

# Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
Allianz (A+)	<b>ABC+ Annuity</b>	Fixed Account	<b>2.50%</b>	<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>25% Bonus</b>	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	<b>4.00%</b>		<b>Accum Phase</b> 250% credit to BB <b>(0.00% Fee)</b>		
		S&P Performance Trigger Rate	<b>3.15%</b>		<b>Income Phase</b> 150% index credit to income amount		
1-Yr Bloomberg USDB III par rate		<b>75%</b>	2/6 ADL Doubler				
1-Yr PIMCO Tactical Balance par rate		<b>70%</b>	5-yr payout DB of BB up to 250% acct val				
1-Yr Blended Futures Index Par Rate		<b>40%</b>					
1-Yr Morgan Stanley Strat Trends ER Par		<b>45%</b>					
1-Yr S&P Futures Index Par Rate		<b>35%</b>					
2-Yr Morgan Stanley Par Rate		<b>50% - 65%</b>					
2-Yr PIMCO Ann Par Rate		<b>90% - 115%</b>					
2-Yr S&P Futures Index ER	<b>40% - 45%</b>						
	<b>222+</b>	Fixed Account	<b>2.80%</b>	<b>10 Years</b> 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	<b>52% Bonus Special to 6/15</b>	After 1 year, 10% of premiums paid annually, cumulative to 20%	7.00% 0-75 5.00% 76-80
		Annual P2P S&P Cap	<b>4.50%</b>		<b>Accum Phase</b> 150% index credit on benefit base		
		S&P Performance Trigger Rate	<b>3.65%</b>		<b>Income Phase</b> 10-year wait 150% increases		
		1-Yr Bloomberg USDB III par rate	<b>85%</b>		2/6 ADL Doubler		
		1-Yr PIMCO Tactical Balance par rate	<b>80%</b>		5-yr payout DB of BB <b>No Fee</b>		
		1-Yr Blended Futures Index Par Rt	<b>50%</b>				
		1-Yr Morgan Stnley Strat Trends Par Rt	<b>55%</b>				
		1-Yr S&P Futures Index Par Rate	<b>45%</b>				
		2-Yr Morgan Stanley Par Rate	<b>60% - 75%</b>				
		2-Yr PIMCO Ann Par Rate	<b>105% - 130%</b>				
2-Yr S&P Futures Index ER	<b>50% - 55%</b>						
	<b>360</b>	Fixed Account	<b>2.00%</b>	<b>10 Years</b> 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	<b>5%</b> 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	7.00% 0-75 5.00% 76-80
		Ann P2P S&P 500 Cap	<b>3.50%</b>				
		BlackRock iBLD Claria par rate	<b>65%</b>				
		Bloomberg USDB II par rate	<b>65%</b>				
		PIMCO Tactical Balance par rate	<b>60%</b>				
		2-Yr Bloomberg USDB Ann P2P with Par	<b>95% - 115%</b>				
		2-Yr PIMCO Tact Bal Ann P2P with Par Rt	<b>90% - 110%</b>				
		2-Yr S&P Futures DRC 5% Par Rt	<b>95% - 120%</b>				
		5-Yr Bloombrg Ann Par Rate	<b>140% - 160% - 180% - 200% - 220%</b>				
		5-Yr PIMCO Ann Par Rate	<b>135% - 155% - 175% - 195% - 215%</b>				
5-Yr S&P Fut DRC Ann Par Rate	<b>155% - 175% - 195% - 215% - 240%</b>						

