

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	<b>Premium Enhancement</b> 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%	<b>7 Year</b> 7,6,5,4,3,2,1,0  <b>10 Year</b> 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	<b>7 Year</b> 5.00% 0-75 4.00% 76-80 <b>10 Year</b> 7.00% 0-75 5.50% 76-80
			2.90%	3.00%				
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	80%	90%	<b>7 Year</b> 9,8,7,6,5,4,3,0  <b>10 Year</b> 9,9,8,7,6,5,4,3,2,1,0	<b>35% Bonus</b> <b>Accum Phase</b> 175% index credit to Benefit Base <b>Income Phase</b> 100% index credit to income amount 7 & 10-yr WAIT before income No Fee	10% Year 1	<b>7 Year</b> 4.50% 0-70 4.00% 71-75 3.50% 76-80 3.00% 81-83 <b>10 Year</b> 6.00% 0-70 5.50% 71-75 5.00% 76-78
			110%	125%				
Athene (A)	Perform Elite	<b>4% BONUS on 10-Yr Term Only</b> 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		<b>Higher rates                      for 1.75% fee</b>  <b>7 Year</b> 9, 8.80, 7.90, 6.90, 5.90, 5.00, 4.00, 0  <b>10 Year</b> 12,12,12,11,10, 9,8,7,6,4,0	N/A	10% Year 1	<b>7 Year</b> 5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83 <b>10 Year</b> 6.00% 0-70 5.50% 71-75 5.00% 76-80
			No Fee	No Fee				
			2.75%	2.25%				
			130%	110%				
			180%	150%				
			75%	65%				
			115%	97%				
			110%	92%				
			145%	120%				
			55%	47%				
			60%	60%				
			7.00%	6.00%				