        | 3.00 - 3 yrs        | 3.00 - 3 yrs                | 3.00%             | 3.00%             | 85      | 1.80% (0-80)                 |
| 3 Years          | Standard          | A         | FGA 3               | 2.90 - 3 yrs        | 3.00 - 3 yrs                | 3.00%             | 2.90%             | 93      | 1.50% (0-80)                 |
| 3 Years          | North American    | A+        | Guarantee Choice    | 2.65 - 3 yrs        | 3.00 - 3 yrs                | 3.00%             | 2.65%             | 90      | 1.50% (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          | F&G Life          | A-        | E-APP ONLY          | 2.75 - 3 yrs        | 2.75 - 3 yrs                | 2.75%             | 2.75%             | 90      | 1.50% (0-79)                 |
| 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             | 2.25 - 3 yrs        | 2.40 - 3 yrs                | 2.40%             | 2.25%             | 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        | 3.20 - 4 yrs        | 3.20 - 4 yrs                | 3.20%             | 3.20%             | 90      | 1.75% (0-80)>                |
| 5 Years          | Sentinel Security | B++       | Personal Choice Ann | 4.00 - 5yrs         | 4.00 - 5yrs                 | 4.00%*            | 4.00%             | 90      | 2.25% (0-80)                 |
| 5 Years          | Sagicor           | A-        | Milestone MYGA      | 2.65 - 5 yrs        | 3.75 - 5 yrs                | 3.75%             | 2.65%             | 90      | 2.00% (0-80)#                |
| 5 Years          | F&G Life          | A-        | E-APP ONLY          | 3.70 - 5 yrs        | 3.70 - 5 yrs                | 3.70%             | 3.70%             | 90      | 2.00% (0-79)                 |
| 5 Years          | American National | A         | Palladium MYG       | 4.35 - 3.35         | 4.45 - 3.45                 | 3.65%             | 3.55%             | 85      | 2.50% (0-79)                 |
| 5 Years          | Standard          | A         | FGA 5               | 3.40 - 5yrs         | 3.50 - 5 yrs                | 3.50%             | 3.40%             | 93      | 2.00% (0-80)                 |
| 5 Years          | American General  | A         | SolutionsMYG        | 3.20 - 5 yrs        | 3.50 - 5 yrs                | 3.50%             | 3.20%             | 70/85   | 1.50% (0-75)                 |
| 5 Years          | Lincoln Financial | A+        | MYGuarantee Plus    | 3.20 - 5 yrs        | 3.50 - 5 yrs                | 3.50%             | 3.20%             | 85      | 2.00% (0-75)                 |
| 5 Years          | Global Atlantic   | A         | SecurFore 5         | 3.45 - 5 yrs        | 3.45 - 5 yrs                | 3.45%             | 3.45%             | 85      | 2.50% (0-80)                 |
| 5 Years          | Great American    | A         | SecureGain 5        | 3.25 (tiered rate)  | 3.40 (tiered rate)          | 3.40%^            | 3.25%^            | 89      | 2.50% (0-80)                 |
| 5 Years          | North American    | A+        | Guarantee Choice    | 3.05 - 5 yrs        | 3.40 - 5 yrs                | 3.40%             | 3.05%             | 90      | 2.00% (0-80)                 |
| 5 Years          | Reliance Standard | A+        | Eleos-MVA           | 3.35 - 5 yrs        | 3.35 - 5 yrs                | 3.35%             | 3.35%             | 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          | 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          | 3.10 - 5 yrs        | 3.25 - 5 yrs                | 3.25%**           | 3.10%             | 83      | 2.00% (0-75)                 |
| 5 years          | Symetra           | A         | Custom 5            | 2.25 - 5 yrs        | 3.15 - 5 yrs                | 3.15%             | 2.25%             | 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)                 |
| 6 Years          | American National | A         | Palladium MYG       | 3.75 - 6 yrs        | 3.85 - 6 yrs                | 3.85%             | 3.75%             | 85      | 2.50% (0-79)                 |
| 6 Years          | Oxford Life       | A-        | Multi-Select        | 3.65 - 6 yrs        | 3.65 - 6 yrs                | 3.65%             | 3.65%             | 80      | 1.25% (0-75)                 |
| 6 Years          | American General  | A         | SolutionsMYG        | 3.20 - 6 yrs        | 3.50 - 6 yrs                | 3.50%             | 3.20%             | 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          | 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++       | Personal Choice Ann | 4.10 - 7yrs         | 4.10 - 7yrs                 | 4.10%*            | 4.10%*            | 90      | 2.25% (0-80)                 |
| 7 Years          | F&G Life          | A-        | E-APP ONLY          | 4.00 - 7 yrs        | 4.00 - 7 yrs                | 4.00%             | 4.00%             | 90      | 3.00% (0-79)                 |
| 7 Years          | American National | A         | Palladium MYG       | 4.70 - 3.70         | 4.80 - 3.80                 | 3.94%             | 3.84%             | 85      | 2.50% (0-79)                 |
| 7 Years          | Sagicor           | A-        | Milestone MYGA      | 3.05 - 7 yrs        | 3.85 - 7 yrs                | 3.85%             | 3.05%             | 90      | 2.25% (0-80)#                |
| 7 Years          | Standard          | A         | FGA 7               | 3.45 - 7 yrs        | 3.55 - 7 yrs                | 3.55%             | 3.45%             | 90      | 2.00% (0-80)                 |
| 7 Years          | American General  | A         | SolutionsMYG        | 3.20 - 7 yrs        | 3.50 - 7 yrs                | 3.50%             | 3.20%             | 70/85   | 2.00% (0-75)                 |
| 7 Years          | Oxford Life       | A-        | Multi-Select        | 3.50 - 7 yrs        | 3.50 - 7 yrs                | 3.50%             | 3.50%             | 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          | Great American    | A         | SecureGain 7        | 3.29 (tiered rate)  | 3.39 (tiered rate)          | 3.39%^            | 3.29%^            | 85      | 3.50% (0-80)                 |
| 7 Years          | Athene            | A         | Athene MYG          | 3.20 - 7 yrs        | 3.35 - 7 yrs                | 3.35%**           | 3.20%**           | 83      | 2.50% (0-75)                 |
| 7 Years          | Symetra           | A         | Custom 7            | 2.80 - 2.30         | 3.60 - 3.10                 | 3.17%             | 2.37%             | 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)                 |
| 8 Years          | American National | A         | Palladium MYG       | 3.75 - 8 yrs        | 3.85 - 8 yrs                | 3.85%             | 3.75%             | 85      | 2.50% (0-79)                 |
| 8 Years          | Oxford Life       | A-        | Multi-Select        | 3.75 - 8 yrs        | 3.75 - 8 yrs                | 3.75%             | 3.75%             | 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)                 |
| 9 Years          | American Nat'l    | A         | Palladium MYG       | 5.60 - 3.60         | 5.70 - 3.70                 | 3.92%             | 3.82%             | 85      | 2.50% (0-79)                 |
| 9 Years          | Oxford Life       | A-        | Multi-Select        | 3.60 - 9 yrs        | 3.60 - 9 yrs                | 3.60%             | 3.60%             | 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)>                |
| 10 Years         | Sentinel Security | B++       | Personal Choice Ann | 4.20 - 10 yrs       | 4.20 - 10 yrs               | 4.20%*            | 4.20%*            | 90      | 2.75% (0-80)                 |
| 10 Years         | American National | A         | Palladium MYG       | 4.75 - 3.75         | 4.85 - 3.85                 | 3.95%             | 3.85%             | 85      | 2.50% (0-79)                 |
| 10 Years         | Oxford Life       | A-        | Multi-Select        | 3.65 - 10 yrs       | 3.65 - 10 yrs               | 3.65%             | 3.65%             | 80      | 3.00% (0-75)                 |
| 10 Years         | Standard          | A         | FGA 10              | 3.45 - 10 yrs       | 3.55 - 10 yrs               | 3.55%             | 3.45%             | 80      | 3.00% (0-80)                 |
| 10 Years         | Guggenheim Life   | B++       | Preserve MYG        | 3.55 - 10 yrs       | 3.55 - 10 yrs               | 3.55%             | 3.55%             | 90      | 3.00% (0-80)>                |
| 10 Years         | American General  | A         | SolutionsMYG        | 3.20 - 10 yrs       | 3.50 - 10 yrs               | 3.50%             | 3.20%             | 70/85   | 2.00% (0-75)                 |
| 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         | EquiTrust         | B++       | Certainty Select    | 3.25 - 10 yrs       | 3.25 - 10 yrs               | 3.25%             | 3.25%             | 90      | 3.00% (0-80)                 |
| 10 Years         | Guggenheim Life   | B++       | ProOption MYG ROP   | 3.20 - avg          | 3.20 - avg                  | 3.20%             | 3.20%             | 90      | 3.00% (0-80)                 |