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
<b>Allianz</b> (A+)	<b>Core Income 7</b>	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	<b>2.60%</b> <b>4.00%</b> <b>4.25%</b> <b>4.25%</b> <b>3.75%</b> <b>90%</b> <b>135%</b> <b>4.25</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
<b>AmFirst/ Axonic</b> (A-)	<b>TrailHead 5</b>	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 Nasdaq-100 Bitcoin Trends 15% 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	<b>&lt;\$100k \$100k+</b> <b>62% 75%</b> <b>98% 110%</b> <b>83% 92%</b> <b>125% 139%</b> <b>98% 106%</b> <b>151% 164%</b> <b>65% 70%</b> <b>9.25% 10.25%</b> <b>19.50% 21.50%</b> <b>48% 60%</b> <b>60% 75%</b> <b>4.25% 5.05%</b> <b>4.25% 5.05%</b>	<b>5 Years</b> 9,8,7,6,5,0	N/A  <b>1-Year Boost 115%</b>  <b>2-Year Boost 107.5%</b>	10% after 1 year	6.00% 0-80 4.50% 81-84 3.00% 85-89
	<b>TrailHead PLUS 5</b>	<b>BONUS: 9% (no fee); 12% (0.95% fee)</b> 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 Nasdaq-100 Bitcoin Trends 15% 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	<b>&lt;\$100k \$100k+</b> <b>40% 50%</b> <b>50% 65%</b> <b>50% 65%</b> <b>75% 80%</b> <b>60% 75%</b> <b>85% 90%</b> <b>40% 45%</b> <b>6.00% 6.50%</b> <b>9.25% 9.50%</b> <b>35% 40%</b> <b>40% 50%</b> <b>2.75% 3.15%</b> <b>2.75% 3.15%</b>	<b>5 Years</b> 9,8,7,6,5,0	N/A  <b>1-Year Boost 115%</b>  <b>2-Year Boost 107.5%</b>	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	82%	80%				
		1-Yr DB Foresight X-Asset 10 Par Rate	98%	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		9.25%	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)		48%	63%					
1 & 2-Yr Fixed Rate	60%	75%						
		4.25%	5.05%					
	TrailHead <b>PLUS</b> 7	<b>BONUS: 12% (no fee); 17% (0.95% fee)</b>	<\$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		40%	50%					
2-Yr S&P Dynamic Intraday TCA Par rate		50%	65%					
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		6.00%	6.50%					
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)	40%	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		62%	75%					
1-Yr DB Foresight X-Asset 10 Par Rate		98%	110%					
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		9.25%	10.25%					
1-Yr S&P 500 P2P Par Rate (no cap)		19.50%	21.50%					
2-Yr S&P 500 P2P Par Rate (no cap)		48%	60%					
1 & 2-Year Fixed Rate	60%	75%						
		4.25%	5.05%					

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 <b>PLUS</b> 10	<b>BONUS: 16% (no fee); 23% (0.95% fee)</b>	<\$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	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	40%	50%				
		2-Yr S&P Dynamic Intraday TCA Par rate	50%	65%				
		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	6.00%	6.50%				
		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)	40%	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 S&P 500 Cap	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-Yr S&P 500 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-Yr S&P 500 Cap	6.25%	9.00%-1.5%				
		1-S&P 500 Monthly Sum Cap	1.80%	2.70%-1.5%				

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm						
			7-Year	10-Year										
<b>American National</b> (A)	<b>Strategy Index Annuity Plus</b>	<b>Premium Enhancement</b>	<b>11.00%</b>	<b>1.00%</b>	<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	<b>(1) 9.00%</b> roll-up for 10 yrs (1.10% fee) <b>or</b> <b>(2) 4.20% + index</b> gain for 10 years (0.80 fee)	10% starting 1st year	<b>7 Year</b> 5.25% 0-75 4.25% 76-80 <b>10 Year</b> 7.00% 0-75 5.50% 76-80						
		Fixed Account	2.75%	3.85%										
		BNPP Patriot Tech P2P Uncapped Par	N/A	125%										
		S&P P2P w/ Cap and 20% Max Cap	N/A	10.20%										
		S&P P2P with Cap	6.20%	6.80%										
		S&P P2P Uncapped Par Rate	22.00%	42.00%										
		Nasdaq-100 Growth Cap	5.55%	6.70%										
S&P MARC 5% Par Rate	100%	185%												
<b>Athene</b> (A+)	<b>Agility</b>	1-Yr BNP Paribas Multi Asset Par Rt	120%	130%	<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>50% Bonus</b> <b>(40% on 7-yr)</b>  <b>Accum Phase</b> 200% index credit to Benefit Base  <b>Income Phase</b> 100% index credit to income amount  7 & 10-yr WAIT before income  No Fee	10% starting year one one year	<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% 76-80						
		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%										
		<b>Perform Elite</b>	<i>Bonus (optional) may vary by state</i>						<b>No-Fee Rates</b>		<b>Higher rates</b> <b>for 1.25% 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	No Income Rider  "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	<b>7 Year</b> 5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83  <b>10 Year</b> 6.50% 0-70 6.00% 71-75 5.00% 76-80
			<b>Base (optional bonus choices w/ fee)</b>						7-Year	10-Year				
	Fixed Account		4.35%	2.90%										
	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%												

