

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	2.50%	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	30% Bonus	After 1 year, 10% of premiums paid annually, cumulative to 20%	7.00% 0-75 5.00% 76-80
		Ann P2P S&P 500 Cap	4.00%		Accum Phase 250% credit to BB (0.00% Fee)		
		S&P Performance Trigger Rate	3.15%		Income Phase 150% index credit to income amount		
1-Yr Bloomberg USDB III par rate		75%	2/6 ADL Doubler				
1-Yr PIMCO Tactical Balance par rate		70%	5-yr payout DB of BB up to 250% acct val				
1-Yr Blended Futures Index Par Rate		40%					
1-Yr Morgan Stanley Strat Trends ER Par		45%					
1-Yr S&P Futures Index Par Rate		30%					
2-Yr Morgan Stanley Par Rate		50% - 65%					
2-Yr PIMCO Ann Par Rate	90% - 115%						
2-Yr S&P Futures Index ER	40% - 45%						
	222+	Fixed Account	2.80%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	50% Bonus	After 1 year, 10% of premiums paid annually, cumulative to 20%	7.00% 0-75 5.00% 76-80
		Annual P2P S&P Cap	4.50%		Accum Phase 150% index credit on benefit base		
		S&P Performance Trigger Rate	3.65%		Income Phase 10-year wait 150% increases		
		1-Yr Bloomberg USDB III par rate	85%		2/6 ADL Doubler		
		1-Yr PIMCO Tactical Balance par rate	80%		5-yr payout DB of BB No Fee		
		1-Yr Blended Futures Index Par Rt	50%				
		1-Yr Morgan Stnley Strat Trends Par Rt	55%				
		1-Yr S&P Futures Index Par Rate	45%				
		2-Yr Morgan Stanley Par Rate	60% - 75%				
	2-Yr PIMCO Ann Par Rate	105% - 130%					
	2-Yr S&P Futures Index ER	50% - 55%					
		360	Fixed Account	2.00%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	5% interest bonus bonus before income rider trigger. Income base = account value Increasing income option (0.95% fee)	After 1 year, 10% of premiums paid annually
Ann P2P S&P 500 Cap			3.50%				
BlackRock iBLD Claria par rate			65%				
Bloomberg USDB II par rate			65%				
PIMCO Tactical Balance par rate			60%				
2-Yr Bloomberg USDB Ann P2P with Par			95% - 115%				
2-Yr PIMCO Tact Bal Ann P2P with Par Rt			90% - 110%				
2-Yr S&P Futures DRC 5% Par Rt			95% - 120%				
5-Yr Bloombrg Ann Par Rate			140% - 160% - 180% - 200% - 220%				
5-Yr PIMCO Ann Par Rate	135% - 155% - 175% - 195% - 215%						
5-Yr S&P Fut DRC Ann Par Rate	155% - 175% - 195% - 215% - 240%						

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Allianz (A+)	Core Income 7	Fixed Account Ann P2P S&P 500 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	2.60% 4.00% 4.25% 4.25% 3.75% 90% 135% 4.25	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
AmFirst/ Axonic (A-)	TrailHead 5	1-Yr S&P Dynamic Intraday TCA Par rate 2-Yr S&P Dynamic Intraday TCA Par rate 1-Yr DB Foresight X-Asset 10 Par Rate 2-Yr DB Foresight X-Asset 10 Par Rate 1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate 2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate 1-Yr S&P 500 Cap 2-Yr S&P 500 Cap 1-Yr S&P 500 P2P Par Rate (no cap) 2-Yr S&P 500 P2P Par Rate (no cap) 1-Yr Fixed Rate 2-Yr Fixed Rate	<\$100k \$100k+ 67% 80% 103% 115% 83% 92% 125% 139% 98% 106% 151% 164% 9.50% 10.75% 19.50% 22.00% 51% 63% 60% 75% 4.25% 5.05% 4.25% 5.05%	5 Years 9,8,7,6,5,0	N/A 1-Year Boost 115% 2-Year Boost 107.5%	10% after 1 year	6.00% 0-80 4.50% 81-84 3.00% 85-89
	TrailHead PLUS 5	BONUS: 9% (no fee); 12% (0.95% fee) 1-Yr S&P Dynamic Intraday TCA Par rate 2-Yr S&P Dynamic Intraday TCA Par rate 1-Yr DB Foresight X-Asset 10 Par Rate 2-Yr DB Foresight X-Asset 10 Par Rate 1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate 2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate 1-Yr S&P 500 Cap 2-Yr S&P 500 Cap 1-Yr S&P 500 P2P Par Rate (no cap) 2-Yr S&P 500 P2P Par Rate (no cap) 1-Yr Fixed Rate 2-Yr Fixed Rate	<\$100k \$100k+ 45% 55% 55% 70% 50% 65% 75% 80% 60% 75% 85% 90% 6.50% 6.75% 9.25% 9.50% 35% 40% 45% 50% 2.75% 3.15% 2.75% 3.15%	5 Years 9,8,7,6,5,0	N/A 1-Year Boost 115% 2-Year Boost 107.5%	10% after 1 year	6.00% 0-80 4.50% 81-84 3.00% 85-89

