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	**1.90%**	**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** **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)** **Income Phase** 150% index credit to income amount 2/6 ADL Doubler 5-yr payout DB of BB up to 250% acct val	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80
		Ann P2P S&P Cap	**3.75%**				
		Ann P2P BlackRock iBLD Claria Cap	**4.00%**				
		Ann P2P Bloomberg USDB II Cap	**4.00%**				
		Ann P2P PIMCO Tactical Balance Cap	**4.00%**				
		BlackRock iBLD Claria spread	**2.60**				
		Bloomberg USDB II spread	**2.85**				
		PIMCO Tactical Balance spread	**3.10**				
		BlackRock iBLD Claria par rate	**90%**				
		Bloomberg USDB II par rate	**85%**				
		PIMCO Tactical Balance par rate	**85%**				
		2-Yr Bloomberg USDB Ann P2P with Par	**95% - 105%**				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt	**95% - 105%**				
		2-Yr S&P Futures DRC 5% Ann Par Rt	**95% - 110%**				
		5-Yr Bloombrg Ann Par Rate	**110% - 120% - 130% - 140% - 150%**				
		5-Yr PIMCO Ann Par Rate	**110% - 120% - 130% - 140% - 150%**				
		5-Yr S&P Fut DRC 5% Ann Par	**120% - 130% - 140% - 150% - 165%**				
	222	Ann P2P S&P Cap	**3.50%**	**10 Years** 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	**30% Bonus** **Accum Phase** 150% index credit to Benefit Base **Income Phase** 10-Year Wait 150% index credit to income amount 2/6 ADL Doubler 5-yr payout DB of BB **No Fee**	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80
		Ann P2P BlackRock iBLD Claria Cap	**3.00%**				
		Ann P2P Bloomberg USDB II Cap	**3.00%**				
		Ann P2P PIMCO Tactical Balance Cap	**3.00%**				
		BlackRock iBLD Claria spread	**3.10**				
		Bloomberg USDB II spread	**3.35**				
		PIMCO Tactical Balance spread	**3.60**				
		BlackRock iBLD Claria par rate	**85%**				
		Bloomberg USDB II par rate	**80%**				
		PIMCO Tactical Balance par rate	**80%**				
		2-Yr Bloomberg USDB Ann P2P with Par	**90% - 100%**				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt	**90% - 100%**				
		2-Yr S&P Futures DRC 5% Par Rt	**95% - 105%**				
		5-Yr Bloombrg Ann Par Rate	**95% - 105% - 115% - 125% - 135%**				
		5-Yr PIMCO Ann Par Rate	**95% - 105% - 115% - 125% - 135%**				
		5-Yr S&P Fut DRC Ann Par Rate	**105% - 115% - 125% - 135% - 145%**				

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Allianz (A+)	**360**	Fixed Account	**2.30%**	**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 Cap	**4.00%**				
		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	**100%**				
		Bloomberg USDB II par rate	**90%**				
		PIMCO Tactical Balance par rate	**90%**				
		2-Yr Bloomberg USDB Ann P2P with Par	**110% - 125%**				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt	**110% - 125%**				
		2-Yr S&P Futures DRC 5% Par Rt	**120% - 135%**				
		5-Yr Bloombrg Ann Par Rate	**145% - 155% - 170% - 185% - 200%**				
		5-Yr PIMCO Ann Par Rate	**145% - 155% - 170% - 185% - 200%**				
		5-Yr S&P Fut DRC Ann Par Rate	**155% - 170% - 185% - 200% - 215%**				
	Core Income 7	Fixed Account	**2.90%**	**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 Cap	**5.75%**				
		Ann P2P Nasdaq 100 Cap	**5.75%**				
		Ann P2P Russell 2000 Cap	**5.75%**				
		Bloomberg Dyn Bal II Cap	**7.50%**				
		1-year Bloomberg ER Par Rate	**120%**				
		2-year Bloomberg ER Par Rate	**165%**				
		Bloomberg Dyn Bal II spread	**1.25**				
American Equity (A-)	**Estate Shield**	1-Yr BofA Destinations Par Rate	**45%**	**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
		2-Yr BofA Destinations Par Rate	**65%**				
		1-Yr CS Tech Edge Par Rate	**45%**				
		2-Yr CS Tech Edge Par Rate	**65%**				
		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 Cap	**5.50%**				
		1-Yr S&P 500 Cap	**1.75%**				
		2-Yr S&P 500 Cap	**4.00%**				
		S&P 500 Monthly Sum Cap	**1.00%**				