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
<b>Athene</b> (A+)	<b>Ascent Pro 10 Bonus</b>	<b>10% Premium Bonus</b>					
		1-Yr BNP Paribas Multi Asset Par Rt	<b>140%</b>	<b>10 Year</b> 12,12,12,11,10, 9,8,7,6,4,0	20% Bonus on Benefit Base 10% simple rollup for 20 Years  (1.00% fee)	10% starting year one	6.50% 0-70 6.00% 71-75 5.00% 76-80
		2-Yr BNP Paribas Multi Asset Par Rt	<b>190%</b>				
		1-Yr Nasdaq FC Index Par Rate	<b>80%</b>				
		2-Yr Nasdaq FC Index Par Rate	<b>120%</b>				
		1-Yr AI Powered US Equity Index Par Rt	<b>112%</b>				
		2-Yr AI Powered US Equity Index Par Rt	<b>150%</b>				
		1-Yr S&P 500 FC Index Par Rt	<b>62%</b>				
	1-Year S&P 500 Cap	<b>5.50%</b>					
	Fixed Account	<b>2.85%</b>					
<b>Clear Spring</b> (A-)  <b>Extra 1% over \$300k of FIA production for ENTIRE 2026!!</b>	<b>High- lander 7</b>	Fixed Account	<b>4.50%</b>	<b>7 Years</b> 9,8,7,6,5,4,3,0 <small>First yr in CA is 8.5%</small>	N/A	10% after 1 year	5.00% 0-75 4.00% 76-80 1% less CA/FL
		Annual S&P Cap	<b>9.75%</b>				
		Annual S&P 500 Par Rate	<b>50%</b>				
		Annual S&P MARC 5 Par Rate	<b>175%</b>				
	<b>High- lander</b>	<b>10% Bonus on Account Value</b>		<b>10 Years</b> 10%,9,8,7,6,5,4,3,2,1 <small>lower in some states</small>	10% 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
		Fixed Account	<b>3.60%</b>				
		S&P 500 Annual P2P S&P Cap	<b>7.25%</b>				
		S&P MARC 5% ER Participation Rate	<b>170%</b>				
	<b>TriVysta</b>	Annual P2P S&P Participation Rate	<b>45%</b>				
		Fixed Account	<b>4.60%</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 <small>Non-MVA States</small>	N/A	10% after 1 year	7.00% 0-75 5.00% 76-80 3.50% age 81  1% less in CA
		Annual P2P S&P Cap	<b>10.25%</b>				
		S&P DRC 5% USD Excess Return Par Rate	<b>170%</b>				
S&P Economic Cycle Factor Rotator Par Rate		<b>150%</b>					
1-yr Morg Stnley Diversified Sel Idx Par Rate	<b>155%</b>						
2-yr Morg Stnley Diversified Sel Idx Par Rate	<b>200%</b>						
1-yr BNP Paribas Tech Balanced 7 Par	<b>135%</b>						
<b>ViStar</b>	Fixed Account	<b>3.50%</b>	<b>10 Years</b> 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  <b>1% less CA/FL</b>	
	1-Year S&P 500 Cap	<b>6.00%</b>					
	1-Year S&P 500 Par Rate	<b>35%</b>					
	1-yr S&P Sctr Rotator Daily RC2 5% ER Par Rate	<b>125%</b>					
	1-yr S&P Economic Cycle Factor Rot Idx Par Rt	<b>125%</b>					
1-yr S&P MARC 5% Excess Return Idx Par Rt	<b>140%</b>						

