

Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Allianz (A+)	ABC Annuity	Fixed Account	1.50%	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 Cap	3.50%		Accum Phase		
		Ann P2P BlackRock iBLD Claria Cap	4.40%		1) 50% index credit to account value, 250% credit to BB		
		Ann P2P Bloomberg USDB II Cap	4.25%		OR		
		Ann P2P PIMCO Tactical Balance Cap	4.15%		2) 100% index credit to account value, 150% credit to BB (0.95% Fee)		
		BlackRock iBLD Claria spread	1.85		Income Phase		
		Bloomberg USDB II spread	2.10		150% index credit to income amount		
		PIMCO Tactical Balance spread	2.35		2/6 ADL Doubler		
		BlackRock iBLD Claria par rate	80%		5-yr payout DB of BB up to 250% acct val		
		Bloomberg USDB II par rate	75%				
		PIMCO Tactical Balance par rate	70%				
		2-Yr Bloomberg USDB Ann P2P with Par	80% - 95%				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt	80% - 95%				
		2-Yr S&P Futures DRC 5% Ann Par Rt	85% - 100%				
	222	5-Yr Bloomborg Ann Par Rate	95% - 105% - 115% - 130% - 145%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	30% Bonus	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80
		5-Yr PIMCO Ann Par Rate	95% - 105% - 115% - 130% - 145%		Accum Phase		
		5-Yr S&P Fut DRC 5% Ann Par	110% - 120% - 130% - 145% - 160%		150% index credit to Benefit Base		
		Ann P2P S&P Cap	3.00%		Income Phase		
		Ann P2P BlackRock iBLD Claria Cap	3.40%		10-Year Wait		
		Ann P2P Bloomberg USDB II Cap	3.25%		150% index credit to income amount		
		Ann P2P PIMCO Tactical Balance Cap	3.15%		2/6 ADL Doubler		
		BlackRock iBLD Claria spread	2.85		5-yr payout DB of BB No Fee		
		Bloomberg USDB II spread	3.10				
		PIMCO Tactical Balance spread	3.35				
		BlackRock iBLD Claria par rate	70%				
		Bloomberg USDB II par rate	65%				
		PIMCO Tactical Balance par rate	65%				
		2-Yr Bloomberg USDB Ann P2P with Par	70% - 85%				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt	70% - 85%				
		2-Yr S&P Futures DRC 5% Par Rt	75% - 90%				
		5-Yr Bloomborg Ann Par Rate	80% - 90% - 100% - 110% - 125%				
		5-Yr PIMCO Ann Par Rate	80% - 90% - 100% - 110% - 125%				
		5-Yr S&P Fut DRC Ann Par Rate	90% - 100% - 110% - 120% - 135%				

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Allianz (A+)	360	Fixed Account Ann P2P S&P Cap Ann P2P BlackRock iBLD Claria Cap Ann P2P Bloomberg USDB II Cap Ann P2P PIMCO Tactical Balance Cap BlackRock iBLD Claria spread Bloomberg USDB II spread PIMCO Tactical Balance spread BlackRock iBLD Claria par rate Bloomberg USDB II par rate PIMCO Tactical Balance par rate 2-Yr Bloomberg USDB Ann P2P with Par 2-Yr PIMCO Tact Bal Ann P2P with Par Rt 2-Yr S&P Futures DRC 5% Par Rt 5-Yr Bloombg Ann Par Rate 5-Yr PIMCO Ann Par Rate 5-Yr S&P Fut DRC Ann Par Rate	2.10% 3.25% 5.75% 5.60% 5.40% 0.95 1.35 1.60 90% 80% 80% 95% - 115% 95% - 115% 105% - 125% 120% - 135% - 150% - 170% - 190% 120% - 135% - 150% - 170% - 190% 130% - 145% - 165% - 185% - 205%	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
	Core Income 7	Fixed Account Ann P2P S&P Cap Ann P2P Nasdaq 100 Cap Ann P2P Russell 2000 Cap Bloomberg Dyn Bal II Cap 1-year Bloomberg ER Par Rate 2-year Bloomberg ER Par Rate Bloomberg Dyn Bal II spread	2.80% 5.50% 5.50% 5.50% 8.25% 115% 160% 0.50	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
American Equity (A-)	Estate Shield	1-Yr BofA Destinations Par Rate 2-Yr BofA Destinations Par Rate 1-Yr CS Tech Edge Par Rate 2-Yr CS Tech Edge Par Rate 1-Yr Global Sentiment Par Rate 2-Yr Global Sentiment Par Rate 1-Yr S&P Div Aristocrats ER Cap 2-Yr S&P Div Aristocrats ER Cap 1-Yr S&P 500 Cap 2-Yr S&P 500 Cap S&P 500 Monthly Sum Cap	45% 65% 45% 65% 45% 65% 2.25% 5.50% 1.75% 4.00% 1.00%	10 Years 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	25% Bonus Accum Phase 150% index credit to Benefit Base Income Phase 10-Year Wait 150% index credit to income amount No Fee	10% after 1 year	6.50% 0-75

