

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
<b>Allianz</b> (A+)  <i>Variations</i> AK,AZ,CA,CT, DE,FL,HI,IA,IL MA,MD,MN, MO,MS,NC, NJ,OH,OR,PA, SD,TX,UT,WA, WI Not approved NY	<b>ABC Annuity</b>	Fixed Account	2.50%	<b>10 Years</b> 9.3, 9.3, 8.3, 7.3, 6.25, 5.25, 4.2, 3.15, 2.1, 1.05  Increasing Income Available Immediately	<b>20% Bonus</b>	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80
		Ann P2P S&P 500 Cap	4.25%		<b>Accum Phase</b>		
		Ann P2P BlackRock iBLD Claria Cap	4.25%		1) 50% index credit to account value, 250% credit to BB		
		Ann P2P Bloomberg USDB II Cap	4.25%		<b>OR</b>		
		Ann P2P PIMCO Tactical Balance Cap	4.25%		2) 100% index credit to account value, 150% credit to BB		
		BlackRock iBLD Claria spread	2.60		<b>(0.00% Fee)</b>		
		Bloomberg USDB II spread	2.85		<b>Income Phase</b>		
		PIMCO Tactical Balance spread	3.10		150% index credit to income amount		
		BlackRock iBLD Claria par rate	115%		2/6 ADL Doubler		
		Bloomberg USDB II par rate	105%		5-yr payout DB of BB up to 250% acct val		
		PIMCO Tactical Balance par rate	105%				
		2-Yr Bloomberg USDB Ann P2P with Par	130% - 145%				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt	130% - 145%				
		2-Yr S&P Futures DRC 5% Ann Par Rt	135% - 150%				
		5-Yr Bloombrg Ann Par Rate	145% - 155% - 165% - 175% - 190%				
		5-Yr PIMCO Ann Par Rate	145% - 155% - 165% - 175% - 190%				
		5-Yr S&P Fut DRC 5% Ann Par	155% - 165% - 175% - 190% - 205%				
<i>Variations</i> AK,AL,AZ,CA, CT,DE,FL,HI, IA,ID,IL,IN, KS,KY,MA,MD MN,MO,MS, MT,NC,NH, NJ,NV,OH,OR PA,SC,SD,TX, UT,WA,WI Not approved NY	<b>222</b>	Ann P2P S&P 500 Cap	4.25%	<b>10 Years</b> 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	<b>35% Bonus</b>	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80
		Ann P2P BlackRock iBLD Claria Cap	3.75%		<b>Accum Phase</b>		
		Ann P2P Bloomberg USDB II Cap	3.75%		150% index credit to Benefit Base		
		Ann P2P PIMCO Tactical Balance Cap	3.75%		<b>Income Phase</b>		
		BlackRock iBLD Claria spread	3.10		10-Year Wait 150% index credit to income amount		
		Bloomberg USDB II spread	3.35		2/6 ADL Doubler		
		PIMCO Tactical Balance spread	3.60		5-yr payout DB of BB		
		BlackRock iBLD Claria par rate	100%		<b>No Fee</b>		
		Bloomberg USDB II par rate	95%				
		PIMCO Tactical Balance par rate	90%				
		2-Yr Bloomberg USDB Ann P2P with Par	125% - 135%				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt	125% - 135%				
		2-Yr S&P Futures DRC 5% Par Rt	125% - 140%				
		5-Yr Bloombrg Ann Par Rate	130% - 140% - 150% - 160% - 170%				
		5-Yr PIMCO Ann Par Rate	130% - 140% - 150% - 160% - 170%				
		5-Yr S&P Fut DRC Ann Par Rate	135% - 145% - 155% - 165% - 180%				

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		Ann P2P S&P 500 Cap	<b>4.75%</b>				
		Ann P2P BlackRock iBLD Claria Cap	<b>5.00%</b>				
		Ann P2P Bloomberg USDB II Cap	<b>5.00%</b>				
		Ann P2P PIMCO Tactical Balance Cap	<b>5.00%</b>				
		BlackRock iBLD Claria spread	<b>1.70</b>				
		Bloomberg USDB II spread	<b>2.10</b>				
		PIMCO Tactical Balance spread	<b>2.35</b>				
		BlackRock iBLD Claria par rate	<b>120%</b>				
		Bloomberg USDB II par rate	<b>115%</b>				
		PIMCO Tactical Balance par rate	<b>110%</b>				
		2-Yr Bloomberg USDB Ann P2P with Par	<b>140% - 155%</b>				
2-Yr PIMCO Tact Bal Ann P2P with Par Rt	<b>140% - 155%</b>						
2-Yr S&P Futures DRC 5% Par Rt	<b>150% - 165%</b>						
5-Yr Bloombrg Ann Par Rate	<b>180% - 190% - 205% - 220% - 235%</b>						
5-Yr PIMCO Ann Par Rate	<b>180% - 190% - 205% - 220% - 235%</b>						
5-Yr S&P Fut DRC Ann Par Rate	<b>190% - 205% - 220% - 235% - 250%</b>						
<i>Variations</i> AK,AZ,CA,DE, FL,IA,IL,KSMA MD,MN,MO, MS,NC,NJ,OH OR,PA,SD,TX, UT,WA,WI NOT app :NY	<b>Core Income 7</b>	Fixed Account	<b>3.70%</b>	<b>7 Years</b> 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 500 Cap	<b>7.25%</b>				
		Ann P2P Nasdaq 100 Cap	<b>7.25%</b>				
		Ann P2P Russell 2000 Cap	<b>7.25%</b>				
		Bloomberg Dyn Bal II Cap	<b>8.00%</b>				
		1-year Bloomberg ER Par Rate	<b>155%</b>				
		2-year Bloomberg ER Par Rate	<b>205%</b>				
		Bloomberg Dyn Bal II spread	<b>1.25</b>				
<b>American Equity</b> (A-)  Not approved CA,NY	<b>Estate Shield</b>	1-Yr BofA Destinations Par Rate	<b>85%</b>	<b>10 Years</b> 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	<b>30% Bonus</b>	10% after 1 year	6.50% 40-75
		2-Yr BofA Destinations Par Rate	<b>125%</b>		<b>Accum Phase</b> 150% index credit to Benefit Base		
		1-Yr CS Tech Edge Par Rate	<b>90%</b>				
		2-Yr CS Tech Edge Par Rate	<b>135%</b>		<b>Income Phase</b> 10-Year Wait 150% index credit to income amount		
		1-Yr Global Sentiment Par Rate	<b>85%</b>				
		2-Yr Global Sentiment Par Rate	<b>120%</b>		No Fee		
		1-Yr S&P Div Aristocrats ER Cap	<b>3.25%</b>				
		2-Yr S&P Div Aristocrats ER Cap	<b>7.50%</b>				
		1-Yr S&P 500 Cap	<b>3.50%</b>				
		2-Yr S&P 500 Cap	<b>7.25%</b>				
		S&P 500 Monthly Sum Cap	<b>1.60%</b>				

