

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	35% Bonus Special to 10/5/2026	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	35%				
		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	45% 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 Stanley 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 = accountt 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	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%				

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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 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	<\$100k \$100k+ 62% 75% 98% 110% 83% 92% 125% 139% 98% 106% 151% 164% 65% 70% 9.25% 10.25% 19.50% 21.50% 48% 60% 60% 75% 4.25% 5.05% 4.25% 5.05%	5 Years 9,8,7,6,5,0	N/A 1-Year Boost 110% 2-Year Boost 105%	10% after 1 year	6.00% 0-80 4.50% 81-84 3.00% 85-89
	TrailHead PLUS 5	BONUS: 10% (no fee); 13% (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 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	<\$100k \$100k+ 34% 43% 43% 55% 42% 55% 64% 68% 51% 64% 72% 77% 34% 38% 5.50% 6.00% 8.50% 8.75% 30% 35% 35% 45% 2.50% 3.00% 2.50% 3.00%	5 Years 9,8,7,6,5,0	N/A	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 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 & 2-Yr Fixed Rate	<\$100k \$100k+ 62% 75% 98% 110% 83% 92% 125% 139% 98% 106% 151% 164% 9.25% 10.25% 19.50% 21.50% 48% 60% 60% 75% 4.25% 5.05%	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
	TrailHead PLUS 7	BONUS: 13% (no fee); 18% (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 & 2-Yr Fixed Rate	<\$100k \$100k+ 34% 43% 43% 55% 42% 55% 64% 68% 51% 64% 72% 77% 5.50% 6.00% 8.50% 8.75% 30% 35% 35% 45% 2.50% 3.00%	7 Years 9,8,7,6,5,4,3,0	N/A	10% after 1 year	6.75% 0-80 5.06% 81-84 3.37% 85-89
	TrailHead 10	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 & 2-Year Fixed Rate	<\$100k \$100k+ 62% 75% 98% 110% 83% 92% 125% 139% 98% 106% 151% 164% 9.25% 10.25% 19.50% 21.50% 48% 60% 60% 75% 4.25% 5.05%	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

September 1, 2026

AlphaSolutionsMgt.com

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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: 20% (no fee); 26% (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	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	34%	50%				
		2-Yr S&P Dynamic Intraday TCA Par rate	43%	65%				
		1-Yr DB Foresight X-Asset 10 Par Rate	42%	65%				
		2-Yr DB Foresight X-Asset 10 Par Rate	64%	80%				
		1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate	51%	75%				
		2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate	72%	90%				
		1-Yr S&P 500 Cap	5.5%	6.50%				
		2-Yr S&P 500 Cap	8.50%	9.50%				
		1-Yr S&P 500 P2P Par Rate (no cap)	30%	40%				
		2-Yr S&P 500 P2P Par Rate (no cap)	35%	50%				
		1-Yr Fixed Rate	2.50%	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
			105%	170%-1.50%				
		2-Yr BlackRock Adaptive US Eq 7% Par	135%	210%-3.00%				
			100%	185%-1.50%				
		1-Yr S&P Div Aristocrats ER Par Rate	180%	300%-3.00%				
			40%	55%-1.5%				
		1-S&P 500 Par Rate	7.50%	10.0%-1.5%				
		1-Yr S&P 500 Cap	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
			105%	170%-1.50%				
		1-Yr S&P Div Aristocrats ER Par Rate	100%	175%-1.50%				
			40%	55%-1.50%				
		1-S&P 500 Par Rate	7.00%	9.50%-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
			105%	165%-1.50%				
		1-Yr S&P Div Aristocrats ER Par Rate	95%	170%-1.50%				
			40%	50%-1.50%				
		1-S&P 500 Par Rate	6.25%	9.00%-1.5%				
		1-Yr S&P 500 Cap	1.80%	2.70%-1.5%				
		1-S&P 500 Monthly Sum Cap						

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Check state approvals and variations