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
American National (A)	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) 6.85% compound roll-up for 10 yrs (1% fee) or (2) 3.85% + index gain for 10 years (0.70 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 2.90% 4.50% 2.30% 6.40% 6.60% 25% 6.40% 105%	1.00% 3.00% 4.55% 2.40% 6.50% 6.70% 30% 6.50% 115%				
Athene (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	10% Year 1	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
			80% 110% 47% 72% 70% 90% 3.75% 7.75% 1.65%	90% 125% 52% 80% 77% 100% 4.00% 8.25% 1.80%		Accum Phase 175% index credit to Benefit Base		
						Income Phase 100% index credit to income amount		
						7 & 10-yr WAIT before income No Fee		
	Perform Elite	4% 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	Both 7 & 10-Year		Higher rates for 1.75% 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	10% Year 1	7 Year 5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83 10 Year 6.00% 0-70 5.50% 71-75 5.00% 76-80
			No Fee 2.75% 130% 180% 75% 115% 110% 145% 55% 60% 7.00%	No Fee 2.25% 110% 150% 65% 97% 92% 120% 47% 60% 6.00%				

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Equitrust (B++)	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	3.25% 6.00% 35% 7.00% 65% 2.25% 16.00% 120% 160% 130%	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
	Market Ten Bonus	6% Bonus First 5 Yrs of Deposits Return of Premium Built-In 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	2.40% 4.25% 4.50% 40% 10.00% 100% 90% 115%	10 Years 10,10,10,10,8.5, 7,5.5,4,3,1.5,0 Non-Rolling	6% Bonus 5.00% compound for 10 yrs (1.00% fee)	10% after first year	6.00% 0-80
	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	3.15% 6.00% 37% 7.00% 70% 2.25% 120% 150% 125%	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