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<b>American Equity</b> (A-) Variation CA Not approved NY Different rates for non-LIBR version	<b>Income Shield 10 with LIBR</b>	<b>7% Premium Bonus</b>		Fixed Rate: <b>1.10%</b>		<b>7% Bonus Income base with 3 options</b> 1) 4% comp rollup 15 years - no fee 2) 8.25% simple rollup for 7yrs 1.10% fee 3) 7% comp rollup 10 years - 1.10% Optional Well-Being Rider (0.10%)	10% after 1 year	7.00% 18-75 5.45% 76-80
		1-Yr BofA Destinations Par Rate	<b>45%</b>					
		2-Yr BofA Destinations Par Rate	<b>65%</b>					
		1-Yr CS Tech Edge Par Rate	<b>45%</b>					
		2-Yr CS Tech Edge Par Rate	<b>65%</b>					
		1-Yr Global Sentiment Par Rate	<b>45%</b>					
		2-Yr Global Sentiment Par Rate	<b>65%</b>					
		1-Yr S&P Div Aristocrats ER Cap	<b>2.25%</b>					
		2-Yr S&P Div Aristocrats ER Par Rate	<b>35%</b>					
		1-Yr S&P 500 Cap	<b>1.75%</b>					
		2-Yr S&P 500 Cap	<b>3.75%</b>					
		S&P 500 Monthly Sum Cap	<b>1.00%</b>					
		Not approved CA, NY Different version in CA	<b>Asset Shield 10</b>					
1-Yr BofA Destinations Par Rate	<b>120%</b>			<b>205%</b>	(1.50%)			
2-Yr BofA Destinations Par Rate	<b>175%</b>			<b>300%</b>	(3.00%)			
1-Yr CS Tech Edge Par Rate	<b>125%</b>			<b>215%</b>	(1.50%)			
2-Yr CS Tech Edge Par Rate	<b>185%</b>			<b>320%</b>	(3.00%)			
1-Yr Global Sentiment Par Rate	<b>120%</b>			<b>205%</b>	(1.50%)			
2-Yr Global Sentiment Par Rate	<b>170%</b>			<b>295%</b>	(3.00%)			
1-Yr S&P Div Aristocrats ER Par Rate	<b>120%</b>			<b>205%</b>	(1.50%)			
2-Yr S&P Div Aristocrats ER Par Rate	<b>165%</b>			<b>285%</b>	(3.00%)			
1-Yr S&P 500 Cap	<b>8.00%</b>			<b>10%</b>	(1.50%)			
1-Yr S&P 500 with Par Rate	<b>30%</b>			<b>45%</b>	(1.50%)			
S&P 500 Monthly Sum Cap	<b>2.00%</b>			<b>2.70%</b>	(1.50%)			
Fixed Rate	<b>3.25%</b>							

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			No Fee	Fee Rate				
<b>American Equity</b> (A-)  <i>Not approved CA,NY</i>  <i>Different version in CA</i>	<b>Asset Shield 7</b>	Fixed Rate	3.10%		<b>7 Years</b> 9.20, 9, 8, 7, 6,4,2,0	<b>N/A</b>	10% after 1 year	4.50% 18-75 3.38% 76-80 2.25% 81-85  Trail options
		1-Yr BofA Destinations Par Rate	115%	200% (1.50%)				
		1-Yr CS Tech Edge Par Rate	120%	205% (1.50%)				
		1-Yr Global Sentiment Par Rate	115%	200% (1.50%)				
		1-Yr S&P Div Aristocrats ER Par Rate	115%	200% (1.50%)				
		1-Yr S&P 500 Cap	7.75%	9.75% (1.50%)				
		1-Yr S&P 500 with Par Rate	29%	43% (1.50%)				
		S&P 500 Monthly Cap	1.90%	2.60% (1.50%)				
<i>Not approved CA,NY</i>  <i>Different version in CA</i>	<b>Asset Shield 5</b>	Fixed Rate	2.80%		<b>5 Years</b> 9.20, 9, 8, 7, 6,0	<b>N/A</b>	10% after 1 year	3.75% 18-75 2.81% 76-80 1.88% 81-85  Trail options
		1-Yr BofA Destinations Par Rate	100%	190% (1.50%)				
		1-Yr CS Tech Edge Par Rate	105%	195% (1.50%)				
		1-Yr Global Sentiment Par Rate	100%	190% (1.50%)				
		1-Yr S&P Div Aristocrats ER Par Rate	100%	190% (1.50%)				
		1-Yr S&P 500 Cap	7.00%	9.00% (1.50%)				
		1-Yr S&P 500 with Par Rate	24%	38% (1.50%)				
		S&P 500 Monthly Cap	1.70%	2.40% (1.50%)				