Rates Subject to Change

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm	
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	2.85%	3.85%					
		S&P P2P w/ Cap and 20% Max Cap	N/A	125%					
		S&P P2P with Cap	N/A	10.20%					
		S&P P2P Uncapped Par Rate	6.40%	6.80%					
		Nasdaq-100 Growth Cap	23.00%	42.00%					
		S&P MARC 5% Par Rate	5.75%	6.70%					
			105%	185%					
Athene (A+)	Agility	1-Yr BNP Paribas Multi Asset Par Rt	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) Accum Phase 200% index credit to Benefit Base Income Phase 100% index credit to income amount 7 & 10-yr WAIT before income No Fee	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	
		2-Yr BNP Paribas Multi Asset Par Rt	120%	130%					
		1-Yr Nasdaq FC Index Par Rate	165%	180%					
		2-Yr Nasdaq FC Index Par Rate	72%	77%					
		1-Yr AI Powered US Equity Index Par Rt	110%	120%					
		2-Yr AI Powered US Equity Index Par Rt	95%	100%					
		1-Year S&P 500 Cap	125%	135%					
		2-Year S&P 500 Cap	5.00%	5.25%					
		1-Yr AI Powered Global Opp Par Rt	10.25%	10.75%					
		1-Yr S&P 500 FC Par Rate	85%	92%					
		Fixed Account	53%	57%					
			2.75%	2.90%					
	Perform Elite	Bonus (optional) may vary by state		No-Fee Rates		Higher rates for 1.25% 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	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	7 Year 5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83 10 Year 6.50% 0-70 6.00% 71-75 5.00% 76-80
		Base (optional bonus choices w/ fee)		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
Athene (A+)	Ascent Pro 10 Bonus	10% Premium Bonus					
		1-Yr BNP Paribas Multi Asset Par Rt	140%	10 Year 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	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 2026!!	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% 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	3.60%				
		S&P 500 Annual P2P S&P Cap	7.25%				
		S&P MARC 5% ER Participation Rate	170%				
		Annual P2P S&P Participation Rate	45%				
	TriVysta	Fixed Account	4.60%	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
		Annual P2P S&P Cap	10.00%				
		S&P DRC 5% USD Excess Return Par Rate	170%				
		S&P Economic Cycle Factor Rotator Par Rate	150%				
		1-yr Morg Stnley Diversified Sel Idx Par Rate	155%				
	ViStar	2-yr Morg Stnley Diversified Sel Idx Par Rate	200%				
		1-yr BNP Paribas Tech Balanced 7 Par	135%				
		Fixed Account	3.50%	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
		1-Year S&P 500 Cap	6.00%				
		1-Year S&P 500 Par Rate	35%				
		1-yr S&P Sctr Rotator Daily RC2 5% ER Par Rate	125%				
		1-yr S&P Economic Cycle Factor Rot Idx Par Rt	125%				
		1-yr S&P MARC 5% Excess Return Idx Par Rt	140%				

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	4.75%	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	7.00%				
	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%				
		Annual Nasdaq 100 Par Rate (no cap)	40%				
	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%				
		Annual Nasdaq 100 Par Rate (no cap)	45%				
		MSCI USA Index Par Rate (no cap)	50%				
		MSCI USA 10% Vol Cntrl Par Rate (no cap)	100%				
	Arrow MAX 5	7% Bonus (ages 0-75); 5% Bonus 76-90		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	3.75%				
		S&P 500 Level-Cap Lock Rate	5.25%				
		Nasdaq-100 Level-Lock Cap Rate	5.50%				
		MSCI USA Level-Lock Cap Rate	4.50%				
	Arrow MAX 7	10% Bonus (ages 0-75); 7% Bonus 76-85		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	3.00%				
		Annual S&P 500 Cap	5.75%				
		Annual S&P 500 Par Rate (no cap)	30%				
		Annual Nasdaq 100 Cap	5.75%				
		Annual Nasdaq 100 Par Rate (no cap)	25%				
	Arrow MAX 10	15% Bonus (ages 0-75); 11% Bonus 76-85		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	3.00%				
		Annual S&P 500 Cap	6.00%				
		Annual S&P 500 Par Rate (no cap)	35%				
		Annual Nasdaq 100 Cap	6.00%				
		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%				