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
American National (A)	**Strategy Index Annuity Plus**		**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
		Premium Enhancement	N/A	1.00%				
		Fixed Account	2.90%	3.00%				
		Perform Trigger Rate	4.50%	4.55%				
		1-Year Monthly Sum	2.30%	2.40%				
		100% Par Rate Cap	6.40%	6.50%				
		50% Par Rate Cap	6.60%	6.70%				
		S&P Uncapped Par Rate	25%	30%				
		Nasdaq-100 Growth Cap	6.40%	6.50%				
		S&P MARC 5% Par Rate	105%	115%				
Athene (A)	**Agility**		**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** **Accum Phase** 175% index credit to Benefit Base **Income Phase** 100% index credit to income amount 7 & 10-yr WAIT before income No Fee	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
		1-Yr BNP Paribas Multi Asset Par Rt	80%	90%				
		2-Yr BNP Paribas Multi Asset Par Rt	110%	125%				
		1-Yr Nasdaq FC Index Par Rate	47%	52%				
		2-Yr Nasdaq FC Index Par Rate	72%	80%				
		1-Yr AI Powered US Equity Index Par Rt	70%	77%				
		2-Yr AI Powered US Equity Index Par Rt	90%	100%				
		1-Year S&P 500 Cap	3.75%	4.00%				
		2-Year S&P 500 Cap	7.75%	8.25%				
		Fixed Account	1.65%	1.80%				
	Perform Elite	**4% BONUS on 10-Yr Term Only**	**No-Fee Rates**		***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
			7-Year	**10-Year**				
		Fixed Account	2.75%	2.25%				
		1-Yr BNP Paribas Multi Asset Par Rt	130%	110%				
		2-Yr BNP Paribas Multi Asset Par Rt	180%	150%				
		1-Yr Nasdaq FC Index Par Rate	75%	65%				
		2-Yr Nasdaq FC Index Par Rate	115%	97%				
		1-Yr AI Powered US Equity Par Rate	110%	92%				
		2-Yr AI Powered US Equity Par Rate	145%	120%				
		1-Yr S&P DRC 2 - 8% TR Par Rate	55%	47%				
		2-Yr S&P DRC 2 - 8% TR Par Rate	60%	60%				
		1-Yr S&P 500 Cap	7.00%	6.00%				

Always check for state variations

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

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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 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
Great American (A+) **Different Rates/caps in AK,CA,PA,UT for each**	**Land Mark 3**	Fixed Account *$150k 1-Yr S&P 500 P2P Cap *$150k iShares MSCI EAFE ETF Cap *$150k 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

