

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	1.20%	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	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80
		Ann P2P S&P Cap	2.75%				
Ann P2P Nasdaq 100 Cap		2.75%					
Ann P2P Russell 2000 Cap		2.75%					
Ann P2P Bloombg Index Cap		3.50%					
Ann P2P BlackRock iBLD Claria Cap		3.65%					
PIMCO Tactical Bal Index Annual Cap		3.40%					
Bloomberg Dyn Bal II P2P spread		2.60					
PIMCO Tactical Bal Index Annual Spread		2.85					
Ann P2P BlackRock iBLD Claria spread		2.35					
Ann P2P Bloomberg USDB ER Par Rt		60%					
Ann P2P BlkRock iBLD Claria ER Par Rt		65%					
PIMCO Tact Bal Index ER Par Rate		55%					
2-Yr P2P BlackRock iBLD ER Par Rt		95%					
2-Yr Bloomberg USDB II ER Par Rt	80%						
2-YR PIMCO Tact Bal Index ER Par Rate	80%						
222	Ann P2P S&P Cap	2.25%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80	
	Ann P2P Nasdaq 100 Cap	2.25%					
	Ann P2P Russell 2000 Cap	2.25%					
	Ann P2P Bloombg Index Cap	2.50%					
	Ann P2P BlackRock iBLD Claria Cap	2.65%					
	PIMCO Tactical Bal Index Annual Cap	2.40%					
	Bloomberg Dyn Bal II P2P spread	3.60					
	PIMCO Tactical Bal Index Annual Spread	3.85					
	Ann P2P BlackRock iBLD Claria spread	3.35					
	Ann P2P Bloomberg USDB ER Par Rt	50%					
	Ann P2P BlkRock iBLD Claria ER Par Rt	55%					
	PIMCO Tact Bal Index ER Par Rate	50%					
	2-Yr P2P BlackRock iBLD ER Par Rt	85%					
	2-Yr Bloomberg USDB II ER Par Rt	70%					
2-YR PIMCO Tact Bal Index ER Par Rate	70%						

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Allianz (A+)	360	Fixed Account	2.10%	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	3.25%				
Ann P2P Nasdaq 100 Cap		3.50%					
Ann P2P Russell 2000 Cap		3.50%					
Ann P2P Bloombrg Index Cap		5.60%					
Ann P2P BlackRock iBLD Claria Cap		5.75%					
PIMCO Tactical Bal Index Annual Cap		5.40%					
Bloomberg Dyn Bal II P2P spread		1.35					
PIMCO Tactical Bal Index Annual Spread		1.60					
Ann P2P BlackRock iBLD Claria spread		0.95					
Ann P2P Bloomberg USDB ER Par Rt		80%					
Ann P2P BlkRock iBLD Claria ER Par Rt		90%					
PIMCO Tact Bal Index ER Par Rate		80%					
2-Yr P2P BlackRock iBLD ER Par Rt		130%					
2-Yr Bloomberg USDB II ER Par Rt	115%						
2-YR PIMCO Tact Bal Index ER Par Rate	115%						
Core Income 7	Fixed Account	2.30%	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	4.25%					
	Ann P2P Nasdaq 100 Cap	4.25%					
	Ann P2P Russell 2000 Cap	4.25%					
	Bloomberg Dyn Bal II Cap	7.75%					
	1-year Bloomberg ER Par Rate	90%					
	2-year Bloomberg ER Par Rate	135%					
	Bloomberg Dyn Bal II spread	0.75					
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	10% after 1 year	6.50% 0-75
		2-Yr BofA Destinations Par Rate	65%		Accum Phase		
		1-Yr CS Tech Edge Par Rate	45%		150% index credit to Benefit Base		
		2-Yr CS Tech Edge Par Rate	65%		Income Phase		
		1-Yr Global Sentiment Par Rate	45%		10-Year Wait		
		2-Yr Global Sentiment Par Rate	65%		150% index credit to income amount		
		1-Yr S&P Div Aristocrats ER Cap	2.25%		No Fee		
		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
			7-Year	10-Year				
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 N/A 2.25% 3.55% 2.00% 4.75% 5.00% 25% 4.75% 85%	10-Year 1.00% 2.40% 3.70% 2.10% 4.85% 5.10% 30% 4.85% 95%	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
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 60% 80% 37% 55% 50% 65% 2.75% 5.75% 1.30%	10-Year 65% 90% 42% 62% 57% 72% 3.00% 6.25% 1.40%	7 Year 9,8,7,6,5,4,3,0 10 Year 9,9,8,7,6,5,4,3,2,1,0	30% 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
	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 No Fee 1.85% 87% 120% 52% 77% 72% 95% 45% 60% 4.25%	1.75% fee 1.85% 160% 220% 95% 145% 130% 175% 85% 115% 7.75%	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