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm	
AmFirst/ Axonic (A-)	TrailHead 7	1-Yr S&P Dynamic Intraday TCA Par rate	<\$100k	\$100k+	7 Years 9,8,7,6,5,4,3,0	N/A 1-Year Boost 115% 2-Year Boost 107.5%	10% after 1 year	6.75% 0-80 5.06% 81-84 3.37% 85-89	
		2-Yr S&P Dynamic Intraday TCA Par rate	67%	80%					
		1-Yr DB Foresight X-Asset 10 Par Rate	103%	115%					
		2-Yr DB Foresight X-Asset 10 Par Rate	83%	92%					
		1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate	125%	139%					
		2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate	98%	106%					
		1-Yr S&P 500 Cap	151%	164%					
		2-Yr S&P 500 Cap	9.50%	10.75%					
		1-Yr S&P 500 P2P Par Rate (no cap)	19.50%	22.00%					
		2-Yr S&P 500 P2P Par Rate (no cap)	51%	63%					
	1 & 2-Yr Fixed Rate	60%	75%						
			4.25%	5.05%					
		TrailHead PLUS 7	BONUS: 12% (no fee); 17% (0.95% fee)	<\$100k	\$100k+	7 Years 9,8,7,6,5,4,3,0	N/A 1-Year Boost 115% 2-Year Boost 107.5%	10% after 1 year	6.75% 0-80 5.06% 81-84 3.37% 85-89
	1-Yr S&P Dynamic Intraday TCA Par rate		45%	55%					
	2-Yr S&P Dynamic Intraday TCA Par rate		55%	70%					
	1-Yr DB Foresight X-Asset 10 Par Rate		50%	65%					
	2-Yr DB Foresight X-Asset 10 Par Rate		75%	80%					
	1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate		60%	75%					
	2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate		85%	90%					
	1-Yr S&P 500 Cap		6.50%	6.75%					
	2-Yr S&P 500 Cap		9.25%	9.50%					
	1-Yr S&P 500 P2P Par Rate (no cap)		35%	40%					
	2-Yr S&P 500 P2P Par Rate (no cap)	45%	50%						
	1 & 2-Yr Fixed Rate	2.75%	3.15%						
		TrailHead 10	1-Yr S&P Dynamic Intraday TCA Par rate	<\$100k	\$100k+	10 Years 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8, 2.8, 1.9, 0.9	N/A 1-Year Boost 120% 2-Year Boost 110%	10% after 1 year	7.50% 0-80 5.625% 81-84 3.75% 85-90
	2-Yr S&P Dynamic Intraday TCA Par rate		67%	80%					
	1-Yr DB Foresight X-Asset 10 Par Rate		103%	115%					
	2-Yr DB Foresight X-Asset 10 Par Rate		83%	92%					
	1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate		125%	139%					
	2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate		98%	106%					
1-Yr S&P 500 Cap	151%		164%						
2-Yr S&P 500 Cap	9.50%		10.75%						
1-Yr S&P 500 P2P Par Rate (no cap)	19.50%		22.00%						
2-Yr S&P 500 P2P Par Rate (no cap)	51%		63%						
1 & 2-Year Fixed Rate	60%	75%							
		4.25%	5.05%						

April 1, 2026

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Fixed Index Annuities

Additional carriers/listings available

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
AmFirst/ Axonic (A-)	TrailHead PLUS 10	BONUS: 16% (no fee); 23% (0.95% fee)	<\$100k	\$100k+	10 Years 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8, 2.8, 1.9, 0.9	N/A 1-Year Boost 120% 2-Year Boost 110%	10% after 1 year	7.50% 0-80 5.625% 81-84 3.75% 85-90
		1-Yr S&P Dynamic Intraday TCA Par rate	45%	55%				
		2-Yr S&P Dynamic Intraday TCA Par rate	55%	70%				
		1-Yr DB Foresight X-Asset 10 Par Rate	50%	65%				
		2-Yr DB Foresight X-Asset 10 Par Rate	75%	80%				
		1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate	60%	75%				
		2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate	85%	90%				
		1-Yr S&P 500 Cap	6.50%	6.75%				
		2-Yr S&P 500 Cap	9.25%	9.50%				
		1-Yr S&P 500 P2P Par Rate (no cap)	35%	40%				
		2-Yr S&P 500 P2P Par Rate (no cap)	45%	50%				
		1-Yr Fixed Rate	2.75%	3.15%				
American Equity (A-)	Asset Shield 10	1-Yr BlackRock Adaptive US Eq 7% Par	No Fee	Rate - Fee	10 Years 9.10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	N/A	10% after 1 year	6.00% 18-75 4.50% 76-80 Trail options
		2-Yr BlackRock Adaptive US Eq 7% Par	105%	170%-1.50%				
		1-Yr S&P Div Aristocrats ER Par Rate	135%	210%-3.00%				
		2-Yr S&P Div Aristocrats ER Par Rate	100%	185%-1.50%				
		1-S&P 500 Par Rate	180%	300%-3.00%				
		1-Yr S&P 500 Cap	40%	55%-1.5%				
		1-Yr NYSE Premier Index Par Rate	7.50%	10.0%-1.5%				
	1-Yr NYSE Premier Index Par Rate	60%	80%-3.00%					
	Asset Shield 7	1-Yr BlackRock Adaptive US Eq 7% Par	No Fee	Rate - Fee	7 Years 9.20, 9, 8, 7, 6,4,2,0	N/A	10% after 1 year	4.50% 18-75 3.38% 76-80 2.25% 81-85 Trail options
		1-Yr S&P Div Aristocrats ER Par Rate	105%	170%-1.50%				
		1-S&P 500 Par Rate	100%	175%-1.50%				
		1-Yr S&P 500 Cap	40%	55%-1.50%				
		1-S&P 500 Monthly Sum Cap	7.00%	9.50%-1.5%				
	1-S&P 500 Monthly Sum Cap	1.90%	2.80%-1.5%					
	Asset Shield 5	1-Yr BlackRock Adaptive US Eq 7% Par	No Fee	Fee Rate	5 Years 9.20, 9, 8, 7, 6,0	N/A	10% after 1 year	3.75% 18-75 2.81% 76-80 1.88% 81-85 Trail options
		1-Yr S&P Div Aristocrats ER Par Rate	105%	165%-1.50%				
		1-S&P 500 Par Rate	95%	170%-1.50%				
		1-Yr S&P 500 Cap	40%	50%-1.50%				
		1-S&P 500 Monthly Sum Cap	6.25%	9.00%-1.5%				
	1-S&P 500 Monthly Sum Cap	1.80%	2.70%-1.5%					

