








TOP SELLERS | WINTER 2022




Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission																																							
FIXED INDEX ANNUITIES																																															
GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"> New legend system. See page 18 for more details </div> 	Income 150+ SESM Single Premium Fixed Index Annuity Income Boost! Bonus up to 150% of your premium Premium Banding: Low Band: \$10,000-\$24,999 High Band: \$25K- \$99,999 Ultra Band: \$100,000 Effective 10/21/19	\$10,000 min - \$1,000,000 max	1-3.00% on 87.5% of premium	10% of the beginning -of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges. (Except in year of full surrender) Nursing Home Waiver Terminal Illness Waiver Full Contract Value at Death	10,9,8,7,6,5,4,3,2,1% (+/- MVA, where applicable) <u>CT,DE,MD,MN,NV,OH,OK,OR,SC,TX,UT,WA:</u> 10,9,8,7,6,5,4,3,2,1% (+/- MVA, where applicable) Income Bonus Day 1 = 20% of premium Start of year 2,3,4 and 5 = 7.5% of premium Start of year 10: PLUS (+) = 150% of the interest earned on the contract value during years 1-9 will be added -LTC Doubler included where available	55-85 NQ & Q	Not Available in: NY	Option A: 7.00% 55-75 5.00% 76-85 Option B: 4.50% 55-75 2.50% 76-85 Trail 0.50% Years 2+ Option C: 2.00% 55-75 Trail 1.00% Years 2+ 1.25% 76-85 Trail 0.75% Years 2+ Chargeback at death 100% months 1-12.																																							
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\$10,000 NQ & \$5,000 Q min \$1,000,000 Max without approval Fixed Account: 1st Year Interest Rate 1.50% Annual Point-to-Point: Current Cap 2.50% Monthly Averaging: Current Cap 2.50% Daily Averaging: Current Cap 2.50% Monthly Sum: Current Cap 1.10%	1.00% on 87.5% of Premium	10% Of your accumulation value or RMD, whichever is greater available after 1st contract year. Maximum 2 withdrawals per year. <i>Annuitization available after the 5th contact year. Call for details</i> Death Benefit: Accumulation value less non-vested premium bonus	Ages 0-57: 12,11,10,9,8,7,6,5,4,2 Ages 58+: 9.5,9,8,7,6,5,4,3,2,1 <u>IN,KY,LA,MD,MN,MS,OH,OR,P</u> <u>A,RI,TX,UT,WA-</u> Ages 58+: 9,8,5,7,5,6,5,5,4,5,3,5,2,5, 1,2,0,5 (MVA +/-) Bonus Vesting Schedules: 0,0,0,0,0,10,20,40,60,80,100 Optional Income Rider (GLWB): Adds 1% premium bonus	0-80 NQ & Q	Not Avail. In: CT,DE,ME,M I,MA, MO,NH, NY,NJ, TN,VA, VT,WI,WV	7.25% 0-75 5.00% 76-80 Chargeback at death: Issue age <79 no chargeback. Issue ages 80+ 50% chargeback																																									


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GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> Effective 12/28/21 	Choice AccumulationSM II -10 year Fixed Account	\$25,000 Min NQ & Q Single Premium \$1,000,000 Max 0-80, \$500,000 81-85 <table border="1"> <tr> <td>Rates <\$100K</td> <td>Rates \$100K+</td> <td>Bail-Out</td> </tr> <tr> <td>1.25%</td> <td>1.30%</td> <td>1.00%</td> </tr> </table>	Rates <\$100K	Rates \$100K+	Bail-Out	1.25%	1.30%	1.00%	1.00% on 87.5% of Purchase Payments less any withdrawals	10% of the beginning of year contract value available after the first contract year. Nursing Home Waiver Terminal Illness Waiver Full Account Value at Death	9,9,8,7,6,5,4,3,2,1% (+/- MVA) Optional Enhanced Death Benefit Rider ages 0-75: -7% simple interest for 15 years -0.50% fee	0-85	Not Avail. In: NY	7.00% 50-80 4.00% 81-85 <u>Option B:</u> 4.50% 50-80 2.25% 81-85 Trail 0.40% Yrs 2+ <u>Option C:</u> 2.50% 50-80 1.50% 81-85 Trail 0.75% Yrs 2+ Chargeback at death 100% months 1-12.								
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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH) <i>A.M. Best "A+" S&P "AA-"</i> 	Benefit Solutions 10 Single Premium Deferred Annuity Effective 05/04/21	\$20,000 Q & NQ Max Premium: \$1,000,000 without home office approval Fixed Account 1.50% <table border="1"> <tr> <td>Cap</td> <td>Par. Rate</td> </tr> <tr> <td>S&P 500 Monthly Average</td> <td>35%</td> </tr> <tr> <td>S&P 500 Monthly Point-to-Point</td> <td>1.40%</td> </tr> <tr> <td>S&P 500 Point-to-Point</td> <td>4.00%</td> </tr> <tr> <td>S&P 500 Low Vol. Daily Risk Control 5% Annual Point-to-Point</td> <td>4.35% Spread N/A</td> </tr> <tr> <td>DJIA Monthly Average</td> <td>35%</td> </tr> <tr> <td>NASDAQ-100 Monthly point-to-point</td> <td>1.20%</td> </tr> </table>	Cap	Par. Rate	S&P 500 Monthly Average	35%	S&P 500 Monthly Point-to-Point	1.40%	S&P 500 Point-to-Point	4.00%	S&P 500 Low Vol. Daily Risk Control 5% Annual Point-to-Point	4.35% Spread N/A	DJIA Monthly Average	35%	NASDAQ-100 Monthly point-to-point	1.20%	1.00% on 100% of Premium, less withdrawals	5% of the accumulation Value annually, starting after the 1st contract year. (10% if no withdrawals taken in the prior year after second contract anniversary) Income Rider Included at purchase Benefit Base = 120% of Premium yrs 1-5 140% of Premium yrs 6-10 160% of Premium yrs 11+ (Income Rider payment doubles when confined to a nursing home)	10,10,9,9,8,8,7,6,5,4,2% (+/- MVA) Waiver of surrender charges upon Nursing home confinement for 90 consecutive days after first contract year. <i>Annuitization available after the 1st contact year for life option or after 5th year for 5 year certain or more.</i> Death Benefit: Full Value at Death Lump sum Enhanced Death Benefit: Available after 2nd year. Lesser of Benefit Base or Rider Death Benefit Maximum paid out over 5 years	40-79 NQ & Q	Not Avail. In: ID,NY	6.50% 0-75 4.875% 76-79
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FIDELITY & GUARANTY LIFE <i>A.M. Best "A-"</i> 	Flex Accumulator Flexible Premium Index Annuity Effective 11/08/21	\$10,000 min NQ & Q \$1,000,000 Max. Fixed Rate : 1 year 1.00% S&P 500 Annual Point to Point 1 year Cap 3.25% 1 year Par 30%, Spread 3.00% 1 year charge Par 45%, Spread 3.00% S&P Monthly Point to Point 1 year Cap 1.50% / with charge 2.10% Barclays Trailblazer Sector 5 2 year Par 110% and 0.00% Spread / with charge 125% Morgan Stanley Dynamic Rotator 1 year Par Rate 40% 2 year Par Rate 70% / with charge 80%	1-3% on 87.5% of Premium	10% of the initial premium available in year 1. Systematic Withdrawals Nursing Home Rider Terminal Illness Rider Home Health Care Rider (N/A in all states)	12,11,10,9,8,7,6,5,4,3% (+/- MVA) <u>AK,AL,CA,DE,MA,MN,MS,MT,NJ,NV,OH,OK,OR,PA,SC,TX, UT, WA and FL</u> ages 65+ 9,9,8,7,6,5,4,3,2,1% (+/- MVA) Death Benefit: Full account value Enhanced Death Benefit Included at no charge: Double any earned interest for the death benefit base	0-85 NQ & Q	All Except: ID,NY	6.50% 0-70 4.50% 71-80 3.25% 81-85 <u>Trail Option:</u> 1.25% 0-70 Trail 1.00% Yrs 2+ 1.00% 71-80 Trail 0.90% Yrs 2+ 1.00% 81-85 Trail 0.80% Yrs 2+ Commission chargeback at death: 100% first year,														


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ATHENE ANNUITY & LIFE ASSURANCE COMPANY (Athene-IA) <i>A.M. Best "A" Fitch "A-" S&P "A+"</i>	AgilitySM 10 Single Premium Deferred Annuity Effective 01/28/22	\$10,000* min NQ & Q *\$5,000 Min. CT,MN,NJ,OR,PA,TX,WA \$1,000,000 max without approval Fixed Account : 1 year rate: 1.40% S&P 500 1 YR: Point-to-Point Cap 3.00% 2 YR: Point-to-Point Cap 6.25% Bailout Cap 0.50% Nasdaq FC Index 1 year Par Rate 42% 2 year Par Rate 62% BNP Paribas Multi-Asset Div 5 Index 1 year Par Rate 65% 2 year Par Rate 90% AI Powered US Equity Index 1 year Par Rate 57% 2 year Par Rate 72%	1-3% on 87.50% of Premium	10% of accumulation value or initial premium during the first year. Income & Death Rider -30% premium bonus -Interest bonus of 175% of the dollar amount credited to the Accumulation Value. -Income cannot start until after 10 contract years -Enhanced Income Benefit doubler available	9,9,8,7,6,5,4,3,2,1%* (+/- MVA: N/A in MD,MN,PA,WA) CA: 9,8,7,5,9,4,8,3,6,2,5,1.3,0.1% Confinement Waiver Terminal Illness Waiver Call for state availability Death Benefit: Greater of the Accumulation Value and the minimum guaranteed contract value or may elect the Enhanced Death Benefit amount	40-80 NQ & Q	Not Avail. in: NY Chargeback at death: 100% months 1-6, 50% months 7-12	6.00% 0-70 5.50% 71-75 5.00% 76-80 Option 2 Call for details Option 3 1.00% 0-70, Trail 0.0833%/month 0.90% 71-75 Trail 0.075%/month 0.80% 76-78 Trail 0.0667%/month																																
FIDELITY & GUARANTY LIFE <i>A.M. Best "A-"</i> Effective 11/08/21	Power Accumulator 10 Single Premium Index Annuity	\$10,000 min NQ & Q \$1,000,000 Max. <table border="1"> <thead> <tr> <th></th> <th>1 YEAR</th> <th colspan="2">2 YEAR</th> </tr> </thead> <tbody> <tr> <td>Fixed Account</td> <td>1.00% rate</td> <td></td> <td></td> </tr> <tr> <td>Balanced Asset 5 Index</td> <td>75% With fee 145%</td> <td>125% Par Fee 170%</td> <td>0% Spread</td> </tr> <tr> <td>Balanced Asset 10 Index (CIBQB10E)</td> <td>43% Par</td> <td>100% Par</td> <td>5.00% Spread</td> </tr> <tr> <td>iShares Core S&P 500 ETF (IVV)</td> <td>29% Par</td> <td>52% Par</td> <td>5.90% Spread</td> </tr> <tr> <td>iShares MSCI EAFE ETF (EFA)</td> <td>29% Par</td> <td>59% Par</td> <td>5.90% Spread</td> </tr> <tr> <td>iShares U.S. Real Estate ETF (IYR)</td> <td>25% Par</td> <td>62% Par</td> <td>5.90% Spread</td> </tr> <tr> <td>iShares Gold Trust (IAU)</td> <td>26% Par</td> <td>N/A</td> <td>N/A</td> </tr> </tbody> </table>		1 YEAR	2 YEAR		Fixed Account	1.00% rate			Balanced Asset 5 Index	75% With fee 145%	125% Par Fee 170%	0% Spread	Balanced Asset 10 Index (CIBQB10E)	43% Par	100% Par	5.00% Spread	iShares Core S&P 500 ETF (IVV)	29% Par	52% Par	5.90% Spread	iShares MSCI EAFE ETF (EFA)	29% Par	59% Par	5.90% Spread	iShares U.S. Real Estate ETF (IYR)	25% Par	62% Par	5.90% Spread	iShares Gold Trust (IAU)	26% Par	N/A	N/A	1-3% on 87.5% of Premium	10% of the Account Value as of the prior anniversary year after the first contract year. Systematic Withdrawals Nursing Home Rider (N/A in MA) Terminal Illness Rider Home Health Care Rider (N/A in FL,ID,MA)	12,11,10,9,8,7,6,5,4,3% (+/-MVA) AK,AL,CA,DE,FL (65+),ID,MA,MN,MS,MT,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA 12,11,10,9,8,7,6,5,4,3% (+/-MVA) No MVA: AK,AL,IL,MN,MO,MS,OR,PA,WA Death Benefit: Full account value	0-85 NQ 18-85 Q 0-80 in IN	All Except: MT,NY,VA	6.50% 0-70 4.50% 71-80 3.25% 81-85 Trail Option : 1.25% 0-70 Trail 1.00% Yrs 2+ 1.00% 71-80 Trail 0.90% Yrs 2+ 1.00% 81-85 Trail 0.80% Yrs 2+ Commission Chargeback at death: 100% first year
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RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A++" S&P "A+"</i>	The KeystoneTM 10 Index Annuity Single Premium Deferred Annuity Index Strategies are tied to the S&P 500 Effective 06/02/21	\$10,000 min NQ & Q Ages 0-75 \$1,000,000 max 76-80 \$500,000 Fixed Account: 1st Year Interest Rate 2.10% (min. 1%) Annual Point-to-Point: Current Cap 4.25% (min. 1%) Monthly Averaging: Current Cap 4.50% (min. 1%) Annual Point-to-Point: Participation Rate 35% (min. 10%)	Guaranteed Min. Annuity 1.00% on 100% of premium Or Non Forfeiture Rate: 1.00% on 87.5% of Premium	10% Of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges. Systematic withdrawals available in the first year on the Fixed Interest Strategy. Annuitization: <i>After the 5th year for 5 years or more.</i>	9,9,8,7,6,5,4,3,2,1% MN & OR: 9,8,7,6,5,4,3,2,1% Confinement Waiver: Ages 0-74 at issue: Up to 25% of your annuity value penalty free in each year that you are confined. Annuitant must be confined for 90 consecutive days starting after the first contract year. Terminal Illness Waiver Death Benefit: Death of Annuitant- Full account value Death of Owner who is not annuitant-call for details	0-80 NQ & Q	Not Avail. In: MT,NY NJ: does not have participation strategies.	6.00% 0-80 Trail -A 3.50% Year 1 0.45% Years 2+ Charge back at Death. First 6 months: 100% Second 6 months: 50%																																

