

Company A.M. Best	Product	Account Options		Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Allianz (A+) Variations AK,AZ,CA,CT, DE,FL,HI,IA,IL MA,MD,MN, MO,MS,NC, NJ,OH,OR,PA, SD,TX,UT,WA, WI Not approved NY	ABC Annuity	Fixed Account		2.50%	10 Years 9.3, 9.3, 8.3, 7.3, 6.25, 5.25, 4.2, 3.15, 2.1, 1.05 Increasing Income Available Immediately	20% Bonus	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80
		Ann P2P S&P 500 Cap		4.25%		Accum Phase 1) 50% index credit to account value, 250% credit to BB OR 2) 100% index credit to account value, 150% credit to BB (0.00% Fee)		
		Ann P2P BlackRock iBLD Claria Cap		4.25%				
		Ann P2P Bloomberg USDB II Cap		4.25%				
		Ann P2P PIMCO Tactical Balance Cap		4.25%				
		BlackRock iBLD Claria spread		2.60				
		Bloomberg USDB II spread		2.85				
		PIMCO Tactical Balance spread		3.10				
		BlackRock iBLD Claria par rate		115%				
		Bloomberg USDB II par rate		105%				
		PIMCO Tactical Balance par rate		105%				
		2-Yr Bloomberg USDB Ann P2P with Par		130% - 145%				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt		130% - 145%				
		2-Yr S&P Futures DRC 5% Ann Par Rt		135% - 150%				
		5-Yr Bloombrg Ann Par Rate		145% - 155% - 165% - 175% - 190%				
5-Yr PIMCO Ann Par Rate		145% - 155% - 165% - 175% - 190%						
5-Yr S&P Fut DRC 5% Ann Par		155% - 165% - 175% - 190% - 205%						
Variations AK,AL,AZ,CA, CT,DE,FL,HI, IA,ID,IL,IN, KS,KY,MA,MD MN,MO,MS, MT,NC,NH, NJ,NV,OH,OR PA,SC,SD,TX, UT,WA,WI Not approved NY	222	Ann P2P S&P 500 Cap		4.25%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	35% Bonus	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80
		Ann P2P BlackRock iBLD Claria Cap		3.75%		Accum Phase 150% index credit to Benefit Base		
		Ann P2P Bloomberg USDB II Cap		3.75%				
		Ann P2P PIMCO Tactical Balance Cap		3.75%				
		BlackRock iBLD Claria spread		3.10				
		Bloomberg USDB II spread		3.35		Income Phase 10-Year Wait 150% index credit to income amount		
		PIMCO Tactical Balance spread		3.60				
		BlackRock iBLD Claria par rate		100%				
		Bloomberg USDB II par rate		95%				
		PIMCO Tactical Balance par rate		90%		2/6 ADL Doubler 5-yr payout DB of BB		
		2-Yr Bloomberg USDB Ann P2P with Par		125% - 135%				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt		125% - 135%				
		2-Yr S&P Futures DRC 5% Par Rt		125% - 140%				
		5-Yr Bloombrg Ann Par Rate		130% - 140% - 150% - 160% - 170%				
		5-Yr PIMCO Ann Par Rate		130% - 140% - 150% - 160% - 170%		No Fee		
5-Yr S&P Fut DRC Ann Par Rate		135% - 145% - 155% - 165% - 180%						

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Allianz (A+) Variations AK,AL,AZ,CA, CT,DE,FL,IA, ID,IL,IN,KS,KY MA,MD,MN, MO,MS,MT, NC,NH,NJ,NV OH,OR,PA,SC SD,TX,UT,WA WI Not approved NY	360	Fixed Account	2.90%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	50% interest bonus bonus before income rider trigger. Income base = accountt value Increasing income option (1.30% fee)	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80
		Ann P2P S&P 500 Cap	4.75%				
		Ann P2P BlackRock iBLD Claria Cap	5.00%				
		Ann P2P Bloomberg USDB II Cap	5.00%				
		Ann P2P PIMCO Tactical Balance Cap	5.00%				
		BlackRock iBLD Claria spread	1.70				
		Bloomberg USDB II spread	2.10				
		PIMCO Tactical Balance spread	2.35				
		BlackRock iBLD Claria par rate	120%				
		Bloomberg USDB II par rate	115%				
		PIMCO Tactical Balance par rate	110%				
		2-Yr Bloomberg USDB Ann P2P with Par	140% - 155%				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt	140% - 155%				
		2-Yr S&P Futures DRC 5% Par Rt	150% - 165%				
		5-Yr Bloombrg Ann Par Rate	180% - 190% - 205% - 220% - 235%				
Variations AK,AZ,CA,DE, FL,IA,IL,KSMA MD,MN,MO, MS,NC,NJ,OH OR,PA,SD,TX, UT,WA,WI NOT app :NY	Core Income 7	Fixed Account	3.70%	7 Years 8.5,8,7,6,5,4,3,0	Income base = account value Level or increasing income options. 1.25% fee	After 1 year, 10% of premiums paid annually	5.50% 0-75 4.00% 76-80
		Ann P2P S&P 500 Cap	7.25%				
		Ann P2P Nasdaq 100 Cap	7.25%				
		Ann P2P Russell 2000 Cap	7.25%				
		Bloomberg Dyn Bal II Cap	8.00%				
		1-year Bloomberg ER Par Rate	155%				
		2-year Bloomberg ER Par Rate	205%				
		Bloomberg Dyn Bal II spread	1.25				
American Equity (A-) Not approved CA,NY	Estate Shield	1-Yr BofA Destinations Par Rate	85%	10 Years 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	30% Bonus	10% after 1 year	6.50% 0-75
		2-Yr BofA Destinations Par Rate	125%		Accum Phase 150% index credit to Benefit Base		
		1-Yr CS Tech Edge Par Rate	90%		Income Phase 10-Year Wait 150% index credit to income amount		
		2-Yr CS Tech Edge Par Rate	135%				
		1-Yr Global Sentiment Par Rate	85%				
		2-Yr Global Sentiment Par Rate	120%				
		1-Yr S&P Div Aristocrats ER Cap	3.25%				
		2-Yr S&P Div Aristocrats ER Cap	7.50%				
		1-Yr S&P 500 Cap	3.50%				
		2-Yr S&P 500 Cap	7.25%				
		S&P 500 Monthly Sum Cap	1.60%		No Fee		