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<b>AIG</b> <b>American</b> <b>General</b> <b>(A)</b>  <i>variations</i> <i>approved in</i> <i>AK,MN,MO,OR</i> <i>,PA,WA</i> <b>Not approved</b> <i>NY</i>	<b>Power 5</b>	Fixed Account	<\$100k	\$100k+	<b>5 Year</b> 8,7,6,5,4,0	<b>N/A</b>	10% after 1 year	3.25% 18-80  1.00% 81-85 with 0.15% trail yrs 2+						
		Ann P2P S&P 500 Cap	4.00%	4.00%										
		Ann P2P S&P Par Rate:	9.15%	10.50%										
		Ann S&P 500 Par Rate <i>with 1.50% fee</i>	40%	45%										
		S&P 500 5-Year Par Rate:	55%	60%										
		PIMCO Global Optima Par Rate	53%	60%										
		2-yr PIMCO Global Optima Par Rate	60%	75%										
		PIMCO Global par rate <i>with 1.50% fee</i>	85%	100%										
		ML Strategic Balance Par Rate	85%	100%										
		2-yr ML Strategick Balanc Par Rate	85%	110%										
		AQR DynamiQ Allocation Par Rate	130%	155%										
		2-yr AQR DynamiQ Allocation Par Rate	165%	180%										
AQR Dyn Alloc Par Rate <i>with 1.50% fee</i>	265%	280%												
			240%	255%										
<i>variations</i> <i>approved in</i> <i>AK,MN,MO,</i> <i>OR,PA</i> <b>Not approved</b> <i>NY</i>	<b>Power 7 Protector and Power 7 Protector + Income</b>	Fixed Account	<\$100k	\$100k+	<b>7 Year</b> 8,7,6,5,4,3,2,0	<b>Optional Income Rider</b> 7.50% simple rollup until lifetim income is activated (alternative "Max" income option available) 1.10% fee	10% after 1 year	4.75% 18-80  Trail Option						
		Ann P2P S&P 500 Cap	4.25%	4.25%										
		Ann P2P S&P Par Rate	9.20%	10.60%										
		Ann S&P 500 Par Rate <i>with 1.50% fee</i>	43%	47%										
		PIMCO Global Optima Par Rate	58%	62%										
		2-yr PIMCO Global Optima Par Rate	62%	77%										
		PIMCO Global par rate <i>with 1.50% fee</i>	90%	105%										
		ML Strategic Balance Par Rate	90%	105%										
		2-yr ML Strategick Balanc Par Rate	90%	115%										
		AQR DynamiQ Allocation Par Rate	135%	160%										
		2-yr AQR DynamiQ Allocation Par Rate	175%	190%										
		AQR Dyn Alloc Par Rate <i>with 1.50% fee</i>	275%	290%										
			250%	265%										
<i>variations</i> <i>approved in</i> <i>AK,MN,MO,</i> <i>OH,OR,PA</i> <b>Not approved</b> <i>NY</i>	<b>Power 10 Protector and Power 10 Protector + Income</b>	Fixed Account	<\$100k	\$100k+	<b>10 Year</b> 10,9,8,7,6,5,4,3,2,1,0	<b>Optional Income Rider</b> 7.50% simple rollup until lifetim income is activated (alternative "Max" income option available) 1.10% fee	10% after 1 year	7.00% 18-80  Trail Options						
		Ann P2P S&P 500 Cap	4.40%	4.40%										
		Ann P2P S&P Par Rate	9.75%	10.75%										
		PIMCO Global Optima Par Rate	45%	50%										
		2-yr PIMCO Global Optima Par Rate	62%	77%										
		ML Strategic Balance Par Rate	95%	110%										
		2-Yr ML Strategic Balance Par Rate	90%	115%										
		AQR DynamiQ Alloc Par Rate	140%	165%										
		2-yr AQR DynamiQ Par Rate	185%	200%										
									285%	300%				

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			7-Year	10-Year				
<b>American National</b> (A)  <i>Not approved NY</i> <b>Variations</b> AK,CA,CT,FL, MN,MO,NH, NJ,NV,PA,WA	<b>Strategy Index Annuity Plus</b>	<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%	7 Year 7,6,5,4,3,2,1,0  10 Year 9,9,8,7,6,5,4,3,2,1,0	(1) 7.20% compound roll-up for 10 yrs (1.10% fee) or (2) 4.20% + index gain for 10 years (0.80 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
			3.20%	3.30%				
			4.80%	4.85%				
			2.50%	2.60%				
			7.15%	7.25%				
			7.10%	7.20%				
			25%	30%				
			7.15%	7.25%				
			145%	155%				
			<b>Athene</b> (A)  <i>Not approved NY</i> <b>Variations</b> AK,CA,CT,DC HI,IL,MA,MN MO,NJ,OR PA,TX,UT,W A	<b>Agility</b>				
145%	160%							
60%	65%							
90%	100%							
90%	100%							
120%	130%							
4.75%	5.00%							
9.50%	10.00%							
2.15%	2.30%							
<i>Not approved NY</i> <b>Variations</b> AK,CA,CT,DE, FL,ID,IN,MA MD,MN,MO, NH,NJ,NV,OH OK,OR,PA,SC TX,UT,WA	<b>Perform Elite</b>	<b>10% 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			No-Fee Rates		Higher rates for 0.95% 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
			7-Year	10-Year				
			3.00%	2.65%				
			165%	130%				
			230%	180%				
			95%	75%				
			145%	115%				
			140%	110%				
			185%	145%				
			65%	50%				
70%	60%							
8.75%	7.00%							