>lower in DE \*Different rates in FL,CA,MN - assumes no riders \*\*Lower in AK,CA,CT,DE,HI,IL,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,WA ^lower in CT,IN,MN,MO,OH,VA # additional comp special to 7/6



# Fixed-Indexed Annuities

| Company<br>A.M. Best | Product  | Account Options   | Surrender Schedule  | Income<br>Rider  | Free<br>Withdrawals                                     | Commission  |
|----------------------|--|---|---|--|---|---|
| Allianz<br>(A+)      | Accumulation<br>Advantage<br><br>E-APP<br>ONLY | <b>WITHOUT</b> Dual Bonus Rider<br>Fixed Account: <b>2.85%</b> (3.15% \$100k+)<br>Ann P2P S&P Cap: <b>5.25%</b> (6.00% \$100k+)<br>Ann P2P B.R. iBLD Claria Cap: <b>6.00%</b> (7.50% \$100k+)<br>Ann P2P Blmbrg USDB Cap: <b>6.00%</b> (7.50% \$100k+)<br>PIMCO Tactical Bal Index Cap: <b>5.75%</b> (7.25% \$100k+)<br>Monthly Sum S&P Cap: <b>2.00%</b> (2.30% \$100k+)<br>Ann P2P Blmbrg USDB Par Rt: <b>80%</b> (90% \$100k+)<br>Ann P2P BR iBLD Claria Par Rt: <b>85%</b> (95% \$100k+)<br>PIMCO Tact Bal Index Par Rate: <b>80%</b> (90% \$100k+)   | 10 Years<br>9.30,8.85,7.90,6.95,5.95,<br>5,4,3,2,1,0          | N/A  | After 1 year,<br>5% of<br>premiums<br>paid<br>annually  | 6.00% 0-75<br>4.00% 76-80<br><br>trail options  |
|                      | 360  | <b>25% Interest bonus ** AV = Income Base</b><br>Fixed Account: <b>2.80%</b><br>Annual P2P S&P Cap: <b>4.75%</b><br>Annual P2P Nasdaq 100 Cap: <b>4.75%</b><br>Annual P2P Russell 2000 Cap: <b>4.75%</b><br>Ann P2P BlackRock iBLD Claria Cap: <b>5.50%</b><br>PIMCO Tactical Bal Index Annual Cap: <b>5.65%</b><br>Bloombrg Dyn Bal II P2P Cap: <b>5.85%</b><br>PIMCO Tactical Bal Index Annual Spread: <b>1.60</b><br>Ann P2P BlackRock iBLD Claria spread: <b>1.45</b><br>Bloomberg Dyn Bal II spread: <b>1.60</b><br>Monthly Sum S&P Cap: <b>2.10%</b><br>Monthly Sum Nasdaq 100 Cap: <b>2.20%</b><br>Monthly Sum Russell 2000 Cap: <b>2.40%</b><br>Ann P2P Bloombrg USDB ER Par Rt: <b>115%</b><br>Ann P2P BlackRock iBLD Claria ER Par Rt: <b>120%</b><br>PIMCO Tactical Bal Index ER Par Rate: <b>115%</b> | 10 Years<br>10,10,10,8.75,7.50,6.25,<br>5.00,3.75,2.50,1.25,0 | 25% interest bonus<br>before rider trigger.<br>Income base = acct<br>val.<br>Increasing income<br>option. Competitive<br>income % increases<br>while in deferral.<br>(120 bp cost)                                   | After 1 year,<br>10% of<br>premiums<br>paid<br>annually | 6.50% 0-75<br><br>4.50%<br>ages 76-80<br><br>trail options<br><br>E-App comp<br>promotion |
|                      | 222  | <b>Income Base: 22% bonus + 1.5 x index credit</b><br>Fixed Account: <b>2.10%</b><br>Ann P2P S&P Cap: <b>3.75%</b><br>Ann P2P Nasdaq 100 Cap: <b>3.75%</b><br>Ann P2P Russell 2000 Cap: <b>3.75%</b><br>Ann P2P Bloombrg Index Cap: <b>4.00%</b><br>Ann P2P BlackRock iBLD Claria Cap: <b>3.65%</b><br>PIMCO Tactical Bal Index Annual Cap: <b>3.90%</b><br>Bloomberg Dyn Bal II P2P: spread <b>2.60</b><br>PIMCO Tactical Bal Index Annual Spread: <b>2.60</b><br>Ann P2P BlackRock iBLD Claria spread: <b>2.35</b><br>Monthly Sum S&P Cap: <b>1.70%</b><br>Monthly Sum Nasdaq 100 Cap: <b>1.90%</b><br>Monthly Sum Russell 2000 Cap: <b>1.90%</b><br>Ann P2P Blmbrg USDB ER Par Rt: <b>90%</b><br>Ann P2P BlackRock iBLD Claria ER Par Rt: <b>95%</b><br>PIMCO Tact Bal Index ER Par Rate: <b>90%</b>           | 10 Years<br>10,10,10,8.75,7.50,6.25,<br>5.00,3.75,2.50,1.25,0 | <b>22%</b> bonus on<br>income base.<br>1.5 X growth on<br>income base during<br>accum phase.<br>Increasing income 1.5<br>X index credit once<br>triggered.<br>10-YEAR WAIT.<br>Rider built in-no cost.<br>DB feature | After 1 year,<br>10% of<br>premiums<br>paid<br>annually | 6.50% 0-75<br><br>4.50%<br>ages 76-80<br><br>trail options<br><br>E-App comp<br>promotion |
|                      | Core<br>Income 7                               | Fixed Account: <b>3.00%</b><br>Ann P2P S&P Cap: <b>6.00%</b><br>Ann P2P Nasdaq 100 Cap: <b>6.00%</b><br>Ann P2P Russell 2000 Cap: <b>6.00%</b><br>Bloomberg Dyn Bal II Cap: <b>7.75%</b><br>Bloomberg Dyn Bal II spread: <b>0.75</b>  | 7 Years<br>8.5,8,7,6,5,4,3,0                                  | Income base = acct<br>value<br>Level or increasing<br>income options.<br>(105 bp cost)   | After 1 year,<br>10% of<br>premiums<br>paid<br>annually | 5.50% 0-75<br>4.00% 76-80<br>E-app promo  |