Email : Marketing@AlphaSolutionsMgt.com

Fax : 877-756-0003

Check state approvals and variations

Rates Subject to Change

Financial	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
AIG Corebridge Financial (A)	Power 5 Protector		<\$100k	\$100k+	5 Year 8,7,6,5,4,0	N/A	10% after 1 year	3.25% 18-80 1.00% 81-85 with 0.15% trail yrs 2+
		Fixed Account	3.75%	4.00%				
		Ann P2P S&P 500 Cap	7.75%	8.75%				
		Ann P2P S&P Par Rate:	45%	50%				
		Ann S&P 500 Par Rate <i>with 1.50% fee</i>	55%	60%				
		S&P 500 5-Year Par Rate:	55%	60%				
		S&P 500 Performance Trigger Rate	5.65%	6.65%				
		PIMCO Global Optima Par Rate	60%	70%				
		PIMCO Global par rate <i>with 1.50% fee</i>	80%	95%				
		ML Strategic Balance Par Rate	90%	110%				
		2-yr ML Strategick Balance Par Rate	120%	140%				
		AQR DynamiQ Allocation Par Rate	155%	165%				
		2-yr AQR DynamiQ Allocation Par Rate	230%	240%				
	AQR Dyn Alloc Par Rate <i>with 1.50% fee</i>	225%	235%					
		Rates/Caps differ if adding GLWB	<\$100k	\$100k+	7 Year 8,7,6,5,4,3,2,0	Optional Income Rider 9% 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
		Fixed Account	3.75%	4.00%				
		Annual P2P S&P 500 Cap	7.75%	8.75%				
		Annual P2P S&P 500 Par Rate	45%	50%				
		Annual P2P S&P 500 Trigger Rate	5.65%	6.65%				
		PIMCO Global Optima Par Rate	60%	70%				
		2-yr PIMCO Global Optima Par Rate	85%	100%				
		PIMCO Global par rate <i>with 1.50% fee</i>	80%	95%				
		ML Strategic Balance Par Rate	90%	110%				
		2-yr ML Strategic Balance Par Rate	120%	140%				
	AQR DynamiQ Allocation Par Rate	155%	165%					
	2-yr AQR DynamiQ Allocation Par Rate	230%	240%					
	AQR Dyn Alloc Par Rate <i>with 1.50% fee</i>	225%	235%					