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm	
American Equity (A-) <i>Variation CA Not approved NY</i> <i>Different rates for non-LIBR version</i>	Income Shield 10 with LIBR	7% Premium Bonus	Fixed Rate: 1.10%		10 Years 9.10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7% Bonus Income base with 3 options	10% after 1 year	6.25% 18-75 4.70% 76-80	
		1-Yr BofA Destinations Par Rate	45%			1) 4% comp rollup 15 years - no fee			
		2-Yr BofA Destinations Par Rate	65%			2) 8.25% simple rollup for 7yrs 1.10% fee			
		1-Yr CS Tech Edge Par Rate	45%			3) 7% comp rollup 10 years - 1.10%			
		2-Yr CS Tech Edge Par Rate	65%			Optional Well-Being Rider (0.10%)			
		1-Yr Global Sentiment Par Rate	45%						
		2-Yr Global Sentiment Par Rate	65%						
		1-Yr S&P Div Aristocrats ER Cap	2.25%						
		2-Yr S&P Div Aristocrats ER Par Rate	35%						
		1-Yr S&P 500 Cap	1.75%						
		2-Yr S&P 500 Cap	3.75%						
		S&P 500 Monthly Sum Cap	1.00%						
<i>Not approved CA,NY</i> <i>Different version in CA</i>	Asset Shield 10		No Fee	Fee Rate	10 Years 9.10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	N/A	10% after 1 year	6.00% 18-75 4.50% 76-80 Trail options	
		1-Yr BofA Destinations Par Rate	120%	205% (1.50%)					
		2-Yr BofA Destinations Par Rate	175%	300% (3.00%)					
		1-Yr CS Tech Edge Par Rate	125%	215% (1.50%)					
		2-Yr CS Tech Edge Par Rate	185%	320% (3.00%)					
		1-Yr Global Sentiment Par Rate	120%	205% (1.50%)					
		2-Yr Global Sentiment Par Rate	170%	295% (3.00%)					
		1-Yr S&P Div Aristocrats ER Par Rate	120%	205% (1.50%)					
		2-Yr S&P Div Aristocrats ER Par Rate	165%	285% (3.00%)					
		1-Yr S&P 500 Cap	8.00%	10% (1.50%)					
		1-Yr S&P 500 with Par Rate	30%	45% (1.50%)					
		S&P 500 Monthly Sum Cap	2.00%	2.70% (1.50%)					
		Fixed Rate	3.25%						

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American Equity (A-) <i>Not approved CA,NY</i> <i>Different version in CA</i>	Asset Shield 7	Fixed Rate	No Fee	Fee Rate	7 Years 9.20, 9, 8, 7, 6,4,2,0	N/A	10% after 1 year	4.50% 18-75 3.38% 76-80 2.25% 81-85 Trail options
		3.10%						
		1-Yr BofA Destinations Par Rate	115%	200% (1.50%)				
		1-Yr CS Tech Edge Par Rate	120%	205% (1.50%)				
		1-Yr Global Sentiment Par Rate	115%	200% (1.50%)				
		1-Yr S&P Div Aristocrats ER Par Rate	115%	200% (1.50%)				
		1-Yr S&P 500 Cap	7.75%	9.75% (1.50%)				
		1-Yr S&P 500 with Par Rate	29%	43% (1.50%)				
		S&P 500 Monthly Cap	1.90%	2.60% (1.50%)				
		<i>Not approved CA,NY</i> <i>Different version in CA</i>	Asset Shield 5	Fixed Rate				
2.80%								
1-Yr BofA Destinations Par Rate	100%			190% (1.50%)				
1-Yr CS Tech Edge Par Rate	105%			195% (1.50%)				
1-Yr Global Sentiment Par Rate	100%			190% (1.50%)				
1-Yr S&P Div Aristocrats ER Par Rate	100%			190% (1.50%)				
1-Yr S&P 500 Cap	7.00%			9.00% (1.50%)				
1-Yr S&P 500 with Par Rate	24%			38% (1.50%)				
S&P 500 Monthly Cap	1.70%			2.40% (1.50%)				