Company	Product Name		Interest Rates						Min.	Withdrawal s				Full Value at Death Terminal Illness / Nursing Home Benefit / Home Health Care Benefit Chargeback at Death: 100% months 1-6 / 50% months 7-12 Call for vested bonus schedule			
SILAC INSURANCE COMPANY Formerly known: EQUITABLE LIFE & CASUALTY A.M. Best "B+" Effective 12/06/21 Call for CA rates	Teton Bonus Fixed Index Annuity		\$10,000 min NQ & Q \$1,000,000 Max. <u>Without home office approval</u> Additional premium accepted through first contract year						1% on 87.5%	5% Of account value available after first year. Cumulative to 30%.							
		Bonus	Fixed Rate	AP2P Cap	AP2P Par	Monthly Cap	Mo. Average Cap	Mo. Avg. Par	Mo. Avg. Spread	Barclays Atlas 5 PR	Barclays Atlas 5 Spread/ Boost	Credit Suisse Raven Pack	Credit Suisse Raven Pack	Withdrawal Schedule	Issue Ages	Approved States	Commission
	Teton 7* Bonus	5% 2.50%ages 81-90	1.00%	2.50%	20%	1.00%	2.50%	35%	6.00%	55%	2.50% Spread	55%	2.25% Spread	9.3,8.4,7.5,6.6,5.7,4.75,3.80%**	0-90	AK,CT,DE,ID,MA,MO,NV,OH,OR,PA,SC,TX,UT,WA	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% 86-90: 2.00%
	Teton 7 Bonus	5% 2.50%ages 81-90	1.25%	2.75%	20%	1.25%	2.75%	40%	5.75%	60%	2.50% Spread	60%	2.00% Spread	12,12,11,10,9,7,4%	0-90	AL,AR,AZ,CO,DC,FL,GA,HI,IA,,IL,IN,KS,KY,LA,MD,ME,MI,MS,NC,NE,NH,NM,ND,OK,RI,SD,TN,VA,VT,WV,WI,WY	
	Teton 10* Bonus	5%	1.25%	2.50%	20%	1.10%	2.50%	35%	6.25%	50%	3.00% Spread	55%	2.75% Spread	9.3,8.4,7.5,6.6,5.7,4.75,3.80,2.85,1.90,0.90%	0-85	AK,CT,DE,ID,MA,MO,NV,OH,OR,PA,SC,TX,UT,WA	0-75: 7.25% 76-80: 6.00% 81-85: 4.50%
	Teton 10 Bonus	7% 5% FL	1.50%	3.00%	22%	1.25%	3.00%	40%	5.50%	60%	2.25% Spread	65%	2.00% Spread	12,12,11,10,9,8,7,6,4,2%**	0-85	AL,AR,AZ,CO,DC,FL,GA,HI,IA,IL,IN,KS,KY,LA,MD,ME,MI,MS,NC,NE,NH,NM,ND,OK,RI,SD,TN,VA,VT,WV,WI,WY	
Teton 14 Bonus	10%	1.75%	3.75%	25%	1.50%	4.00%	50%	4.25%	75%	1.25% Spread	80%	1.00% Spread	14.75,13.75,12.75,11.75,10.75,10,9,8,7,6,5,4,3,2,1%**	0-80 (0-64 FL)	AL,AR,AZ,CO,DC,FL,GA,HI,IA,IL,IN,KS,KY,LA,MD,ME,MI,MS,NC,NE,NH,NM,ND,OK,RI,SD,TN,VA,VT,WI,WY	0-75: 8.50% 76-80: 6.50%	
SILAC INSURANCE COMPANY Formerly known: EQUITABLE LIFE & CASUALTY A.M. Best "B+" Effective 12/06/21 Call for CA rates	Teton Fixed Index Annuity		\$10,000 min NQ & Q \$1,000,000 Max. <u>Without home office approval</u> Additional premium accepted through first contract year						1% on 87.5%	5% Of account value available after first year. Cumulative to 30%.				Full Value at Death Terminal Illness / Nursing Home Benefit / Home Health Care Benefit Chargeback at Death: 100% months 1-6 / 50% months 7-12			
		Fixed Rate	AP2P Cap	AP2P Par	Monthly Cap	Monthly Average Cap	Monthly Average Par	Monthly Average Spread	Barclays Atlas 5 PR	Barclays Atlas 5 Spread/ Boost	Credit Suisse Raven Pack	Credit Suisse Raven Pack	Withdrawal Schedule	Issue Ages	Approved States	Commission	
	Teton 7*	1.75%	4.00%	30%	1.50%	4.25%	55%	4.00%	85%	1.00% Spread	85%	0.75% Spread	9.3,8.4,7.5,6.6,5.7,4.75,3.80%**	0-90	AK,DE,ID,MA,MO,NV,OH,OR,PA,SC,TX,WA	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% 86-90: 2.00%	
	Teton 7	2.00%	4.25%	30%	1.75%	4.50%	57%	3.50%	90%	0.50% Spread	95%	0.25% Spread	12,12,11,10,9,7,4%	0-90	AL,AR,AZ,CO,CT,DC,FL,GA,HI,IA,I,IL,IN,KS,KY,LA,MD,ME,MI,MS,NC,NE,NH,NM,ND,OK,RI,SC,TN,VA,VT,WV,WI,WY		
	Teton 10*	2.00%	4.00%	30%	1.60%	4.25%	52%	4.25%	82%	1.00% Spread	85%	0.75% Spread	9.3,8.4,7.5,6.6,5.7,4.75,3.80,2.85,1.90,0.90%	0-85	AK,DE,ID,MA,MO,NV,OH,OR,PA,SC,TX,UT,WA	0-75: 7.25% 76-80: 6.00% 81-85: 4.50%	
	Teton 10	2.25%	4.50%	30%	1.75%	5.00%	60%	3.50%	90%	0.50% Spread	95%	0.25% Boost	12,12,11,10,9,8,7,6,4,2%**	0-85	AL,AR,AZ,CO,CT,DC,FL,GA,HI,IA,I,IL,IN,KS,KY,LA,MD,ME,MI,MS,NC,NE,NH,NM,ND,OK,RI,SD,TN,VA,VT,WV,WI,WY		
Teton 14	2.50%	5.50%	40%	2.00%	6.50%	70%	2.50%	110%	0.50% Boost	115%	0.75% Boost	14.75,13.75,12.75,11.75,10.75,10,9,8,7,6,5,4,3,2,1%**	0-80 (0-64 FL)	AL,AR,AZ,CO,CT,DC,FL,GA,HI,IA,I,IL,IN,KS,KY,LA,MD,ME,MI,MS,NC,NE,NH,NM,ND,OK,RI,SD,TN,VA,VT,WV,WI,WY	0-75: 8.50% 76-80: 6.50%		