Always check for state variations

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Guggenheim Life (A-)	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
Extra 1% comm after $300k of FIA production for ENTIRE 2022!!	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	**2.95%** **6.00%** **5.50%** **100%** **135%** **150%** **87%** **127%** **152%**	**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+)	**OptiBlend 5**	Fixed Account	**3.25%**	**3.50%**	**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
		1-Yr Fidelity AIM Par Rate	**120%**	**145%**				
		S&P 500 Uncapped Par Rate	**35%**	**40%**				
		S&P 500 Cap	**5.25%**	**5.75%**				
		1-Yr BlackRock Dyn Allocation Par Rate	**130%**	**155%**				
		2-Yr BlackRock Dyn Allocation Par Rate	**175%**	**200%**				
		1-Yr BlackRock D.A. Par Rt w/ 1% fee	**175%**	**200%**				
		S&P P2P Low-Vol Control Spread	**0.50**	**0.25**				
Different Rates in CA	**OptiBlend 7**	Fixed Account	**3.25%**	**3.50%**	**7 Years** 9%,8,7,6,5,4,3,0	Temproarily Suspended	10% starting first year	4.50% 0-74 3.00% 75-79 1.75% 80-84 0.75% 85
		1-yr Fidelity AIM Par Rate	**125%**	**150%**				
		S&P 500 Uncapped Par Rate	**35%**	**40%**				
		S&P 500 Cap	**6.50%**	**7.00%**				
		1-yr BlackRock Dyn Alloc Par Rate	**130%**	**155%**				
		2-Yr BlackRock Dyn Allocation Par Rate	**175%**	**200%**				
		1-Yr BlackRock D.A. Par Rt w/ 1% fee	**175%**	**200%**				
		S&P P2P Low-Vol Control Spread	**0.50**	**0.25**				
	OptiBlend 10	Fixed Account	**3.25%**	**3.50%**	**10 Years** 9,9,8,7,6,5,4,3,2,1,0	Temproarily Suspended	10% starting first year	7.00% 0-74 4.00% 75-79 1.75% 80
		1-Yr Fidelity AIM Par Rate	**125%**	**150%**				
		S&P 500 Uncapped Par Rate	**35%**	**40%**				
		S&P 500 P2P Cap	**6.50%**	**7.00%**				
		1-yr BlackRock Dyn Allocation Par Rate	**130%**	**155%**				
		2-Yr BlackRock Dyn Allocation Par Rate	**175%**	**200%**				
		1-Yr BlackRock D.A. Par Rt w/ 1% fee	**175%**	**200%**				
		S&P P2P Low-Vol Control Spread	**0.50**	**0.25**				
North American (A+)	**Perf Choice 8**	S&P Annual Cap	**4.25%**		**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
		S&P low volatility daily risk ctrl spread	**1.75**					
		1-yr S&P 500 Par Rate	**28%**					
		1-yr Fidelity Multifactor Yield Idx Par Rate	**105%**					
		1-yr S&P MARC 5% ER par rate	**95%**					
		1-yr Morgan Stanley Dyn Global PR	**105%**					
		2-yr S&P 500 Par Rate	**40%**					
		2-yr Fidelity Multifactor Yield Idx Par Rate	**155%**					
		2-yr S&P MARC 5% ER par rate	**135%**					
		2-yr Morgan Stanley Dyn Global PR	**155%**					
		1-yr Fid MultiFctor Par Rate (1.50% fee)	**170%**					
		1-yr Morgan Stanley Dyn PR (1.50% fee)	**170%**					
		2-Yr Fid MultiFctor Par Rate (1.50% fee)	**245%**					

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
			No Fee	**0.95% Fee**				
Sentinel (B++)	**Accum Protector Plus**	**Bonus**	**5.00%**		**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
		Fixed Account	**2.85%**	**3.70%**				
		Credit Suisse Mom 1-Year Trigger Rate	**5.00%**	**6.50%**				
		Credit Suisse 1-Year Par Rate	**115%**	**160%**				
		Credit Suisse 2-Year Par Rate	**175%**	**235%**				
		Credit Suisse 3-Year Par Rate	**210%**	**300%**				
		1-Year S&P 500 Uncapped Par Rate	**32%**	**42%**				
		2-Year S&P 500 Uncapped Par Rate	**45%**	**60%**				
		1-Year S&P 500 Cap	**5.00%**	**6.75%**				
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** **Deferral Phase** **150%** **Multiplier** **Income Phase** **7-Yr Wait** **150% 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	**3.25%**					
		S&P 500 Uncapped Par Rate	**20%**					
		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	**1.75**					
	Vega 10 Bonus	Fixed Rate	**1.50%**		**10 Years** 12,12,11,10,9,8,7,6,4,2 MVA	**BONUS** **35% 0-80** **10% 81-85** **Deferral Phase** **175%** **Multiplier** **Income Phase** **10-Yr Wait** **175% Multiplier**	5% After 1 Year	6.75% 0-75 5.75% 76-80 3.75% 81-85
		S&P 500 Cap	**3.50%**					
		S&P 500 Uncapped Par Rate	**20%**					
		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**					