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<b>Athene</b> (A) <i>Not approved NY Variations AK,CA,CT,DC DE,HI,ID,IL,IN MA,MN,MO, NJ,NV,OH,OK OR,PA,SC,TX UT,WA</i>	<b>Ascent Pro 10 Bonus</b>	<b>3% Premium Bonus</b> 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-Yr S&P 500 DRC 5% TR Index Par Rt 1-Year S&P 500 Cap Fixed Account	<b>115%</b> <b>160%</b> <b>67%</b> <b>102%</b> <b>97%</b> <b>130%</b> <b>60%</b> <b>5.25%</b> <b>2.30%</b>	<b>10 Year</b> 12,12,12,11,10, 9,8,7,6,4,0	<b>Option 1</b> 25% Bonus 10% simple for 10y 5% simple 11-20 <b>Option 2</b> 5% simple 10yrs + 200% index credit stack. 2% + stack 11-20 (1.00% fee)	10% starting year one	6.50% 0-70 6.00% 71-75 5.00% 76-80
<b>Clear Spring</b> (A-) <i>Not approved NY Variations CA</i>	<b>High-lander 7</b>	Fixed Account Annual S&P Cap Annual S&P 500 Par Rate Annual S&P MARC 5 Par Rate	<b>3.50%</b> <b>7.50%</b> <b>30%</b> <b>150%</b>	<b>7 Years</b> 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
<i>Not approved NY Variations CA</i>	<b>High-lander</b>	<b>4% Bonus on Account Value</b> Fixed Account S&P 500 Annual P2P S&P Cap S&P MARC 5% ER Participation Rate Annual P2P S&P Participation Rate	<b>3.00%</b> <b>6.00%</b> <b>130%</b> <b>30%</b>	<b>10 Years</b> 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
<b>Extra 1% comm after \$300k of FIA production for ENTIRE 2022!!</b>	<b>TriVysta</b>	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	<b>3.50%</b> <b>8.00%</b> <b>140%</b> <b>155%</b> <b>140%</b> <b>160%</b>	<b>10 Years</b> 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
	<b>ViStar</b>	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	<b>3.50%</b> <b>7.50%</b> <b>30%</b> <b>150%</b> <b>150%</b> <b>155%</b>	<b>10 Years</b> 10,10,10,10, 9,8,6,4,2,1 (most 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 <b>1% less CA/FL</b>

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
<b>Equitrust</b> (B++)  <i>Not approved</i> NY Variations CA,DE	<b>Market Seven Index</b>	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	<b>4.15%</b> <b>8.00%</b> <b>37%</b> <b>9.00%</b> <b>65%</b> <b>2.85%</b> <b>20%</b> <b>150%</b> <b>200%</b> <b>175%</b>	<b>7 Years</b> 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
		<b>6% Bonus First 5 Yrs of Deposits</b> 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	<b>3.20%</b> <b>6.00%</b> <b>6.50%</b> <b>45%</b> <b>15.00%</b> <b>120%</b> <b>165%</b> <b>140%</b>	<b>Return of Premium Built-in</b>  <b>10 Years</b> 10,10,10,10,8.5, 7,5.5,4,3,1.5,0 Non-Rolling	6% Bonus  9.00% compound for 10 yrs (1.00% fee)	10% after first year	6.00% 0-80
<b>Equitrust</b> (B++)  <i>Not approved</i> NY Variations AK,CA,CT,DE FL,ID,MN,MT NJ,NV,OH,OK OR,PA,TX,UT VT,WA	<b>Market Value Index</b>	<b>10% Bonuns on Income base (if chosen)</b> 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	<b>4.00%</b> <b>8.00%</b> <b>37%</b> <b>9.00%</b> <b>70%</b> <b>2.75%</b> <b>150%</b> <b>200%</b> <b>175%</b>	<b>10 Years</b> 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/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
<b>EquiTrust</b> (B++)  <i>Not approved</i> CA,FL,NY	<b>Market Force Bonus</b>	<b>Bonus</b> Fixed Account 1-yr S&P MARC 5% Par Rate S&P 500 Cap 1-yr S&P 500 Par Rate 1-yr Focus50 Par Rate	No Fee 3.15% 135% 6.00% X X	1.50% Fee 8.00% X 200% 9.00% 42% 170%	<b>10 Years</b> 16,14.50,13,11.50,9.50 8,6.50,5,3,1,0 MVA	N/A	10% after first year	7.00% 0-80
		<b>Market Max Index</b>	Fixed Account 1-yr S&P MARC 5% Par Rate S&P 500 Cap 1-yr S&P 500 Par Rate 1-yr Focus50 Par Rate	No Fee 4.00% 170% 7.50% X X				
<b>F&amp;G</b> (A-)  <i>Not approved</i> CT,NY,VT <b>Variations</b> 25 states Call us	<b>Accel erator Plus</b>	<b>Premium Bonus 7% to age 75; 4% 76-80</b> <b>Lite states: 5% to age 75; 3% 76-80</b> 1-yr Balanced Asset 10 Par Rate 1-yr Balanced Asset 10 Par/spread 1-yr Balanced Asset 5 Par Rate GS Global Factor Index Par Rate S&P 500 Trigger Rate S&P 500 Cap	No Fee 100% 200%/5.9 205% 195% 7.00% 9.00%	1.25% Fee 260% 255% 9.00% 12.00%	<b>10 Years</b> 14,13,12,11,10,8, 6,4,2,1,0 MVA	5% compound 10 years (1.15 fee) 2 of 6 crisis waiver doubler	10% after first year	8.00% 0-75 6.00% 76-80 4.25% 81-85
		<b>Accum ulator Plus</b>	<b>Premium Bonus 7% to age 75; 4% 76-80</b> <b>Lite states: 5% to age 75; 3% 76-80</b> 2-yr Barclays Trailblazer Sect 5 Par/sprd 1-yr GS Global Par/spread 2-yr GS Global Par/spread S&P 500 Trigger Rate S&P 500 Cap	No Fee 275%/0 205%/0 300%/0 7.25% 9.25%				
	<b>Safe Income Advtg</b>	1-Yr Balanced Asset 5 Par/Spread 2-Yr Balanced Asset 5 Par/Spread 1-Yr S&P 500 Trigger Rate 1-Yr S&P 500 Monthly Avg Cap 1-Yr S&P 500 Annual Cap 1-Yr S&P 500 Monthly Sum Cap	No Fee 75%/2.00 100%/2.0 1.75% 2.00% 2.00% 1.00%	1.25% Fee 110%/0 115%/0	<b>10 Years</b> 12,,11,10,9,8, 7,6,5,4,3,0 MVA	7.20% comp 10 years (1.15% fee) Level, increasing or CPI inc options. 2 of 6 doubler	10% after first year	7.00% 0-75 5.00% 76-80