<p>DELAWARE LIFE</p> <p>A.M. Best "A-"</p> 	<p>Retirement Chapters 10</p> <p>Flexible Premium Deferred Fixed Index Annuity</p> <p>5% Premium Bonus</p> <p>Effective 02/01/22</p>	<p>\$25,000 Q & NQ min \$1,000,000 max without approval (\$500 min. additional premium) Fixed Account : 1.25%</p> <table border="1" data-bbox="478 162 850 479"> <tr> <td></td> <td>S&P</td> <td>First Trust Capital Strength Barclays 5%</td> <td>Momentum Asset Allocator 5.5% VC</td> </tr> <tr> <td>APP Cap</td> <td>3.00% Cap</td> <td></td> <td></td> </tr> <tr> <td>APP Par</td> <td>21% Par</td> <td>65%</td> <td>50% Par</td> </tr> <tr> <td>2 yr Par</td> <td></td> <td></td> <td>70% Par</td> </tr> </table>		S&P	First Trust Capital Strength Barclays 5%	Momentum Asset Allocator 5.5% VC	APP Cap	3.00% Cap			APP Par	21% Par	65%	50% Par	2 yr Par			70% Par	<p>1-3% on 87.50% of Premium</p>	<p>10% of accumulation value, after the first year.</p> <p>Nursing Home Waiver Terminal Illness Waiver</p> <p>Death Benefit: Full Contract Value</p> <p>Can annuitize for full value after the 5th contract year for a min. of 5 years (company practice). Life option contractual.</p>	<p>9,9,8,7,6,5,4,3,2,1 % +/- MVA</p> <p>Bonus Vesting schedule 10,20,30,40,50,60,70,80,90,100 %</p>	<p>21-80 NQ & Q IN: 21-75</p>	<p>Not Avail. in: CT,NM,NY</p>	<p>7.00% 21-74 5.25% 75-79 3.50% 80+</p> <p>TRAIL COMMISSION 2.50% 21-74 1.88% 75-79 1.25% 80+ 0.50% years 2+</p> <p>Chargeback at death: 100% first year</p>											
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<p>ATHENE ANNUITY & LIFE ASSURANCE COMPANY (Athene-IA)</p> <p>A.M. Best "A" Fitch "A-" S&P "A+"</p> 	<p>Performance Elite 10 PLUS Single Premium Deferred Annuity</p> <p>10% Premium Bonus</p> <p>8% Bonus AK,CT,DE,MN,NJ,NV,OH,OK,OR,PA,SC,UT,TX,WA</p> <p>8% Bonus CA</p> <p>9% Bonus FL (Ages 65-78), MD</p> <p>Effective 07/16/21</p>	<p>\$10,000* min NQ & Q *\$5,000 Min. CT,MN,NJ,OR,PA,TX,WA \$1,000,000 max without approval Fixed Account : 1 year rate: 1.60%</p> <p>S&P 500 Point-to-Point Annual Cap 3.75% With charge 7.25%</p> <p>S&P 500 Daily Risk Control 2 8% 1 year Par Rate 45% / with charge 85% 2 year Par Rate 60% / with charge 115%</p> <p>Nasdaq FC Index 1 year Par Rate 47% / with charge 90% 2 year Par Rate 70% / with charge 135%</p> <p>BNP Paribas Multi-Asset Div 5 Index 1 year Par Rate 77% / with charge 150% 2 year Par Rate 105% / with charge 205%</p> <p>AI Powered US Equity Index 1 year Par Rate 65% / with charge 122% 2 year Par Rate 85% / with charge 160%</p> <p>*Optional charge for higher rates</p>	<p>1-3% on 87.50% of Premium</p>	<p>10% of accumulation value during the first year. Cumulative up to 20%.</p> <p>Confinement Waiver Terminal Illness Waiver</p> <p>Return of Premium available after the 4th contract year</p> <p>Death Benefit: Contracts accumulation value, including both vested & unvested premium bonus</p>	<p>Most states*: 12,12,12,11,10,9,8,7,6,4 % (+/- MVAMD and MO)</p> <p>Bonus Vesting Schedule (in %): 0,0,0,0,0,0,20,40,60,80,100*</p> <p>*MANY STATE VARIATIONS. PLEASE CALL FOR DETAILS</p> <p>Nursing Home Benefit and Flexible Annuity Option Rider Call for state availability</p> <p>0.95% Rider charge for Plus Contracts (Plus = higher bonus, ROP and Cumulative withdrawals)</p>	<p>0-78 NQ & Q 0-74 Indiana</p>	<p>Not Avail. in: NY</p>	<p>6.50% 0-70 6.00% 71-75 5.00% 76-78</p> <p>Option 2 Call for details</p> <p>Option 3 1.00% 0-70, Trail 0.0833%/month 0.90% 71-75 Trail 0.075%/month 0.75% 76-78 Trail 0.0625%/month</p> <p>Chargeback at death: 100% months 1-6, 50% months 7-12</p>																											
<p>DELAWARE LIFE</p> <p>A.M. Best "A-"</p> <p>Effective 02/01/22</p> 	<p>Target Growth 10</p> <p>Flexible Premium Fixed Index Annuity</p> <table border="1" data-bbox="231 1258 478 1591"> <tr> <td>S&P</td> <td>1 yr APP w/Cap</td> <td>4.60%</td> <td>5.10%</td> </tr> <tr> <td>S&P</td> <td>1 yr APP w/ Par</td> <td>30%</td> <td>33%</td> </tr> <tr> <td>First Trust Capt. Strength Barclays 5%</td> <td>1 yr APP w/ Par</td> <td>90%</td> <td>95%</td> </tr> <tr> <td>Morgan Stanley Global Opp</td> <td>1 yr APP w/ Par</td> <td>85%</td> <td>90%</td> </tr> <tr> <td>RBA select Equity yield CIBC 5% Index</td> <td>1 year APP w/ Spread</td> <td>1.00%</td> <td>0.50%</td> </tr> <tr> <td>Fixed Account</td> <td>1 year</td> <td>1.90%</td> <td>2.00%</td> </tr> </table> <p>Current Bailout cap 3.00%</p>	S&P	1 yr APP w/Cap	4.60%	5.10%	S&P	1 yr APP w/ Par	30%	33%	First Trust Capt. Strength Barclays 5%	1 yr APP w/ Par	90%	95%	Morgan Stanley Global Opp	1 yr APP w/ Par	85%	90%	RBA select Equity yield CIBC 5% Index	1 year APP w/ Spread	1.00%	0.50%	Fixed Account	1 year	1.90%	2.00%	<p>\$25,000 Q & NQ min \$1,000,000 max without approval (\$500 min. additional premium)</p> <table border="1" data-bbox="478 1226 850 1591"> <tr> <td></td> <td><\$100,000</td> <td>\$100,000+</td> </tr> </table>		<\$100,000	\$100,000+	<p>1-3% on 87.50% of Premium</p>	<p>10% of anniversary account value available after the first year.</p> <p>Nursing Home Waiver Terminal Illness Waiver</p> <p>Death Benefit: Full Contract Value</p>	<p>10,10,10,10,10,9,8,7,6,5% +/- MVA</p> <p>AK,CA,CT,DE,FL,IA,IN,MA,MN,MO,NJ,OH,OR,PA,SC,UT,WA:</p> <p>10,9,8,7,6,5,4,3,2,1% +/- MVA</p>	<p>18-80 NQ & Q IN: 21-75</p>	<p>Not Avail. in: HI,NY</p> <p>Chargeback at death: 100% first year</p>	<p>7.00% 18-74 5.25% 75-79 3.50% 80</p> <p>TRAIL COMMISSION Option 2: 5.50% 18-74 4.15% 75-79 2.75% 80+ 0.25% years 2+</p> <p>Option 4: 2.00% 18-74 1.50% 75-79 1.00% 80+ 0.75% years 2+</p>
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Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission																												
American Equity Investment Life Insurance Company West Des Moines, IA <i>A.M. Best "A-" for financial strength</i> 	IncomeShield 10 With LIBR Rider Flexible Premium Deferred Annuity 7% Premium Bonus Max: 0-69 \$1,500,000. 70-74 \$100,000. 75-80 \$750,000 Effective 10/01/20	\$5,000 min NQ & Q \$25 Additional premium Fixed Account 1.00% (min. 1.00%)	1.00% on 87.50% of Premium, less withdrawals	10% of the Contract Value once annually, starting after the 1st contract year. Cumulative penalty free withdrawal up to 10%. Lifetime Income Benefit Rider 5 Options included to choose from (Rates are higher if NO LIBR is elected)	9.1, 9,8,7,6,5,4,3,2,1% (+/- MVA) Bonus Vesting Schedule: 0,10,20,30,40,50,60,70,80,90,100% Nursing Home Benefit Ages 0-75: 100% Penalty-free Withdrawal after the 3rd contract year if confined in a Qualified nursing care center for at least 90 consecutive days. If confinement occurs in the 2nd or 3rd contract year than an annual 20% penalty-free withdrawal is allowed. Terminal Illness Rider (ages 0-75) N/A in all states Death Benefit: Greater of the Contract Value or Minimum Guaranteed Surrender Value at death of owner or annuitant, whichever comes first.	0-80 NQ & Q	Not available In: CA, DE,NY	Option A Ages 0-75 5.00% Year 1 1.50% Year 2 1.00% Year 3 Additional premiums years 2-5: 3.20% Ages 76-80 3.75% Year 1 1.15% Year 2 0.75% Year 3 Additional premiums years 2-5: 2.40% Option U 6.25% ages 0-75 4.70% ages 76-80 (call for CA commissions)																												
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Lincoln Financial Group <i>A.M. Best "A+" S&P "AA-" Fitch "A+"</i> 	OptiBlend 10 Flexible Premium Deferred Annuity Indexed Accounts tied to the performance of the S&P 500 Index. Index Dates: 1st, 8th, 15th, 22nd) Effective 01/15/22	\$10,000 NQ & Q \$50 minimum additional premium \$1,000,000 Max	GMIR: 1.00% on 87.5% of premium(s) paid, less prior partial surrenders, accumulated at the guaranteed minimum fixed interest rate to the date of surrender (GMIR).	10% of accumulation value per policy year available after 30 days. Nursing home rider Terminal illness rider (N/A in all states)	9,9,8,7,6,5,4,3,2,1% (+/- MVA) Death Benefit: Equal to the greater of the Accumulation Value or the guaranteed minimum non-surrender value. Annuitization: After the 5 th policy year for a minimum of 5 years or longer.	0-80 NQ & Q	Not Available in: NY	7.00% Ages 0-74 4.00% Ages 75-79 1.75% Age 80 Trail commissions available. Commission charge back at full or partial surrenders, death and annuitization in the first policy year. Months 1-6 100% Months 7-12 50%																												
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OXFORD LIFE INSURANCE COMPANY <i>A.M. Best "A"</i> 	Royal Select™ Single Premium Fixed Indexed Annuity 8% Premium Bonus Effective 02/01/22	\$10,000 min NQ & Q Max: \$500,000 ages 18-75, \$350,000 ages 76-80 Fixed Account: 1.80%	1.00% on 87.5% of premium	10% of the accumulated annuity value available after the 1 st year. Systematic withdrawal of interest available at issue in the first year. Guaranteed Lifetime Withdrawal Benefit Rider Can start after 1st year & age 50	10,9,8,7,6,5,4,3,2,1% (+ or - MVA) Bonus Vesting 0,10,20,30,40,50,6,0,70,80,90,100% Home Health Care Benefit Nursing Home Benefit Terminal Illness Benefit (where avail) Full Account Value at Death	18-80	Not Avail. In AL,CT,MS,MT,NY,VT,WV	6.50% Ages 18-75 5.00% Ages 76-80 Charge back at death first contract year, adjusted quarterly.																												
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Allianz Life Insurance Company of North America <i>A.M. Best "A+" for financial strength</i> Additional premium accepted in the first 18 months Effective 02/01/22 	Allianz 222 Single Premium Deferred Annuity	\$20,000 min NQ & Q Fixed Account 1.20%	1-3% on 87.50% of Premium State Variations apply call for details	10% of the premium paid available after year 1, as long as the money is withdrawn after the contract anniversary following the most recent premium payment Call for annuitization rules Death Benefit: Full accumulation value or guaranteed minimum value as lump sum. PIV value over 5 years (N/A in all states)	10,10,10,8.75,7.50,6.25,5,3.75,2.50,1.25 % (+/-MVA) <u>Protected Income Value (PIV)</u> 25%* premium bonus Interest bonus equal to 50% of any earned fixed index credit Income cannot start until after 10 contract years Income multiplier (N/A in all states) *25% in NJ and OR Nursing Home Benefit and Flexible Annuity Option Rider Flexible Withdrawal Rider Call for state availability	0-80 NQ & Q	Not Avail. in: NY	6.50% 0-75 4.50% 76-80 <u>Option B</u> 4.25% 0-75 2.75% 76-80 0.50% Trail years 2+ <u>Option C</u> 1.00% 0-75 0.75% 76-80 1.00% Trail years 2+ Chargeback at death: 100% months 1-6, 50% months 7-12																																			
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Allianz Life Insurance Company of North America <i>A.M. Best "A+" (Excellent) for financial strength</i> Additional premium accepted in the first 18 months Effective 02/01/22 19575-11 	Allianz 360SM Fixed Index Annuity with 360 Benefit rider	\$20,000 min NQ & Q Fixed Account 2.10%	1-3% on 87.50% of Premium for the first 10 contract years State Variations	10% of the premium paid available after year 1, as long as the money is withdrawn after the contract anniversary following the most recent premium payment <i>Can annuitize for full value with bonus after: -year 5 for min. of 10 years -year 5 for 5 year payout of interest only then lump sum with full accumulation value</i>	10,10,10,8.75,7.50,6.25,5,3.75,2.50,1.25 % (+/-MVA) <u>360 Rider Details:</u> Has an annual cost and must be elected at issue. Can cancel after the 5th contract year but will no longer receive interest bonuses or access to income withdrawal options from that point forward. Payout Option 1: Predictable Income Payout Option 2: Increasing Income Opportunity Other Features & Riders: Nursing Home Benefit and Flexible Annuity Option Rider Flexible Withdrawal Benefit Rider* Call for state availability & rider charges *At additional cost Death Benefit: Contracts accumulation value	0-80 NQ & Q	Not Avail. in: NY	6.50% 0-75 4.50% 76-80 <u>Option B</u> 4.25% 0-75 2.75% 76-80 0.50% Trail years 2+ <u>Option C</u> 1.00% 0-75 0.75% 76-80 1.00% Trail years 2+ Commission subject to BD approval Chargeback at Death: 100% months 1-6 50% months 7-12																																			
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The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11th contract year, when 100% will be vested. If you surrender your contract before the 11th contract year, you will lose the unvested bonus. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. During the first 10 contract years, we will apply a surrender charge and unvested bonus reduction if you partially or fully surrender your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year (or for fewer than 10 years). These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium).

The Blended Index is comprised of Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50 Index® (20% Index), and Russell 2000® Index (10%). Standard & Poor's 500® Index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors. "Standard & Poor's", "S&P", "S&P 500", "Standard & Poor's 500", and "500" are trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by Allianz Life Insurance Company of North America. The product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.

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The Russell 2000® Index measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000 is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.