Company A.M. Best	Product	Account Options	Rates <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
Global Atlantic (A)	Income 150+ SE	Fixed Account S&P 500 Cap MSCI EAFE Cap Russell 2000 Cap 1-Yr PIMCO Bal Index Par Rate S&P Performance Trigger 2-Yr BlackRock Div Vol Control spread 2-Yr Franklin US Index spread	1.50% 2.75% 2.75% 2.75% 65% 2.25% 5.00 5.00	1.75% 3.00% 3.00% 3.00% 75% 2.50% 3.00 3.00	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
	Choice Accum II	Fixed Account S&P 500 Cap MSCI EAFE Cap Russell 2000 Cap 1-Yr PIMCO Bal Index Par Rate S&P Performance Trigger 2-Yr BlackRock Div Vol Control spread 2-Yr Franklin US Index spread	3.00% 7.50% 7.50% 7.50% 115% 5.50% 0.00 0.00	3.25% 8.50% 8.50% 8.50% 125% 6.50% 0.00 0.00	10 Years 9%,9,8,7,6,5,4,3,2,1,0	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
Great American (A+) Different Rates/caps in AK,CA,PA,UT for each	Land Mark 3	Fixed Account 1-Yr S&P 500 P2P Cap iShares MSCI EAFE ETF Cap iShares U.S. Real Est P2P Cap	*\$150k * * * 2.15% 5.75% 5.50% 6.00%	2.25%* 6.00%* 5.75%* 6.35%*	3 Years 9%,8,7,0	N/A	10% beginning 1st year	2.50% 0-75 2.00% 76-85 1.50% 86-89
	Land Mark 5	Fixed Account S&P Annual P2P Cap S&P Annual 5-Year Cap Lock Ann P2P S&P Risk Cntrl Par Rate S&P Retire Spending Index Par Rt iShares U.S. Real Est P2P Cap	2.65% 6.35% 4.75% 55% 80% 6.75%	2.75% 6.65% 5.00% 60% 85% 7.25%	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
	Legend 7	Fixed Account 1-Year S&P 500 Cap S&P Annual 7-Year Cap Lock Ann P2P S&P Risk Cntrl Par Rate GOLD 1-year P2P Cap iShares U.S. Real Estate Cap S&P Retire Spending Index Par Rt Monthly Sum S&P P2P Cap	2.90% 6.45% 5.10% 60% 8.35% 7.10% 80% 2.50%	3.00% 6.75% 5.35% 65% 8.60% 7.60% 85% 2.75%	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

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Guggenheim Life (A-)  Extra 1% comm after \$300k of FIA production for ENTIRE 2022!! 	High-lander 7	Fixed Account Annual S&P Cap Annual S&P 500 Par Rate Annual S&P MARC 5 Par Rate	3.00% 6.75% 35% 150%	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
	High-lander	4% Bonus on Account Value Fixed Account S&P 500 Annual P2P S&P Cap S&P MARC 5% ER Participation Rate Annual P2P S&P Participation Rate	2.75% 5.25% 130% 35%	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
	TriVysta	Fixed Account Annual P2P S&P Cap S&P DRC 5% USD Excess Return Par Rate S&P Economic Cycle Factor Rotator Par 1-yr Morg Stnley Diversified Sel Idx Par 2-yr Morg Stnley Diversified Sel Idx Par	3.25% 7.00% 130% 140% 130% 145%	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
	ViStar	Fixed Account 1-Year S&P 500 Cap 1-Year S&P 500 Par Rate 1-yr S&P Sctr Rotator Daily RC2 5% ER Par 1-yr S&P Economic Cycle Factor Rot Idx 1-yr S&P MARC 5% Excess Return Idx Par	3.20% 6.85% 35% 115% 140% 150%	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/FL
Lafayette Life (A+)	Marquis SP 10	Fixed Account 1-Year S&P 500 Cap S&P Monthly Avg 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	2.80% 5.50% 5.00% 95% 135% 150% 82% 117% 142%	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

Company A.M. Best	Product	Account Options	Rates <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
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 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	3.25% 120% 35% 5.25% 130% 175% 175% 0.50	3.50% 145% 40% 5.75% 155% 200% 200% 0.25	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 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	3.25% 125% 35% 6.50% 130% 175% 175% 0.50	3.50% 150% 40% 7.00% 155% 200% 200% 0.25	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 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	3.25% 125% 35% 6.50% 130% 175% 175% 0.50	3.50% 150% 40% 7.00% 155% 200% 200% 0.25	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
North American (A+)	Perf 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 (1.50% fee) 1-yr Morgan Stanley Dyn PR (1.50% fee) 2-Yr Fid MultiFctor Par Rate (1.50% fee)	4.25% 1.75 28% 105% 95% 105% 40% 155% 135% 155% 170% 170% 245%		8 Years 10,10,10,10,9,8,5,3,0 MVA	N/A	10% after first year	4.75% 0-75 3.56% 76-79 2.37% 80-85