# Fixed-Indexed Annuities

| Company<br>A.M. Best               | Product  | Account Options   | Surrender Schedule  | Income Rider  | Free Withdrawals  | Commission  |
|------------------------------------|--|---|---|---|---|---|
| <b>Allianz</b><br>(A+)             | <b>365i</b>  | <b>3.00% Bonus 1st 3 Yrs of Deposits</b><br>Fixed Account: <b>2.30%</b><br>Annual P2P S&P Cap: <b>4.25%</b><br>Annual P2P Nasdaq 100 Cap: <b>4.25%</b><br>Annual P2P Russell 2000 Cap: <b>4.25%</b><br>Annual P2P Blended Index Cap: <b>4.50%</b><br>PIMCO Tactical Bal Index Annual Cap: <b>4.25%</b><br>Bloomberg Dyn Bal II Cap: <b>4.50%</b><br>Bloomberg Dyn Bal II with spread: <b>2.20</b><br>Mo Avg Blended Index with spread: <b>0.75</b><br>PIMCO Tactical Bal Index Annual Spread: <b>2.20</b> | 10 Years<br>10,10,10,8.75,7.50,6.25,<br>5.00,3.75,2.50,1.25,0                     | 6% simple increase +<br>indexed gains until<br>income trigger or age<br>90. (120 bp cost)   | After 1 year,<br>10% of<br>premiums<br>paid<br>annually | 6.50% 0-75<br>4.50%<br>ages 76-80<br>trail options<br>E-App comp<br>promotion                       |
| <b>American<br/>Equity</b><br>(A-) | <b>Choice 6</b>  | Fixed Account: <b>1.90% (2.00% w/ MVA)</b><br>S&P Ann P2P with Par Rate: <b>42% (47% w/ MVA)</b><br>S&P Ann P2P with Cap: <b>4.75% (5.00% w/ MVA)</b><br>S&P Monthly Sum: <b>1.50% (1.60% w/ MVA)</b><br>Volatility Control index spread: <b>1.75 (1.50 w/ MVA)</b>   | 6 years<br>9.20,8,7,5.50,4,2.50,0   | 1) 6.00% comp for<br>7 + 7 years or<br><br>2) index credit x<br>multiplier (7+7)<br>(90bps)<br><br>add 0.10 for<br>well-being rider - 2 of        | 10% after<br>1 year                                     | 4.00% 18-75<br>3.00% 76-80<br>2.00% 81-85   |
|                                    | <b>Choice 8</b>  | Fixed Account: <b>2.00% (2.10% w/ MVA)</b><br>S&P Ann P2P with Par Rate: <b>47% (52% w/ MVA)</b><br>S&P Annual P2P with Cap: <b>5.00% (5.25% w/ MVA)</b><br>S&P Monthly Sum: <b>1.60% (1.70% w/ MVA)</b><br>Volatility Control index spread: <b>1.50 (1.25 w/ MVA)</b>  | 8 years<br>9.20,8.25,7.25,6.50,<br>5.50,4.50,3.50,2.50,0                          |   | 10% after<br>1 year                                     | 5.00% 18-75<br>3.75% 76-80<br>2.50% 81-85   |
|                                    | <b>Choice 10</b>   | Fixed Account: <b>2.10% (2.20% w/ MVA)</b><br>S&P Ann P2P with Par Rate: <b>49% (54% w/ MVA)</b><br>S&P Annual P2P with Cap: <b>5.00% (5.50% w/ MVA)</b><br>S&P Monthly Sum: <b>1.70% (1.80% w/ MVA)</b><br>Volatility Control index spread: <b>1.25 (same w/ MVA)</b>  | 10 years<br>9.20,8.25,7.25,6.50,<br>5.50,4.50,3.50,2.50,<br>1.50,0.50             | add 0.10 for<br>6 ADL's to<br>double payments for<br>up to 5 years  | 10% after<br>1 year                                     | 6.00% 18-75<br>4.50% 76-80  |
|                                    | <b>Retirement<br/>Gold</b><br><br>(Different<br>in FL)       | <b>8% Bonus Year One</b><br>Fixed Account: <b>1.00%</b><br>Ann P2P S&P Cap: <b>2.00%</b><br>Ann P2P No-Cap Participation Rate: <b>15%</b><br>Monthly Average Cap: <b>2.00%</b><br>Mnthly Avg No-Cap Participation Rate: <b>25%</b><br>Volatility Control Index spread: <b>4.00</b><br>Monthly P2P Cap: <b>1.00%</b>   | 10 Years<br>12.5,12,12,11,10,9,<br>8,7,6,4,0                                      | 1) 6% for 10+10<br>(90 bp cost)<br><br>2) 6% for 10+10<br>+ well-being - after 2-<br>yr wait - 2/6 ADL<br>dbler (150% joint)<br>(1.00 cost)       | 10% after<br>1 year                                     | 6.00% 0-78<br>1.00% year 2<br>1.00% year 3<br>varies in some<br>states<br>AK, DE, FL,<br>IN, OR, TX |
|                                    | <b>Foundation<br/>Gold<br/>with LIBR</b><br><br>(Diff in CA) | <b>7% Bonus Year One</b><br>Fixed Account: <b>1.15%</b><br>S&P Annual Mo Avg w/ Par Rate: <b>25%</b><br>S&P Ann Mo Avg with Cap: <b>2.25%</b><br>S&P Annual P2P with Participation Rate: <b>15%</b><br>S&P Annual P2P with Cap: <b>2.25%</b><br>S&P 500 Monthly Sum Cap: <b>1.20%</b><br>S&P 500 Performance Trigger: <b>2.00%</b><br>Bond Yield w/ Cap: <b>5.15% cap w/ 2.00 spread</b><br>Volatility Control Index spread: <b>3.75%</b><br>10 Yr. U.S. Treasury Bond w/ Cap: <b>2.25%</b>               | 9 Years<br>9%,8.25,7.25,6.25,5.25<br>4.25,3.25,2.25,1,0.50<br><br>Different in CA | 1) 7% simple for 10<br>(0.90% cost)<br><br>2) 7% simple for 10<br>+ well-being after<br>2-yr wait - 2/6 ADL<br>dbler (150% joint)<br>(1.00% cost) | 10% after<br>1 year                                     | 5.50% 18-75<br>1% yrs 2 & 3<br><br>4.15% 76-80<br>0.75% 2 & 3<br><br>Trail<br>Options               |