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	2.60% 4.75% 30% 5.25% 55% 1.90% 11.00% 95% 125% 100%	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	1.25% 2.50% 2.75% 30% 5.00% 55% 50% 65%	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	2.75% 5.00% 35% 5.50% 65% 2.00% 100% 130% 105%	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	1.25%	1.50%	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	2.25%	2.50%				
MSCI EAFE Cap	2.25%	2.50%						
Russell 2000 Cap	2.25%	2.50%						
1-Yr PIMCO Bal Index Par Rate	55%	65%						
S&P Performance Trigger	2.10%	2.35%						
2-Yr BlackRock Div Vol Control spread	6.00	4.00						
2-Yr Franklin US Index spread	6.00	4.00						
Choice Accum II	Fixed Account	1.80%	1.85%	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	
		S&P 500 Cap	4.90%					5.20%
MSCI EAFE Cap	4.90%	5.20%						
Russell 2000 Cap	4.90%	5.20%						
1-Yr PIMCO Bal Index Par Rate	75%	80%						
S&P Performance Trigger	3.40%	3.75%						
2-Yr BlackRock Div Vol Control spread	2.70	2.50						
2-Yr Franklin US Index spread	2.70	2.50						
Great American (A+)	Land Mark 3	Fixed Account	*\$150k 1.30%	*\$150k 1.40%*	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 4.00%	*\$150k 4.25%*				
		iShares MSCI EAFE ETF Cap	*\$150k 3.75%	*\$150k 4.00%*				
		iShares U.S. Real Est P2P Cap	*\$150k 3.75%	*\$150k 4.00%*				
	Land Mark 5	Fixed Account	1.75%	1.85%	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	4.85%	5.10%				
		S&P Annual 5-Year Cap Lock	4.25%	4.50%				
		Ann P2P S&P Risk Cntrl Par Rate	45%	50%				
		S&P Retire Spending Index Par Rt	65%	70%				
	iShares U.S. Real Est P2P Cap	4.25%	4.50%					
	Legend 7	Fixed Account	1.85%	2.00%	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	5.00%	5.25%				
S&P Annual 7-Year Cap Lock		4.25%	4.50%					
Ann P2P S&P Risk Cntrl Par Rate		50%	55%					
GOLD 1-year P2P Cap		5.25%	5.50%					
iShares U.S. Real Estate Cap		4.75%	5.25%					
S&P Retire Spending Index Par Rt		65%	70%					
Monthly Sum S&P P2P Cap	1.80%	2.00%						

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Guggenheim Life (B++)  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	2.60% 4.75% 35% 100%	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	2.10% 4.00% 95% 30%	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	2.65% 4.85% 100% 100% 100% 120%	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	2.65% 4.85% 35% 95% 90% 105%	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	1.40% 3.50% 3.25% 45% 70% 100% 42% 60% 70%	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 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	1.65% 50% 15% 4.50% 95% 115% 140% 0.85	2.00% 60% 20% 5.00% 105% 125% 150% 0.60	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	1.65% 50% 20% 4.50% 95% 120% 145% 0.80	2.00% 65% 25% 5.00% 105% 130% 155% 0.55	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	1.70% 50% 25% 4.55% 100% 125% 150% 0.75	2.00% 75% 30% 5.05% 110% 135% 160% 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
North American (A+)	Perf Choice 8	Fixed Account S&P Annual Cap S&P Monthly Sum 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 2-yr S&P 500 Par Rate 2-yr Fidelity Multifactor Yield Idx Par Rate 2-yr S&P MARC 5% ER par rate 1-Yr Fid MultiFctor Par Rate (1.50% fee) 2-Yr Fid MultiFctor Par Rate (1.50% fee)	1.75% 3.50% 1.50% 2.75 22% 70% 65% 32% 110% 100% 140% 200%		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	1.50%	1.90%	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	6.50% 0-75 4.87% 76-79
		S&P Annual cap	3.25%	3.75%				
		1-Yr S&P 500 Uncapped Par Rate	20%	25%				
		2-Yr S&P 500 Uncapped Par Rate	30%	35%				
		S&P Low Volatility DRC spread	3.30	2.25				
		1-Yr S&P MARC 5% Par rate	55%	70%				
		2-Yr S&P MARC 5% Par rate	85%	105%				
		1-Yr Fidelity MultiFactor Par Rate	65%	80%				
		2-Yr Fidelity MultiFactor Par Rate	95%	115%				
		1-Yr Fid MultiFctor Par Rate (1.50% fee)	130%	1.40%				
2-Yr Fid MultiFctor Par Rate (1.50% fee)	185%	205%						
Reliance Standard (A++)	Reliance Accum 5	Fixed Account	2.45%		5 Years 9%,8,7,6,5,0	N/A	10% Year 1	3.25% 0-80 1.95% 81-85
		S&P 500 Cap	4.60%					
		S&P 500 Uncapped Par Rate	32%					
	Reliance Accum 7	S&P 500 Monthly Averaging Cap	4.85%		7 Years 9%,8,7,6,5,4,3,0	N/A	10% Year 1	4.50% 0-80 2.70% 81-85
		1-Yr S&P MARC 5% Par rate	100%					
		1-Yr S&P MARC P2P spread with par rt	1.00/120%					
	Reliance Accum 10	Fixed Account	2.45%		10 Years 9%,9,8,7,6,5,4,3,2,1,0	N/A	10% Year 1	6.00% 0-80
		S&P 500 Cap	4.90%					
		S&P 500 Uncapped Par Rate	35%					
	S&P 500 Monthly Averaging Cap	5.15%						
	1-Yr S&P MARC 5% Par rate	110%						
	1-Yr S&P MARC P2P spread with par rt	1.00/130%						