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American General (A) <i>variations approved in AK,MN,MO,OR,PA,WA</i> <i>Not approved NY</i>	Power 5	Fixed Account	<\$100k	\$100k+	5 Year 8,7,6,5,4,0	N/A	10% after 1 year	3.25% 18-80 1.00% 81-85 with 0.15% trail yrs 2+
		Ann P2P S&P 500 Cap	3.40%	3.40%				
		Ann P2P S&P Par Rate:	7.40%	8.75%				
		Ann S&P 500 Par Rate <i>with 1.50% fee</i>	35%	40%				
		S&P 500 5-Year Par Rate:	49%	54%				
		PIMCO Global Optima Par Rate	38%	45%				
		2-yr PIMCO Global Optima Par Rate	60%	75%				
		PIMCO Global par rate <i>with 1.50% fee</i>	85%	100%				
		ML Strategic Balance Par Rate	85%	100%				
		2-yr ML Strategick Balanc Par Rate	85%	110%				
		AQR DynamiQ Allocation Par Rate	130%	155%				
		2-yr AQR DynamiQ Allocation Par Rate	135%	150%				
<i>variations approved in AK,MN,MO,OR,PA</i> <i>Not approved NY</i>	Power 7 Protector and Power 7 Protector + Income	Fixed Account	<\$100k	\$100k+	7 Year 8,7,6,5,4,3,2,0	Optional Income Rider 7.50% simple rollup until lifetim income is activated (alternative "Max" income option available) 1.10% fee	10% after 1 year	4.75% 18-80 Trail Option
		Ann P2P S&P 500 Cap	3.50%	3.50%				
		Ann P2P S&P Par Rate	7.45%	8.85%				
		Ann S&P 500 Par Rate <i>with 1.50% fee</i>	38%	42%				
		PIMCO Global Optima Par Rate	51%	55%				
		2-yr PIMCO Global Optima Par Rate	62%	77%				
		PIMCO Global par rate <i>with 1.50% fee</i>	90%	105%				
		ML Strategic Balance Par Rate	90%	105%				
		2-yr ML Strategick Balanc Par Rate	90%	115%				
		AQR DynamiQ Allocation Par Rate	135%	160%				
		2-yr AQR DynamiQ Allocation Par Rate	160%	175%				
		AQR Dyn Alloc Par Rate <i>with 1.50% fee</i>	185%	200%				
<i>variations approved in AK,MN,MO,OH,OR,PA</i> <i>Not approved NY</i>	Power 10 Protector and Power 10 Protector + Income	Fixed Account	<\$100k	\$100k+	10 Year 10,9,8,7,6,5,4,3,2,1,0	Optional Income Rider 7.50% simple rollup until lifetim income is activated (alternative "Max" income option available) 1.10% fee	10% after 1 year	7.00% 18-80 Trail Options
		Ann P2P S&P 500 Cap	3.65%	3.65%				
		Ann P2P S&P Par Rate	8.00%	9.00%				
		Ann P2P S&P Par Rate	38%	43%				
		PIMCO Global Optima Par Rate	62%	77%				
		2-yr PIMCO Global Optima Par Rate	95%	110%				
		ML Strategic Balance Par Rate	90%	115%				
		2-Yr ML Strategic Balance Par Rate	90%	115%				
		AQR DynamiQ Alloc Par Rate	140%	165%				
		AQR DynamiQ Alloc Par Rate	165%	180%				
		2-yr AQR DynamiQ Par Rate	165%	180%				
		2-yr AQR DynamiQ Par Rate	190%	205%				

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American National (A) <i>Not approved NY</i> Variations AK,CA,CT,FL, MN,MO,NH, NJ,NV,PA,WA	Strategy Index Annuity Plus	Premium Enhancement Fixed Account Perform Trigger Rate 1-Year Monthly Sum 100% Par Rate Cap 50% Par Rate Cap S&P Uncapped Par Rate Nasdaq-100 Growth Cap S&P MARC 5% Par Rate	7-Year	10-Year	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 (1.10% fee) or (2) 4.20% + index gain for 10 years (0.80 fee)	10% starting 1st year	7 Year 5.00% 0-75 4.00% 76-80 10 Year 7.00% 0-75 5.50% 76-80						
			N/A	1.00%										
			3.20%	3.30%										
			4.80%	4.85%										
			2.50%	2.60%										
			7.15%	7.25%										
			7.10%	7.20%										
			25%	30%										
			7.15%	7.25%										
145%	155%													
Athene (A) <i>Not approved NY</i> Variations AK,CA,CT,DC HI,IL,MA,MN MO,NJ,OR PA,TX,UT,W A	Agility	1-Yr BNP Paribas Multi Asset Par Rt 2-Yr BNP Paribas Multi Asset Par Rt 1-Yr Nasdaq FC Index Par Rate 2-Yr Nasdaq FC Index Par Rate 1-Yr AI Powered US Equity Index Par Rt 2-Yr AI Powered US Equity Index Par Rt 1-Year S&P 500 Cap 2-Year S&P 500 Cap Fixed Account	7-Year	10-Year	7 Year 9,8,7,6,5,4,3,0 10 Year 9,9,8,7,6,5,4,3,2,1,0	35% Bonus	5% after one year	7 Year 4.50% 0-70 4.00% 71-75 3.50% 76-80 3.00% 81-83 10 Year 6.00% 0-70 5.50% 71-75 5.00% 76-78						
			105%	115%		Accum Phase 175% index credit to Benefit Base								
			145%	160%										
			60%	65%										
			90%	100%		Income Phase 100% index credit to income amount								
			90%	100%										
			120%	130%										
			4.75%	5.00%		7 & 10-yr WAIT before income No Fee								
			9.50%	10.00%										
			2.15%	2.30%										
			<i>Not approved NY</i> Variations AK,CA,CT,DE, FL,ID,IN,MA MD,MN,MO, NH,NJ,NV,OH OK,OR,PA,SC TX,UT,WA	Perform Elite		10% BONUS on 10-Yr Term Only Fixed Account 1-Yr BNP Paribas Multi Asset Par Rt 2-Yr BNP Paribas Multi Asset Par Rt 1-Yr Nasdaq FC Index Par Rate 2-Yr Nasdaq FC Index Par Rate 1-Yr AI Powered US Equity Par Rate 2-Yr AI Powered US Equity Par Rate 1-Yr S&P DRC 2 - 8% TR Par Rate 2-Yr S&P DRC 2 - 8% TR Par Rate 1-Yr S&P 500 Cap			No-Fee Rates		Higher rates for 0.95% fee 7 Year 9, 8.80, 7.90, 6.90, 5.90, 5.00, 4.00, 0 10 Year 12,12,12,11,10, 9,8,7,6,4,0	N/A	5% after one year	7 Year 5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83 10 Year 6.50% 0-70 6.00% 71-75 5.00% 76-80
									7-Year	10-Year				
3.00%	2.65%													
165%	130%													
230%	180%													
95%	75%													
145%	115%													
140%	110%													
185%	145%													
65%	50%													
70%	60%													
8.75%	7.00%													