**SPIA - DIA - Income Riders - we can compare all 3**



# Fixed-Indexed Annuities

| Company<br>A.M. Best        | Product   | Account Options  | Surrender Schedule  | Income<br>Rider   | Free<br>Withdrawals  | Commission  |                             |  |
|-----------------------------|---|--|---|---|--|---|-----------------------------|--|
| American<br>General<br>(A)  | <b>Power 7<br/>Protector</b>                      | Fixed Account: <b>2.00%</b><br>Ann P2P S&P Cap: <b>4.75%</b> (6.00% above \$100k)<br>ML Strategic Bal Ann P2P sprd: <b>2.15 (1.20 \$100k+)</b><br>MLSB 2-yr spread : <b>2.20 (0.00 \$100k+)</b>  | 7 Years<br>8%,7,6,5,4,3,2,0<br>MVA                        | N/A   | 10% after<br>1 year  | 4.00% 0-80<br>2.00% +<br>0.25% trail<br>81-85   |                             |  |
|                             | <b>Power 7<br/>Protector<br/>Plus Income</b>      | Fixed Account: <b>2.00%</b><br>Ann P2P S&P Cap: <b>3.50%</b> (4.25% above \$100k)<br>ML Strategic Bal Ann P2P sprd: <b>2.60 (1.80 \$100k+)</b><br>MLSB 2-yr spread (annualized): <b>3.20 (1.70 \$100k+)</b><br>PIMCO Global 2-yr P2P spread: <b>7.90 (6.50 \$100k+)</b>                                | 7 Years<br>8%,7,6,5,4,3,2,0<br>MVA                        | 7.50% simple<br>for 10yrs<br>200% prem paid<br>step up in 10 yrs<br>(95 bps)                            | 10% after<br>1 year  | 4.00% 0-80  |                             |  |
|                             | <b>Power 10<br/>Protector</b>                     | Fixed Account: <b>2.10%</b><br>Ann P2P S&P Cap: <b>4.80%</b> (6.05% \$100k+)<br>ML Strategic Bal Ann P2P sprd: <b>1.95 (1.10 \$100k+)</b><br>MLSB 2-yr spread (annualized): <b>1.90 (0.00 \$100k+)</b>   | 10 Years<br>10,9,8,7,6,5,4,3,2,1,0<br>MVA                 | N/A   | 10% after<br>1 year  | 7.00% 0-70<br>5.00% 71-75<br><br>trail options  |                             |  |
|                             | <b>Power 10<br/>Protector<br/>Plus<br/>Income</b> | Fixed Account: <b>2.00%</b><br>Ann P2P S&P Cap: <b>3.50%</b> (4.25% \$100k+)<br>ML Strategic Bal Ann P2P sprd: <b>2.45 (1.75 \$100k+)</b><br>MLSB 2-yr spread (annualized): <b>2.90 (1.50 \$100k+)</b><br>PIMCO Global 2-yr P2P spread: <b>7.90 (6.50 \$100k+)</b>                                     | 10 Years<br>10,9,8,7,6,5,4,3,2,1,0<br>MVA                 | 7.50% simple<br>for 10yrs<br>200% prem paid<br>step up in 10 yrs<br>(95 bps)                            | 10% after<br>1 year  | 7.00% 0-70<br>5.00% 71-75<br><br>trail options  |                             |  |
| American<br>National<br>(A) | <b>Strategy<br/>Index<br/>Annuity<br/>Plus</b>    | <b>Account Options</b>   | <b>7-Year</b>   | <b>10-Yr</b>  | 7 Year<br>7%,6,5,4,3,2,1,0<br><br>10 Year<br>9,9,8,7,6,5,4,3,2,1,0 | (1) 7.20% compound<br>roll-up for 10 yrs<br>(90 bp cost)<br>or<br>(2) 4.20% + index<br>gain<br>for 10 years<br>(60 bp cost) | 10%<br>starting<br>1st year | 7 Year<br>5.00% 0-75<br>4.00% 76-80<br><br>10 Year<br>7.00% 0-75<br>5.50% 76-80<br><br>Trail options |
|                             |   | <b>Premium Enhancement</b>   | <b>1.00%</b>  | <b>1.00%</b>  |  |   |                             |  |
| Equitrust<br>(B++)          | <b>Accumulator<br/>MarcSeven</b>                  | Fixed Account: <b>3.00%</b><br>S&P Annual Point-to-Point Cap: <b>6.00%</b><br>S&P Monthly Sum Cap: <b>1.75%</b><br>Gldman Sachs Dynamo 1-yr P2P Par Rt (no cap): <b>90%</b><br>GS Dynamo 2-year P2P Par rate (no cap): <b>100%</b>   | 7 Years<br>9, 8, 7, 6.5, 5.5,<br>4.5, 3.5,0               | N/A   | 10% after<br>first year  | 4.80% 0-75<br>3.60% 76-80<br>2.40% 81-85  |                             |  |
|                             | <b>Income<br/>MarcSeven</b>                       | Fixed Account: <b>2.25%</b><br>S&P Annual Point-to-Point Cap: <b>5.00%</b><br>S&P Monthly Sum Cap: <b>1.40%</b><br>GS Dynamo 1-yr P2P Par Rate (no cap): <b>75%</b><br>GS Dynamo 2-year P2P Par rate (no cap): <b>90%</b>  | 7 Years<br>9, 8, 7, 6.5, 5.5,<br>4.5, 3.5,0               | <b>7% Bonus</b> on Benefit<br>Base ONLY. 7%<br>compound rollup for<br>7 years<br>(1.25% cost)           | 10% after<br>first year  | 5.00% 40-75<br>3.75% 76-80  |                             |  |
|                             | <b>MarketTen<br/>Bonus</b>                        | <b>6% Bonus</b><br><b>RETURN OF PREMIUM FEATURE</b><br>Fixed Account: <b>1.00%</b><br>S&P Annual Point-to-Point Cap: <b>2.50%</b><br>Monthly Avg (no cap) Participation Rate: <b>30%</b><br>2-Year Monthly Avg Cap: <b>6.00%</b><br>Daily Averaging Cap: <b>2.75%</b><br>Monthly Sum Cap: <b>1.00%</b> | 10 Years<br>10,10,10,10,10,<br>9,8,7,6,4,0<br>Non-Rolling | 6.00% compound<br>for 10 yrs<br>(75 bp cost)  | 10% after<br>first year  | 6.00% 0-80  |                             |  |
|                             | <b>DynaMARC<br/>Index</b>                         | <b>10% Bonuns on Income base (if selected)</b><br>Fixed Account: <b>2.60%</b><br>Goldman Sachs Dynamo P2P Par Rt (no cap): <b>80.00%</b><br>GS Dynamo 2-year P2P Par rate (no cap): <b>100%</b><br>S&P Annual P2P Cap: <b>5.00%</b><br>S&P Monthly Sum Cap: <b>1.85%</b>                               | 10 Years<br>10,10,10,10,10,<br>9,8,7,7,4,0                | 10% Bonus<br>Rollup of 4% +<br>index credit<br>for 10 years<br>LTC Doubler<br>after 3 years<br>(95 bps) | 10% after<br>first year  | 7.00% 0-80  |                             |  |