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	2.35%	3.20%				
		Credit Suisse Mom 1-Year Trigger Rate	4.00%	5.50%				
		Credit Suisse 1-Year Par Rate	100%	140%				
		Credit Suisse 2-Year Par Rate	150%	200%				
		Credit Suisse 3-Year Par Rate	180%	250%				
		1-Year S&P 500 Uncapped Par Rate	30%	38%				
		2-Year S&P 500 Uncapped Par Rate	42%	55%				
		1-Year S&P 500 Cap	4.80%	6.00%				
		SILAC (B+)	Vega 7 Bonus	Fixed Rate				
S&P 500 Cap	2.25%							
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	55%							
Barclays Atlas 5 Spread	2.75							
Credit Suisse RavenPack Par Rate	55%							
Credit Suisse RavenPack Spread	2.5							
Vega 10 Bonus	Fixed Rate		1.25%		10 Years 12,12,11,10,9,8,7,6,4,2 MVA	BONUS 25% 0-80 7% 81-85	5% After 1 Year	6.75% 0-75 5.75% 76-80 3.75% 81-85
	S&P 500 Cap		2.25%					
	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		55%					
	Barclays Atlas 5 Spread		2.75					
	Credit Suisse RavenPack Par Rate	60%						
Credit Suisse RavenPack Spread	2.25							

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
SILAC (B+)	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 25% 0-80	5% After 1 Year	8.00% 0-75 6.00% 76-80
		S&P 500 Cap	2.50%		Deferral Phase		
		S&P 500 Uncapped Par Rate	20%		200% Multiplier		
		S&P 500 Monthly Sum Cap	1.50%		Income Phase		
		S&P 500 Monthly Avg Cap	2.75%		14-Yr Wait		
		S&P 500 Monthly Avg Par Rt	35%		200% Multiplier		
		S&P 500 Monthly Avg Spread	5.25				
		Barclays Atlas 5 Par Rate	60%				
		Barclays Atlas 5 Spread	2.5				
Credit Suisse RavenPack Par Rate	60%						
Credit Suisse RavenPack Spread	2.25						
	Vega 7	Fixed Rate	1.35%	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	2.50%		Income Phase		
		S&P 500 Uncapped Par Rate	20%		150% Multiplier		
		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	2.5				
Credit Suisse RavenPack Par Rate	60%						
Credit Suisse RavenPack Spread	2.25						
	Vega 10	Fixed Rate	1.35%	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	2.75%		Income Phase		
		S&P 500 Uncapped Par Rate	22%		175% Multiplier		
		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	65%				
		Barclays Atlas 5 Spread	2.00				
Credit Suisse RavenPack Par Rate	67%						
Credit Suisse RavenPack Spread	1.75						

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
SILAC (B+)	Vega 14	Fixed Rate	1.60%		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	3.00%					
		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%					
		S&P 500 Monthly Avg Spread	4.50					
		Barclays Atlas 5 Par Rate	70%					
		Barclays Atlas 5 Spread	1.75					
		Credit Suisse RavenPack Par Rate	70%					
Credit Suisse RavenPack Spread	1.50							
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	3.85%	4.10%				
	Index Select 7	Fixed Account	2.00%	2.00%	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	5.25%	5.50%				
		S&P 500 Uncapped Par Rate	38%	40%				
	Index Select 10	Fixed Account	2.00%	2.00%	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	5.25%	5.50%				
		S&P 500 Uncapped Par Rate	38%	40%				

Customized SPIA, DIA, Income Rider Quote Spreadsheets Available

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