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm	
AIG Corebridge Financial (A)	Power 10 Protector <i>Rates differ on</i> Power 10 Protector + Income	Rates/Caps differ if adding GLWB		<\$100k	\$100k+	10 Year 10,9,8,7,6,5,4,3,2,1,0	Optional Income Rider 9% simple rollup for 10 years (alternative "Max" income option available) 1.10% fee	10% after 1 year	7.00% 18-75 Trail Options
		Fixed Account	3.75%	4.00%					
		Annual P2P S&P 500 Cap	7.75%	8.75%					
		Annual P2P S&P Par Rate	45%	50%					
		Annual P2P S&P 500 Trigger Rate	5.65%	6.65%					
		PIMCO Global Optima Par Rate	60%	70%					
		ML Strategic Balance Par Rate	90%	110%					
		2-Yr ML Strategic Balance Par Rate	120%	140%					
AQR DynamiQ Alloc Par Rate	155%	165%							
2-yr AQR DynamiQ Par Rate	230%	240%							
American National (A)	Strategy Index Annuity Plus	Premium Enhancement		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) 9.00% 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 5.25% 0-75 4.25% 76-80 10 Year 7.00% 0-75 5.50% 76-80
		Fixed Account	11.00%	1.00%					
		BNPP Patriot Tech P2P Uncapped Par	2.65%	3.75%					
		S&P P2P w/ Cap and 20% Max Cap	N/A	122%					
		S&P P2P with Cap	N/A	10.00%					
		S&P P2P Uncapped Par Rate	6.00%	6.60%					
		Nasdaq-100 Growth Cap	21.00%	41.00%					
		S&P MARC 5% Par Rate	5.35%	6.50%					
	95.00%	180%							
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	50% Bonus (40% on 7-yr)	10% starting year one one year	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% 76-80
		1-Yr BNP Paribas Multi Asset Par Rt	120%	130%					
		2-Yr BNP Paribas Multi Asset Par Rt	165%	180%					
		1-Yr Nasdaq FC Index Par Rate	72%	77%					
		2-Yr Nasdaq FC Index Par Rate	110%	120%					
		1-Yr AI Powered US Equity Index Par Rt	95%	100%					
		2-Yr AI Powered US Equity Index Par Rt	125%	135%					
		1-Year S&P 500 Cap	5.00%	5.25%					
		2-Year S&P 500 Cap	10.25%	10.75%					
		1-Yr AI Powered Global Opp Par Rt	85%	92%					
		1-Yr S&P 500 FC Par Rate	53%	57%					
		Fixed Account	2.75%	2.90%					
							Accum Phase 200% index credit to Benefit Base		
				Income Phase 100% index credit to income amount					
				7 & 10-yr WAIT before income No Fee					

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm			
Athene (A+)	Perform Elite	<i>Bonus (optional) may vary by state</i>		No-Fee Rates		Higher rates for 1.25% fee	No Income Rider	7 Year 5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83			
		Base (optional bonus choices w/ fee)		7-Year	10-Year						
Fixed Account		4.35%	2.90%	7 Year 9, 8.80, 7.90, 6.90, 5.90, 5.00, 4.00, 0	"Plus" version for 0.95% includes... > 18% bonus (most states > 10% free w/d after 1 yr, 20% cum > ROP after yr 4				5% after one year	10 Year 6.50% 0-70 6.00% 71-75 5.00% 76-80	
1-Yr BNP Paribas Multi Asset Par Rt		195%	130%								
2-Yr BNP Paribas Multi Asset Par Rt		260%	180%								
1-Yr Nasdaq FC Index Par Rate		115%	77%								
2-Yr Nasdaq FC Index Par Rate		175%	120%								
1-Yr AI Powered US Equity Par Rate		155%	107%								
2-Yr AI Powered US Equity Par Rate		200%	140%								
1-Yr S&P FC Index Par Rate		88%	60%								
2-Yr S&P FC Index Par Rate		118%	80%								
1-Yr S&P 500 Cap		8.25%	5.50%								
Ascent Pro 10 Bonus	10% Premium Bonus				10 Year 12,12,12,11,10, 9,8,7,6,4,0	20% Bonus on Benefit Base 10% simple rollover for 20 Years (1.00% fee)	10% starting year one	6.50% 0-70 6.00% 71-75 5.00% 76-80			
	1-Yr BNP Paribas Multi Asset Par Rt		140%								
	2-Yr BNP Paribas Multi Asset Par Rt		190%								
	1-Yr Nasdaq FC Index Par Rate		80%								
	2-Yr Nasdaq FC Index Par Rate		120%								
	1-Yr AI Powered US Equity Index Par Rt		112%								
	2-Yr AI Powered US Equity Index Par Rt		150%								
	1-Yr S&P 500 FC Index Par Rt		62%								
	1-Year S&P 500 Cap		5.50%								
	Fixed Account		2.85%								
Clear Spring (A-) Extra 1% over \$300k of FIA production for ENTIRE 2025!!	High- lander 7	Fixed Account	4.50%		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			
		Annual S&P Cap	9.75%								
		Annual S&P 500 Par Rate	50%								
		Annual S&P MARC 5 Par Rate	175%								
	High- lander	10% Bonus on Account Value				10 Years 10%,9,8,7,6,5,4,3,2,1 lower in some states	10% after 1 year	7.00% 0-75 5.00% 76-80 1% less CA/FL			
Fixed Account		3.60%									
S&P 500 Annual P2P S&P Cap		7.50%									
S&P MARC 5% ER Participation Rate		170%									
Annual P2P S&P Participation Rate		45%									