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Athene (A) <i>Not approved NY</i> Variations AK,CA,CT,DC DE,HI,ID,IL,IN MA,MN,MO, NJ,NV,OH,OK OR,PA,SC,TX UT,WA	Ascent Pro 10 Bonus	3% Premium Bonus					
		1-Yr BNP Paribas Multi Asset Par Rt	115%	10 Year 12,12,12,11,10, 9,8,7,6,4,0	Option 1 25% Bonus 10% simple for 10y 5% simple 11-20 Option 2 5% simple 10yrs + 200% index credit stack. 2% + stack 11-20 (1.00% fee)	10% starting year one	6.50% 0-70 6.00% 71-75 5.00% 76-80
		2-Yr BNP Paribas Multi Asset Par Rt	160%				
		1-Yr Nasdaq FC Index Par Rate	67%				
		2-Yr Nasdaq FC Index Par Rate	102%				
		1-Yr AI Powered US Equity Index Par Rt	97%				
		2-Yr AI Powered US Equity Index Par Rt	130%				
		1-Yr S&P 500 DRC 5% TR Index Par Rt	60%				
		1-Year S&P 500 Cap	5.25%				
		Fixed Account	2.30%				
Clear Spring (A-) <i>Not approved NY</i> Variations CA Extra 1% comm after \$300k of FIA production for ENTIRE 2022!!	High-lander 7	Fixed Account	3.50%	7 Years 9,8,7,6,5,4,3,0 First yr in CA is 8.5%	N/A	10% after 1 year	5.00% 0-75 4.00% 76-80 1% less CA/FL
		Annual S&P Cap	7.50%				
		Annual S&P 500 Par Rate	30%				
		Annual S&P MARC 5 Par Rate	150%				
	High-lander	4% Bonus on Account Value		10 Years 10%,9,8,7,6,5,4,3,2,1 lower in some states	5% Bonus 4% + index credit rollup for 10 yrs regardless of income trigger (0.90%)	10% after 1 year	7.00% 0-75 5.00% 76-80 1% less CA/FL
		Fixed Account	3.00%				
		S&P 500 Annual P2P S&P Cap	6.00%				
		S&P MARC 5% ER Participation Rate	130%				
	TriVysta	Annual P2P S&P Participation Rate	30%				
		Fixed Account	3.50%	10 Years 10,10,10,10, 9,8,6,4,2,1 (most states) 9,9,8,7,6,5,4,3,2,1 Non-MVA States	5% Bonus 4% + index credit rollup for 10 yrs regardless of income trigger (0.90%)	10% after 1 year	7.00% 0-75 5.00% 76-80 3.50% age 81 1% less in CA
		Annual P2P S&P Cap	8.00%				
		S&P DRC 5% USD Excess Return Par Rate	140%				
		S&P Economic Cycle Factor Rotator Par	155%				
	ViStar	1-yr Morg Stnley Diversified Sel Idx Par	140%				
		2-yr Morg Stnley Diversified Sel Idx Par	160%				
		Fixed Account	3.50%	10 Years 10,10,10,10, 9,8,6,4,2,1 (most states)	5% Bonus 4% + index credit rollup for 10 yrs regardless of income trigger (0.90%)	10% after 1 year	7.00% 0-75 5.00% 76-80 3.50% age 81 1% less CA/FL
		1-Year S&P 500 Cap	7.50%				
		1-Year S&P 500 Par Rate	30%				
		1-yr S&P Sctr Rotator Daily RC2 5% ER Par	150%				
		1-yr S&P Economic Cycle Factor Rot Idx	150%				
		1-yr S&P MARC 5% Excess Return Idx Par	155%				

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Equitrust (B++) <i>Not approved</i> NY <i>Variations</i> CA,DE	Market Seven Index	Fixed Account S&P Annual P2P Cap S&P Annual P2P Uncapped Par Rate S&P Monthly Avg Cap S&P Monthly Avg Par Rate S&P Montly Sum Cap S&P 2-yr Mntly Avg Cap 1-yr Barclays Focus50 Par Rate 2-Yr Barclays Focus50 Par Rt 1-Yr S&P MARC5 Par Rate	4.14% 8.00% 37% 9.00% 65% 2.85% 20% 150% 200% 175%	7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 0	7.00% Bonus 7% compounded for 7 years (1.25% fee)	10% after first year	5.50% 0-75 4.12% 76-80 2.75% 81-85
		6% Bonus First 5 Yrs of Deposits Fixed Account S&P Annual P2P Cap S&P Monthly Avg Cap S&P Monthly Avg Par Rate 2-Yr Monthly Avg Cap 1-Yr MARC 5% Participation Rate 1-yr Barclays Focus50 Par Rate 2-Yr Barclays Focus50 Par Rt	3.20% 6.00% 6.50% 45% 15.00% 120% 165% 140%				
Equitrust (B++) <i>Not approved</i> NY <i>Variations</i> AK,CA,CT,DE FL,ID,MN,MT NJ,NV,OH,OK OR,PA,TX,UT VT,WA	Market Value Index	10% Bonuns on Income base (if chosen) Fixed Account S&P Annual P2P Cap S&P Annual P2P Par Rate S&P Monthly Avg Cap S&P Monthly Avg Par Rate S&P Montly Sum Cap 1-yr Barclays Focus50 Par Rate 2-Yr Barclays Focus50 Par Rt 1-Yr S&P MARC5 Par Rate	4.00% 8.00% 37% 9.00% 70% 2.75% 150% 200% 175%	10 Years 12,12,12,12,11, 10,8,6,4,2,0 Varies by State	10% Bonus Rollup of 3% + index credit for 10 years LTC Doubler after 3 years (0.95% fee)	10% after first year	7.00% 0-80