# Fixed-Indexed Annuities

| Company<br>A.M. Best | Product                   | Account Options  | Surrender Schedule   | Income<br>Rider  | Free<br>Withdrawals     | Commission  |
|----------------------|---------------------------|--|--|--|-------------------------|---|
| F&G Life<br>(A-)     | Prosperity<br>Elite<br>7  | <b>3% Bonus (1.50% age 76+)</b> Enhancement Package<br><b>5% Bonus (3.50% age 76+)</b> Protection Package<br>Fixed Account: <b>1.50%</b> <b>Different in some states</b><br>Monthly Average P2P Cap: <b>6.50%</b><br>S&P Annual P2P Cap: <b>5.50%</b><br>Monthly Sum Cap: <b>2.10%</b><br>Gold Commodity Annual Cap: <b>5.50%</b><br>2-yr Barclays Trailblazer Par Rate: <b>125%</b><br>Performance Trigger Rate: <b>4.50%</b>   | 7 Years<br>10%,9,8,7,6,5,4,0<br><br>Crisis waiver income<br>doubler option   | 2 Tracks:<br>18% bonus OR<br>6.00% compound<br>for 10 years<br>(130 bp cost)<br>10 yr restart option   | 10% after<br>first year | 5.00% 0-75<br>3.00% 76-80<br>2.50% 81-85<br><br><i>different in<br/>some states</i> |
|                      | Prosperity<br>Elite<br>10 | <b>4% Bonus (2.00% age 76+)</b> Enhancement Package<br><b>7% Bonus (3.50% age 76+)</b> Protection Package<br>Fixed Account: <b>1.50%</b> <b>Different in some states</b><br>Monthly Average P2P Cap: <b>5.75%</b><br>S&P Annual P2P Cap: <b>5.25%</b><br>Monthly Sum Cap: <b>1.85%</b><br>Gold Commodity Annual Cap: <b>5.50%</b><br>2-yr Barclays Trailblazer Par Rate: <b>120%</b><br>Performance Trigger Rate: <b>4.25%</b>   | 10 Years<br>12,11,10,9,8,7,6,5,4,3,0<br><br>Crisis waiver income<br>doubler option   | 2 Tracks:<br>18% bonus OR<br>6.00% compound<br>for 10 years<br>(130 bp cost)<br>10 yr restart option   | 10% after<br>first year | 7.50% 0-75<br>5.50% 76-80<br>3.75% 81-85<br><br><i>different in<br/>some states</i> |
|                      | Performance<br>Pro        | <b>10% Bonus on Account Value (5.50% ages 76-80)</b><br>Fixed Account: <b>1.50%</b> <b>Different in some states</b><br>Annual P2P S&P 500 cap: <b>4.50%</b><br>Annual P2P Gold commodity cap: <b>5.50%</b><br>S&P 2-year P2P cap: <b>10.75%</b><br>S&P 3-year P2P cap: <b>18.50%</b><br>5-yr DJ Real Estate Risk Control index spread: <b>15.50</b><br>2-yr Barclays Trailblazer Par Rate: <b>100%</b><br>Gold Commodity Annual Cap: <b>5.50%</b><br>Monthly sum S&P cap: <b>1.85%</b> | 10 Years<br>14,13,12,11,10,8,6,4,2,1,0<br>MVA<br>Crisis waiver income<br>doubler option  | Built-in<br>3.25% rollup + gain<br>gains for 10 years.<br>Reset option after<br>10 yrs. Income %<br>bumps up 0.50 every<br>5yrs.<br>(95 bp cost) | 10% after<br>first year | 8.50% 0-75<br>6.50% 76-80<br><br><i>different in<br/>some states</i>                |
|                      | Safe Income<br>Plus       | <b>8% BONUS if GLWB is elected (7% lite states)</b><br>Fixed Account: <b>1.00%</b> <b>Different in some states</b><br>Ann P2P S&P Cap: <b>2.00%</b><br>Annual P2P Mnthly Avg S&P Cap: <b>2.00%</b><br>Monthly Sum S&P Cap: <b>1.10%</b><br>Performance Trigger Rate: <b>1.75%</b>  | 10 Years<br>12,11,10,9,8,<br>7,6,5,4,3,0<br>MVA<br>Crisis waiver income<br>doubler option  | (Built-in)<br>7.50% compounded<br>for 10 years<br>(105 bps)  | 10% after<br>first year | 7.00% 0-75<br>5.00% 76-80<br><br><i>different in<br/>some states</i>                |
|                      | Accelerator<br>Plus 10    | <b>Premium Bonus 7.00% (3.50% ages 76+)</b><br><b>Prem Bonus Lite States 5.00% (2.50% ages 76+)</b><br><b>Rates/Caps below in parenthesis 1.00% annual fee</b><br>Fixed Account: <b>1.50%</b><br>S&P 1-year annual P2P cap: <b>5.00% (7.75%)</b><br>S&P 1-year monthly sum cap: <b>2.00% (3.00%)</b><br>2-yr Barclays Trailblazer Par Rate: <b>120% (145%)</b><br>S&P Performance Trigger Rate: <b>4.25% (6.00%)</b>   | 10 Years<br>14,13,12,11,10,<br>8,6,4,2,1,0<br><b>Lite States</b><br>9,9,8,7,6,5,4,3,2,1,0<br>MVA<br>Crisis waiver income<br>doubler option | 7% Bonus<br>5% Lite States<br><br>5% rollup for 10 yr<br>or acct value<br>performance factor<br>(80 bp cost)                                     | 10% after<br>first year | 8.00% 0-75<br>6.00% 76-80<br>4.00% 81-85  |
|                      | Accumulator<br>Plus 10    | <b>Rates/Caps below in parenthesis 1.00% annual fee</b><br>Fixed Account: <b>1.00%</b><br>S&P 1-year annual P2P cap: <b>6.25% (9.25%)</b><br>S&P 1-year monthly avg cap: <b>7.50% (9.50%)</b><br>S&P 1-year monthly sum cap: <b>2.10% (3.10%)</b><br>2-yr Barclays Trailblazer Par Rate: <b>140% (160%)</b><br>S&P Performance Trigger Rate: <b>4.75% (6.50%)</b>  | 10 Years<br>12,11,10,9,8,7,6,5,4,3<br><br>Lite States<br>9,9,8,7,6,5,4,3,2,1   | N/A  | 10% after<br>first year | 7.00% 0-70<br>5.00% 71-80<br>3.50% 81-85  |