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Clear Spring (A-) <i>Extra 1% over \$300k of FIA production for ENTIRE 2025!!</i>	TriVysta	Fixed Account Annual P2P S&P Cap S&P DRC 5% USD Excess Return Par Rate S&P Economic Cycle Factor Rotator Par Rate 1-yr Morg Stnley Diversified Sel Idx Par Rate 2-yr Morg Stnley Diversified Sel Idx Par Rate 1-yr BNP Paribas Tech Balanced 7 Par	4.60% 10.25% 170% 150% 155% 200% 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	N/A	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 Rate 1-yr S&P Economic Cycle Factor Rot Idx Par Rt 1-yr S&P MARC 5% Excess Return Idx Par Rt	3.50% 6.00% 35% 125% 125% 140%	10 Years 10,10,10,10, 9,8,6,4,2,1 (most states)	8% Bonus 8% compound rollup for 12 yrs regardless of income trigger (1.10%)	10% after 1 year	7.00% 0-75 5.00% 76-80 1% less CA/FL
CL Life & Annuity (B++)	Arrow 5	Fixed Account	4.25%	5 Years 9,8,7,6,5,0	N/A	10% after 1 year	Eff 3/1/2026 5.00% 0-75 4.00% 76-85 3.00% 86-90
		S&P 500 Level-Lock Cap Rate	8.00%				
		Nasdaq-100 Level-Lock Cap Rate	8.00%				
		MSCI USA 10% Vol Cntrl Par Rate (no cap)	8.00%				
	Arrow 7	Fixed Account Annual S&P 500 Cap Annual S&P 500 Par Rate (no cap) Annual Nasdaq 100 Cap Annual Nasdaq 100 Par Rate (no cap) MSCI USA Index Par Rate (no cap) MSCI USA 10% Vol Cntrl Par Rate (no cap)	4.50% 9.00% 45% 9.00% 40% N/A N/A	7 Years 9,8,7,6,5,4,3,0	N/A	10% after 1 year	5.00% 0-75 3.00% 76-85
	Arrow 10	Fixed Account Annual S&P 500 Cap Annual S&P 500 Par Rate (no cap) Annual Nasdaq 100 Cap Annual Nasdaq 100 Par Rate (no cap) MSCI USA Index Par Rate (no cap) MSCI USA 10% Vol Cntrl Par Rate (no cap)	4.50% 10.50% 50% 10.50% 45% 50% 100%	10 Years 9,8,7,6,5,4 3,2,1,0,5	N/A	10% after 1 year	7.00% 0-75 5.00% 76-85

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
CL Life & Annuity (B++)	Arrow MAX 5	7% Bonus (ages 0-75); 5% Bonus 76-90					
		Fixed Account	3.00%				
		S&P 500 Level-Lock Cap Rate	5.00%	5 Years 9,8,7,6,5,0	N/A	10% after 1 year	5.50% 0-75 3.50% 76-85 1.50% 86-90
		Nasdaq-100 Level-Lock Cap Rate	5.00%				
	MSCI USA 10% Vol Cntrl Par Rate (no cap)	5.00%					
	Arrow MAX 7	10% Bonus (ages 0-75); 7% Bonus 76-85					
		Fixed Account	3.00%				
		Annual S&P 500 Cap	6.50%	7 Years 9,8,7,6,5,4,3,0	N/A	10% after 1 year	6.00% 0-75 3.00% 76-85
		Annual S&P 500 Par Rate (no cap)	30%				
		Annual Nasdaq 100 Cap	6.50%				
		Annual Nasdaq 100 Par Rate (no cap)	25%				
MSCI USA Index Par Rate (no cap)	N/A						
MSCI USA 10% Vol Cntrl Par Rate (no cap)	N/A						
Arrow MAX 10	15% Bonus (ages 0-75); 11% Bonus 76-85						
	Fixed Account	4.00%					
	Annual S&P 500 Cap	7.00%	10 Years 9,8,7,6,5,4 3,2,1,0.5	N/A	10% after 1 year	7.50% 0-75 5.00% 76-85	
	Annual S&P 500 Par Rate (no cap)	35%					
	Annual Nasdaq 100 Cap	7.00%					
	Annual Nasdaq 100 Par Rate (no cap)	30%					
MSCI USA Index Par Rate (no cap)	30%						
MSCI USA 10% Vol Cntrl Par Rate (no cap)	65%						
Equitrust (B++)	Market Ten Bonus	11% Bonus First 5 Yrs of Deposits					
		Fixed Account	3.50%	Return of Premium Built-in 10 Years 10,10,10,10,8.5, 7,5.5,4,3,1.5,0 Non-Rolling	N/A	10% after first year	7.00% 0-75 5.25% 76-80
		S&P Annual P2P Cap	6.00%				
		S&P Monthly Avg Par Rate	65%				
		1-Yr S&P 500 Dynamic Intraday TCA	55%				
		2-Yr S&P 500 Dynamic Intraday TCA	75%				
		1-Yr MARC 5% Participation Rate	150%				
		1-yr Barclays Focus50 Par Rate	130%				
		1-Yr S&P 500 Trigger rate	5.00%				