Company A.M. Best	Product	Account Options	Rates/Caps	Surrender Schedule	Income Rider	Free W/D	Comm
CL Life & Annuity (B++)	Arrow 5	Fixed Account	4.00%	5 Years 9,8,7,6,5,0	N/A	10% after 1 year	5.00% 0-75 4.00% 76-85 3.00% 86-90
		S&P 500 Level-Cap Lock Rate	8.00%				
		Nasdaq-100 Level-Lock Cap Rate	8.00%				
		MSCI USA Level-Lock Cap Rate	8.00%				
	Arrow 7	Fixed Account	3.50%	7 Years 9,8,7,6,5,4,3,0	N/A	10% after 1 year	5.00% 0-75 3.00% 76-85
		Annual S&P 500 Cap	9.00%				
		Annual S&P 500 Par Rate (no cap)	45%				
		Annual Nasdaq 100 Cap	9.00%				
	Arrow 10	Fixed Account	3.50%	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
		Annual S&P 500 Cap	9.50%				
Annual S&P 500 Par Rate (no cap)		50%					
Annual Nasdaq 100 Cap		9.50%					
Arrow MAX 5	7% Bonus (ages 0-75); 5% Bonus 76-90		3.00%	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
	Fixed Account	5.00%					
	S&P 500 Level-Cap Lock Rate	5.00%					
	Nasdaq-100 Level-Lock Cap Rate	5.00%					
Arrow MAX 7	10% Bonus (ages 0-75); 7% Bonus 76-85		3.00%	7 Years 9,8,7,6,5,4,3,0	N/A	10% after 1 year	6.00% 0-75 3.00% 76-85
	Fixed Account	5.75%					
	Annual S&P 500 Cap	30%					
	Annual S&P 500 Par Rate (no cap)	5.75%					
Arrow MAX 10	15% Bonus (ages 0-75); 11% Bonus 76-85		3.00%	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
	Fixed Account	6.00%					
	Annual S&P 500 Cap	35%					
	Annual S&P 500 Par Rate (no cap)	6.00%					
Arrow MAX 10	Annual Nasdaq 100 Cap	30%	30%	30%	30%	30%	65%
	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%					

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
Corebridge Financial (A)	<b>Power 5 Protector</b>	Fixed Account	<\$100k	\$100k+	<b>5 Year</b> 8,7,6,5,4,0	<b>N/A</b>	10% after 1 year	3.75% 18-80 1.25% 81-85
		Ann P2P S&P 500 Cap	3.75%	4.00%				
		Ann P2P S&P Par Rate:	8.00%	9.00%				
Ann S&P 500 Par Rate with 1.50% fee		45%	50%					
S&P 500 5-Year Par Rate:		55%	60%					
S&P 500 Performance Trigger Rate		55%	60%					
PIMCO Global Optima Par Rate		5.65%	6.65%					
PIMCO Global par rate with 1.50% fee		60%	70%					
ML Strategic Balance Par Rate		80%	95%					
2-yr ML Strategick Balance Par Rate		90%	110%					
AQR DynamiQ Allocation Par Rate	120%	140%						
2-yr AQR DynamiQ Allocation Par Rate	155%	165%						
AQR Dyn Alloc Par Rate with 1.50% fee	230%	240%						
		225%	235%					
	<b>Power 7 Protector</b>	<b>Rates/Caps differ if adding GLWB</b>	<\$100k	\$100k+	<b>7 Year</b> 8,7,6,5,4,3,2,0	<b>Optional Income Rider</b> 9% simple rollup until lifetim income is activated (alternative "Max" income option available) 1.10% fee	10% after 1 year	5.00% 18-80 Trail Option
		Fixed Account	3.75%	4.00%				
		Annual P2P S&P 500 Cap	8.00%	9.00%				
		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%				
		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%				
	<b>Power 10 Protector</b>	<b>Rates/Caps differ if adding GLWB</b>	<\$100k	\$100k+	<b>10 Year</b> 10,9,8,7,6,5,4,3,2,1,0	<b>Optional Income Rider</b> 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	8.00%	9.00%				
		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%				



Company A.M. Best	Product	Account Options	Rates		Surrender Schedule	Income Rider	Free W/D	Comm
			<\$100k	\$100k+				
Equitrust (B++)	Market Ten Bonus	<b>11% Bonus First 5 Yrs of Deposits</b> Fixed Account S&P Annual P2P Cap S&P Monthly Avg Par rate 1-Yr S&P 500 Trigger rate 1-Yr S&P 500 Dynamic Intraday TCA 2-Yr S&P 500 Dynamic Intraday TCA 1-yr Barclays Focus50 Par rate 1-Yr S&P MARC Par rate	3.25% 5.75% 65% 5.00% 55% 75% 130% 150%		Return of Premium Built-in  <b>10 Years</b> 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
		<b>10% Bonuns on Income base (if chosen)</b> 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	5.00% 9.25% 8.00% 85% 115% 3.00% 190% 100% 225%		<b>10 Years</b> 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	<b>Premium Bonus 10% to age 75; 7% 76-80</b> <b>Lite states: 8% to age 75; 6% 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 90% 165%/5.5 175% 185% 5.75% 7.75%	1.25% Fee X X 230% 245% 7.50% 10.75%	<b>10 Years</b> 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
		<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 255%/0 190%/0 275%/0 6.00% 8.00%	1.25% Fee 295%/0 250%/0 315%/0 7.75% 11.00%	<b>10 Years</b> 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