Company A.M. Best	Product	Account Options	Rates <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
<b>Global Atlantic</b> (A) <i>Not approved NY Variations CA</i>	<b>Income 150+ SE</b>	Fixed Account	1.50%	1.75%	<b>10 Years</b> 10,9,8,7,6,5,4,3,2,1,0 MVA Different in some states	<b>Bonus 20%</b> 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%				
<i>Not approved NY</i>	<b>Fore Accum II</b>	Fixed Account	3.70%	3.85%	<b>10 Years</b> 9%,9,8,7,6,5,4,3,2,1,0  5 & 7-year terms as well	<b>Optional Enhanced Death Benefit</b> 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	9.25%	10.00%				
<b>MassMutual Ascend</b> <i>formerly Great American</i> (A+) <b>Different Rates/caps in AK,PA,UT</b>	<b>Land Mark 3</b>	Fixed Account	*\$150k 3.65%	3.75%	<b>3 Years</b> 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 8.50%	8.75%				
		iShares MSCI EAFE ETF Cap	*\$150k 8.50%	8.75%				
<b>Land Mark 5</b>	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		4.10%	4.25%	<b>5 Years</b> 9%,8,7,6,5,0	N/A	10% beginning 1st year	3.75% 0-75 2.75% 76-85 1.75% 86-89
			8.00%	8.25%				
			75%	80%				
<b>Legend 7</b>	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		4.40%	4.45%	<b>7 Years</b> 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
			10.75%	11.00%				
			8.75%	9.00%				
			80%	85%				
			11.50%	12.00%				
			10.50%	11.00%				
			80%	85%				
			3.00	3.25%				

Company A.M. Best	Product	Account Options	Rates <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
<b>Lafayette Life</b> (A+)	<b>Marquis SP 10</b>	Fixed Account 1-Year S&P 500 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	<b>3.90%</b> <b>7.50%</b> <b>135%</b> <b>200%</b> <b>200%</b> <b>120%</b> <b>172%</b> <b>200%</b>		<b>10 Years</b> 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
<b>Lincoln Financial</b> (A+)  <b>Different Rates in CA</b>	<b>OptiBlend 5</b>	Fixed Account 1-Yr Fidelity AIM Par Rate S&P 500 Uncapped Par Rate S&P 500 Cap S&P 500 Performance Trigger Rate 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	<b>4.75%</b> <b>160%</b> <b>40%</b> <b>10.25%</b> <b>9.00%</b> <b>175%</b> <b>250%</b> <b>220%</b> <b>1.00</b>	<b>5.00%</b> <b>185%</b> <b>45%</b> <b>10.75%</b> <b>9.50%</b> <b>200%</b> <b>275%</b> <b>245%</b> <b>0.75</b>	<b>5 Years</b> 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
	<b>OptiBlend 7</b>	Fixed Account 1-yr Fidelity AIM Par Rate S&P 500 Uncapped Par Rate S&P 500 Cap S&P 500 Performance Trigger Rate 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	<b>4.75%</b> <b>160%</b> <b>40%</b> <b>10.30%</b> <b>9.05%</b> <b>175%</b> <b>250%</b> <b>220%</b> <b>1.00</b>	<b>5.05%</b> <b>185%</b> <b>45%</b> <b>10.80%</b> <b>9.55%</b> <b>200%</b> <b>275%</b> <b>245%</b> <b>0.75</b>	<b>7 Years</b> 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
	<b>OptiBlend 10</b>	Fixed Account 1-Yr Fidelity AIM Par Rate S&P 500 Uncapped Par Rate S&P 500 P2P Cap S&P 500 Performance Trigger Rate 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	<b>4.10%</b> <b>150%</b> <b>35%</b> <b>9.50%</b> <b>8.25%</b> <b>175%</b> <b>225%</b> <b>220%</b> <b>1.00</b>	<b>4.35%</b> <b>175%</b> <b>40%</b> <b>10.00%</b> <b>8.75%</b> <b>2.00%</b> <b>250%</b> <b>245%</b> <b>0.75</b>	<b>10 Years</b> 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

