

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 Doublor							
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%	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	
2-Yr PIMCO Tact Bal Ann P2P with Par Rt		80% - 95%								Accum Phase
2-Yr S&P Futures DRC 5% Ann Par Rt		85% - 100%								150% index credit to Benefit Base
5-Yr Bloombrg Ann Par Rate		95% - 105% - 115% - 130% - 145%								Income Phase
5-Yr PIMCO Ann Par Rate	95% - 105% - 115% - 130% - 145%	10-Year Wait								
5-Yr S&P Fut DRC 5% Ann Par	110% - 120% - 130% - 145% - 160%	150% index credit to income amount								
Ann P2P S&P Cap	3.00%	2/6 ADL Doublor								
Ann P2P BlackRock iBLD Claria Cap	3.40%	5-yr payout DB of BB No Fee								
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%									

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 BlackRock iBLD Claria Cap		5.75%					
Ann P2P Bloomberg USDB II Cap		5.60%					
Ann P2P PIMCO Tactical Balance Cap		5.40%					
BlackRock iBLD Claria spread		0.95					
Bloomberg USDB II spread		1.35					
PIMCO Tactical Balance spread		1.60					
BlackRock iBLD Claria par rate		90%					
Bloomberg USDB II par rate		80%					
PIMCO Tactical Balance par rate	80%						
2-Yr Bloomberg USDB Ann P2P with Par	95% - 115%						
2-Yr PIMCO Tact Bal Ann P2P with Par Rt	95% - 115%						
2-Yr S&P Futures DRC 5% Par Rt	105% - 125%						
5-Yr Bloombrg Ann Par Rate	120% - 135% - 150% - 170% - 190%						
5-Yr PIMCO Ann Par Rate	120% - 135% - 150% - 170% - 190%						
5-Yr S&P Fut DRC Ann Par Rate	130% - 145% - 165% - 185% - 205%						
Core Income 7	Core Income 7	Fixed Account	2.80%	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	5.50%				
		Ann P2P Nasdaq 100 Cap	5.50%				
		Ann P2P Russell 2000 Cap	5.50%				
		Bloomberg Dyn Bal II Cap	8.25%				
		1-year Bloomberg ER Par Rate	115%				
		2-year Bloomberg ER Par Rate	160%				
		Bloomberg Dyn Bal II spread	0.50				
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	N/A	1.00%	7 Year 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	70%	80%	7 Year 9,8,7,6,5,4,3,0	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
Athene (A)	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	No Fee	1.75% fee	7 Year 9, 8.80, 7.90, 6.90, 5.90, 5.00, 4.00, 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
Athene (A)	Perform Elite	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	2.10%	2.10%	7 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	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	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	2.50%	2.75%	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	6.55%					7.35%
MSCI EAFE Cap	6.55%	7.35%						
Russell 2000 Cap	6.55%	7.35%						
1-Yr PIMCO Bal Index Par Rate	110%	115%						
S&P Performance Trigger	5.15%	5.60%						
2-Yr BlackRock Div Vol Control spread	0.00	0.00						
2-Yr Franklin US Index spread	0.00	0.00						
Great American (A+)	Land Mark 3	Fixed Account	*\$150k 2.15%	2.25%*	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 5.75%	6.00%*				
		iShares MSCI EAFE ETF Cap	*\$150k 5.50%	5.75%*				
Different Rates/caps in AK,CA,PA,UT for each	Land Mark 5	iShares U.S. Real Est P2P Cap	*\$150k 6.00%	6.35%*	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
		Fixed Account	2.65%	2.75%				
		S&P Annual P2P Cap	6.35%	6.65%				
Legend 7	S&P Annual 5-Year Cap Lock	Ann P2P S&P Risk Cntrl Par Rate	55%	60%	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
		S&P Retire Spending Index Par Rt	80%	85%				
		iShares U.S. Real Estate Cap	7.10%	7.60%				
Legend 7	S&P Retire Spending Index Par Rt	Monthly Sum S&P P2P Cap	2.50%	2.75%				
		Fixed Account	2.90%	3.00%				
		1-Year S&P 500 Cap	6.45%	6.75%				
Legend 7	S&P Annual 7-Year Cap Lock	Ann P2P S&P Risk Cntrl Par Rate	60%	65%				
		GOLD 1-year P2P Cap	8.35%	8.60%				
		iShares U.S. Real Estate Cap	7.10%	7.60%				
Legend 7	S&P Retire Spending Index Par Rt	Monthly Sum S&P P2P Cap	2.50%	2.75%				
		Fixed Account	2.90%	3.00%				
		1-Year S&P 500 Cap	6.45%	6.75%				