Company A.M. Best	Product	Account Options	Rates/Caps		Surrender Schedule	Income Rider	Free W/D	Comm
Corebridge Financial (A)	Power 5 Protector	Fixed Account	<\$100k	\$100k+	5 Year 8,7,6,5,4,0	N/A	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:	8.60%	9.60%				
		Ann S&P 500 Par Rate with 1.50% fee	47%	52%				
		S&P 500 5-Year Par Rate:	57%	62%				
		S&P 500 Performance Trigger Rate	55%	60%				
		PIMCO Global Optima Par Rate	6.00%	7.00%				
		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%				
		AQR Dyn Alloc Par Rate with 1.50% fee	225%	235%				
	Power 7 Protector Rates differ on Power 7 Protector + Income	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 lifetime 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	8.60%	9.60%				
		Annual P2P S&P 500 Par Rate	47%	52%				
		Annual P2P S&P 500 Trigger Rate	6.00%	7.00%				
		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%				
		2-yr AQR DynamiQ Allocation Par Rate	230%	240%				
	Power 10 Protector Rates differ on 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	8.60%	9.60%				
		Annual P2P S&P Par Rate	47%	52%				
		Annual P2P S&P 500 Trigger Rate	6.00%	7.00%				
		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 <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
Equitrust (B++)	Market Ten Bonus	11% Bonus First 5 Yrs of Deposits 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 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
	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	5.00% 9.25% 8.00% 85% 115% 3.00% 190% 100% 225%		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 Lite states: 8% to age 75; 6% 76-80 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%	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
	Accum ulator Plus	Premium Bonus 7% to age 75; 4% 76-80 Lite states: 5% to age 75; 3% 76-80 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%	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

Company A.M. Best	Product	Account Options	Rates <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
Global Atlantic (A)	Income 150+ SE	Fixed Account	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%	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
		BlackRock Diversa Volatility Cntrl Cap	5.75%	6.00%				
		1-Yr PIMCO Bal Index Par Rate	80%	90%	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
		S&P Performance Trigger	3.00%	3.25%				
		1-Yr BlackRock Diversa Vol Cont Par	55%	65%	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	4.00% 0-80 1.65% 81-85
		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%	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
		BlackRock Diversa Volatility Control	15.75%	16.00%				
		1-Yr PIMCO Bal Index Par Rate	185%	190%	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	4.00% 0-80 1.65% 81-85
		S&P Performance Trigger	6.25%	6.50%				
		1-Yr MSCI EAFE Cap	8.75%	9.00%	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	4.00% 0-80 1.65% 81-85
		1-Yr Franklin US Index Par Rate	130%	135%				
		1-Yr JP Morgan Cross-Asset Strategy	130%	135%				
Lafayette Life (A+)	Marquis SP 10	Fixed Account	4.10%	5.10%	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%	7.50%				
		1-Yr GS Mom Blder M.A.C. Par Rate	135%	135%	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	4.00% 0-80 1.65% 81-85
		2-Yr GS Mom Blder M.A.C. Par Rate	200%	200%				
		3-Yr GS Mom Blder M.A.C Part Rate	260%	260%	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	4.00% 0-80 1.65% 81-85
		1-Yr JP Morgan Par Rate	115%	115%				
		2-Yr JP Morgan Par Rate	157%	157%	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	4.00% 0-80 1.65% 81-85
		3-Yr JP Morgan Part Rate	192%	192%				
Lincoln Financial (A+)	OptiBlend 5	Fixed Account	4.50%	5.10%	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%	6.75%				
		S&P 500 Uncapped Par Rate	45%	58%	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	4.00% 0-80 1.65% 81-85
		S&P 500 Cap	9.00%	10.00%				
		S&P 500 Performance Trigger Rate	7.00%	7.85%	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 Cap Lock for 5-years	7.00%	8.00%				
		5-Yr S&P Par Rate	70%	85%	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 500 10% DRC Trigger Rate	9.00%	10.00%				
		S&P P2P 10% DRC 5-yr Trigger Lock	7.50%	8.75%				