Company A.M. Best	Product	Account Options	Rates		Surrender Schedule	Income Rider	Free W/D	Comm
			<\$75k	\$75k+				
<b>North American</b> (A+) <i>Not approved NY</i> <i>Variations AK,CA,CT,DE,HI,ID,IL,MA,MN,MO,NH,NJ,NV,OH,OK,OR,PA,SC,TX,UT,VA,WA</i>	<b>Perform Choice 8</b>	S&P Annual Cap	8.00%		<b>8 Years</b> 10,10,10,10,9,8,5,3,0 MVA	N/A	10% after first year	5.25% 0-75 3.95% 76-79 2.63% 80-85
		S&P low volatility daily risk ctrl spread	0.70					
		1-yr S&P 500 Par Rate	30%					
		1-yr Fidelity Multifactor Yield Idx Par Rate	140%					
		1-yr S&P MARC 5% ER par rate	130%					
		1-yr Morgan Stanley Dyn Global PR	140%					
		2-yr S&P 500 Par Rate	45%					
		2-yr Fidelity Multifactor Yield Idx Par Rate	195%					
		2-yr S&P MARC 5% ER par rate	185%					
		2-yr Morgan Stanley Dyn Global PR	195%					
1-yr Fid MultiFctor Par Rate (0.95% fee)	170%							
1-yr Morgan Stanley Dyn PR (0.95% fee)	170%							
2-Yr Fid MultiFctor Par Rate (0.95% fee)	245%							
<b>North American</b> (A+) <i>Not Approved NY</i> <i>Variations AK,CA,CT,DE,HI,ID,IL,MA,MD,MN,MO,NH,NJ,NV,OH,OH,OR,PA,SC,TX,UT,VA,WA</i>	<b>Versa Choice 10</b>	Fixed Account	3.30%	3.70%	<b>10 Years</b> 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  trail options
		S&P 500 Annual cap	7.25%	8.25%				
		1-Yr S&P 500 Uncapped Par Rate	30%	35%				
		2-Yr S&P 500 Uncapped Par Rate	40%	50%				
		S&P Low Volatility DRC spread	1.50	0.50				
		1-Yr S&P MARC 5% Par rate	115%	135%				
		2-Yr S&P MARC 5% Par rate	165%	190%				
		1-Yr Fidelity MultiFactor Par Rate	125%	145%				
		2-Yr Fidelity MultiFactor Par Rate	175%	200%				
		1-Yr Morgan Stanley Dyn Global PR	125%	145%				
2-Yr Morgan Stanley Dyn Global PR	175%	200%						
1-Yr Fid MultiFctor Par Rate (0.95% fee)	160%	175%						
2-Yr Fid MultiFctor Par Rate (0.95% fee)	230%	250%						
<i>Not Approved ID,NY</i> <i>Variations AK,CA,CT,DE,HI,IL,MA,MN,MO,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA,WA</i>	<b>Benefit Solutions</b>	Fixed Account	2.30%		<b>10 Years</b> 10,10,9,9,8,8,7,6,4,2,0	<b>25% Bonus</b> Step-up after 5yrs 150% Step-up after 10yrs 175% Compare to index performance - whichever is higher. Confinement doubler (90 days) after yr 2 (1.20% fee)	5% after one year	7.00% 40-75 5.25% 76-79  trail options
		1-Yr S&P 500 Uncapped Par Rate	25%					
		1-Yr S&P Multi-Asset Risk Cntrl Par Rate	90%					
		1-Yr Fidelity MultiFactor Par Rate	100%					
		1-Yr Morgan Stanley Dyn Global PR	100%					
		2-Yr S&P 500 Uncapped Par Rate	35%					
		2-Yr S&P MARC 5% Par rate	135%					
		2-Yr Fidelity MultiFactor Par Rate	145%					
		2-Yr Morgan Stanley Dyn Global PR	145%					
		1-Yr S&P Low Vol DRC 5% Margin	3.30					
1-Yr S&P 500 Monthly Sum Cap	1.85%							
1-Yr S&P 500 Annual Cap	5.00%							

