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** **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 (0.95% 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	**3.50%**				
		Ann P2P BlackRock iBLD Claria Cap	**4.40%**				
		Ann P2P Bloomberg USDB II Cap	**4.25%**				
		Ann P2P PIMCO Tactical Balance Cap	**4.15%**				
		BlackRock iBLD Claria spread	**1.85**				
		Bloomberg USDB II spread	**2.10**				
		PIMCO Tactical Balance spread	**2.35**				
		BlackRock iBLD Claria par rate	**80%**				
		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%**				
		5-Yr Bloombrg Ann Par Rate	**95% - 105% - 115% - 130% - 145%**				
		5-Yr PIMCO Ann Par Rate	**95% - 105% - 115% - 130% - 145%**				
		5-Yr S&P Fut DRC 5% Ann Par	**110% - 120% - 130% - 145% - 160%**				
	222	Ann P2P S&P Cap	**3.00%**	**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	**3.40%**				
		Ann P2P Bloomberg USDB II Cap	**3.25%**				
		Ann P2P PIMCO Tactical Balance Cap	**3.15%**				
		BlackRock iBLD Claria spread	**2.85**				
		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 Bloombrg 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%**				

Always check for state variations

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 Bloombrg 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**		**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	**2.65%**	**2.75%**				
		Perform Trigger Rate	**4.10%**	**4.25%**				
		1-Year Monthly Sum	**2.15%**	**2.25%**				
		100% Par Rate Cap	**5.40%**	**5.50%**				
		50% Par Rate Cap	**5.60%**	**5.70%**				
		S&P Uncapped Par Rate	**25%**	**30%**				
		Nasdaq-100 Growth Cap	**5.40%**	**5.50%**				
		S&P MARC 5% Par Rate	**95%**	**105%**				
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	**70%**	**80%**				
		2-Yr BNP Paribas Multi Asset Par Rt	**95%**	**105%**				
		1-Yr Nasdaq FC Index Par Rate	**42%**	**47%**				
		2-Yr Nasdaq FC Index Par Rate	**62%**	**70%**				
		1-Yr AI Powered US Equity Index Par Rt	**60%**	**67%**				
		2-Yr AI Powered US Equity Index Par Rt	**77%**	**87%**				
		1-Year S&P 500 Cap	**3.25%**	**3.50%**				
		2-Year S&P 500 Cap	**6.50%**	**7.00%**				
		Fixed Account	**1.40%**	**1.55%**				
	Perform Elite	**4% BONUS on 10-Yr Term Only**	**Both 7 & 10-Year**		**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	**1.75% fee**				
		Fixed Account	**2.10%**	**2.10%**				
		1-Yr BNP Paribas Multi Asset Par Rt	**102%**	**175%**				
		2-Yr BNP Paribas Multi Asset Par Rt	**140%**	**240%**				
		1-Yr Nasdaq FC Index Par Rate	**60%**	**102%**				
		2-Yr Nasdaq FC Index Par Rate	**90%**	**155%**				
		1-Yr AI Powered US Equity Par Rate	**85%**	**145%**				
		2-Yr AI Powered US Equity Par Rate	**110%**	**195%**				
		1-Yr S&P DRC 2 - 8% TR Par Rate	**45%**	**85%**				
		2-Yr S&P DRC 2 - 8% TR Par Rate	**60%**	**115%**				
		1-Yr S&P 500 Cap	**5.75%**	**9.25%**				

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		2.50% 6.55% 6.55% 6.55% 110% 5.15% 0.00 0.00	2.75% 7.35% 7.35% 7.35% 115% 5.60% 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 *$150k *$150k *$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	**2.80%** **5.75%** **35%** **120%**	**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	 **2.50%** **4.75%** **115%** **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	**3.00%** **5.85%** **115%** **120%** **115%** **135%**	**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	**2.85%** **5.80%** **35%** **115%** **115%** **125%**	**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	Temproarily 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	Temproarily 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

Always check for state variations

Agent Use Only
Rates Subject to Change

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	 **2.45%** **4.50%** **4.50%**		**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

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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** **5.00%** **2.35% / 3.20%** **4.00% / 5.50%** **100% / 140%** **150% / 200%** **180% / 250%** **30% / 38%** **42% / 55%** **4.80% / 6.00%**	**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
SILAC (B+)	**Vega 7 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	**1.25%** **2.50%** **20%** **1.50%** **2.50%** **35%** **5.50** **55%** **2.75** **57%** **2.5**	**7 Years** 12,12,11,10,9,7,4 MVA	**BONUS** **35% 0-80** **7% 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
	Vega 10 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	**1.25%** **2.50%** **20%** **1.50%** **2.50%** **35%** **5.50** **57%** **2.75** **60%** **2.25**	**10 Years** 12,12,11,10,9,8,7,6,4,2 MVA	**BONUS** **35% 0-80** **7% 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

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
SILAC (B+)	**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% 2.50% 20% 1.50% 2.75% 35% 5.25 60% 2.50 62% 2.25**	**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	**1.35% 2.50% 20% 1.50% 2.75% 35% 5.25 60% 2.5 60% 2.25**	**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
	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	**1.35% 2.75% 22% 1.75% 3.00% 40% 4.75 65% 2.00 67% 1.75**	**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	**1.60% 3.00% 22% 1.75% 3.25% 42% 4.50 70% 1.75 70% 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	**Deferral Phase 300% Multiplier** **Income Phase 200% Multiplier**	5% after 1 Year	8.00% 0-75 6.00% 76-80
Standard (A)		**Enhanced Choice Annuity**	**No Fee**	**1.50% Fee**				
	ECI 5	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%**	**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
	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% 6.25% 40%**	**$100k+ 2.00% 5.50% 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% 6.75% 42%**	**$100k+ 2.00% 7.00% 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

Always check for state variations

Agent Use Only
Rates Subject to Change

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
Standard (A)			**<$100k**	**$100k+**	**10 Years**			
	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