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 &amp; 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%						
Different 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	6.85%	8.30%						
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
<b>North American</b> (A+)	<b>Perform Choice 8</b>	S&P Annual Cap	<b>8.00%</b>		<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
		1-yr Goldman Sachs Eq TimeX par rate	<b>65%</b>					
		1-yr S&P 500 Par Rate	<b>35%</b>					
1-yr Fidelity Multifactor Yield Idx Par Rate		<b>130%</b>						
1-yr S&P MARC 5% ER par rate		<b>135%</b>						
1-yr Morgan Stanley Dyn Global PR		<b>135%</b>						
2-yr Goldman Sachs Eq TimeX par rate		<b>95%</b>						
2-yr Fidelity Multifactor Yield Idx Par Rate		<b>195%</b>						
2-yr S&P MARC 5% ER par rate		<b>185%</b>						
2-yr Morgan Stanley Dyn Global PR		<b>195%</b>						
1-yr Fid MultiFctor Par Rate (0.95% fee)		<b>170%</b>						
1-yr Morgan Stanley Dyn PR (0.95% fee)	<b>180%</b>							
2-Yr Fid MultiFctor Par Rate (0.95% fee)	<b>245%</b>							
<b>Versa Choice 10</b>	Fixed Account	<b>3.00%</b>	<b>3.25%</b>	<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	<b>8.20%</b>	<b>9.20%</b>					
	1-Yr S&P 500 Uncapped Par Rate	<b>35%</b>	<b>40%</b>					
	2-Yr S&P 500 Uncapped Par Rate	<b>45%</b>	<b>50%</b>					
	1-yr Goldman Sachs Eq TimeX par rate	<b>60%</b>	<b>70%</b>					
	1-Yr S&P MARC 5% Par rate	<b>115%</b>	<b>140%</b>					
	2-Yr S&P MARC 5% Par rate	<b>165%</b>	<b>190%</b>					
	1-Yr Fidelity MultiFactor Par Rate	<b>110%</b>	<b>135%</b>					
	2-Yr Fidelity MultiFactor Par Rate	<b>175%</b>	<b>200%</b>					
	1-Yr Morgan Stanley Dyn Global PR	<b>115%</b>	<b>140%</b>					
	2-Yr Morgan Stanley Dyn Global PR	<b>175%</b>	<b>200%</b>					
1-Yr Fid MultiFctor Par Rate (0.95% fee)	<b>160%</b>	<b>175%</b>						
2-Yr Fid MultiFctor Par Rate (0.95% fee)	<b>225%</b>	<b>250%</b>						
<b>Income Pay Pro</b>	Fixed Account	<b>2.50%</b>		<b>10 Years</b> 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	<b>5.00%</b>						
	S&P 500 Uncapped Par Rate	<b>25%</b>						
	S&P MARC 5% Uncapped Par Rate	<b>100%</b>						
	Fidelity Multifactor Yield Index Par Rate	<b>105%</b>						
	Morgan Stanley Dynamic Global Par Rt	<b>110%</b>						
	2-yr S&P 500 Uncapped Par Rate	<b>35%</b>						
	2-yr S&P MARC 5% Uncapped Par Rate	<b>145%</b>						
	2-yr Fidelity Multifctr Yld Idx Par Rt	<b>155%</b>						
	2-yr Morgan Stanley Dyn Global Par Rt	<b>155%</b>						