Company A.M. Best	Product	Account Options	Rates		Surrender Schedule	Income Rider	Free W/D	Comm
			<\$100k	\$100k+				
Equitrust (B++)	Market Value Index	10% Bonuns on Income base (if chosen) Fixed Account S&P Annual P2P Cap S&P Annual P2P Trigger Rate 1-Yr S&P 500 Dynamic Intraday TCA 2-Yr S&P 500 Dynamic Intraday TCA S&P Montly Sum Cap 1-yr Barclays Focus50 Par Rate 1-Yr S&P 500 Monthly Avg Par Rate 1-Yr S&P MARC5 Par Rate			10 Years 12,12,12,12,11, 10,8,6,4,2,0 Varies by State	N/A	10% after first year	7.00% 0-75 5.25% 76-80 3.50% 81-85
F&G (A-)	Accel erator Plus	Premium Bonus 10% to age 75; 7% 76-80 <i>Lite states: 8% to age 75; 6% 76-80</i> 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	1.25% Fee	10 Years 14,13,12,11,10,8, 6,4,2,1,0 MVA	5% compound 10 years (0.95 fee) 2 of 6 crisis waiver doubler	10% after first year	8.00% 0-75 6.00% 76-80 4.25% 81-85
			90%	X				
			165%/5.5	X				
			175%	230%				
			185%	245%				
	5.75%	7.50%						
	7.75%	10.75%						
	Accum ulator Plus	Premium Bonus 7% to age 75; 4% 76-80 <i>Lite states: 5% to age 75; 3% 76-80</i> 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	1.25% Fee	10 Years 12,,11,10,9,8, 7,6,5,4,3,0 MVA	N/A	10% after first year	7.50% 0-75 5.25% 76-80 4.00% 81-85
			255%/0	295%/0				
190%/0			250%/0					
275%/0			315%/0					
6.00%			7.75%					
8.00%	11.00%							
Safe Income Advtg	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	1.25% Fee	10 Years 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	
		75%/1.00	120%/0					
		100%/1.0	125%/0					
		2.25%	X					
		2.50%	X					
		2.50%	X					
1.00%	X							

Company A.M. Best	Product	Account Options	Rates	Rates	Surrender Schedule	Income Rider	Free W/D	Comm
			<\$100k	\$100k+				
Global Atlantic <small>(A)</small>	Income 150+ SE	Fixed Account	2.25%	2.50%	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 (1.20% fee)	10% after first year	7.00% 55-75 3.50% 76-85
		S&P 500 Cap	3.25%	3.50%				
MSCI EAFE Cap		3.25%	3.50%					
BlackRock Diversa Volatility Cntrl Cap		5.75%	6.00%					
1-Yr PIMCO Bal Index Par Rate		80%	90%					
S&P Performance Trigger		3.00%	3.25%					
1-Yr BlackRock Diversa Vol Cont Par		55%	65%					
1-Yr Franklin US Index Par Rate		55%	65%					
1-Yr JP Morgan Cross-Asset Strategy Par	55%	65%						
Fore Accum II	Fixed Account	3.90%	4.00%	10 Years 9%,9,8,7,6,5,4,3,2,1,0 <i>5 & 7-year terms available as well</i>	Optional Enhanced Death Benefit 7% simple rollup for 15 years. Max issue age 80 Lump sum to Bene (0.50% fee 0-70; 0.95 ages 71-80)	10% starting 1st year	7.00% 0-80 3.50% 81-85	
	S&P 500 Cap	9.00%	9.25%					
	S&P 5-Year Cap Lock	7.00%	7.00%					
	BlackRock Diversa Volatility Control	15.75%	16.00%					
	1-Yr PIMCO Bal Index Par Rate	185%	190%					
	S&P Performance Trigger	6.25%	6.50%					
	1-Yr MSCI EAFE Cap	8.75%	9.00%					
	1-Yr Franklin US Index Par Rate	130%	135%					
1-Yr JP Morgan Cross-Asset Strategy	130%	135%						
Lafayette Life <small>(A+)</small>	Marquis SP 10	Fixed Account	4.10%		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
		1-Year S&P 500 Cap	7.50%					
		1-Yr GS Mom Blder M.A.C. Par Rate	135%					
		2-Yr GS Mom Blder M.A.C. Par Rate	200%					
		3-Yr GS Mom Blder M.A.C Part Rate	260%					
		1-Yr JP Morgan Par Rate	115%					
		2-Yr JP Morgan Par Rate	157%					
		3-Yr JP Morgan Part Rate	192%					
Lincoln Financial <small>(A+)</small> Different Rates in CA	OptiBlend 5	Fixed Account	3.40%	3.90%	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	4.00% 0-80 1.65% 81-85
		1-Yr S&P Dual Trigger	6.00%	6.50%				
		S&P 500 Uncapped Par Rate	45%	52%				
		S&P 500 Cap	7.50%	8.50%				
		S&P 500 Performance Trigger Rate	6.50%	7.25%				
		1-Yr S&P Cap Lock for 5-years	6.50%	7.25%				
		5-Yr S&P Par Rate	65%	75%				
		1-Yr S&P 500 10% DRC Trigger Rate	8.00%	9.00%				
S&P P2P 10% DRC 5-yr Trigger Lock	6.65%	8.00%						