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
<b>Oceanview Life</b> (A-)	<b>Harbour View 3</b>	Fixed Account	<b>2.00%</b>	<b>3 Year</b> 9,8,7,0	N/A	10% after one year	2.50% 0-79 1.25% 80-89
		S&P 500 Cap	<b>5.75%</b>				
		Nasdaq 100 Cap	<b>5.75%</b>				
		Russell 2000 Cap	<b>5.75%</b>				
1-yr S&P 500 Uncapped Par Rate	<b>30%</b>						
1-Yr Credit Suisse Retiree Bal Par Rate	<b>85%</b>						
2-Yr S&P 500 Uncapped Par Rate	<b>45%</b>						
2-Yr Credit Suisse Ret Bal Par Rate	<b>120%</b>						
1-Yr S&P 500 Monthly Avg Cap	<b>3.00%</b>						
	<b>Harbour View 5</b>	Fixed Account	<b>2.50%</b>	<b>5 Year</b> 9,8,7,6,5,0	N/A	10% after one year	4.00% 0-79 2.00% 80-89
		S&P 500 Cap	<b>5.75%</b>				
		Nasdaq 100 Cap	<b>5.75%</b>				
		Russell 2000 Cap	<b>5.75%</b>				
1-yr S&P 500 Uncapped Par Rate	<b>30%</b>						
1-Yr Credit Suisse Retiree Bal Par Rate	<b>85%</b>						
2-Yr S&P 500 Uncapped Par Rate	<b>45%</b>						
2-Yr Credit Suisse Ret Bal Par Rate	<b>120%</b>						
1-Yr S&P 500 Monthly Avg Cap	<b>3.00%</b>						
<b>Not Approved</b> CT,NC,NY,VT <b>Variations</b> CA	<b>Harbour View 7</b>	Fixed Account	<b>2.75%</b>	<b>7 Year</b> 9,8,7,6,5,4,3,0	N/A	10% after one year	5.25% 0-79 2.625% 80-89
		S&P 500 Cap	<b>6.50%</b>				
		Nasdaq 100 Cap	<b>6.50%</b>				
		Russell 2000 Cap	<b>6.50%</b>				
1-yr S&P 500 Uncapped Par Rate	<b>35%</b>						
1-Yr Credit Suisse Retiree Bal Par Rate	<b>130%</b>						
2-Yr S&P 500 Uncapped Par Rate	<b>48%</b>						
2-Yr Credit Suisse Ret Bal Par Rate	<b>180%</b>						
1-Yr S&P 500 Monthly Avg Cap	<b>3.25%</b>						
	<b>Harbour View 10</b>	Fixed Account	<b>6.00%</b>	<b>10 Year</b> 9,9,8,7,6,5,4,3,2,1,0	N/A	10% after one year	7.00% 0-79 3.50% 80-89
		S&P 500 Cap	<b>7.00%</b>				
		Nasdaq 100 Cap	<b>7.00%</b>				
		Russell 2000 Cap	<b>7.00%</b>				
1-yr S&P 500 Uncapped Par Rate	<b>40%</b>						
1-Yr Credit Suisse Retiree Bal Par Rate	<b>145%</b>						
2-Yr S&P 500 Uncapped Par Rate	<b>50%</b>						
2-Yr Credit Suisse Ret Bal Par Rate	<b>200%</b>						
1-Yr S&P 500 Monthly Avg Cap	<b>3.50%</b>						

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
<b>Oxford</b> (A) <i>Not approved</i> AL,MS,MT,NY VT,WV	<b>Royal Select</b>	<b>8% Premium Bonus</b> Fixed Account Monthly Average Cap Annual Point-to-Point Cap	<b>3.30%</b> <b>5.95%</b> <b>5.95%</b>		<b>10 Years</b> 10,9,8,7,6, 5,4,3,2,1,0	<b>8% Bonus</b> 6.75% compounded for 10 Years (0.95% fee)	10% starting Year 2	6.50% 0-75 5.00% 76-80 <b>*SPECIAL*</b> up to 2% additional
<b>Reliance Standard</b> (A++)  <i>Not approved</i> CA,NY	<b>Reliance Accum 5</b>	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	<b>4.50%</b> <b>8.75%</b> <b>38%</b> <b>9.00%</b> <b>190%</b> <b>1.00/210%</b>		<b>5 Years</b> 9%,8,7,6,5,0	N/A	10% Year 1	3.25% 0-80 1.95% 81-85
	<b>Reliance Accum 7</b>	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	<b>4.50%</b> <b>8.75%</b> <b>38%</b> <b>9.00%</b> <b>190%</b> <b>1.00/210%</b>		<b>7 Years</b> 9%,8,7,6,5,4,3,0	N/A	10% Year 1	4.50% 0-80 2.70% 81-85
	<b>Reliance Accum 10</b>	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	<b>4.10%</b> <b>8.25%</b> <b>38%</b> <b>8.50%</b> <b>180%</b> <b>1.00/200%</b>		<b>10 Years</b> 9%,9,8,7,6,5,4,3,2,1,0	N/A	10% Year 1	6.00% 0-80
<b>Sentinel</b> (B++)  <i>Not approved</i> AK,CT,DC,DE ID,MA,ME,MI MO,NH,NJ,NY TN,VA,VT,WI,WV <b>Variations</b> CA,FL	<b>Accum Protector Plus</b>	<b>Bonus</b> 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	<b>No Fee</b> <b>5.00%</b> <b>4.00%</b> <b>7.25%</b> <b>182.5%</b> <b>270%</b> <b>365%</b> <b>40%</b> <b>55%</b> <b>7.25%</b>	<b>0.95% Fee</b> <b>4.95%</b> <b>9.25%</b> <b>222%</b> <b>326%</b> <b>455%</b> <b>50%</b> <b>70%</b> <b>9.50%</b>	<b>10 Years</b> 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

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
SILAC (B+)	Vega 7 Bonus	Fixed Rate	2.00%	7 Years 12,12,11,10,9,7,4 MVA	BONUS 40% 0-80 10% 81-90	5% After 1 Year	6.00% 0-75 4.50% 76-80 3.00% 81-85 2.00% 86-90  <b>Ask about Comm SPECIAL</b>
		S&P 500 Cap	4.25%		Deferral Phase 150% Multiplier		
		S&P 500 Uncapped Par Rate	20%		Income Phase 7-Yr Wait 150% Multiplier		
S&P 500 Monthly Sum Cap	Vega 10 Bonus	S&P 500 Monthly Avg Cap	1.75%	10 Years 12,12,11,10,9,8,7,6,4,2 MVA	BONUS 40% 0-80 10% 81-85	5% After 1 Year	6.75% 0-75 5.75% 76-80 3.75% 81-85  <b>Ask about Comm SPECIAL</b>
		S&P 500 Monthly Avg Par Rt	4.25%		Deferral Phase 175% Multiplier		
		S&P 500 Monthly Avg Spread	35%		Income Phase 10-Yr Wait 175% Multiplier		
S&P 500 Monthly Avg Spread	Vega 14 Bonus	Barclays Atlas 5 Par Rate	5.50	14 Years 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0 MVA	BONUS 40% 0-80	5% After 1 Year	8.00% 0-75 6.00% 76-80  <b>Ask about Comm SPECIAL</b>
		Barclays Atlas 5 Spread	92%		Deferral Phase 200% Multiplier		
		Credit Suisse RavenPack Par Rate	0.50		Income Phase 10-Yr Wait 200% Multiplier		
Credit Suisse RavenPack Spread		Credit Suisse RavenPack Par Rate	95%				
		Credit Suisse RavenPack Spread	0.25				