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EquiTrust (B++) <i>Not approved</i> CA,FL,NY	Market Force Bonus	Bonus Fixed Account 1-yr S&P MARC 5% Par Rate S&P 500 Cap 1-yr S&P 500 Par Rate 1-yr Focus50 Par Rate	No Fee 3.15% 135% 6.00% X X	1.50% Fee 8.00% X 200% 9.00% 42% 170%	10 Years 16,14.50,13,11.50,9.50 8,6.50,5,3,1,0 MVA	N/A	10% after first year	7.00% 0-80
<i>Not approved</i> CA,NY	Market Max Index	Fixed Account 1-yr S&P MARC 5% Par Rate S&P 500 Cap 1-yr S&P 500 Par Rate 1-yr Focus50 Par Rate	No Fee 4.00% 170% 7.50% X X	1.00% Fee X 210% 12.00% 47% 180%	10 Years 16,14.50,13,11.50,9.50 8,6.50,5,3,1,0 MVA	N/A	10% after first year	7.00% 0-80
F&G (A-) <i>Not approved</i> CT,NY,VT Variations 25 states Call us	Accel erator Plus	Premium Bonus 7% to age 75; 4% 76-80 Lite states: 5% to age 75; 3% 76-80 1-yr Balanced Asset 10 Par Rate 1-yr Balanced Asset 10 Par/spread 1-yr Balanced Asset 5 Par Rate GS Global Factor Index Par Rate S&P 500 Trigger Rate S&P 500 Cap	No Fee 85% 170% 230% 165% 5.50% 7.50%	1.25% Fee 5.90% 7.50%	10 Years 14,13,12,11,10,8, 6,4,2,1,0 MVA	5% compound 10 years (1.15 fee) 2 of 6 crisis waiver doubler	10% after first year	8.00% 0-75 6.00% 76-80 4.25% 81-85
	Accum ulator Plus	Premium Bonus 7% to age 75; 4% 76-80 Lite states: 5% to age 75; 3% 76-80 2-yr Barclays Trailblazer Sect 5 Par/sprd 1-yr GS Global Par/spread 2-yr GS Global Par/spread S&P 500 Trigger Rate S&P 500 Cap	No Fee 255%/0 190%/0 275%/0 6.25% 8.50%	1.25% Fee 285%/0 240%/0 305%/0 8.25% 11.25%	10 Years 12,,11,10,9,8, 7,6,5,4,3,0 MVA	N/A	10% after first year	7.50% 0-75 5.25% 76-80 4.00% 81-85
<i>Not approved</i> NY Variations 25 states Call us	Safe Income Advtg	1-Yr Balanced Asset 5 Par/Spread 2-Yr Balanced Asset 5 Par/Spread 1-Yr S&P 500 Trigger Rate 1-Yr S&P 500 Monthly Avg Cap 1-Yr S&P 500 Annual Cap 1-Yr S&P 500 Monthly Sum Cap	No Fee 75%/2.00 100%/2.0 1.75% 2.00% 2.00% 1.00%	1.25% Fee 110%/0 115%/0	10 Years 12,,11,10,9,8, 7,6,5,4,3,0 MVA	7.20% comp 10 years (1.15% fee) Level, increasing or CPI inc options. 2 of 6 doubler	10% after first year	7.00% 0-75 5.00% 76-80

Company A.M. Best	Product	Account Options		Rates <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
Global Atlantic (A) <i>Not approved NY Variations CA</i> <i>Not approved NY</i>	Income 150+ SE	Fixed Account		1.50%	1.75%	10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA Different in some states	Bonus 20% Rollup 2-5: 7.50% simple interest Day 1, year 10 150% of int earned years 1-9 added (1.05% fee)	10% after first year	7.00% 55-75 5.00% 76-85
		S&P 500 Cap		2.75%	3.00%				
		MSCI EAFE Cap		2.75%	3.00%				
		Russell 2000 Cap		2.75%	3.00%				
		1-Yr PIMCO Bal Index Par Rate		65%	75%				
		S&P Performance Trigger		2.25%	2.50%				
		2-Yr BlackRock Div Vol Control spread		5.00	3.00				
		2-Yr Franklin US Index spread		5.00	3.00				
	Choice Accum II	Fixed Account		3.20%	3.35%	10 Years 9%,9,8,7,6,5,4,3,2,1,0 5 & 7-year terms as well	Optional Enhanced Death Benefit 7% simple rollup for 15 years. Max issue age 75 Lump sum to Beneficiary (0.50% fee)	10% starting 1st year	7.00% 0-80 4.00% 81-85
		S&P 500 Cap		8.00%	8.75%				
		MSCI EAFE Cap		8.00%	8.75%				
		Russell 2000 Cap		8.00%	8.75%				
		1-Yr PIMCO Bal Index Par Rate		165%	175%				
		S&P Performance Trigger		6.00%	6.75%				
2-Yr BlackRock Div Vol Control spread		0.00	0.00						
2-Yr Franklin US Index spread		0.00	0.00						
MassMutual Ascend <i>formerly Great American</i> (A+) <i>Different Rates/caps in AK,CA,PA,UT</i>	Land Mark 3	Fixed Account	*\$150k	3.65%	3.75%	3 Years 9%,8,7,0	N/A	10% beginning 1st year	2.50% 0-75 2.00% 76-85 1.50% 86-89
		1-Yr S&P 500 P2P Cap	*\$150k	8.50%	8.75%				
		iShares MSCI EAFE ETF Cap	*\$150k	8.50%	8.75%				
		iShares U.S. Real Est P2P Cap	*\$150k	9.00%	9.50%				
	Land Mark 5	Fixed Account		4.10%	4.25%	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
		S&P Annual P2P Cap		10.25%	10.50%				
		S&P Annual 5-Year Cap Lock		8.00%	8.25%				
		Ann P2P S&P Risk Cntrl Par Rate		75%	80%				
		S&P Retire Spending Index Par Rt		80%	85%				
		iShares U.S. Real Est P2P Cap		10.25%	10.50%				
	Legend 7	Fixed Account		4.40%	4.45%	7 Years 9%,8,7,6,5,4,3,0	6% simple growth for 10 yrs (0.95 fee)	10% beginning 1st year	4.75% 0-75 2.75% 76-85
		1-Year S&P 500 Cap		10.75%	11.00%				
		S&P Annual 7-Year Cap Lock		8.75%	9.00%				
		Ann P2P S&P Risk Cntrl Par Rate		80%	85%				
GOLD 1-year P2P Cap		11.50%	12.00%						
iShares U.S. Real Estate Cap		10.50%	11.00%						
S&P Retire Spending Index Par Rt		80%	85%						
Monthly Sum S&P P2P Cap		3.00	3.25%						