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Company A.M. Best	Product	Account Options	Rates <\$100k	Rates \$100k+	Surrender Schedule	Income Rider	Free W/D	Comm
Lincoln Financial (A+) Different Rates in CA	OptiBlend 7	Fixed Account	4.00%	5.15%	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%	6.75%				
	OptiBlend 10	S&P 500 Uncapped Par Rate	48%	58%	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
		S&P 500 Cap	8.00%	10.15%				
		S&P 500 Performance Trigger Rate	6.75%	7.85%				
		1-Yr S&P Cap Lock for 7-years	6.35%	7.25%				
		1-Yr S&P 500 10% DRC Trigger Rate	8.50%	10.00%				
		S&P P2P 10% DRC 7-yr Trigger Lock	6.50%	8.25%				
MassMutual Ascend (A++) Different Rates/caps in AK,PA,UT	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%				
	Land Mark 5	iShares MSCI EAFE ETF Cap	*\$150k 6.75%	7.50%	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
		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%				
	Legend 7	Fixed Account	3.85%	4.05%	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	8.25%	8.75%				
		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	13.25%	13.75%				

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

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	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	Fixed Account 1-yr (Special)	8.30%	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	8.30%				
		Nasdaq 100 Cap	8.30%				
		Russell 2000 Cap	8.30%				
		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)	8.40%	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	8.30%				
		Nasdaq 100 Cap	8.30%				
		Russell 2000 Cap	8.30%				
		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		10 Years 10,9,8,7,6, 5,4,3,2,1,0	8% Bonus 6.75% compounded for 10 Years (0.95% fee)	10% starting Year 2	6.50% 0-75 5.00% 76-80 *SPECIAL* up to 2% additional
		Fixed Account	3.95%				
		Monthly Average Cap	8.00%				
		Annual Point-to-Point Cap	8.00%				

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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	5.05%	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	10.25%				
		S&P 500 Uncapped Par Rate	60%				
	Reliance Accum 7	S&P 500 Monthly Averaging Cap	10.75%	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	104%				
		S&P Dynamic Intraday Par Rate	78.00%				
	Reliance Accum 10	Fixed Account	5.10%	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	10.75%				
		S&P 500 Uncapped Par Rate	62%				
	ECI 5+	S&P 500 Monthly Averaging Cap	11.25%	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	108%				
		S&P Dynamic Intraday Par Rate	82.00%				
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	9.00%				
		S&P 500 Cap Lock	7.00%				
	ECI 7+	S&P 500 Participation Rate	45%	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 500 Trigger Rate	7.00%				
		S&P 500 Dynamic Intraday TCA Trigger	9.00%				
	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%				
	ECI 7+	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%				
	ECI 7+	S&P 500 Participation Rate	47%	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 500 Trigger Rate	7.00%				
		S&P 500 Dynamic Intraday TCA Trigger	9.50%				
	ECI 7+	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%				

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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	6.50%					
		S&P 500 Dynamic Intraday TCA Trigger	9.00%					
		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	<\$100k 4.50%	\$100k+ 4.50%	5 Years 9.40, 8.50, 7.50, 6.50, 5.50, 0 MVA	N/A	10% after first year	3.00% 0-80 1.50% 81-85 1.35% 86-93
		S&P 500 Cap	Annual	9.25%				
		S&P 500 Uncapped Par Rate	53%	55%				
	Index Select 7	Fixed Account	<\$100k 4.50%	\$100k+ 4.50%	7 Years 9.40, 8.50, 7.50, 6.50, 5.50, 4.50, 3.50, 0 MVA	N/A	10% after first year	4.00% 0-80 2.00% 81-85 1.45% 86-90
		S&P 500 Cap	9.25%	9.50%				
		S&P 500 Uncapped Par Rate	55%	57%				
	Index Select 10	Fixed Account	<\$100k 4.50%	\$100k+ 4.50%	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		8.75%	9.00%					
S&P 500 Uncapped Par Rate		56%	58%					

Customized SPIA, DIA, Income Rider Quote Spreadsheets Available