Not approved  
CA, HI, MA, MD  
MT, NJ, NY, OH  
OR, PA, VA, WA  
Variations  
AK, DE, ID, KS  
MO, NV, SC, SD  
UT

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
<b>SILAC</b> (B+)  <i>Not approved</i> CA,HI,MA,MD MN,MT,NJ,NY OH,OR,PA,VA WA Variations AK,DE,ID,KS MO,NV,SC,SD UT	<b>Vega 7</b>	Fixed Rate	<b>2.00%</b>	<b>7 Years</b> 12,12,11,10,9,7,4 MVA	Deferral Phase <b>250%</b> 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	<b>4.75%</b>		Income Phase <b>150%</b> Multiplier		<b>Ask about Comm SPECIAL</b>
		S&P 500 Uncapped Par Rate	<b>22%</b>				
		S&P 500 Monthly Sum Cap	<b>1.75%</b>				
		S&P 500 Monthly Avg Cap	<b>5.00%</b>				
		S&P 500 Monthly Avg Par Rt	<b>35%</b>				
		S&P 500 Monthly Avg Spread	<b>5.25</b>				
		Barclays Atlas 5 Par Rate	<b>105%</b>				
		Barclays Atlas 5 Spread	<b>0.00</b>				
		Credit Suisse RavenPack Par Rate	<b>110%</b>				
		Credit Suisse RavenPack Spread	<b>N/A</b>				
	<b>Vega 10</b>	Fixed Rate	<b>2.00%</b>	<b>10 Years</b> 12,12,11,10,9,8,7,6,4,2 MVA	Deferral Phase <b>275%</b> Multiplier	5% After 1 Year	6.75% 0-75 5.75% 76-80 3.75% 81-85
S&P 500 Cap		<b>4.75%</b>	Income Phase <b>175%</b> Multiplier		<b>Ask about Comm SPECIAL</b>		
S&P 500 Uncapped Par Rate		<b>22%</b>					
		S&P 500 Monthly Sum Cap	<b>2.00%</b>				
		S&P 500 Monthly Avg Cap	<b>5.00%</b>				
		S&P 500 Monthly Avg Par Rt	<b>40%</b>				
		S&P 500 Monthly Avg Spread	<b>4.75</b>				
		Barclays Atlas 5 Par Rate	<b>100%</b>				
		Barclays Atlas 5 Spread	<b>0.00</b>				
		Credit Suisse RavenPack Par Rate	<b>105%</b>				
		Credit Suisse RavenPack Spread	<b>N/A</b>				
	<b>Vega 14</b>	Fixed Rate	<b>2.00%</b>	<b>14 Years</b> 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0 MVA	Deferral Phase <b>300%</b> Multiplier	5% after 1 Year	8.00% 0-75 6.00% 76-80
S&P 500 Cap		<b>4.50%</b>	Income Phase <b>200%</b> Multiplier		<b>Ask about Comm SPECIAL</b>		
S&P 500 Uncapped Par Rate		<b>22%</b>					
		S&P 500 Monthly Sum Cap	<b>2.00%</b>				
		S&P 500 Monthly Avg Cap	<b>4.75%</b>				
		S&P 500 Monthly Avg Par Rt	<b>42%</b>				
		S&P 500 Monthly Avg Spread	<b>4.50</b>				
		Barclays Atlas 5 Par Rate	<b>95%</b>				
		Barclays Atlas 5 Spread	<b>0.25</b>				
		Credit Suisse RavenPack Par Rate	<b>100%</b>				
		Credit Suisse RavenPack Spread	<b>0.00</b>				



Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
Standard (A)     Not approved IL,NJ,NY	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	5.00% 0-80 2.50% 81-85 1.25% 86-90 1.00% 91-93
		S&P 500 Participation Rate	39%	54%				
		S&P MARC 5% Par Rate (Gteed 5 yrs)	145%	200%				
		S&P Daily Risk Cntrl Par Rt (Gteed 5yrs)	145%	200%				
	S&P ESG Daily RC 5% ER (Gteed 5 yrs)	145%	200%					
	ECI 7	S&P 500 Participation Rate	41%	56%	7 Years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 0 (MVA)	N/A	10% after 1 Year	6.00% 0-80 3.00% 81-85 1.50% 86-93
S&P MARC 5% Par Rate (Gteed 7 yrs)		150%	205%					
ECI 10	S&P Daily Risk Cntrl Par Rt (Gteed 7yrs)	150%	205%	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	7.00% 0-80	
	S&P ESG Daily RC 5% ER (1yr)	155%	210%					
Index Select 5	S&P 500 Participation Rate	37%	52%	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 MARC 5% Par Rate (1yr)	155%	210%					
Index Select 7	S&P Daily Risk Cntrl Par Rt (1yr)	155%	210%	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 ESG Daily RC 5% ER (1yr)	155%	210%					
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	8.25%	8.50%					
		42%	44%					
		<\$100k	\$100k+					
		2.00%	2.00%					
		9.25%	9.50%					
		46%	48%					

Customized SPIA, DIA, Income Rider Quote Spreadsheets Available

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