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	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
	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+)	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%				
Different Rates in CA	OptiBlend 7	Fixed Account	3.25%	3.50%	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
		1-yr Fidelity AIM Par Rate	125%	150%				
		S&P 500 Uncapped Par Rate	35%	40%				
	OptiBlend 10	Fixed Account	3.25%	3.50%	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
		1-Yr Fidelity AIM Par Rate	125%	150%				
		S&P 500 Uncapped Par Rate	35%	40%				
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	2.80%	3.20%	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
		S&P Annual cap	5.25%	6.00%				
		1-Yr S&P 500 Uncapped Par Rate	30%	35%				
		2-Yr S&P 500 Uncapped Par Rate	35%	45%				
		S&P Low Volatility DRC spread	2.00	1.00				
		1-Yr S&P MARC 5% Par rate	100%	120%				
		2-Yr S&P MARC 5% Par rate	150%	175%				
		1-Yr Fidelity MultiFactor Par Rate	95%	115%				
		2-Yr Fidelity MultiFactor Par Rate	135%	160%				
		1-Yr Morgan Stanley Dyn Global PR	95%	115%				
		2-Yr Morgan Stanley Dyn Global PR	135%	160%				
1-Yr Fid MultiFctor Par Rate (1.50% fee)	160%	1.75%						
2-Yr Fid MultiFctor Par Rate (1.50% fee)	230%	250%						
Oxford (A)	Royal Select	8% Premium Bonus		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
		Fixed Account						
		Monthly Average Cap						
Annual Point-to-Point Cap								
Reliance Standard (A++)	Reliance Accum 5	Fixed Account	3.40%	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	6.50%					
		S&P 500 Uncapped Par Rate	37%					
		S&P 500 Monthly Averaging Cap	6.75%					
		1-Yr S&P MARC 5% Par rate	135%					
	1-Yr S&P MARC P2P spread with par rt	1.00/155%						
	Reliance Accum 7	Fixed Account	3.40%	7 Years 9%,8,7,6,5,4,3,0	N/A	10% Year 1	4.50% 0-80 2.70% 81-85	
		S&P 500 Cap	6.60%					
		S&P 500 Uncapped Par Rate	38%					
S&P 500 Monthly Averaging Cap		6.85%						
1-Yr S&P MARC 5% Par rate	140%							
1-Yr S&P MARC P2P spread with par rt	1.00/160%							
Reliance Accum 10	Fixed Account	3.30%	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	6.60%						
	S&P 500 Uncapped Par Rate	38%						
	S&P 500 Monthly Averaging Cap	6.85%						
	1-Yr S&P MARC 5% Par rate	140%						
1-Yr S&P MARC P2P spread with par rt	1.00/160%							

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	1.25%		7 Years 12,12,11,10,9,7,4 MVA	BONUS 35% 0-80 7% 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	2.50%						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	55%						
		Barclays Atlas 5 Spread	2.75						
	Credit Suisse RavenPack Par Rate	57%							
	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 35% 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	2.50%						Deferral Phase 175% 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 10-Yr Wait 175% Multiplier			
		S&P 500 Monthly Avg Par Rt	35%						
		S&P 500 Monthly Avg Spread	5.50						
Barclays Atlas 5 Par Rate		57%							
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 35% 0-80	5% After 1 Year	8.00% 0-75 6.00% 76-80
		S&P 500 Cap	2.50%		Deferral Phase 200% Multiplier		
		S&P 500 Uncapped Par Rate	20%				
		S&P 500 Monthly Sum Cap	1.50%		Income Phase 14-Yr Wait 200% Multiplier		
		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	2.25						
	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 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	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 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	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%			Income Phase 200% Multiplier			
		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)	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 <small>(A)</small>	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	6.75%	7.00%				
			40%	42%				

Customized SPIA, DIA, Income Rider Quote Spreadsheets Available

We Do Life Insurance Too!