# Fixed-Indexed Annuities

| Company<br>A.M. Best      | Product  | Account Options  | Surrender Schedule  | Income Rider  | Free Withdrawals       | Commission  |
|---------------------------|--|--|---|---|------------------------|---|
| Global<br>Atlantic<br>(A) | <b>Income 150+ SE</b>  | <b>Low Band - \$10k-\$25k - High 25k-99k - Ultra \$100k+</b><br>Fixed Account: <b>1.50% (1.75% \$100k+)</b><br>Annual P2P Cap: <b>3.00% (3.25% \$100k+)</b><br>Monthly Sum Cap: <b>1.20% (1.25% \$100k+)</b><br>PIMCO Balanced Index Par Rate: <b>65% (75% \$100k+)</b><br>S&P Performance Trigger: <b>2.60% (3.00% \$100k+)</b><br>Income rider built in at 0.95 bp cost.<br>Income base has periodic bonuses in deferral.  | 10 Years<br>10,10,9,9,8,7,6,5,4,2,0<br>MVA<br>Different in some states                      | <b>Income Base Bonus</b><br>Day 1 = 20%<br>Start of yr 3 = 15%<br>Start of yr 5 = 15%<br>Start of yr 10 = 150%<br>of int earned yrs 1-9 added<br>(1.05% cost)                   | 10% after first year   | 7.00% 0-75<br>5.00% 76-85<br>Bonus levels<br>750k - +0.50<br>\$1m - +1.5%<br>2.5m - +1.5%<br>3mil - +2% |
|                           | <b>Choice Income II 7-year</b>   | Fixed Account: <b>2.20%</b><br>S&P Annual P2P Cap: <b>4.00%</b><br>S&P Monthly Sum Cap: <b>1.60%</b><br>3-Yr Barclays Arm II Indx w/ spread: <b>2.75</b><br>2-yr P2P BlackRock Div Vol Cntrl sprd: <b>2.25</b>   | 7 Years<br>9%,8,7,6,5,4,3,0   | 10% simple rollup until income trigger, credited end-of-contract yr<br><b>OR</b><br>7.5% simple rollup until income trigger, credited end-of-contract yr.<br>(1.05% cost)       | 10% starting 1st year  | 5.00% 50-80<br>2.75% 81-85  |
|                           | <b>Choice Income 10-year</b>   | Fixed Account: <b>2.35%</b><br>S&P Annual P2P Cap: <b>4.25%</b><br>S&P Monthly Sum Cap: <b>1.70%</b><br>3-Yr Barclays Arm II Indx w/ spread: <b>2.25</b><br>2-yr P2P BlackRock Div Vol Cntrl sprd: <b>1.75</b>   | 10 Years<br>9,9,8,7,6,5,4,3,2,1,0   | 7.5% simple rollup until income trigger, credited end-of-contract yr.<br>(1.05% cost)   | 10% starting 1st year  | 7.00% 50-80<br>5.00% 81-85  |
| Great<br>American<br>(A)  | <b>LandMark 5</b><br><i>different in AK,CA,PA, UT,VA (non-MVA)</i>                       | Fixed Account: <b>2.85% (3.00% \$100k+)</b><br><b>S&amp;P Annual P2P Cap: 5.80% (6.05% \$100k+)</b><br>Ann P2P S&P Risk Cntrl Par Rate: <b>60% (65% \$100k)</b><br>S&P Ret Spdg index Ann P2P Par Rt: <b>65% (70% \$100k)</b><br>iShares U.S. Real Est P2P Cap: <b>7.00% (7.25% \$100k)</b>  | 5 Years<br>9%,8,7,6,5,0   | N/A   | 10% beginning 1st year | 3.75% 0-75<br>2.75% 76-85<br>1.75% 86-89<br>Trail options   |
|                           | <b>American Legend 7</b><br><i>different in AK,CA,PA, UT,VA (non-MVA)</i>                | Fixed Account: <b>2.90% (3.00% \$100k+)</b><br><b>Annual P2P S&amp;P Cap: 5.90% (6.15% \$100k+)</b><br>Ann P2P S&P Risk Cntrl Par Rate: <b>60% (65% \$100k+)</b><br>GOLD 1-year P2P Cap: <b>7.00% (7.25% \$100k+)</b><br>iShares U.S. Real Estate Ann P2P: <b>7.50% (8.00% 100k)</b><br>U.S. Retiree Spndg Indx Ann P2P Par Rt: <b>65% (70%)</b><br>Monthly Sum S&P P2P Cap: <b>2.30% (2.50% \$100k+)</b>  | 7 Years<br>9%,8,7,6,5,4,3,0   | 7% simple growth for 10 yrs (0.95)  | 10% beginning 1st year | 4.75% 0-75<br>2.75% 76-85<br>Trail options  |
|                           | <b>Custom 10</b><br><i>Caps for &gt;&gt; CA,IN,OH, MN,MO,PA, TX,VA (no MVA) &gt;&gt;</i> | Fixed Account: <b>1.75% (1.90% for \$150k+)</b><br><b>Ann P2P S&amp;P Risk Cntrl Par Rate: 55% (60% 150k+)</b><br>Ann P2P Gold Index Cap: <b>5.50% (5.75% \$150k+)</b><br>Ann P2P S&P Cap: <b>4.50% (5.00% 150k+)</b><br>iShares U.S. Real Est Ann P2P: <b>5.75% (6.00% \$150k)</b><br>Fixed Account: <b>1.70% (1.90% for \$150k+)</b><br>Ann P2P S&P Risk Cntrl Par Rt: <b>45% (55% for \$150k+)</b><br>Ann P2P Gold Index Cap: <b>5.25% (5.50% for \$150k+)</b><br>Ann P2P S&P cap: <b>4.40% (4.80% for \$150k+)</b><br>iShares U.S. Real Est Ann P2P: <b>5.50% (5.75% \$150k)</b> | 10 Years<br>9.5, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0<br>No MVA in CA,IN,OH,PA,TX | <u>Simple Incom Option</u><br>7% simple for 10 1st 5yrs bonus factor (1.05 bp cost)<br><u>Stacked Income Opt</u><br>4% simple for 10yrs plus interest dollars each year (1.35%) | 5% beginning 1st year  | 6.00% 0-75<br>3.75% 76-85<br>Trail options  |
|                           | <b>Safe Return</b>   | <b>RETURN of PREMIUM &amp; BAILOUT</b><br>Fixed Account: <b>2.00%</b><br>Annual P2P Cap: <b>5.00%</b><br><b>Ann P2P S&amp;P Risk Cntrl Participation Rate: 50%</b><br>iShares U.S. Real Estate Ann P2P: <b>6.00%</b>   | 10 Years<br>10,9,8,7,6,5,4,3,2,1,0<br><b>Return of Premium</b>                              | 7% simple growth for 10 yrs (0.95)  | 10% beginning 1st year | 5.50% 0-75<br>4.10% 76-85<br>Trail options  |
|                           | <b>Valor 10</b>  | <b>2% Bonus</b><br>Fixed Account: <b>1.00%</b><br>Annual P2P Cap: <b>4.50%</b><br><b>Ann P2P S&amp;P Risk Cntrl Par Rate: 50%</b><br>U.S. Retiree Spending Index Ann P2P Par Rt: <b>65%</b>  | 10 Years<br>10,9,8,7,6,5,4,3,2,1,0  | Must purchase rider<br>7% simple growth for 10 yrs (0.95)   | 10% beginning 1st year | 5.00% 0-75<br>3.15% 76-85<br>Trail options  |