Company A.M. Best	Product	Account Options	Rates <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
Lincoln Financial (A+)	OptiBlend 7	Fixed Account	3.40%	3.90%	7 Years 9%,8,7,6,5,4,3,0	N/A	10% starting first year	5.00% 0-80 1.75% 81-85
		1-yr Dual Trigger	6.00%	6.55%				
S&P 500 Uncapped Par Rate	48%	52%						
S&P 500 Cap	7.55%	8.55%						
S&P 500 Performance Trigger Rate	6.55%	7.30%						
1-Yr S&P Cap Lock for 7-years	6.25%	7.00%						
1-Yr S&P 500 10% DRC Trigger Rate	8.00%	9.00%						
S&P P2P 10% DRC 7-yr Trigger Lock	6.50%	7.75%						
Rates in CA	OptiBlend 10	Fixed Account	3.75%	4.10%	10 Years 9,9,8,7,6,5,4,3,2,1,0	N/A	10% starting first year	7.00% 0-75 4.00% 76-80
		1-yr Dual Trigger	6.00%	6.75%				
S&P 500 Uncapped Par Rate	50%	55%						
S&P 500 P2P Cap	8.00%	9.00%						
S&P 500 Performance Trigger Rate	7.00%	7.55%						
1-Yr S&P Cap Lock for 5 x 5	7.05%	7.70%						
1-Yr S&P 500 10% DRC Trigger Rate	8.55%	9.25%						
S&P P2P 10% DRC 5x5 Trigger Lock 5x5 S&P Par Rate	6.85% 75%	8.30% 82%						
MassMutual Ascend (A++)	Land Mark 3	Fixed Account	*\$150k 3.40%	3.50%	3 Years 9%,8,7,0	N/A	10% beginning 1st year	3.00% 0-75 2.50% 76-85 2.00% 86-89
		1-Yr S&P 500 P2P Cap	*\$150k 6.00%	6.50%				
iShares MSCI EAFE ETF Cap	*\$150k 6.75%	7.50%						
iShares U.S. Real Est P2P Cap	*\$150k 6.75%	7.00%						
First Trust Barclays Edge par rt	*\$150k 100%	105%						
Frst Trst Brclays 1-yr P2P 3yr lock	*\$150k 105%	110%						
Different Rates/caps in AK,PA,UT	Land Mark 5	Fixed Account	3.80%	4.00%	5 Years 9%,8,7,6,5,0	N/A	10% beginning 1st year	4.00% 0-75 3.00% 76-85 2.00% 86-89
		S&P Annual P2P Cap	7.50%	8.00%				
S&P Annual 5-Year Cap Lock	6.75%	7.20%						
Ann P2P S&P Risk Cntrl Par Rate	60%	65%						
S&P Retire Spending Index Par Rt	60%	65%						
iShares U.S. Real Est P2P Cap	8.50%	9.25%						
First Trust Barclays Edge cap	12.50%	13.00%						
	Legend 7	Fixed Account	3.95%	4.15%	7 Years 9%,8,7,6,5,4,3,0	6% simple growth for 10 yrs (0.95 fee)	10% beginning 1st year	5.00% 0-75 3.00% 76-85
		1-Year S&P 500 Cap	8.50%	9.00%				
S&P Annual 7-Year Cap Lock	7.00%	7.25%						
Ann P2P S&P Risk Cntrl Par Rate	70%	75%						
GOLD 1-year P2P Cap	11.25%	12.00%						
iShares U.S. Real Estate Cap	11.00%	12.00%						
S&P Retire Spending Index Par Rt	65%	70%						
First Trust Barclays Edge cap	13.50%	14.00%						

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
North American (A+)	Perform Choice 8	S&P Annual Cap	8.25%		8 Years 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
		1-yr Goldman Sachs Eq TimeX par rate	65%					
		1-yr S&P 500 Par Rate	30%					
1-yr Fidelity Multifactor Yield Idx Par Rate		130%						
1-yr S&P MARC 5% ER par rate		125%						
1-yr Morgan Stanley Dyn Global PR		135%						
2-yr Goldman Sachs Eq TimeX par rate		90%						
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)	175%							
2-Yr Fid MultiFctor Par Rate (0.95% fee)	255%							
Versa Choice 10	Fixed Account	3.15%	3.40%	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 trail options	
	S&P 500 Annual cap	8.50%	9.50%					
	1-Yr S&P 500 Uncapped Par Rate	30%	35%					
	2-Yr S&P 500 Uncapped Par Rate	35%	40%					
	1-yr Goldman Sachs Eq TimeX par rate	60%	70%					
	1-Yr S&P MARC 5% Par rate	105%	130%					
	2-Yr S&P MARC 5% Par rate	165%	190%					
	1-Yr Fidelity MultiFactor Par Rate	110%	135%					
	2-Yr Fidelity MultiFactor Par Rate	175%	200%					
	1-Yr Morgan Stanley Dyn Global PR	115%	140%					
	2-Yr Morgan Stanley Dyn Global PR	175%	200%					
1-Yr Fid MultiFctor Par Rate (0.95% fee)	165%	180%						
2-Yr Fid MultiFctor Par Rate (0.95% fee)	240%	265%						
Income Pay Pro	Fixed Account	2.50%		10 Years 10,10,9,9,8,8,7,6,4,2,0	8% Compounded for 10 years (1.15% fee)	10% starting year one	7.00% 0-75 5.25% 76-79	
	S&P 500 Cap	5.00%						
	S&P 500 Uncapped Par Rate	25%						
	S&P MARC 5% Uncapped Par Rate	100%						
	Fidelity Multifactor Yield Index Par Rate	105%						
	Morgan Stanley Dynamic Global Par Rt	110%						
	2-yr S&P 500 Uncapped Par Rate	35%						
	2-yr S&P MARC 5% Uncapped Par Rate	145%						
	2-yr Fidelity Multifctr Yld Idx Par Rt	155%						
	2-yr Morgan Stanley Dyn Global Par Rt	155%						