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	7.50%	3 Year 9,8,7,0	N/A	10% after one year	1.25% 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	Harbour View 5	Fixed Account	6.00%	5 Year 9,8,7,6,5,0	N/A	10% after one year	4.00% 0-79 2.00% 80-89
		S&P 500 Cap	8.40%				
		Nasdaq 100 Cap	8.40%				
		Russell 2000 Cap	8.40%				
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	Harbour View 7	Fixed Account 1-yr <i>(Special)</i>	8.00%	7 Year 9,8,7,6,5,4,3,0	N/A	10% after one year	5.25% 0-79 5.25% 80-84
		S&P 500 Cap	8.15%				
		Nasdaq 100 Cap	8.15%				
		Russell 2000 Cap	8.15%				
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	Harbour View 10	Fixed Account 1-yr <i>(Special)</i>	8.10%	10 Year 9,9,8,7,6,5,4,3,2,1,0	N/A	10% after one year	7.50% 0-79 7.50% 80-84
		S&P 500 Cap	8.15%				
		Nasdaq 100 Cap	8.15%				
		Russell 2000 Cap	8.15%				
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	<b>8% Premium Bonus</b> 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 <b>*SPECIAL*</b> 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	4.70%	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	9.50%				
		S&P 500 Uncapped Par Rate	54%				
Reliance Accum 7	Reliance Accum 7	S&P 500 Monthly Averaging Cap	10.00%	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 Market Agility 10 Par Rate	98%				
		Nasdaq-100 Intraday Elite Strategy Par	72.00%				
Reliance Accum 10	Reliance Accum 10	Fixed Account	4.85%	10 Years 9%,9,8,7,6,5,4,3,2,1,0	N/A	10% Year 1	6.50% 0-75 5.20% 76-80
		S&P 500 Cap	10.00%				
		S&P 500 Uncapped Par Rate	56%				
Standard (A)	ECI 5+	S&P 500 Monthly Averaging Cap	10.50%	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
		S&P Market Agility 10 Par Rate	100%				
		Nasdaq-100 Intraday Elite Strategy Par	74.00%				
Standard (A)	ECI 7+	Fixed Account	4.90%	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
		S&P 500 Cap	10.25%				
		S&P 500 Uncapped Par Rate	58%				
Standard (A)	ECI 5+	S&P 500 Monthly Averaging Cap	10.75%	5 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
		S&P Market Agility 10 Par Rate	102%				
		Nasdaq-100 Intraday Elite Strategy Par	76.00%				
Standard (A)	ECI 7+	Fixed Account	3.75%	5 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
		S&P 500 Cap	9.00%				
		S&P 500 Cap Lock	7.00%				
Standard (A)	ECI 5+	S&P 500 Participation Rate	45%	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
		S&P 500 Trigger Rate	6.75%				
		S&P 500 Dynamic Intraday TCA Trigger	8.00%				
Standard (A)	ECI 7+	S&P MARC 5% ER Par Rate	165%	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
		S&P Dynamic Intraday TCA Par Rate	60%				
		BofA Glob Mega Trends Par Rate	110%				
Standard (A)	ECI 5+	Fixed Account	3.75%	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
		S&P 500 Cap	9.50%				
		S&P 500 Cap Lock	7.00%				
Standard (A)	ECI 7+	S&P 500 Participation Rate	47%	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
		S&P 500 Trigger Rate	6.75%				
		S&P 500 Dynamic Intraday TCA Trigger	8.00%				
Standard (A)	ECI 5+	S&P MARC 5% ER Par Rate	170%	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
		S&P Dynamic Intraday TCA Par Rate	60%				
		BofA Glob Mega Trends Par Rate	115%				

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
<b>Standard</b> (A)	<b>ECI 10+</b>	Fixed Account	<b>3.75%</b>		<b>10 Years</b> 9.40, 8.50, 7.50, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50 (MVA)	<b>Optional Death Benefit Rider</b> greater of 6% comp or 200% index credit. Lump sum DB	10% after 1 Year	7.00% 0-80
		S&P 500 Cap	<b>9.00%</b>					
		S&P 500 Cap Lock	<b>6.50%</b>					
		S&P 500 Participation Rate	<b>47%</b>					
S&P 500 Trigger Rate	<b>6.25%</b>							
S&P 500 Dynamic Intraday TCA Trigger	<b>7.50%</b>							
S&P MARC 5% ER Par Rate	<b>175%</b>							
S&P ESG Daily RC 5% ER	<b>175%</b>							
BofA Glob Mega Trends Par	<b>120%</b>							
<b>Index Select 5</b>	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate	<\$100k	<b>\$100k+</b>		<b>5 Years</b> 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
		<b>4.50%</b>	<b>4.50%</b>					
		<b>Annual</b>	<b>9.25%</b>					
		<b>53%</b>	<b>55%</b>					
<b>Index Select 7</b>	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate	<\$100k	<b>\$100k+</b>		<b>7 Years</b> 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
		<b>4.50%</b>	<b>4.50%</b>					
		<b>9.25%</b>	<b>9.50%</b>					
		<b>55%</b>	<b>57%</b>					
<b>Index Select 10</b>	Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate	<\$100k	<b>\$100k+</b>		<b>10 Years</b> 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
		<b>4.50%</b>	<b>4.50%</b>					
		<b>8.75%</b>	<b>9.00%</b>					
		<b>56%</b>	<b>58%</b>					

**Customized SPIA, DIA, Income Rider Quote Spreadsheets Available**