Company A.M. Best	Product	Account Options	Rates <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
Lafayette Life (A+)	Marquis SP 10	Fixed Account 1-Year S&P 500 Cap 1-Yr GS Mom Blder M.A.C. Par Rate 2-Yr GS Mom Blder M.A.C. Par Rate 3-Yr GS Mom Blder M.A.C Part Rate 1-Yr JP Morgan Par Rate 2-Yr JP Morgan Par Rate 3-Yr JP Morgan Part Rate	3.40% 6.50% 120% 170% 200% 102% 147% 177%		10 Years 9%,8.5,8,7,6,5,4,3,2,1	Max issue age 80 for income rider. 10-year rollup varies by attained 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+) Different Rates in CA	OptiBlend 5	Fixed Account 1-Yr Fidelity AIM Par Rate S&P 500 Uncapped Par Rate S&P 500 Cap S&P 500 Performance Trigger Rate 1-Yr BlackRock Dyn Allocation Par Rate 2-Yr BlackRock Dyn Allocation Par Rate 1-Yr BlackRock D.A. Par Rt w/ 1% fee S&P P2P Low-Vol Control Spread	3.75% 150% 35% 8.50% 7.50% 150% 225% 195% 0.75	4.00% 175% 40% 9.00% 7.75% 175% 250% 220% 0.50	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	3.00% 0-74 2.20% 75-79 1.20% 80-84 0.50% 85
	OptiBlend 7	Fixed Account 1-yr Fidelity AIM Par Rate S&P 500 Uncapped Par Rate S&P 500 Cap S&P 500 Performance Trigger Rate 1-yr BlackRock Dyn Alloc Par Rate 2-Yr BlackRock Dyn Allocation Par Rate 1-Yr BlackRock D.A. Par Rt w/ 1% fee S&P P2P Low-Vol Control Spread	3.75% 150% 35% 8.55% 7.55% 150% 225% 195% 0.75	4.00% 175% 40% 9.05% 7.80% 175% 250% 220% 0.50	7 Years 9%,8,7,6,5,4,3,0	Temporarily Suspended	10% starting first year	4.50% 0-74 3.00% 75-79 1.75% 80-84 0.75% 85
	OptiBlend 10	Fixed Account 1-Yr Fidelity AIM Par Rate S&P 500 Uncapped Par Rate S&P 500 P2P Cap S&P 500 Performance Trigger Rate 1-yr BlackRock Dyn Allocation Par Rate 2-Yr BlackRock Dyn Allocation Par Rate 1-Yr BlackRock D.A. Par Rt w/ 1% fee S&P P2P Low-Vol Control Spread	3.60% 140% 35% 8.25% 7.00% 150% 200% 195% 0.75	3.85% 170% 40% 8.75% 7.50% 175% 225% 220% 0.50	10 Years 9,9,8,7,6,5,4,3,2,1,0	Temporarily Suspended	10% starting first year	7.00% 0-74 4.00% 75-79 1.75% 80

Company A.M. Best	Product	Account Options	Rates <\$75k	Rates \$75k+	Surrender Schedule	Income Rider	Free W/D	Comm
North American (A+) Not approved NY Variations AK,CA,CT,DE, HI,ID,IL,MA, MN,MO,NH, NJ,NV,OH,OK OR,PA,SC,TX UT,VA,WA	Perform Choice 8	S&P Annual Cap S&P low volatility daily risk ctrl spread 1-yr S&P 500 Par Rate 1-yr Fidelity Multifactor Yield Idx Par Rate 1-yr S&P MARC 5% ER par rate 1-yr Morgan Stanley Dyn Global PR 2-yr S&P 500 Par Rate 2-yr Fidelity Multifactor Yield Idx Par Rate 2-yr S&P MARC 5% ER par rate 2-yr Morgan Stanley Dyn Global PR 1-yr Fid MultiFctor Par Rate (0.95% fee) 1-yr Morgan Stanley Dyn PR (0.95% fee) 2-Yr Fid MultiFctor Par Rate (0.95% fee)	8.00% 0.70 30% 140% 130% 140% 45% 195% 185% 195% 170% 170% 245%		8 Years 10,10,10,10,9,8,5,3,0 MVA	N/A	10% after first year	5.25% 0-75 3.95% 76-79 2.63% 80-85
North American (A+) Not Approved NY Variations AK,CA,CT,DE HI,ID,IL,MA, MD,MN,MO, NH,NJ,NV,OH OH,OR,PA,SC TX,UT,VA,WA	Versa Choice 10	Fixed Account S&P 500 Annual cap 1-Yr S&P 500 Uncapped Par Rate 2-Yr S&P 500 Uncapped Par Rate S&P Low Volatility DRC spread 1-Yr S&P MARC 5% Par rate 2-Yr S&P MARC 5% Par rate 1-Yr Fidelity MultiFactor Par Rate 2-Yr Fidelity MultiFactor Par Rate 1-Yr Morgan Stanley Dyn Global PR 2-Yr Morgan Stanley Dyn Global PR 1-Yr Fid MultiFctor Par Rate (0.95% fee) 2-Yr Fid MultiFctor Par Rate (0.95% fee)	3.30% 7.25% 30% 40% 1.50 115% 165% 125% 175% 125% 175% 160% 230%	3.70% 8.25% 35% 50% 0.50 135% 190% 145% 200% 145% 200% 175% 250%	10 Years 10,10,9,9,8, 8,7,6,4,2,0	Optional Enhanced Liquidity Rider (after Year 2) 1. 20% cum w/d 2. ROP after 3yrs 3. 2/6 ADL waiver (0.60% fee)	10% starting 1st year	7.00% 0-75 5.25% 76-79 trail options
Not Approved ID,NY Variations AK,CA,CT,DE, HI,IL,MA,MN, MO,NJ,NV,OH OK,OR,PA,SC TX,UT,WA,WA	Benefit Solutions	Fixed Account 1-Yr S&P 500 Uncapped Par Rate 1-Yr S&P Multi-Asset Risk Cntrl Par Rate 1-Yr Fidelity MultiFactor Par Rate 1-Yr Morgan Stanley Dyn Global PR 2-Yr S&P 500 Uncapped Par Rate 2-Yr S&P MARC 5% Par rate 2-Yr Fidelity MultiFactor Par Rate 2-Yr Morgan Stanley Dyn Global PR 1-Yr S&P Low Vol DRC 5% Margin 1-Yr S&P 500 Monthly Sum Cap 1-Yr S&P 500 Annual Cap	2.30% 25% 90% 100% 100% 35% 135% 145% 145% 3.30 1.85% 5.00%		10 Years 10,10,9,9,8, 8,7,6,4,2,0	25% Bonus Step-up after 5yrs 150% Step-up after 10yrs 175% Compare to index performance - whichever is higher. Confinement doubler (90 days) after yr 2 (1.20% fee)	5% after one year	7.00% 40-75 5.25% 76-79 trail options