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Oceanview Life (A-)	Harbour View 3	Fixed Account	7.00%	3 Year 9,8,7,0	N/A	10% after one year	2.50% 0-79 1.25% 80-89
		S&P 500 Cap	7.00%				
		Nasdaq 100 Cap	7.00%				
		Russell 2000 Cap	7.00%				
1-yr S&P 500 Uncapped Par Rate	60%						
2-Yr S&P 500 Uncapped Par Rate	75%						
1-Yr S&P 500 Monthly Avg Cap	4.00%						
Harbour View 5	Fixed Account	S&P 500 Cap	5.25%	5 Year 9,8,7,6,5,0	N/A	10% after one year	4.50% 0-79 2.25% 80-89
		Nasdaq 100 Cap	8.25%				
		Russell 2000 Cap	8.25%				
		1-yr S&P 500 Uncapped Par Rate	65%				
2-Yr S&P 500 Uncapped Par Rate	75%						
1-Yr S&P 500 Monthly Avg Cap	5.00%						
Harbour View 7	Fixed Account 1-yr (Special)	S&P 500 Cap	7.75%	7 Year 9,8,7,6,5,4,3,0	N/A	10% after one year	5.25% 0-79 2.625% 80-84
		Nasdaq 100 Cap	8.00%				
		Russell 2000 Cap	8.00%				
		1-yr S&P 500 Uncapped Par Rate	65%				
2-Yr S&P 500 Uncapped Par Rate	70%						
1-Yr S&P 500 Monthly Avg Cap	6.00%						
Harbour View 10	Fixed Account 1-yr (Special)	S&P 500 Cap	8.00%	10 Year 9,9,8,7,6,5,4,3,2,1,0	N/A	10% after one year	7.00% 0-79 3.50% 80-84
		Nasdaq 100 Cap	8.00%				
		Russell 2000 Cap	8.00%				
		1-yr S&P 500 Uncapped Par Rate	65%				
2-Yr S&P 500 Uncapped Par Rate	75%						
1-Yr S&P 500 Monthly Avg Cap	7.00%						
Oxford (A)	Royal Select	8% Premium Bonus Fixed Account Monthly Average Cap Annual Point-to-Point Cap	3.95% 8.00% 8.00%	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

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
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	4.50% 9.50% 50% 10.00% 205% 1.00/225%	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	4.65% 10.00% 52% 10.50% 210% 1.00/230%	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	4.70% 10.25% 54% 10.75% 215% 1.00/235%	10 Years 9%,9,8,7,6,5,4,3,2,1,0	N/A	10% Year 1	6.00% 0-80
Standard (A)	ECI 5+	Fixed Account S&P 500 Cap S&P 500 Cap Lock S&P 500 Participation Rate S&P 500 Trigger Rate S&P 500 Dynamic Intraday TCA Trigger S&P MARC 5% ER Par Rate S&P Dynamic Intraday TCA Par Rate BofA Glob Mega Trends Par Rate	3.75% 9.00% 7.00% 45% 6.75% 8.00% 165% 60% 110%	5 Years 9.4%, 8.5, 7.5, 6.5, 5.5, 0 MVA	Optional Death Benefit Rider greater of 6% comp or 200% index credit. Lump sum DB	10% after 1 Year	5.00% 0-80 2.50% 81-85 1.25% 86-90 1.00% 91-93
	ECI 7+	Fixed Account S&P 500 Cap S&P 500 Cap Lock S&P 500 Participation Rate S&P 500 Trigger Rate S&P 500 Dynamic Intraday TCA Trigger S&P MARC 5% ER Par Rate S&P Dynamic Intraday TCA Par Rate BofA Glob Mega Trends Par Rate	3.75% 9.50% 7.00% 47% 6.75% 8.00% 170% 60% 115%	7 Years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 0 (MVA)	Optional Death Benefit Rider greater of 6% comp or 200% index credit. Lump sum DB	10% after 1 Year	6.00% 0-80 3.00% 81-85 1.50% 86-93

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
Standard (A)	ECI 10+	Fixed Account	3.75%		10 Years 9.40, 8.50, 7.50, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50 (MVA)	Optional Death Benefit Rider greater of 6% comp or 200% index credit. Lump sum DB	10% after 1 Year	7.00% 0-80
		S&P 500 Cap	9.00%					
		S&P 500 Cap Lock	6.50%					
		S&P 500 Participation Rate	47%					
S&P 500 Trigger Rate	6.25%							
S&P 500 Dynamic Intraday TCA Trigger	7.50%							
S&P MARC 5% ER Par Rate	175%							
S&P ESG Daily RC 5% ER	175%							
BofA Glob Mega Trends Par	120%							
Index Select 5	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate	<\$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
		4.50%	4.50%					
		Annual	9.25%					
		53%	55%					
Index Select 7	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate	<\$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
		4.50%	4.50%					
		9.25%	9.50%					
		55%	57%					
Index Select 10	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate	<\$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
		4.50%	4.50%					
		8.75%	9.00%					
		56%	58%					

Customized SPIA, DIA, Income Rider Quote Spreadsheets Available