# Fixed-Indexed Annuities

| Company<br>A.M. Best         | Product             | Account Options   | Surrender Schedule   | Income Rider  | Free Withdrawals        | Commission  |
|------------------------------|---------------------|---|--|---|-------------------------|---|
| Guggenheim<br>Life<br>(B++)  | Highlander          | <b>4% Bonus on Account Value</b><br>Fixed Account: <b>2.50%</b><br>Annual P2P S&P Cap: <b>4.25%</b><br>S&P MARC 5% ER Participation Rate: <b>95%</b><br>Annual P2P S&P Participation Rate (no cap): <b>35%</b>  | 10%,9,8,7,6,5,4,3,2,1,0<br>lower in some states  | 10% Bonus<br>on Income Base Only  | 10% after first year    | 7.00% 0-75<br>5.00% 76-80<br>1% less CA/FL  |
|                              | TriVysta            | Fixed Account: <b>3.00%</b><br>Annual P2P S&P Cap: <b>5.25%</b><br><b>1-yr CROCI Sector II 5.5% Vol Cntrl Idx: 3.00 sprd</b><br>2-yr CROCI Sector II 5.5% Vol Cntrl Idx: <b>70% Par Rt</b><br>5-yr P2P CROCI Sectors II Index: <b>30% Par Rt</b><br><b>1-yr Morg Stnley Diversified Sel Idx: 105% Par Rate</b><br>2-yr Morg Stnley Diversified Sel Idx: <b>140% Par Rate</b><br>5-yr Morg Stnley Diversified Sel Idx: <b>140% Par Rate</b><br><b>6 Options with NO CAP!</b> | 10 Years<br>10,10,10,10,9,8,6,4,2,1<br>(most states)<br><br>9,9,8,7,6,5,4,3,2,1<br>(AK,CA,DE,MN,MO,MS,<br>OH,OK,OR,PA,SC,UT,WA)<br><br>MVA<br>except for AK,CA,MN,MO,<br>OH,OK,OR,PA,UT,WA | 4% + index credit<br>rollup for 20 years,<br>even after<br>income starts<br>(90 bp cost)                    | 10% after 1 year        | 7.00% 0-75<br>5.00% 76-80<br>3.50% age 81<br><br>1% less in<br>non-MVA<br>states<br>AK,CA,DE,MN,<br>MO,MS,OH,OK<br>,OR,PA,SC,TX,U<br>T,WA |
| Lafayette<br>Life<br>(A+)    | Marquis<br>SP 7     | Fixed Account: <b>2.40%</b><br>Annual P2P S&P Cap: <b>5.00%</b><br>Monthly Avg Cap: <b>4.50%</b><br><b>1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 100%</b><br>2-Yr GS Mom Blder M.A.C. Par Rate (no cap): <b>120%</b><br>3-Yr GS Mom Blder M.A.C Part Rate (no cap): <b>145%</b><br>1-Yr JP Morgan Par Rate (no cap): <b>67%</b><br>2-Yr JP Morgan Par Rate (no cap): <b>100%</b><br>3-Yr JP Morgan Part Rate (no cap): <b>115%</b>  | 7 Years<br>9%,8.5,8,7,6,5,4,0  | 10-year rollup<br>varies by issue age<br>45-60: 7.00%<br>61-74: 8.00%<br>75-85: 9.00%<br>(simple int) 0.95% | 10% after first year    | 4.50% 18-75<br>3.50% 76-85  |
|                              | Marquis<br>SP 10    | Fixed Account: <b>2.40%</b><br>Annual P2P S&P Cap: <b>5.00%</b><br>Monthly Avg Cap: <b>4.50%</b><br><b>1-Yr GS Mom Blder M.A.C. Par Rate (no cap): 100%</b><br>2-Yr GS Mom Blder M.A.C. Par Rate (no cap): <b>120%</b><br>3-Yr GS Mom Blder M.A.C Part Rate (no cap): <b>145%</b><br>1-Yr JP Morgan Par Rate (no cap): <b>67%</b><br>2-Yr JP Morgan Par Rate (no cap): <b>100%</b><br>3-Yr JP Morgan Part Rate (no cap): <b>117%</b>  | 10 Years<br>9%,8.5,8,7,6,5,4,3,2,1   | 10-year rollup<br>varies by issue age<br>45-60: 7.00%<br>61-74: 8.00%<br>75-85: 9.00%<br>(simple int) 0.95% | 10% after first year    | 6.50% 18-75<br>5.00% 76-85  |
| Lincoln<br>Financial<br>(A+) | OptiBlend 5         | Fixed Account: <b>2.60%</b> (1yr) ( <b>3.05%</b> \$100k+)<br>Perf. Triggered Rate: <b>4.20%</b> ( <b>4.70%</b> \$100k+)<br>Annual P2P Cap: <b>5.75%</b> ( <b>6.75%</b> \$100k+)<br><b>Ann P2P Vol Cntrl Spread: 1.05 (1.25 \$100k+)</b>   | 5 Years<br>9%,8,7,6,5,0  | N/A   | 10% starting first year | 2.70% 0-74<br>2.20% 75-79<br>1.20% 80-84<br>0.50% 85  |
|                              | New<br>Directions 6 | 6-yr Fixed Account: <b>2.80%</b> (1yr) ( <b>3.05%</b> \$100k+)<br>Perf. Triggered Rate: <b>4.20%</b> ( <b>4.70%</b> \$100k+)<br>2-Yr P2P Cap (NO avg): <b>12.00%</b> ( <b>14.00%</b> \$100k)  | 6 Years<br>9%,8,7,6,4.75,3.50,0  | N/A   | 10% starting first year | 3.50% 0-75<br>2.75% 76-80<br>1.75% 81-85  |
|                              | OptiBlend 7         | Fixed Account: <b>2.35%</b> (1yr) ( <b>2.50%</b> \$100k+)<br>Perf. Triggered Rate: <b>4.10%</b> ( <b>4.20%</b> \$100k+)<br>Annual P2P Cap: <b>4.75%</b> ( <b>6.00%</b> \$100k+)<br><b>Ann P2P Vol Cntrl Spread: 2.10 (1.60 \$100k+)</b>   | 7 Years<br>9%,8,7,6,5,4,3,0  | 5% compound<br>for 10 yrs or to<br>age 85 (earlier)<br>(95 bp cost)   | 10% starting first year | 4.50% 0-74<br>3.00% 75-79<br>2.00% 80-84<br>0.75% 85  |
|                              | New<br>Directions 8 | Fixed Account: <b>2.50%</b> (1yr) ( <b>2.65%</b> \$100k+)<br>Perf. Triggered Rate: <b>4.00%</b> ( <b>4.55%</b> \$100k+)<br>2-Yr P2P Cap (NO avg): <b>10.25%</b> ( <b>12.25%</b> \$100k)   | 8 Years: 9,8,7,6,4.75,<br>3.50,2,0.75,0  | 5% compound<br>for 10 yrs or to<br>age 85 (earlier)<br>(95 bp cost)   | 10% starting first year | 4.50% 0-75<br>3.50% 76-80<br>2.25% 81-85  |
|                              | OptiBlend 10        | Fixed Account: <b>2.40%</b> (1yr) ( <b>2.50%</b> \$100k+)<br>Perf. Triggered Rate: <b>4.45%</b> ( <b>4.70%</b> \$100k+)<br>Annual P2P Cap: <b>5.75%</b> ( <b>6.50%</b> \$100k+)<br><b>Ann P2P Vol Cntrl Spread: 1.45 (1.20 \$100k+)</b>   | 10 Years<br>9,9,8,7,6,5,4,3,2,1,0  | 5% compound<br>for 10 yrs or to<br>age 85 (earlier)<br>(95 bp cost)   | 10% starting first year | 7.00% 0-74<br>4.00% 75-79<br>1.75% 80   |