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Oceanview Life (A-)	Harbour View 3	Fixed Account	2.00%	3 Year 9,8,7,0	N/A	10% after one year	2.50% 0-79 1.25% 80-89
		S&P 500 Cap	5.75%				
		Nasdaq 100 Cap	5.75%				
		Russell 2000 Cap	5.75%				
Not Approved CT,NC,NY,VT Variations CA	Harbour View 3	1-yr S&P 500 Uncapped Par Rate	30%	3 Year 9,8,7,0	N/A	10% after one year	2.50% 0-79 1.25% 80-89
		1-Yr Credit Suisse Retiree Bal Par Rate	85%				
		2-Yr S&P 500 Uncapped Par Rate	45%				
		2-Yr Credit Suisse Ret Bal Par Rate	120%				
	Harbour View 5	1-Yr S&P 500 Monthly Avg Cap	3.00%	5 Year 9,8,7,6,5,0	N/A	10% after one year	4.00% 0-79 2.00% 80-89
		Fixed Account	2.50%				
		S&P 500 Cap	5.75%				
		Nasdaq 100 Cap	5.75%				
	Harbour View 7	Russell 2000 Cap	5.75%	7 Year 9,8,7,6,5,4,3,0	N/A	10% after one year	5.25% 0-79 2.625% 80-89
		1-yr S&P 500 Uncapped Par Rate	35%				
		1-Yr Credit Suisse Retiree Bal Par Rate	130%				
		2-Yr S&P 500 Uncapped Par Rate	48%				
	Harbour View 10	2-Yr Credit Suisse Ret Bal Par Rate	180%	10 Year 9,9,8,7,6,5,4,3,2,1,0	N/A	10% after one year	7.00% 0-79 3.50% 80-89
		1-Yr S&P 500 Monthly Avg Cap	3.25%				
		Fixed Account	6.00%				
		S&P 500 Cap	7.00%				
	Harbour View 10	Nasdaq 100 Cap	7.00%	10 Year 9,9,8,7,6,5,4,3,2,1,0	N/A	10% after one year	7.00% 0-79 3.50% 80-89
		Russell 2000 Cap	7.00%				
		1-yr S&P 500 Uncapped Par Rate	40%				
		1-Yr Credit Suisse Retiree Bal Par Rate	145%				
	Harbour View 10	2-Yr S&P 500 Uncapped Par Rate	50%	10 Year 9,9,8,7,6,5,4,3,2,1,0	N/A	10% after one year	7.00% 0-79 3.50% 80-89
		2-Yr Credit Suisse Ret Bal Par Rate	200%				
		1-Yr S&P 500 Monthly Avg Cap	3.50%				
		Fixed Account	6.00%				

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
Oxford (A) <i>Not approved</i> AL,MS,MT,NY VT,WV	Royal Select	8% Premium Bonus Fixed Account Monthly Average Cap Annual Point-to-Point Cap	2.85% 5.10% 5.10%		10 Years 10,9,8,7,6, 5,4,3,2,1,0	8% Bonus 6.75% compounded for 10 Years (0.95% fee)	10% starting Year 2	6.50% 0-75 5.00% 76-80 *SPECIAL* up to 2% additional
Reliance Standard (A++)	Reliance Accum 5	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Averaging Cap 1-Yr S&P MARC 5% Par rate 1-Yr S&P MARC P2P spread with par rt	4.15% 8.00% 37% 8.25% 175% 1.00/195%		5 Years 9%,8,7,6,5,0	N/A	10% Year 1	3.25% 0-80 1.95% 81-85
<i>Not approved</i> CA,NY	Reliance Accum 7	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Averaging Cap 1-Yr S&P MARC 5% Par rate 1-Yr S&P MARC P2P spread with par rt	4.15% 8.00% 38% 8.25% 175% 1.00/195%		7 Years 9%,8,7,6,5,4,3,0	N/A	10% Year 1	4.50% 0-80 2.70% 81-85
	Reliance Accum 10	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Averaging Cap 1-Yr S&P MARC 5% Par rate 1-Yr S&P MARC P2P spread with par rt	3.90% 7.80% 38% 8.05% 170% 1.00/190%		10 Years 9%,9,8,7,6,5,4,3,2,1,0	N/A	10% Year 1	6.00% 0-80
Sentinel (B++) <i>Not approved</i> AK,CT,DC,DE ID,MA,ME,MI MO,NH,NJ,NY TN,VA,VT,WI,W V <i>Variations</i> CA,FL	Accum Protector Plus	Bonus Fixed Account Credit Suisse Mom 1-Year Trigger Rate Credit Suisse 1-Year Par Rate Credit Suisse 2-Year Par Rate Credit Suisse 3-Year Par Rate 1-Year S&P 500 Uncapped Par Rate 2-Year S&P 500 Uncapped Par Rate 1-Year S&P 500 Cap	No Fee 5.00% 4.00% 7.25% 182.5% 270% 365% 40% 55% 7.25%	0.95% Fee 5.00% 4.95% 9.25% 222% 326% 455% 50% 70% 9.50%	10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA	N/A	5% after first year (10% cum for 0.95% fee)	7.25% 0-75 6.00% 76-80 5.00% 81-85