Company A.M. Best	Product	Account Options	Rates <\$75k	Rates \$75k+	Surrender Schedule	Income Rider	Free W/D	Comm
North American (A+)	Versa Choice 10	Fixed Account S&P 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 (1.50% fee) 2-Yr Fid MultiFctor Par Rate (1.50% fee)	2.80% 5.25% 30% 35% 2.00 100% 150% 95% 135% 95% 135% 160% 230%	3.20% 6.00% 35% 45% 1.00 120% 175% 115% 160% 115% 160% 1.75% 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
Oxford (A)	Royal Select	8% Premium Bonus Fixed Account Monthly Average Cap Annual Point-to-Point Cap	 2.65% 4.80% 4.80%		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	3.40% 6.50% 37% 6.75% 135% 1.00/155%		5 Years 9%,8,7,6,5,0	N/A	10% Year 1	3.25% 0-80 1.95% 81-85
	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	3.40% 6.60% 38% 6.85% 140% 1.00/160%		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	3.30% 6.60% 38% 6.85% 140% 1.00/160%		10 Years 9%,9,8,7,6,5,4,3,2,1,0	N/A	10% Year 1	6.00% 0-80

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
Sentinel (B++)	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	0.95% Fee	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
			5.00%					
			2.35%	3.20%				
			4.00%	5.50%				
			100%	140%				
			150%	200%				
			180%	250%				
			30%	38%				
			42%	55%				
	4.80%	6.00%						
SILAC (B+) Rates may vary by state	Vega 7 Bonus	Fixed Rate	1.50%		7 Years 12,12,11,10,9,7,4 MVA	BONUS 35% 0-80 10% 81-90	5% After 1 Year	6.00% 0-75 4.50% 76-80 3.00% 81-85 2.00% 86-90
		S&P 500 Cap	3.25%			Deferral Phase 150% Multiplier		
		S&P 500 Uncapped Par Rate	20%					
		S&P 500 Monthly Sum Cap	1.50%					
		S&P 500 Monthly Avg Cap	2.50%			Income Phase 7-Yr Wait 150% Multiplier		
		S&P 500 Monthly Avg Par Rt	35%					
		S&P 500 Monthly Avg Spread	5.50					
		Barclays Atlas 5 Par Rate	65%					
		Barclays Atlas 5 Spread	2					
	Credit Suisse RavenPack Par Rate	70%		10 Years 12,12,11,10,9,8,7,6,4, 2 MVA	BONUS 35% 0-80 10% 81-85	5% After 1 Year	6.75% 0-75 5.75% 76-80 3.75% 81-85	
	Credit Suisse RavenPack Spread	1.75			Deferral Phase 175% Multiplier			
	Fixed Rate	1.50%						
	S&P 500 Cap	3.50%						
	S&P 500 Uncapped Par Rate	20%			Income Phase 10-Yr Wait 175% Multiplier			
	S&P 500 Monthly Sum Cap	1.50%						
	S&P 500 Monthly Avg Cap	2.50%						
	S&P 500 Monthly Avg Par Rt	35%						
	S&P 500 Monthly Avg Spread	5.50						
	Barclays Atlas 5 Par Rate	65%						
	Barclays Atlas 5 Spread	2						
	Credit Suisse RavenPack Par Rate	70%						
	Credit Suisse RavenPack Spread	1.50						