# 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>2.90%</b><br>S&P Annual Cap: <b>5.50%</b><br>S&P Monthly Sum Cap: <b>2.00%</b><br>S&P low volatility daily risk ctrl sprd: <b>1.80</b><br>S&P MARC 5% ER spread: <b>0.00</b><br>DJIA Annual Cap: <b>4.75%</b><br>S&P Midcap 400 Annual Cap: <b>4.55%</b><br>Russell 2000 Annual Cap: <b>4.80%</b><br>Nasdaq 100 Annual Cap: <b>4.80%</b><br>S&P low vol Ann P2P with threshold par rate<br><b>35% par rt up to 4.50%, 120% par rate above 4.50%</b> | No cost for rider<br>Increasing or level income >>><br><br>8 Years<br>10,10,10,10,9,8,5,3,0<br>MVA  | 6.00% for 10 years (1.05% cost)<br><br>5.75% in PA<br><br>Increasing income option (+ 2% per year) | 10% after first year                           | 5.00% 0-75<br>3.75% 76-79<br>2.50% 80-85<br><br>lower in SC, TX, UT<br><br>Trail options |   |   |  |   |   |
|                     |   | Different Rates in Utah   |   |  |  |  | Nasdaq 100 Monly Sum Cap: <b>1.80%</b><br>EuroStoxx 50 Annual Cap: <b>8.10%</b><br>Hang Seng Annual Cap: <b>6.75%</b><br>Inverse Performance Triggered Acct: <b>7.35%</b>   |   |  |   |   |
|                     |   | Benefit Solutions 10  |   |  |  |  | <b>20% Bonus</b> on Benefit Base<br>Fixed Account: <b>2.90%</b><br>S&P Monthly Avg Par Rt. (no cap): <b>80%</b><br>S&P Annual cap: <b>6.20%</b><br>S&P Monthly Sum cap: <b>2.40%</b><br>Dow Jones Monthly Avg Par Rate: <b>75%</b><br>Nasdaq 100 Monthly Sum cap: <b>1.80%</b><br>S&P low volatility daily risk control sprd: <b>1.50</b> | 10 Years<br>10,10,9,9,8,,8,7,6,4,2,0<br>MVA | Benefit Base Floor<br><br>120% years 1-5<br>140% years 6-10<br>160% year 11+<br><br>(1.20% cost) | 5% after first year<br><br>10% cumulative | 7.00% 40-75<br>5.25% 76-79<br><br>Trail options |
|                     |   |   |   |  |  |  | Charter Plus 10   |   |  |   |   |
| RetireChoice 10     | <b>2.00% Bonus</b> on all premiums during 1st 5 years or <b>4.50%</b> (total) if O.B.R. elected. On <b>ACCOUNT</b> value<br>Fixed Account: <b>2.50%</b> ( <b>2.60%</b> for \$250k+)<br>S&P Monthly Avg Par Rt. (no cap): <b>65%</b> ( <b>70%</b> 250k+)<br>S&P Annual cap: <b>5.20%</b> ( <b>5.50%</b> \$250k+)<br>S&P Biennial cap: <b>9.55%</b> ( <b>10.00%</b> \$250k+)<br>S&P Montly sum cap: <b>2.00%</b> ( <b>2.20%</b> \$250k+)<br>S&P Inverse Perf Trigger: <b>6.35%</b> ( <b>6.60%</b> 250k+)<br>S&P low vol daily RC 5% sprd: <b>2.30</b> ( <b>2.00</b> \$250k+)<br>2-yr S&P low vol RC 8% annlz sprd: <b>3.30</b> ( <b>2.90</b> 250k)<br>DJIA Mnthly Avg Par Rt (no cap): <b>60%</b> ( <b>65%</b> 250k+)<br>DJIA Annual cap: <b>4.00%</b> ( <b>4.20%</b> for \$250k+)<br>S&P Midcap 400 Par Rt (no cap): <b>60%</b> ( <b>65%</b> 250k+)<br>S&P Midcap 400 Ann cap: <b>3.80%</b> ( <b>4.00%</b> \$250k+)<br>Nasdaq 100 Annual cap: <b>4.05%</b> ( <b>4.20%</b> 250k+)<br>Nasdaq 100 Mnthly sum cap: <b>1.55%</b> ( <b>1.65%</b> 250k+)<br>PM London Gold Mkt Fix Price Cap: <b>4.90%</b> ( <b>5.15%</b> ) | 10 Years<br>10,10,9,8,8,7,6,4,2,0<br>MVA<br><br><b>Optional Additional Benefit Rider</b><br>A. 2.50% additional prem bonus<br>B. 5% add'tl payout benefit on annuitization after 10yrs<br>C. Return of Premium any time after 2 contract years<br>D. 20% cum w/drawals (55 bp cost)   | Bonus on account value, not benefit base<br><br>6.00% for 10 Years (1.05% cost)<br>5.75% in PA<br><br>Cannot have Income Pay Plus and Additional Benefit Rider (one or the other) | 10% after first year   | 7.00% 0-75<br>5.25% 76-79<br><br>Trail options |  |   |   |  |   |   |
|                     | Different Rates in OH, Ok, UT   |   |   |  |  |  |   |   |  |   |   |

Bonus Tiers & Caps Different in AK,CA,CT, DE,HI,MO, MN,NV,OH,OK,OR, PA,SC,TX,UT,VA,WA





## Fixed-Indexed Annuities

| Company<br>A.M. Best         | Product              | Account Options  | Surrender Schedule   | Income<br>Rider   | Free<br>Withdrawals      | Commission                                     |
|------------------------------|----------------------|--|--|---|--------------------------|--|
| North<br>American<br>(A+)    | Versa<br>Choice 10   | Fixed Account: <b>2.50% (2.85% for \$75k+)</b><br>S&P Annual P2P Par Rt. (no cap): <b>40% (45% 75k+)</b><br>S&P Annual cap: <b>5.25% (6.00% \$75k+)</b><br><b>S&amp;P MARC 5% ER spread: 0.65 (0.00 \$75k+)</b><br>S&P Montly sum cap: <b>2.10% (2.35% \$75k+)</b><br>S&P Low Volatility spread: <b>2.25% (1.60% 75k+)</b> | Optional Enhanced<br>Liquidity Rider (50 bps)<br>includes<br>1. 20% cumulative w/d<br>2. ROP after 2nd year<br>3. 2/6 ADLs w/d waiver<br>4. ADL enhance payout<br>benefit after year 2 | 6% for 10 yrs (1.05)<br>Not available if<br>ELB is chosen<br><br>Surrender Sched<br>10 Years<br>10,10,9,9,8,8,<br>7,6,4,2,0 | 10% starting<br>1st year | 7.00% 0-75<br>5.25% 76-79<br><br>Trail options |
| Reliance<br>Standard<br>(A+) | Keystone<br>Index 5  | Fixed Account: <b>3.15%</b><br>Annual P2P Cap: <b>5.45%</b><br>Annual P2P Participation Rate: <b>40%</b><br>Monthly Averaging Cap: <b>5.95%</b>  | 5 Years<br>9%,8,7,6,5,0  | N/A   | 10% Year 1               | 3.25% 0-80<br>1.95% 81-85                      |
|                              | Keystone<br>Index 7  | Fixed Account: <b>3.15%</b><br>Annual P2P Cap: <b>5.80%</b><br>Annual P2P Participation Rate: <b>42%</b><br>Monthly Averaging Cap: <b>6.30%</b>  | 7 Years<br>9%,8,7,6,5,4,3,0  | N/A   | 10% Year 1               | 4.50% 0-80<br>2.70% 81-85                      |
|                              | Keystone<br>Index 10 | Fixed Account: <b>3.20%</b><br>Annual P2P Cap: <b>6.15%</b><br>Annual P2P Participation Rate: <b>44%</b><br>Monthly Averaging Cap: <b>6.65%</b>  | 10 Years<br>9%,9,8,7,6,5,4,3,2,1,0   | N/A   | 10% Year 1               | 6.00% 0-80                                     |
| Standard<br>(A)              | Index<br>Select 5    | Fixed Account: <b>2.00%</b><br>S&P Annual P2P Cap: <b>5.25%</b><br>S&P Annual P2P Cap \$100k+: <b>5.50%</b><br>S&P Participation Rate (no cap): <b>42% (44% \$100k)</b>  | 5 Years<br>7%,6,5,4,2,0<br>MVA   | N/A   | 10% after<br>first year  | 3.00% 0-80<br>1.50% 81-85<br>1.35% 86-90       |
|                              | Index<br>Select 7    | Fixed Account: <b>2.00%</b><br>S&P Annual P2P Cap: <b>5.75%</b><br><b>S&amp;P Annual P2P Cap \$100k+: 6.00%</b><br>S&P Participation Rate (no cap): <b>47% (49% \$100k)</b>  | 7 Years<br>7%,6,5,4,3,2,1,0<br>MVA   | N/A   | 10% after<br>first year  | 4.00% 0-80<br>2.00% 81-85<br>1.45% 86-90       |
|                              | Index<br>Select 10   | Fixed Account: <b>2.00%</b><br>S&P Annual P2P Cap: <b>6.00%</b><br><b>S&amp;P Annual P2P Cap \$100k+: 6.25%</b><br>S&P Participation Rate (no cap): <b>48% (50% \$100k)</b>  | 9 Years<br>8%,7,6,5,4,3,2,1,0,9,0<br>MVA   | N/A   | 10% after<br>first year  | 5.00% 0-80                                     |

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