Always check for state variations

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 S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Sum Cap S&P 500 Monthly Avg Cap S&P 500 Monthly Avg Par Rt S&P 500 Monthly Avg Spread Barclays Atlas 5 Par Rate Barclays Atlas 5 Spread Credit Suisse RavenPack Par Rate Credit Suisse RavenPack Spread	**1.50%** **3.00%** **20%** **1.50%** **2.75%** **35%** **5.25** **60%** **2.50** **62%** **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	**BONUS 35% 0-80** **Deferral Phase 200% Multiplier** **Income Phase 14-Yr Wait 200% Multiplier**	5% After 1 Year	8.00% 0-75 6.00% 76-80
	Vega 7	Fixed Rate S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Sum Cap S&P 500 Monthly Avg Cap S&P 500 Monthly Avg Par Rt S&P 500 Monthly Avg Spread Barclays Atlas 5 Par Rate Barclays Atlas 5 Spread Credit Suisse RavenPack Par Rate Credit Suisse RavenPack Spread	**1.75%** **4.00%** **20%** **1.50%** **2.75%** **35%** **5.25** **90%** **0.50** **95%** **0.25**	**7 Years** 12,12,11,10,9,7,4 MVA	**Deferral Phase 250% Multiplier** **Income Phase 150% Multiplier**	5% After 1 Year	6.00% 0-75 4.50% 76-80 3.00% 81-85 2.00% 86-90
Rates may vary by state	**Vega 10**	Fixed Rate S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Sum Cap S&P 500 Monthly Avg Cap S&P 500 Monthly Avg Par Rt S&P 500 Monthly Avg Spread Barclays Atlas 5 Par Rate Barclays Atlas 5 Spread Credit Suisse RavenPack Par Rate Credit Suisse RavenPack Spread	**1.75%** **4.25%** **22%** **1.75%** **3.00%** **40%** **4.75** **90%** **0.50** **95%** **0.75**	**10 Years** 12,12,11,10,9,8,7,6,4, 2 MVA	**Deferral Phase 275% Multiplier** **Income Phase 175% Multiplier**	5% After 1 Year	6.75% 0-75 5.75% 76-80 3.75% 81-85

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
SILAC (B+)	**Vega 14**	Fixed Rate S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Sum Cap S&P 500 Monthly Avg Cap S&P 500 Monthly Avg Par Rt S&P 500 Monthly Avg Spread Barclays Atlas 5 Par Rate Barclays Atlas 5 Spread Credit Suisse RavenPack Par Rate Credit Suisse RavenPack Spread	**1.85% 4.00% 22% 1.75% 3.25% 42% 4.50 80% 1.00 85% 0.75**		**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** **Income Phase 200% Multiplier**	5% after 1 Year	8.00% 0-75 6.00% 76-80
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 S&P MARC 5% Par Rate (**Gteed 5 yrs**) S&P Daily Risk Cntrl Par Rt (**Gteed 5yrs**) S&P ESG Daily RC 5% ER (**Gteed 5 yrs**)	**32% 105% 105% 105%**	**50% 160% 160% 160%**				
	ECI 7	S&P 500 Participation Rate S&P MARC 5% Par Rate (**Gteed 7 yrs**) S&P Daily Risk Cntrl Par Rt (**Gteed 7yrs**) S&P ESG Daily RC 5% ER (**Gteed 7 yrs**)	**33% 110% 110% 110%**	**51% 165% 165% 165%**	**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
	ECI 10	S&P 500 Participation Rate S&P MARC 5% Par Rate (1yr) S&P Daily Risk Cntrl Par Rt (1yr) S&P ESG Daily RC 5% ER (1yr)	**34% 115% 115% 115%**	**52% 170% 170% 170%**	**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
Standard (A)	**Index Select 5**	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate	**<$100k** **2.00% 7.25% 40%**	**$100k+** **2.00% 7.50% 42%**	**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
	Index Select 7	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate	**<$100k** **2.00% 8.25% 42%**	**$100k+** **2.00% 8.50% 44%**	**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

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
			<$100k	$100k+	10 Years			
Standard (A)	**Index Select 10**	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate	**2.00%** **6.75%** **40%**	**2.00%** **7.00%** **42%**	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

Customized SPIA, DIA, Income Rider Quote Spreadsheets Available

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