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
SILAC (B+) Rates may vary by state	Vega 14 Bonus	Fixed Rate	1.50%	14 Years 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0 MVA	BONUS 35% 0-80	5% After 1 Year	8.00% 0-75 6.00% 76-80
		S&P 500 Cap	3.00%		Deferral Phase 200% Multiplier		
		S&P 500 Uncapped Par Rate	20%				
		S&P 500 Monthly Sum Cap	1.50%				
		S&P 500 Monthly Avg Cap	2.75%				
		S&P 500 Monthly Avg Par Rt	35%				
		S&P 500 Monthly Avg Spread	5.25				
		Barclays Atlas 5 Par Rate	60%				
		Barclays Atlas 5 Spread	2.50				
		Credit Suisse RavenPack Par Rate	62%				
		Credit Suisse RavenPack Spread	2.00				
		Rates may vary by state	Vega 7		Fixed Rate		
S&P 500 Cap	4.00%			Income Phase 150% Multiplier			
S&P 500 Uncapped Par Rate	20%						
S&P 500 Monthly Sum Cap	1.50%						
S&P 500 Monthly Avg Cap	2.75%						
S&P 500 Monthly Avg Par Rt	35%						
S&P 500 Monthly Avg Spread	5.25						
Barclays Atlas 5 Par Rate	90%						
Barclays Atlas 5 Spread	0.50						
Credit Suisse RavenPack Par Rate	95%						
Credit Suisse RavenPack Spread	0.25						
Rates may vary by state	Vega 10			Fixed Rate	1.75%	10 Years 12,12,11,10,9,8,7,6,4, 2 MVA	Deferral Phase 275% Multiplier
		S&P 500 Cap	4.25%	Income Phase 175% Multiplier			
		S&P 500 Uncapped Par Rate	22%				
		S&P 500 Monthly Sum Cap	1.75%				
		S&P 500 Monthly Avg Cap	3.00%				
		S&P 500 Monthly Avg Par Rt	40%				
		S&P 500 Monthly Avg Spread	4.75				
		Barclays Atlas 5 Par Rate	90%				
		Barclays Atlas 5 Spread	0.50				
		Credit Suisse RavenPack Par Rate	95%				
		Credit Suisse RavenPack Spread	0.75				

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm	
SILAC (B+)	Vega 14	Fixed Rate	1.85%		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	4.00%						
		S&P 500 Uncapped Par Rate	22%						
		S&P 500 Monthly Sum Cap	1.75%						
		S&P 500 Monthly Avg Cap	3.25%						
		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	80%						
		Barclays Atlas 5 Spread	1.00						
		Credit Suisse RavenPack Par Rate	85%						
		Credit Suisse RavenPack Spread	0.75						
Standard (A)	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	4.00% 0-80 2.00% 81-85 1.45% 86-93	
		S&P 500 Participation Rate	32%	50%					
		S&P MARC 5% Par Rate (Gteed 5 yrs)	105%	160%					
		S&P Daily Risk Cntrl Par Rt (Gteed 5yrs)	105%	160%					
		S&P ESG Daily RC 5% ER (Gteed 5 yrs)	105%	160%					
	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	5.00% 0-80 2.50% 81-85 1.60% 86-90	
		S&P MARC 5% Par Rate (Gteed 7 yrs)	110%	165%					
		S&P Daily Risk Cntrl Par Rt (Gteed 7yrs)	110%	165%					
		S&P ESG Daily RC 5% ER (Gteed 7 yrs)	110%	165%					
	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	6.00% 0-80	
		S&P MARC 5% Par Rate (1yr)	115%	170%					
		S&P Daily Risk Cntrl Par Rt (1yr)	115%	170%					
		S&P ESG Daily RC 5% ER (1yr)	115%	170%					
Standard (A)	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%					
		S&P 500 Uncapped Par Rate	6.25%	5.50%					
	Index Select 7	Fixed Account	<\$100k	\$100k+	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 Cap	2.00%					2.00%
			S&P 500 Uncapped Par Rate	6.75%					7.00%
				42%					44%

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
Standard (A)	Index Select 10	Fixed Account	<\$100k	\$100k+	10 Years	N/A	10% after first year	5.00% 0-80
		S&P 500 Cap	2.00%	2.00%	9.40, 8.50, 7.50, 6.50, 5.50,			
		S&P 500 Uncapped Par Rate	6.75%	7.00%	4.50, 3.50, 2.50, 1.50, 0.50 (MVA)			
			40%	42%				

Customized SPIA, DIA, Income Rider Quote Spreadsheets Available

We Do Life Insurance Too!