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
SILAC (B+) <							

Not approved
CA, HI, MA, MD
MT, NJ, NY, OH
OR, PA, VA, WA
Variations
AK, DE, ID, KS
MO, NV, SC, SD
UT

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
SILAC (B+) <i>Not approved</i> CA, HI, MA, MD MN, MT, NJ, NY OH, OR, PA, VA WA <i>Variations</i> AK, DE, ID, KS MO, NV, SC, SD UT	Vega 7	Fixed Rate	2.00%	7 Years 12,12,11,10,9,7,4 MVA	Deferral Phase 250% Multiplier	5% After 1 Year	6.00% 0-75 4.50% 76-80 3.00% 81-85 2.00% 86-90
		S&P 500 Cap	4.75%				
		S&P 500 Uncapped Par Rate	22%				
		S&P 500 Monthly Sum Cap	1.75%				
		S&P 500 Monthly Avg Cap	5.00%				
		S&P 500 Monthly Avg Par Rt	35%		Income Phase 150% Multiplier		Ask about Comm SPECIAL
		S&P 500 Monthly Avg Spread	5.25				
		Barclays Atlas 5 Par Rate	105%				
		Barclays Atlas 5 Spread	0.00				
		Credit Suisse RavenPack Par Rate	110%				
		Credit Suisse RavenPack Spread	N/A				
	Vega 10	Fixed Rate	2.00%	10 Years 12,12,11,10,9,8,7,6,4,2 MVA	Deferral Phase 275% Multiplier	5% After 1 Year	6.75% 0-75 5.75% 76-80 3.75% 81-85
		S&P 500 Cap	4.75%				
		S&P 500 Uncapped Par Rate	22%				
		S&P 500 Monthly Sum Cap	2.00%				
		S&P 500 Monthly Avg Cap	5.00%				
		S&P 500 Monthly Avg Par Rt	40%		Income Phase 175% Multiplier		Ask about Comm SPECIAL
		S&P 500 Monthly Avg Spread	4.75				
		Barclays Atlas 5 Par Rate	100%				
		Barclays Atlas 5 Spread	0.00				
		Credit Suisse RavenPack Par Rate	105%				
		Credit Suisse RavenPack Spread	N/A				
	Vega 14	Fixed Rate	2.00%	14 Years 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0 MVA	Deferral Phase 300% Multiplier	5% after 1 Year	8.00% 0-75 6.00% 76-80
		S&P 500 Cap	4.50%				
		S&P 500 Uncapped Par Rate	22%				
		S&P 500 Monthly Sum Cap	2.00%				
		S&P 500 Monthly Avg Cap	4.75%				
		S&P 500 Monthly Avg Par Rt	42%		Income Phase 200% Multiplier		
		S&P 500 Monthly Avg Spread	4.50				
		Barclays Atlas 5 Par Rate	95%				
		Barclays Atlas 5 Spread	0.25				
		Credit Suisse RavenPack Par Rate	100%				
		Credit Suisse RavenPack Spread	0.00				

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
Standard (A) Not approved IL,NJ,NY	ECI 5	Enhanced Choice Annuity	No Fee	1.50% Fee	5 Years 9.4%, 8.5, 7.5, 6.5, 5.5, 0 MVA	N/A	10% after 1 Year	5.00% 0-80 2.50% 81-85 1.25% 86-90 1.00% 91-93
		S&P 500 Participation Rate	32%	50%				
		S&P MARC 5% Par Rate (Gteed 5 yrs)	125%	180%				
		S&P Daily Risk Cntrl Par Rt (Gteed 5yrs)	125%	180%				
		S&P ESG Daily RC 5% ER (Gteed 5 yrs)	125%	180%				
	ECI 7	S&P 500 Participation Rate	33%	51%	7 Years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 0 (MVA)	N/A	10% after 1 Year	6.00% 0-80 3.00% 81-85 1.50% 86-93
		S&P MARC 5% Par Rate (Gteed 7 yrs)	130%	185%				
		S&P Daily Risk Cntrl Par Rt (Gteed 7yrs)	130%	185%				
		S&P ESG Daily RC 5% ER (Gteed 7 yrs)	130%	185%				
	ECI 10	S&P 500 Participation Rate	34%	52%	10 Years 9.40, 8.50, 7.50, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50 (MVA)	N/A	10% aft	7.00% 0-80
		S&P MARC 5% Par Rate (1yr)	135%	190%				
		S&P Daily Risk Cntrl Par Rt (1yr)	135%	190%				
		S&P ESG Daily RC 5% ER (1yr)	135%	190%				
	Index Select 5	Fixed Account	<\$100k	\$100k+	5 Years 9.40, 8.50, 7.50, 6.50, 5.50, 0 MVA	N/A	10% after first year	3.00% 0-80 1.50% 81-85 1.35% 86-93
		S&P 500 Cap	2.00%	2.00%				
	Index Select 7	S&P 500 Uncapped Par Rate	7.50%	7.75%	7 Years 9.40, 8.50, 7.50, 6.50, 5.50, 4.50, 3.50, 0 MVA	N/A	10% after first year	4.00% 0-80 2.00% 81-85 1.45% 86-90
		S&P 500 Uncapped Par Rate	40%	42%				
	Index Select 10	Fixed Account	<\$100k	\$100k+	10 Years 9.40, 8.50, 7.50, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50 (MVA)	N/A	10% after first year	5.00% 0-80
		S&P 500 Cap	2.00%	2.00%				
		S&P 500 Uncapped Par Rate	8.50%	8.75%				

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