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<p>FIDELITY & GUARANTY LIFE</p> <p>A.M. Best "A-"</p> <p>Effective 03/08/21</p> 	<p>Prosperity Elite 10</p> <p>Single Premium Index Annuity</p> <p>3% Bonus with Enhancement Package (EP) ages 0-70 (1.50% Bonus 71+)</p> <p>6% Bonus with Protection Package (PP) ages 0-70 (3.25% Bonus 71+)</p> <p><u>AK,CA,DE,FL,IL,MA,MN,MT,NV,OH,OK,OR,PA,SC,TX,UT,WA</u></p> <p>(EP): 2.00% 0-70, 1.25% ages 71+ (PP): 5.00% 0-70, 2.50% ages 71+</p>	<p>\$10,000 min NQ & Q \$1,000,000 Max. Fixed Interest Rate Interest rate 1.00%</p> <p>1 Year Monthly Point-to-Point Monthly Cap 1.85% (min. 1%)</p> <p>1 Year Annual Point-to-Point Annual Cap 3.75% (min. 3%)</p> <p>1 Year Monthly Average Annual Cap 3.75% (min. 3%)</p> <p>Gold 1 Year Point-to-Point Annual Cap 5.00%</p> <p>Point-to-Point fixed rate on Index Gain Interest Rate 3.50% (min. 1%) Barclay's Trailblazer Sectors 5 2 year Spread 0% Par 120%</p>	<p>1-3% on 87.5% of Premium</p>	<p>10% of the Vested Account Value as of the prior anniversary year after the first contract year.</p> <p>Nursing Home Rider Terminal Illness Rider Home Health Care Rider</p> <p>(PP) Guaranteed Min. Withdrawal Benefit: Factor based on age multiplied by greater of:</p> <ol style="list-style-type: none"> 1) Premium + 18% Bonus 2) Premium growing at 6.00% compounded for no more than 10 years 3) Vested Account Value 4) Min. Guarantee Surrender Value <p>Protection against Impairment also avail. on rider</p>	<p>12,11,10,9,8,7,6,5,4,3% <u>AK,CA,DE (FL65+),MA,MN,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA</u></p> <p>9,9,8,7,6,5,4,3,2,1%</p> <p>*Bonus Vesting Schedule 10,20,30,40,50,60,70,80,90,100% Annuitization After the 5th contract year for full vested value.</p> <p>(EP) Death Benefit: Greater of: – Account Value -Min. Guaranteed Surrender Value -Premium + bonus growing at 4% simple interest up to 10 years or age 85, whichever first</p> <p>(PP) Death Benefit: Greater of: – EP calculations for death benefit</p>	<p>0-85 NQ 18-85 Q</p>	<p>All Except: CT,NY</p> <p>State Variations: AZ,ID,MD,NC,PA</p>	<p>0-70 7.50% 71-75 5.50% 76-85 3.75%</p> <p>Commission chargeback at death 100% first year.</p>																											
<p>AMERICAN GENERAL LIFE INSURANCE GROUP</p> <p>A.M. Best "A" S&P "A+"</p> <p>Single Premium Deferred Annuity</p> <p>Effective 01/26/22</p> 	<p>Power 10 Protector</p> <table border="1"> <tr> <td>S&P 500 A2P</td> <td>3.75% Cap</td> <td>5.00% Cap</td> </tr> <tr> <td>S&P 500 AP2P</td> <td>22% Par.</td> <td>27% Par</td> </tr> <tr> <td>Russell 2000 AP2P</td> <td>3.30% Cap</td> <td>4.30% Cap</td> </tr> <tr> <td>MSCI EAFE AP2P</td> <td>3.30% Cap</td> <td>4.30% Cap</td> </tr> <tr> <td>PIMCO Global Optima</td> <td>36% Par.</td> <td>50% Par</td> </tr> <tr> <td>Merrill Lynch Strategic Balanced Index:* AP2P</td> <td>65% Par</td> <td>90% Par</td> </tr> <tr> <td>AQR DynamIQ Allocation</td> <td>90% Par / 1.00% Spread</td> <td>105% Par / 1.00% Spread</td> </tr> <tr> <td>2 Yr. AQR DynamIQ Alloc.</td> <td>85% par / 0% Spread</td> <td>105% par / 0% Spread</td> </tr> <tr> <td>Fixed Rate</td> <td>1.65%</td> <td>1.65%</td> </tr> </table>	S&P 500 A2P	3.75% Cap	5.00% Cap	S&P 500 AP2P	22% Par.	27% Par	Russell 2000 AP2P	3.30% Cap	4.30% Cap	MSCI EAFE AP2P	3.30% Cap	4.30% Cap	PIMCO Global Optima	36% Par.	50% Par	Merrill Lynch Strategic Balanced Index:* AP2P	65% Par	90% Par	AQR DynamIQ Allocation	90% Par / 1.00% Spread	105% Par / 1.00% Spread	2 Yr. AQR DynamIQ Alloc.	85% par / 0% Spread	105% par / 0% Spread	Fixed Rate	1.65%	1.65%	<p>\$25,000 min NQ & Q \$1,000,000 Max <\$100K \$100,000+</p>	<p>1.00% on 87.5% of Premium</p>	<p>10% Of prior anniversary value, available after the first contract year.</p> <p>Terminal Illness Rider Extended Care Rider Activities of Daily Living Rider (N/A in all states)</p> <p>Optional Income Rider (Crediting rates will differ)</p>	<p>10,9,8,7,6,5,4,3,2,1% (+/- MVA)</p> <p>Full Account Value at Death</p>	<p>0-75</p>	<p>Not Avail in: NY</p> <p>Merrill Lynch Index not avail in: NJ,NH,NV,MO</p>	<p>7.00% 0-75</p> <p>Option 2 4.25% ages 0-75 0.50% Trail years 2+</p> <p>Option 3 1.75% ages 0-75 1.00% Trail years 2+</p> <p>Commission chargeback at death 100% first year.</p>
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<p>The Standard</p> <p>A.M. Best "A" S&P "A+" Moody's "A1" Fitch "AA-" Effective 01/01/2007</p> 	<p>Index Select Annuity 5, 7, 10 (ISA)</p> <p>Single Premium</p> <p>Guaranteed Minimum Accumulation Benefit</p> <p>May reallocate funds. Must be elected prior to the end of the index term & will be transacted on the 1st day of the new index term.</p> <p>Effective 02/01/22</p>	<p>\$15,000 min: \$1,000,000 max ISA 5 Fixed Interest Account: 2.00% Annual Point-to-Point, Annual Reset CAP: <\$100K: 3.60% \$100K+: 3.85% PAR: <\$100K: 27% \$100K+: 29%</p> <p>ISA 7 Fixed Interest Account: 2.00% Annual Point-to-Point, Annual Reset CAP: <\$100K: 5.00% \$100K+: 5.25% PAR: <\$100K: 33% \$100K+: 35%</p> <p>ISA 10 Fixed Interest Account: 2.00% Annual Point-to-Point, Annual Reset CAP: <\$100K: 5.00% \$100K+: 5.25% PAR: <\$100K: 33% \$100K+: 35%</p>	<p>Index 1.25% On 87.5% of Premiums</p> <p>Guaranteed min. Accumulation Benefit:</p> <p>ISA 5 105%</p> <p>ISA 7 107%</p> <p>ISA 10 110%</p>	<p>10% free annual withdrawals available after the first contract year</p> <p><i>Nursing Home waiver:</i> Available after first contract year. Must be confined to nursing home residence for 30 consecutive days or incur a terminal condition. (Call for state availability)</p>	<p>5 Year: 9.4, 8.5, 7.5, 6.5, 5.5% (+/- MVA)</p> <p>7 Year: 9.4,8.5, 7.5, 6.5, 5.5, 4.5, 3.5% (+/- MVA)</p> <p>10 Year: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.50% (+/- MVA)</p> <p>Annuitization After year 1 for 5 years or longer</p> <p>Full Value at Death</p>	<p>ISA 5 0-93</p> <p>ISA 7 0-90</p> <p>ISA 10 0-80</p> <p>NQ & Q</p>	<p>Not Available in: NY</p> <p>ISA 10 not available in: CA,NY</p>	<p>ISA 5 3.00% 0-80 1.50% 81-85 1.35% 86-93</p> <p>ISA 7 4.00% 0-80 2.00% 81-85 1.45% 86-90</p> <p>ISA 10 5.00% 0-80</p> <p>*Trail Options available Charge back at death if issue age is 86-90. First 6 months: 100% Second 6 months: 50%</p>																											




<p>Integrity Life Insurance Company</p> <p>A.M. Best "A+" S&P "AAA"</p> 	<p>Indextra® 7 or 10 Single Premium Deferred Annuity</p> <p>Effective 01/15/2021</p>	<p>\$15,000 NQ & Q Max \$1,000,000 (0-75) \$500,000 (76+)</p> <table border="1"> <tr> <td></td> <td>7 Year</td> <td>10 Year</td> </tr> <tr> <td colspan="3">Fixed Rate</td> </tr> <tr> <td>1 Year</td> <td>1.40%</td> <td>1.40%</td> </tr> <tr> <td colspan="3">S&P 500</td> </tr> <tr> <td>1 Year</td> <td>3.75% Cap</td> <td>3.75% Cap</td> </tr> <tr> <td colspan="3">GS Momentum Builder, Multi-Asset Class</td> </tr> <tr> <td>1 Year</td> <td>45% Par</td> <td>45% Par</td> </tr> <tr> <td>2 Year</td> <td>65% Par</td> <td>65% Par</td> </tr> <tr> <td>3 year</td> <td>100% Par</td> <td>100% Par</td> </tr> <tr> <td colspan="3">J.P. Morgan Strategic Balanced (N/A in OR)</td> </tr> <tr> <td>1 Year</td> <td>40% Par</td> <td>40% Par</td> </tr> <tr> <td>2 Year</td> <td>57% Par</td> <td>57% Par</td> </tr> <tr> <td>3 year</td> <td>67% Par</td> <td>67% Par</td> </tr> </table>		7 Year	10 Year	Fixed Rate			1 Year	1.40%	1.40%	S&P 500			1 Year	3.75% Cap	3.75% Cap	GS Momentum Builder, Multi-Asset Class			1 Year	45% Par	45% Par	2 Year	65% Par	65% Par	3 year	100% Par	100% Par	J.P. Morgan Strategic Balanced (N/A in OR)			1 Year	40% Par	40% Par	2 Year	57% Par	57% Par	3 year	67% Par	67% Par	<p>1.00% on 87.5% of premium</p> <p>GMAV 10 year: 110% 7 year: 107%</p> <p><small>GMAV is premium, less withdrawals, withdrawal charges and rider charges (if applicable), multiplied by the guaranteed enhancement percentage. Benefit applies only one time at the end of the surrender term</small></p>	<p>10% of the account value beginning immediately, available penalty free</p> <p>Guaranteed Lifetime Withdrawal Benefit (Optional for a fee)</p>	<p>10 Year: 9,8,5,8,7,6,5,4,3,2,1 %</p> <p>7 Year: 9,8,5,8,7,6,5,4 %</p> <p>Call for CA schedule</p> <p>-Limited Life Expectancy -Confinement to Nursing home, hospital, or licensed health care facility</p> <p>Death Benefit: Greater of the Account Value</p>	<p>18-85 NQ & Q</p>	<p>Not Avail. In: NY</p>	<p>10 Year: 6.50% 0-75 5.00% 76-85</p> <p>7 Year: 5.25% 0-75 4.25% 76-85</p> <p>NO chargeback at Death</p>								
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<p>NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH)</p> <p>A.M. Best "A+" S&P "AA-"</p> <p>Effective 10/12/21</p> 	<p>VersaChoice 10 Single Premium</p> <p>Low Band- \$20,000-\$74,999 High Band- \$75,000+ Index</p>	<p>\$20,000 min NQ & Q</p> <p>Declared Rate Strategy: Low Band 1.25% High Band 1.60%</p> <table border="1"> <tr> <td>Crediting</td> <td>Low Band</td> <td>High Bnd</td> </tr> <tr> <td>S&P 500</td> <td>MPP Cap</td> <td>1.30%</td> <td>1.50%</td> </tr> <tr> <td>S&P 500</td> <td>APP Cap</td> <td>2.75%</td> <td>3.25%</td> </tr> <tr> <td>S&P 500 Low Vol. Risk 5%</td> <td>APP Spread</td> <td>4.00%</td> <td>2.75%</td> </tr> <tr> <td>S&P 500</td> <td>APP Par Rate</td> <td>15%</td> <td>20%</td> </tr> <tr> <td>S&P 500 MARC 5% ER</td> <td>APP Par Rate</td> <td>45%</td> <td>60%</td> </tr> <tr> <td>Fidelity Multifactor Yield</td> <td>APP Par Rate</td> <td>50%</td> <td>65%</td> </tr> <tr> <td>S&P 500</td> <td>2 yr APP Par Rate</td> <td>25%</td> <td>30%</td> </tr> <tr> <td>S&P 500 MARC 5% ER</td> <td>2 yr APP Par Rate</td> <td>65%</td> <td>85%</td> </tr> <tr> <td>Fidelity Multifactor Yield</td> <td>2 yr APP Par Rate</td> <td>75%</td> <td>95%</td> </tr> <tr> <td>Fidelity Multifactor Yield</td> <td>APP Par / Fee</td> <td>115% / 1.50%</td> <td>125% /1.50%</td> </tr> <tr> <td>Fidelity Multifactor Yield</td> <td>2yr APP Par / Fee</td> <td>165% / 1.50%</td> <td>185% /1.50%</td> </tr> </table>	Crediting	Low Band	High Bnd	S&P 500	MPP Cap	1.30%	1.50%	S&P 500	APP Cap	2.75%	3.25%	S&P 500 Low Vol. Risk 5%	APP Spread	4.00%	2.75%	S&P 500	APP Par Rate	15%	20%	S&P 500 MARC 5% ER	APP Par Rate	45%	60%	Fidelity Multifactor Yield	APP Par Rate	50%	65%	S&P 500	2 yr APP Par Rate	25%	30%	S&P 500 MARC 5% ER	2 yr APP Par Rate	65%	85%	Fidelity Multifactor Yield	2 yr APP Par Rate	75%	95%	Fidelity Multifactor Yield	APP Par / Fee	115% / 1.50%	125% /1.50%	Fidelity Multifactor Yield	2yr APP Par / Fee	165% / 1.50%	185% /1.50%	<p>1.00% on 87.5% of Purchase Payments less any withdrawals</p>	<p>10% of the Accumulation Value available after the first contract year.</p>	<p>10,10,9,9,8,8,7,6,4,2,0 % (+/- MVA)</p> <p><u>Optional Enhanced Liquidity Benefit Rider (for a Fee)</u></p> <ul style="list-style-type: none"> Enhanced Penalty free withdrawals to 20% if not taken prior year Return of Premium after year 3 (state variations) ADL based Surrender charge waiver ADL based payout benefit <p>Full Account Value at Death</p>	<p>0-79 NQ & Q</p>	<p>Not Avail. In: NY</p>	<p>6.50% 0-75 4.875% 76-79</p> <p>Option B 5.00% 0-75 3.75% 76-79 0.25% years 2+</p> <p>Option C 3.50% 0-75 2.625% 76-79 0.50% years 2+</p> <p>Option D avail.</p> <p>Charge back at Death. First 6 months: 100% Second 6 months: 50%</p>
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<p>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX</p> <p>A.M. Best "A" S&P "A"</p> <p>Index Dates: 1st, 8th, 16th and 24th of each month</p> 	<p>Strategy Indexed Annuity PLUS 7 year Flexible premium</p> <p>Issue dates: 1st, 8th, 16th & 24th of the month</p> <p>Effective 02/01/22</p>	<p>\$10,000 min NQ & \$5,000 Q \$1,500,000 Max.</p> <table border="1"> <tr> <td>Declared Rate</td> <td>2.05%</td> </tr> <tr> <td>1 Year Performance</td> <td>3.35% Rate</td> </tr> <tr> <td>1 Year Monthly Sum</td> <td>2.00% Cap</td> </tr> <tr> <td>1 Year: 100% Par.</td> <td>4.35% Cap</td> </tr> <tr> <td>1 Year: 50% Par.</td> <td>4.60% Cap</td> </tr> <tr> <td>1 Year: Ap2p</td> <td>25% Par</td> </tr> <tr> <td>Nasdaq 100 Growth Cap</td> <td>4.35% Cap</td> </tr> <tr> <td>S&P MARC 5% Vol</td> <td>85% Par</td> </tr> </table>	Declared Rate	2.05%	1 Year Performance	3.35% Rate	1 Year Monthly Sum	2.00% Cap	1 Year: 100% Par.	4.35% Cap	1 Year: 50% Par.	4.60% Cap	1 Year: Ap2p	25% Par	Nasdaq 100 Growth Cap	4.35% Cap	S&P MARC 5% Vol	85% Par	<p>1-3% on 87.5% of Premium</p>	<p>10% of the Vested Account Value available after the first contract year.</p> <p>Confinement Rider Terminal Illness Rider Disability Rider</p> <p><u>Income Riders:</u> Lifetime Income (Fixed) Lifetime Income (Fixed + Interest)</p>	<p>7,6,5,4,3,2,1 % (+/- MVA)</p> <p>Death Benefit: Full Account Value</p>	<p>0-80 NQ & Q</p>	<p>Avail. in all states</p>	<p>5.00% Ages 0-75 4.00% Ages 76-80</p> <p>Trail Option 0.50% 0-75 Trail 0.50% yrs 2+ 0.50% 76-80 Trail 0.38% yrs 2+</p> <p>Chargeback at Death: 100% first year</p>																															
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S&P MARC 5% Vol	85% Par																																																						






Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission
RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A++" S&P "A+"</i> 	The Keystone™ 7 Index Annuity Single Premium Deferred Annuity Index Strategies are tied to the S&P 500 Effective 06/02/21	\$10,000 min NQ & Q Ages 0-75 \$1,000,000 max 76-85 \$500,000 Fixed Account: 1st Year Interest Rate 2.05% (min. 1%) Annual Point-to-Point: Current Cap 4.00% (min. 1%) Monthly Averaging: Current Cap 4.25% (min. 1%) Annual Point-to-Point: Participation Rate 32% (min. 10%)	Guaranteed Min. Annuity 1.00% on 100% of premium Or 1.00% on 87.5% of Premium	10% Of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges. Systematic withdrawals available in the first year on the Fixed Interest Strategy. <i>Annuitization:</i> After the 5th year for 5 years or more.	9,8,7,6,5,4,3 Confinement Waiver: Ages 0-74 at issue: Up to 25% of your annuity value penalty free in each year that you are confined. Annuitant must be confined for 90 consecutive days starting after the first contract year. Terminal Illness Waiver Death Benefit: Death of Annuitant- Full account value Death of Owner who is not annuitant- Annuity value or Guaranteed minimum value less any applicable surrender charges.	0-85 NQ & Q	Not Avail. In: MT,NY NJ: does not have participation strategies.	4.50% 0-80 2.70% 81-85 <u>Trail A</u> 2.75% 0-75 year 1 0.315% year 2+ 1.65% 76-85 year 1 0.189% year 2+ Charge back at Death. First 6 months: 100% Second 6 months: 50%
		Crediting No Charge Charge*						
FIDELITY & GUARANTY LIFE <i>A.M. Best "A-"</i> Effective 11/08/21 	AccumulatorPlus 7 Flexible Premium Index Annuity Index	\$10,000 min NQ & Q Rate 1.00% N/A	1-3% on 87.5% of Premium 10% of the Account Value after the first contract year. Systematic Withdrawals Nursing Home Rider Terminal Illness Rider Home Health Care Rider	9,9,8,7,6,5,4% (+/- MVA) No MVA: AK,IL,MN,MO,OR,PA,WA Nursing Home Confinement Rider. Confinement must begin after the 1st contract anniversary and must be confined for at least 90 consecutive dates. Penalty free will be increased by 10% of the accumulation value each year while confined Full Account Value at Death	0-85 NQ & Q	Not Avail. In: NY	4.50% 40-70 3.50% 71-80 2.75% 81-85 <u>Trail Option :</u> 1.00% 0-70 Trail 0.60% Yrs 2+ 1.00% 71-85 Trail 0.55% Yrs 2+ Charge back at Death 100% first year	
		Fixed Account Rate 1.00% N/A						
		S&P 500 MPP Cap 1.50% 2.35%						
		S&P 500 Monthly Average 3.25% 6.50%						
		S&P 500 APP Cap 3.25% 5.75%						
		S&P 500 APP Par Rate N/A 35%						
		Barclays Trailblazer Sector 5 Spread/Par Rate 0% / 110% 0% / 150%						
		S&P 500 Declared Rate on gain 3.00% 5.00%						
*Current Charge 1.25%								
GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> Effective 01/24/22 	Choice AccumulationSM II 7 year Fixed Account	\$25,000 Min NQ & Q Single Premium \$1,000,000 Max 0-80, \$500,000 81-85 Rates <\$100K Rates \$100K+ Bail-Out	1.00% on 87.5% of Purchase Payments less any withdrawals 10% of the beginning of year contract value available after the first contract year. Nursing Home Waiver Terminal Illness Waiver Full Account Value at Death	9,8,7,6,5,4,3,% (+/- MVA) Optional Enhanced Death Benefit Rider ages 0-75: -7% simple interest for 15 years -0.50% fee	0-85	Not Avail. In: NY	5.00% 50-80 2.75% 81-85 <u>Option B:</u> 3.00% 50-80 1.75% 81-85 Trail 0.40% Yrs 2+ <u>Option C:</u> 1.50% 50-80 1.00% 81-85 Trail 0.75% Yrs 2+ Chargeback at death 100% months 1-12.	
		1.65% 1.70% 1.00%						
		MSCI EAFE Point-to-Point 4.55% Cap 4.85% Cap 2.00%						
		Russell 2000 Point-to-Point 4.55% Cap 4.85% Cap 2.00%						
		S&P 500 Point-to-Point 4.55% Cap 4.85% Cap 2.00%						
		S&P 500 Monthly Point-to-Point 0.90% Cap 0.95% Cap 1.00%						
		PIMCO Balanced Point-to-Point 70% Par 70% Par 30%						
		S&P 500 Performance Trigger 3.15% Rate 3.50% Rate 1.50%						
		BlackRock Diversa Vol. Cont. 2 Year 3.70% Fee 3.50% Fee 9.00%						
		Franklin US Index 2 Year 3.70% Fee 3.50% Fee 9.00%						





Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission		
GREAT AMERICAN LIFE® <i>A.M. Best 'A+'</i> 	American Legend® 7 Flexible Purchase Payments Max Premium: \$1,000,000 max (18-75) \$750,000 max (76-79) \$500,000 max (80-85) Rates Effective 01/21/22 and are subject to change at any time AK,CA, PA,UT Rates Differ	\$10,000 min NQ & Q Additional Premium: \$2,000 Q & \$5,000 NQ	1.00% on 87.5% of Purchase Payments, less gross withdrawals, less early withdrawal charges that would apply to full Surrender	10% of the Account Value as of the prior Contract Anniversary (plus any purchase payments received) available after the first contract year. Withdrawals will be taken first from the Purchase Payment Account, then from funds in the Declared Rate Strategy. (Min. withdrawal: \$500. Min Account Value after withdrawal: \$5,000)	9,8,7,6,5,4,3 % (+/- MVA) Long Term Care Waiver Surrender charges waived if owner is confined to hospital/nursing home for 90 days, confinement begins after 1 st contract year. Not available in all states. Some restrictions apply. Call for details. Terminal Illness Waiver (not available in all states) Death Benefit: Greater of the Account Value or the GMSV will be paid at death of owner. <i>Can annuitize after year 1 for min. of 5 years, or for life</i> Optional Riders: IncomeSecure Inheritance Enhancer	18-85 Q 0-85 NQ 18-75 Inherited IRA	All Except: IA,NY Commission charge back at death 50% in 1 st 6 months. <u>Trail 40,50 & 60% available.</u> <u>Call for details.</u>	4.75% 0-75 2.75% 76-85 <u>Mod 3</u> 3.25% 0-75 2.10% 76-85 1.50% year 2 1.00% year 3 <u>Trail 25</u> 3.95% 0-75 2.50% 76-85 0.25% Trail years 2+ <u>Trail 75</u> 1.35% 0-75 1.00% 76-85 0.75% Trail years 2+		
		<\$100K							\$100,000+	
		Fixed Rate							1.70%	1.85%
		S&P APP							4.65% Cap	4.90% Cap
		S&P 500 Risk Control APP							45% Par	50% Par
		S&P U.S. Retiree Spending APP							60% Par	65% Par
		iShares U.S. Real Estate APP							4.25% Cap	4.75% Cap
		S&P Monthly Sum							1.90% Cap	1.85% Cap
		Gold APP							4.75% Cap	5.00% Cap
		S&P 500 7-year cap lock APP							4.05%	4.30%
Sentinel Security Life <i>A.M. Best "B++"</i> 	Retirement Plus Multiplier™ Single Premium Fixed Index Annuity Effective 03/15/21 **FL rates differ. Call for details	\$5,000 min NQ & Q \$1,000,000 Max Fixed Interest Rate : Declared Interest rate 2.00% S&P 500 Annual point-to-point 1 Year Cap: 4.00% 1 Year Participation Rate: 28% 2 Year Participation Rate: 36% Goldman Sach's Aging of America Dynamic Blance index Point-to-Point 1 Year Participation Rate: 75% 2 Year Participation Rate: 100% 3 Year Participation Rate: 140%	1.00%	5% of accumulation value available after the first year. (Max of 2 withdrawals per year) <u>Optional Riders for a fee:</u> -Growth Benefit: Accumulation Buy-Up Rider. Ages 0-85 -Income Multiplier: Guaranteed Lifetime Withdrawal Benefit Rider. Ages 55-85	10, 9, 8, 7, 6% (+/- MVA)	0-85 NQ & Q	Not Avail In: AK,AL,CT,DE, MA,ME, MI,MO,NH, NJ,NY,SC,TN,VA,VT,WI,WV	6.00% 0-75 4.75% 76-80 2.50% 81-85 Chargeback at Death: 100% year 1		
		\$10,000 min NQ & Q								
		Fixed Rate							1.50%	1.60%
		S&P APP							4.50% Cap	4.75% Cap
		S&P 500 Risk Control APP							40% Par	45% Par
		S&P U.S. Retiree Spending APP							60% Par	65% Par
		iShares U.S. Real Estate APP							3.80% Cap	4.05% Cap
		S&P 500 5 year cap lock APP							4.00%	4.25%
		Rates Differ: AK,CA,PA,UT								
		GREAT AMERICAN LIFE® <i>A.M. Best 'A+'</i> 							American Landmark 5® Single Purchase Payments (Subsequent purchase payments allowed in first 2 months) Max Premium: \$1,000,000 max (18-75) \$750,000 max (76-79) \$500,000 max (80-85) Effective 01/21/22	\$10,000 min NQ & Q













Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission
RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A++" S&P "A+"</i> 	The Keystone™ 5 Index Annuity Single Premium Deferred Annuity Index Strategies are tied to the S&P 500 Effective 06/02/21	\$10,000 min NQ & Q Ages 0-75 \$1,000,000 max 76-85 \$500,000 Fixed Account: 1st Year Interest Rate 2.05% (min. 1%) Annual Point-to-Point: Current Cap 3.65% (min. 1%) Monthly Averaging: Current Cap 3.90% (min. 1%) Annual Point-to-Point Participation Rate 30% (min. 10%)	Guaranteed Min. Annuity 1.00% on 100% of premium Or Non Forfeiture Rate: 1.00% on 87.5% of Premium	10% Of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges. Systematic withdrawals available in the first year on the Fixed Interest Strategy. <i>Annuitization: After the 5th year for 5 years or more.</i>	9,8,7,6,5 % Confinement Waiver: Ages 0-74 at issue: Up to 25% of your annuity value penalty free in each year that you are confined. Annuitant must be confined for 90 consecutive days starting after the first contract year. Terminal Illness Waiver Death Benefit: Death of Annuitant- Full account value Death of Owner who is not annuitant- Annuity value or Guaranteed minimum value less any applicable surrender charges.	0-85 NQ & Q	Not Avail. In: MT,NY NJ: does not have participation strategies.	3.25% 0-80 1.95% 81-85 <i>Trail A</i> 1.75% 0-75 year 1 0.27% year 2+ 1.05% 76-85 year 1 0.162% year 2+ Charge back at Death. First 6 months: 100% Second 6 months: 50%
GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> Effective 01/24/22 	Choice Accumulation™ II 5 year Fixed Account	\$25,000 Min NQ & Q Single Premium \$1,000,000 Max (ages 0-80) \$500,000 Max (ages 81-85) Rates <\$100K Rates \$100K+ Bail-Out	1.00% on 87.5% of Purchase Payments less any withdrawals Or GMAV at 0.75%	10% of the beginning of the year Value available after the first contract year. Any withdrawal terminates the GMAV value Nursing Home Waiver Terminal Illness Waiver	9,8,7,6,5,0% (+/- MVA) Full Account Value at Death	0-85	Not Avail. In: NY	<i>Option A:</i> 4.00% 0-80 1.75% 81-85 <i>Option B:</i> 2.50% 0-80 1.50% 81-85 Trail 0.40% Yrs 2+ <i>Option C:</i> 1.00% 0-80 0.75% 81-85 Trail 0.75% Yrs 2+
GREAT AMERICAN LIFE® <i>A.M. Best "A+"</i> 	American Landmark 3® Single Purchase Payments (Subsequent purchase payments allowed in first 2 months) Effective 01/21/22	\$50,000 min NQ & Q \$1,000,000 max (0-80) \$500,000 max (86+) <\$150K \$150,000+	1.10%* on 87.5% of Purchase Payments, less gross withdrawals, less early withdrawal charges that would apply to full Surrender *In WA 1.25%	10% of the Account Value as of the prior Contract Anniversary (plus any purchase payments received) available after the first contract year.	9,8,7% (+/- MVA) Terminal Illness Waiver Extended Care Waiver (not available in all states) Death Benefit: Greater of the Account Value or the GMSV will be paid at death of owner.	0-90 NQ & Q 0-75 Inherited IRA and Inherited Non-qualified 0-85 TX	All Except: NY Commission charge back at death 100% first year.	2.50% 0-75 2.00% 76-85 1.50% 86-90 <i>Trail 25</i> 2.00% 0-75 1.50% 76-85 1.00% 86-90 0.25% Trail years 2+
		Non MVA where Rates Differ: AK, PA, UT						





Annuity/LTC Hybrids and Fixed Annuity





Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission												
GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A"</i> 	ForeCareSM Single Premium tax-deferred annuity with qualified long term care benefits Simplified Underwriting!	\$35,000* min Single & Joint \$400,000 Max Single. \$600,000 Joint Non-Qualified funds only *OR: Standard \$60K single & \$70K joint Premier: \$40K single & \$50K joint **Call for VT & WI premiums Under \$200K: First Year Interest Rates 2.75% Over \$200K: First Year Interest Rate 3.00% Premier = 3x Account Value Standard = 2x Account Value for LTC Effective 09/15/21	1.00% 0.10% after surrender term	10% of the beginning of the year Contract Value may be withdrawn each year. Long Term care benefit claims will reduce the amount available for the 10% Free Withdrawals. Optional Nonforfeiture Benefit Rider Optional Inflation Protection Rider	8,8,7,6,5,4,3,2,1% (+/-MVA) Single Life <table border="1"> <tr> <th>Rating</th> <th>Accelerated Benefit</th> <th>Extended Benefit</th> <th>Total Duration</th> </tr> <tr> <td>Standard</td> <td>36 Months</td> <td>36 Months</td> <td>72</td> </tr> <tr> <td>Premier</td> <td>24 Months</td> <td>48 Months</td> <td>72</td> </tr> </table>	Rating	Accelerated Benefit	Extended Benefit	Total Duration	Standard	36 Months	36 Months	72	Premier	24 Months	48 Months	72	50-80 NQ	Not Avail. in: CT,NY	7.00% Ages 50-75 3.50% Ages 76-80
					Rating	Accelerated Benefit	Extended Benefit	Total Duration												
Standard	36 Months	36 Months	72																	
Premier	24 Months	48 Months	72																	
Call for Joint Schedule Benefit Eligibility -unable to perform 2 of 6 ADL's -Severe Cognitive Impairment -Assessment & plan of care completed by a licensed Health Care Practitioner -Satisfaction of 90-day deductible period (Elimination period is waived for home health care with qualifying plan of care)																				
Guaranty Income Life Insurance Company (GILICO) <i>A.M. Best "B++"</i> 	AnnuiCare 5, 7, 10 Single Premium Simplified Underwriting! Effective 03/01/21	\$36,500 min NQ & \$50,000 Q Max: \$600,000 AnnuiCare 5: 2.15% AnnuiCare 7: 2.30% AnnuiCare 10: 2.45% Leverage 3x Account Value for LTC	1.00%	100% of the accumulated interest. Full Account Value at Death	AnnuiCare 7 8,7,6,5,4% AnnuiCare 7 8,7,6,5,5,4,3% AnnuiCare 10 9,8,7,6,5,5,4,3,2,1% (IA: 8,7,6,6,5,4,3,2,1)	5 & 7 Yr: 18-85 NQ & Q* 10 Yr: 18-79 NQ & Q*	All Except: AK,CT, DE,HI,ID, ME,MA,M D,MN,NH, NJNY,PA,R I,SD,VT,VI, WV,WI	AnnuiCare 5: 2.00% Ages 0-74 1.00% Ages 75-85 AnnuiCare 7: 4.50% Ages 0-74 2.50% Ages 75-85 AnnuiCare 10: 7.50% Ages 0-74 5.50% Ages 75-79 Charge back at death 100% first 6 months 50% 7-12 months												
					Benefit Eligibility -unable to perform 2 of 6 ADL's -Severe Cognitive Impairment -Satisfaction of 90-day deductible period LTC Benefit Period- 6 years				*Must be 59 1/2.											
OneAmerica Company The State Life <i>A.M. Best "A+" (Superior) Standard & Poor's "AA" (Very Strong)</i> 	Indexed Annuity Care[®] Single Premium Indexed Annuity Minimal number of health questions on application. No phone call.	\$50,000 NQ & Q NQ Fund = tax free benefit* \$500,000 Max Fixed Account: Interest Rate 1.00% Annual Point-to-Point: Cap 2.00% Annual Point-to-Point: Par 10% Monthly Averaging: Cap 2.00% Monthly Averaging: Par 10% Rates Effective 03/15/20	1.00%	10% of the accumulation value, available after the 1 st contract year. *NQ Withdrawals for LTC expenses from the LTC Fund are not subject to Tax. Pension Protection Act (1/1/10) Friendly Product Full Accumulation Value at Death	9,8,7,6,5,4,3,2,1 % LTC Fund Withdrawals -60 day waiting period before funds can be accessed -Qualification to access funds in one of two ways: 1) Inability to perform 2 of the 6 activities of daily living 2) Cognitive impairment -LTC Multipliers. Greater of: 1) Account Value x 1.01 and increases by 0.01 each year to max out at 1.15 2) Premium x 1.15 at year 11 and increasing each year by 0.05. Maxing out at 1.50 -Minimum 24 months of coverage single and 30 months for joint -Reimbursement for LTC expenses	40-85	Not Avail. in: NY	6.00% 50-75 4.50% 76-85												

Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission
AMERICAN NATIONAL INSURANCE COMPANY GAL-VESTON, TX A.M. Best "A" S&P "A" 	Century Plus Single Premium 5% First year bonus Effective 02/01/22	\$5,000 min \$1,500,000 max <u>\$100,000+:</u> 1st Year Rate 6.90% Base rate is 1.90% <u><\$100,000:</u> 1st Year Rate 6.80% Base rate is 1.80%	1.00% on 90% of Premium	10% of annuity value as of the beginning of each policy year, beginning in year one. Systematic withdrawals available immediately, includes monthly interest option. Full Value at Death	10,9,8,7,6,5,4,3,2,1% CA: 9,8,7,6,5,4,3,2,1% (+/- MVA) Included Riders: Nursing home or Hospital confinement Disability Terminal Illness Option Income Rider for a Fee	0-80 NQ & Q	All Except: NY Charge back at death 100% first 6 months 50% 7-12 months	0-75 5.00% 76-80 3.00% Charge back at death 100% first 6 months 50% 7-12 months
AMERICAN GENERAL LIFE INSURANCE COMPANY A.M. Best "A" SIP "A" 	Assured Edge Income Achiever Single Premium Deferred Annuity Rate Guarantee! Effective 01/01/21	\$25,000 min \$1,000,000 max Guaranteed Rate 1.00%	1-3% On 87.5% of Premium	10% of annuity value as of the Previous contract anniversary each policy year, beginning in year one. Systematic withdrawals available immediately, includes monthly interest option. Full Value at Death	9,9,8,7,6,5,4,3,2,1% CA: 9,8,7,6,5,4,3,2,1% (+/- MVA) Included Riders: Estd Care Activities of Daily Living Terminal Illness Income Rider Included	50-80 NQ & Q	All Except: NY Charge back at death 100% first year	50-80 4.50% <u>Trail 2</u> 3.25% 50-80 0.25% Trail years 2+ <u>Trail 3</u> 2.00% 50-80 0.50% Trail years 2+ <u>Trail 4</u> 1.00% 50-80 0.75% Trail years 2+
SAGICOR LIFE INSURANCE COMPANY A.M. Best "A-" 	Gold Series Sage Choice Single Premium Deferred Annuity Bailout Feature Effective 04/21/20	\$2,000 Q & NQ \$500,000 max 1st Year Interest Rate 2.00% After the first policy year if renewal rate is lower than a rate that is 1% below the initial fixed rate, the owner may request within 30 days to surrender contract penalty free	2.00% Years 1-10 3.00% Years 11+	10% of the last contract anniversary may be withdrawn each year starting in year 1 Monthly Interest Option available for policies with an account value of \$25,000+. Must elect at issue to start in year 1 <u>Annuitization:</u> After the 1st year for 5 year certain or more.	7,7,7,6,5,3 % (+/- MVA) Waiver of Surrender Charges: If owner is confined to a licensed nursing home or hospital for 90 consecutive days. The client can access the full account value. Full Value at Death	0-90 NQ & Q	All Except: AK,CT,ME,MT ,NH,NY,VT	3.00% 0-80 1.75% 81-90 Charge back at death 100% first 6 months 50% 7-12 months
AMERICAN NATIONAL INSURANCE COMPANY GAL-VESTON, TX A.M. Best "A" S&P "A" 	WealthQuest Citadel Seven Diamond Series Flexible Premium (Additional premiums added in years 1-3 receive the 2% additional interest) Effective 02/01/22	\$5,000 NQ-\$2,000 Q \$1,500,000 max 1st Year Rate 3.95% Base rate is 1.95% (Base rate is guaranteed in year 2) Policies over \$100,000+ receive an additional 10 basis pts for life of contract.	2.00% MD Index All other states	10% of annuity value as of the beginning of each policy year, beginning in year one. Systematic withdrawals available immediately, includes monthly interest option. Principal Guarantee	7,7,7,6,5,4,2 % Confinement waiver*: Issue ages 0-80. Available if confined after 3 months for a minimum of 60 days. Terminal Illness rider Full Value at Death Can annuitize after year 1 for min. of 10 years.	0-85 NQ & Q	Available in all states	0-80 3.50% 81-85 2.50% Commission charge back at death in the first year, Ages 80+
EQUITRUST LIFE INSURANCE COMPANY A.M. Best "B++" S&P "BBB+" 	ChoiceFour Single Premium Deferred Annuity. Additional deposits in first year only. Liquidity + MVA version Effective 08/21/20	\$10,000 NQ & Q Max: \$1,000,000 1.50% First Year Premium Bonus 1st Year Rate 2.00% (First year yield 4.54%) Min.Base rate is 1.00%	1-3% On 100% of premium	Interest Only in 1st contract year. 10% of account value years 2+ Nursing home rider Ages 0-80 Terminal illness rider	12,11,10,9,8,7% (+/- MVA) Surrender charges differ: AK,CA,CT,ID,IN,MA,MD,MN,MT,NV,NJ,OH,OK,OR,PA,TX,UT,VT,WA 9,8,7,6,5,5,4,5% (+/- MVA) Full Value at Death	0-85	All Except: NY Charge back at Death 100% months 1-6, 50% months 7-12	5.50% Ages 0-80 4.125% Ages 81-85 Charge back at Death 100% months 1-6, 50% months 7-12

Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission															
RATE LOCK PRODUCTS (MYGAs)																							
Nassau Life and Annuity Company <i>A.M. Best "B++"</i> 	MyAnnuity 5X / 7X Single Premium Deferred Annuity E-Application Only Effective 12/01/21	\$10,000 min NQ & Q \$1,000,000 max	1-3% on 87.5% of premium	Must elect at issue 0% or 10%	5 Year: 9,8,7,6,5 % 7 Year: 9,8,7,6,5,4,3 % (+ or - MVA) <i>30 Day window at the end of the guarantee period to exit before renewal</i> <i>Annuitization available after the first year</i> Nursing Home Rider Terminal Illness Rider Full Value at Death	0-85 NQ & Q	Not Available in: CA,MA,ME,NY Charge back at Death 100% first 6 months, 50% months 7-12	5 Year: 2.10% 0-80 1.10% 81-85 7 Year: 2.60% 0-80 1.35% 81-85 0.15% Comp. Bonus Submitted 12/1/2021 through 1/31/2022															
		<table border="1"> <tr> <th>Free Withdrawals</th> <th>5 Year</th> <th>7 Year</th> </tr> <tr> <td>0%</td> <td>3.00%</td> <td>3.10%</td> </tr> <tr> <td>10%</td> <td>2.80%</td> <td>2.90%</td> </tr> </table>							Free Withdrawals	5 Year	7 Year	0%	3.00%	3.10%	10%	2.80%	2.90%						
		Free Withdrawals							5 Year	7 Year													
0%	3.00%	3.10%																					
10%	2.80%	2.90%																					
American Equity Investment Life Insurance Company <i>West Des Moines, IA</i> <i>A.M. Best "A-"</i> 	Guarantee-Shield Series <i>(SPDA-MYGA MVA)</i> <i>Single Premium Deferred Annuity</i> Effective 08/31/21	\$10,000 NQ & Q Max: 0-69 \$1,500,000 70-74 \$1,00,000 & 75-80 \$750,000, 80+ \$500,000	1.00% On 90% of premium	10% of the Account Value as of the prior Contract Anniversary available after the first contract year. Systematic withdrawals of Interest only after 30 days Enhanced Benefit Rider	GuaranteeShield 3: 9,8,7 % GuaranteeShield 5: 9,8,7,6,5% (+/- MVA) Full Value @ death	18-85 NQ & Q	All Except: CA,NY	3Year 1.50% 0-80 1.13% 81-90 5 Year 2.25% 0-80 1.69% 81-90 Charge back at death in first year. 100% first month & decreases by 1/12 each month															
		GuaranteeShield 3: 1.45% GuaranteeShield 5: 2.00%																					
SILAC INSURANCE COMPANY <i>Formerly known: EQUITABLE LIFE & CASUALTY</i> <i>A.M. Best "B+" with developing implications</i> 	SECURE SAVINGS <i>Single Premium Only</i> Effective 11/09/20 *Without home office approval	\$10,000 – \$500,000*	1.00 - 3.00%	9,8,7,6,5 % +/- MVA (30 day window at the end of the rate guarantee term to exit MVA and penalty free)	18-90 NQ & Q	All Except: MN,NJ,NY **Elite All Except CA,MD,MA,MN,NJ,NY,OR,PA,VI,WA	2 Year: 1.25% Ages 0-80 1.00% Ages 81-90 5 year: 2.00% Ages 0-75 1.75% Ages 76-80 0.75% Ages 81-90 Charge back at death 100% first 6 months 50% 7-12 months																
		<table border="1"> <tr> <th></th> <th>Secure Savings</th> <th>Secure Savings Elite**</th> </tr> <tr> <td>2 Year</td> <td>1.75%</td> <td>2.15%</td> </tr> <tr> <td>5 Year</td> <td>2.70%</td> <td>2.95%</td> </tr> </table>							Secure Savings	Secure Savings Elite**	2 Year	1.75%	2.15%	5 Year	2.70%	2.95%							
								Secure Savings	Secure Savings Elite**														
		2 Year						1.75%	2.15%														
		5 Year						2.70%	2.95%														
		**FL rates differ. Secure Savings Elite includes death benefit equal to full value: 2 year = 1.85% and 5 year 2.80%																					
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THE STANDARD <i>A.M. Best "A"</i> <i>S&P "A+"</i> <i>Moody's "A1"</i> <i>Fitch "AA-"</i> 	Focused Growth Annuity (FGA) Single Premium Deferred Annuity Rate Guarantee! Additional premiums accepted in the first 90 days of the contract	\$15,000 min NQ & Q \$1,000,000 max	1.00%	Interest only payments after first 30 days	9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5 %+ or - MVA for 10 years (30 day window at the end of the rate guarantee term to exit MVA and penalty free) <i>Nursing Home waiver:</i> Available after first year. Must be confined to nursing home residence for 30 consecutive days. Not Avail. in MA Terminal Condition Waiver <i>Annuitization</i> After year 1 for 5 years or longer Full Value at Death	FGA 3 & 5 0-93 NQ & Q FGA 6 18-90* FGA 7 18-90* FGA 10 18-80* *Annuitant Can be age 0+	Not Available in: NY (CA FGA 10 not avail) Charge back at Death Ages 0-85: None 86+: 100% first 6 months, 50% months 7-12	FGA 3 1.50% 0-80 0.75% 81-85 0.50% 86-93 FGA 5 2.00% 0-80 1.00% 81-85 0.77% 86-93 FGA 7 2.00% 0-80 1.00% 81-85 0.77% 86-90 FGA 10 3.00% 0-80															
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<p>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX <i>A.M. Best "A" S&P "A"</i>   </p>	<p>Palladium MYG Single Premium Rate Guarantee!</p>	<p>\$5,000 min \$1,500,000 max NQ & Q</p> <table border="1"> <thead> <tr> <th></th> <th><\$100K</th> <th>\$100K-\$250K</th> <th>\$250K+</th> </tr> </thead> <tbody> <tr> <td>3-yr</td> <td>1.85%</td> <td>1.95%</td> <td>2.10%</td> </tr> <tr> <td>5-yr</td> <td>2.05%</td> <td>2.15%</td> <td>2.30%</td> </tr> <tr> <td>6-yr</td> <td>2.35%</td> <td>2.45%</td> <td>2.60%</td> </tr> <tr> <td>7-yr</td> <td>2.35%</td> <td>2.45%</td> <td>2.60%</td> </tr> <tr> <td>8-yr</td> <td>2.35%</td> <td>2.45%</td> <td>2.60%</td> </tr> <tr> <td>9-yr</td> <td>2.45%</td> <td>2.55%</td> <td>2.70%</td> </tr> <tr> <td>10-yr</td> <td>2.45%</td> <td>2.55%</td> <td>2.70%</td> </tr> </tbody> </table> <p>Effective 02/01/22</p>		<\$100K	\$100K-\$250K	\$250K+	3-yr	1.85%	1.95%	2.10%	5-yr	2.05%	2.15%	2.30%	6-yr	2.35%	2.45%	2.60%	7-yr	2.35%	2.45%	2.60%	8-yr	2.35%	2.45%	2.60%	9-yr	2.45%	2.55%	2.70%	10-yr	2.45%	2.55%	2.70%	<p>1.50% MD,WY NAIC Index: All other states.</p>	<p>10% available after the 1st contract year Interest only available immediately</p>	<p>8,8,8,7,6,5,4,3,2,1 (Surrender charge schedule applies to all guarantee periods. At the end of the guarantee period there is a 30 day window in which all funds can be accessed without penalty) +/- MVA Terminal illness rider Nursing Home waiver: Confinement needs to begin after 90 days and must be confined for 60 days. Annuitization After year 3 for 5 years or longer Full Value at Death</p>	<p>0-90 NQ & Q</p>	<p>Not Avail in: UT Commission charge back at death in the 1st year</p>	<p>3-year 0-79 1.50% 90+ .50% 4-year 0-79 2.00% 90+ 1.00% 5-year 0-79 2.50% 90+ .50% 6-year 0-79 2.50% 90+ .50% 7-year 0-79 2.50% 90+ .50% 8-year 0-79 2.50% 90+ .50% 9-year 0-79 2.50% 90+ .50% 10-year 0-79 2.50% 90+ .50%</p>				
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<p>GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i>   </p>	<p>SecureForeSM Single Premium Effective 01/24/22</p>	<p>\$10,000 min NQ & Q \$1,000,000 Max 0-80, \$500,000 81+</p> <table border="1"> <thead> <tr> <th></th> <th>Low Band <\$100K</th> <th>High Band \$100K+</th> </tr> </thead> <tbody> <tr> <td>3 Year:</td> <td>1.95%</td> <td>2.00%</td> </tr> <tr> <td>5 Year:</td> <td>2.45%</td> <td>2.50%</td> </tr> </tbody> </table>		Low Band <\$100K	High Band \$100K+	3 Year:	1.95%	2.00%	5 Year:	2.45%	2.50%	<p>0.10%</p>	<p>10% of the beginning of year contract value available after the first year, not available in year where full surrender occurs Nursing Home Waiver: If the owner becomes confined for 60 consecutive days after the 1st contract year Terminal Illness Waiver</p>	<p>SecureFore 3: 8,8,7 % SecureFore 5: 8,8,7,6,5 % Full Account Value at Death</p>	<p>0-85 NQ & Q NQ stretch 0-75</p>	<p>Not Avail in: SecureFore 3: NY SecureFore 5: NY</p>	<p>SecureFore 3: 1.80% Ages 0-80 0.90% Ages 81-85 SecureFore 5: 2.50% Ages 0-80 1.25% Ages 81-85</p>																											
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<p>OXFORD LIFE INSURANCE COMPANY <i>A.M. Best "A"</i>   </p>	<p>Multi-Select Single Premium Effective 02/01/22</p>	<p>\$20,000 min NQ & Q Max: 18-75 \$1,000,000 76-80 \$750,000, 81-85 \$500,000</p> <p>3 Year: 2.05% 4 Year: 2.55% 5 Year: 2.60% 6 Year: 2.95% 7 Year: 2.85% 8 Year: 3.05% 9 Year: 2.95% 10 Year: 3.00%</p>	<p>1.00%</p>	<p>10% of the accumulated annuity value available after the 1st year. Two withdrawals per year. Systematic withdrawal of interest available at issue in the first year.</p>	<p>10,9,8,7,6,5,4,3,2,1% (+ or - MVA) 30 Day window at end of term to where surrender charges and MVA are waived. Home Health Care Benefit Nursing Home Benefit Terminal Illness Benefit (where avail) Annuitization After 1st year for life with 10 year or longer Full Account Value at Death</p>	<p>18-85</p>	<p>All Except AL,MS,NY, VT,WV Charge back at death first contract year, adjusted quarterly.</p>	<p>3-year 0-75 1.00% 76-80 .50%, 81-85 .38% 4-year 0-75 1.30% 76-80 .55%, 81-85 .45% 5-year 0-75 2.50% 76-80 1.50%, 81-85 1.15% 6-year 0-75 1.25% 76-80 .75%, 81-85 .55% 7-year 0-75 2.50% 76-80 1.50%, 81-85 1.15% 8-year 0-75 1.45% 76-80 .90%, 81-85 .60% 9-year 0-75 2.75% 76-80 1.75%, 81-85 1.20% 10-year 0-75 3.00% 76-80 2.00%, 81-85 1.50%</p>																																				
<p>Guaranty Income Life Insurance Company (GILICO) <i>A.M. Best "B++"</i>   </p>	<p>Guaranty Rate Lock Single Premium Effective 02/01/22</p>	<p>\$10,000 min. Q & NQ (Max: 0-79 \$5M and 80+ \$500,000 without approval)</p> <table border="1"> <thead> <tr> <th></th> <th><\$100K</th> <th>\$100K-\$250K</th> <th>\$250K+</th> </tr> </thead> <tbody> <tr> <td>3-yr</td> <td>2.20%</td> <td>2.20%</td> <td>2.30%</td> </tr> <tr> <td>4-yr</td> <td>1.95%</td> <td>1.95%</td> <td>2.05%</td> </tr> <tr> <td>5-yr</td> <td>2.80%</td> <td>2.90%</td> <td>3.00%</td> </tr> <tr> <td>6-yr</td> <td>2.35%</td> <td>2.35%</td> <td>2.45%</td> </tr> <tr> <td>7-yr</td> <td>2.70%</td> <td>2.70%</td> <td>2.80%</td> </tr> <tr> <td>8-yr</td> <td>2.65%</td> <td>2.65%</td> <td>2.75%</td> </tr> <tr> <td>9-yr</td> <td>2.90%</td> <td>2.90%</td> <td>3.00%</td> </tr> <tr> <td>10-yr</td> <td>2.90%</td> <td>2.90%</td> <td>3.00%</td> </tr> </tbody> </table>		<\$100K	\$100K-\$250K	\$250K+	3-yr	2.20%	2.20%	2.30%	4-yr	1.95%	1.95%	2.05%	5-yr	2.80%	2.90%	3.00%	6-yr	2.35%	2.35%	2.45%	7-yr	2.70%	2.70%	2.80%	8-yr	2.65%	2.65%	2.75%	9-yr	2.90%	2.90%	3.00%	10-yr	2.90%	2.90%	3.00%	<p>1-3% on 87.5% of premium</p>	<p>5% of prior anniversary accumulation value available after the 1st year.</p>	<p>9,8,7,6,5,4,3,2,1,0.50% (+ or - MVA) 30 Day window at end of term to where surrender charges and MVA are waived. Full Account Value at Death</p>	<p>3-5 Year: 0-100 NQ & Q 6-10 Year: 0-90</p>	<p>All Except: AK,HI,ME, NY,</p>	<p>3 YR: <74 1.85%, 75+ 0.93 % 4 YR: <74 2.25%, 75+ 1.13 % 5 YR: <74 2.75%, 75+ 1.50% 6 YR: <74 2.75%, 75+ 1.38 % 7-8 YR: <74 3.00%, 75+ 1.50 % 9-10 YR: <74 3.25%, 75+ 1.63 % Charge back at death: 100% first 6 months, 50% months 7-12</p>
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<p>Oceanview Life and Annuity Company</p> <p><i>A.M. Best "A-"</i></p> 	<p>Harborview</p> <p>Single Premium Deferred Annuity</p> <p>Effective 02/01/22</p>	<p>\$20,000 NQ & Q Max \$1,000,000 (0-75) /\$750,000 (76+)</p> <table border="1" data-bbox="476 630 829 883"> <thead> <tr> <th></th> <th>Low Band <\$80K</th> <th>High Band \$80K+</th> </tr> </thead> <tbody> <tr> <td>2 Year:</td> <td>1.95%</td> <td>2.10%</td> </tr> <tr> <td>3 Year:</td> <td>2.40%</td> <td>2.55%</td> </tr> <tr> <td>4 Year:</td> <td>2.75%</td> <td>2.90%</td> </tr> <tr> <td>5 Year:</td> <td>2.85%</td> <td>3.00%</td> </tr> <tr> <td>6 Year:</td> <td>2.95%</td> <td>3.10%</td> </tr> <tr> <td>7 Year:</td> <td>3.00%</td> <td>3.15%</td> </tr> <tr> <td>10 Year:</td> <td>3.10%</td> <td>3.25%</td> </tr> </tbody> </table> <p>CALL for California Rates</p>		Low Band <\$80K	High Band \$80K+	2 Year:	1.95%	2.10%	3 Year:	2.40%	2.55%	4 Year:	2.75%	2.90%	5 Year:	2.85%	3.00%	6 Year:	2.95%	3.10%	7 Year:	3.00%	3.15%	10 Year:	3.10%	3.25%	<p>1.00%</p>	<p>10% of the account value after the first of the year available penalty free</p> <p>Systematic withdrawals of interest but not until after year 1</p> <p>RMD friendly</p>	<p>3 Year: 9,8,7 5 year: 9,8,7,6,5 7 Year: 9,8,7,7,6,5,4,3 10 Year: 9,9,8,7,6,5,4,3,2,1 + or - MVA (CA: MVA not available and Surrender charges differ)</p> <p>30 day window prior to the end of guarantee period to avoid charges and MVA adjustment.</p> <p>Full Value at Death</p>	<p>0-89 NQ & Q</p>	<p>Not Avail. In: CT,MA, MN,NC,NY, VT,WY</p> <p>Chargeback at Death pro-rata months 1-12</p>	<p>2 Year: 0.85% 0-79 0.425% 80-89 3 Year: 1.50% 0-79 0.75% 80-89 4 Year: 1.15% 0-79 0.575% 80-89 5 Year: 2.25% 0-79 1.125% 80-89 6 Year: 1.25% 0-79 0.625% 80-89 7, 10 Year: 2.75% 0-79 1.375% 80-89</p>
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<p>NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH)</p> <p><i>A.M. Best "A+" S&P "AA-"</i></p> 	<p>NAC Guarantee Plus</p> <p>Single Premium Multi-Year Guarantee Deferred Annuity</p> <p>Effective 10/26/21</p>	<p>\$20,000 NQ & Q Min.</p> <table border="1" data-bbox="476 1024 829 1164"> <thead> <tr> <th></th> <th>Low Band <\$100K</th> <th>High Band \$100K+</th> </tr> </thead> <tbody> <tr> <td>3 Year:</td> <td>1.35%</td> <td>1.80%</td> </tr> <tr> <td>5 Year:</td> <td>1.60%</td> <td>1.90%</td> </tr> <tr> <td>7 Year:</td> <td>1.80%</td> <td>2.20%</td> </tr> </tbody> </table> <p>CA, FL only offers 3 and 5 year term.</p>		Low Band <\$100K	High Band \$100K+	3 Year:	1.35%	1.80%	5 Year:	1.60%	1.90%	7 Year:	1.80%	2.20%	<p>0.25%</p>	<p>Beginning 2nd contract year, equal to the interest earned in the prior contract year.</p> <p>Nursing Home Confinement Waiver</p>	<p>3 Year: 9, 8, 7% 5 Year: 9,8,7,6,5, % 7 Year: 9,8,7,6,5,4,3 % (+/- Interest Adjustment) Surrender Charges differ in CA</p> <p>30 day window at the end of the guarantee period with no surrender charges or interest adjustment</p> <p>Full Accumulation Value at Death</p>	<p>0-90 NQ & Q</p>	<p>All Except: NY</p> <p>CA,FL 7yr rates not avail.</p> <p>Commission charge back at death, 100% first 6 months, 50% months 7-12</p>	<p>3 Year: 1.50% 0-80 1.125% 81-85 0.75% 86-90 5 Year: 2.00% 0-80 1.50% 81-85 1.00% 86-90 7 Year: 2.50% 0-80 1.875% 81-85 1.25% 86-90</p>												
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<p>FIDELITY & GUARANTY LIFE</p> <p><i>A.M. Best "A-"</i></p> 	<p>FG Guarantee-Platinum</p> <p>Single Premium Deferred Annuity</p> <p>E-Application Only</p> <p>Effective 02/01/22</p>	<p>\$20,000 min NQ & Q \$1,000,000 max</p> <p>Platinum 3 2.15% Platinum 5 2.70% Platinum 7 2.95%</p>	<p>1-3%</p>	<p>Interest Only (Unscheduled withdrawals up to 4 times per year)</p> <p><i>Annuitization: after the 1st year for a min. of 5 years</i></p> <p>Full Accumulation Value at Death</p>	<p>3 Year: 9, 8, 7% 5 Year: 9, 8, 7, 6, 5% 7 Year: 9, 8, 7, 6, 5, 4, 3% (+/-MVA)</p> <p>30 day window at end of guarantee period to avoid charges and MVA adjustment. CT,NC,OK,VT do not reset surrender charges</p> <p>Nursing Home Waiver Terminal Illness Waiver Call for state availability</p>	<p>0-90 NQ & Q</p>	<p>Not Avail in: MT,NY</p>	<p>3 Year: 1.50% 0-79 0.75% 80-90 5 Year: 2.00% 0-79 1.00% 80-90 7 Year: 2.25% 0-79 1.125% 80-90 Commission charge back at death, 100% first year</p>																								

Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission																								
SAGICOR LIFE INSURANCE COMPANY <i>A.M. Best "A-"</i> 	Milestone MYGA <i>Single Premium Only</i> Effective 01/29/22 *Without home office approval *CA Rates: 0.05% lower **Call for FL rates	\$15,000 NQ & Q Max \$750,000*	1.00% on 87.5% of premium	10% of the account value beginning starting in year 2	3 Year: 9,8,7 5 year: 9,8,7,6,5 7 Year: 9,8,7,6,5,4,3 +/- MVA (30 day window at the end of term to exit without surrender charges or MVA adjustment) Full Value at death	0-90 NQ & Q	All Except: MT,NY	PAPER APP COMMISSIONS 3 Year 0-80 1.35% 81-85 0.85% 86-90 0.60% 4 Year 0-80 1.50% 81-85 0.85% 6-90 0.50% 5 Year 0-80 2.00% 81-85 1.25% 86-90 0.75% 6 Year 0-80 2.00% 81-85 1.35% 6-90 0.75% 7 Year 0-80 2.10% 81-85 1.60% 6-90 0.85%																								
		<table border="1"> <tr> <td></td> <td>15K+</td> <td>50K+</td> <td>100K+</td> </tr> <tr> <td>3 Yr</td> <td>1.55%</td> <td>1.95%</td> <td>2.50%</td> </tr> <tr> <td>4 Yr</td> <td>1.35%</td> <td>1.85%</td> <td>2.35%</td> </tr> <tr> <td>5 Yr</td> <td>2.15%</td> <td>2.60%</td> <td>3.00%</td> </tr> <tr> <td>6 Yr</td> <td>2.15%</td> <td>2.60%</td> <td>2.75%</td> </tr> <tr> <td>7 Yr</td> <td>2.20%</td> <td>2.65%</td> <td>2.85%</td> </tr> </table>								15K+	50K+	100K+	3 Yr	1.55%	1.95%	2.50%	4 Yr	1.35%	1.85%	2.35%	5 Yr	2.15%	2.60%	3.00%	6 Yr	2.15%	2.60%	2.75%	7 Yr	2.20%	2.65%	2.85%
									15K+	50K+	100K+																					
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E-apps earn 0.50% more commission																																
GREAT AMERICAN LIFE® <i>A.M. Best "A+"</i> 	SecureGain 3, 5 and 7SM <i>Single Premium</i> Guaranteed Interest Rates! Effective 11/07/21 No MVA: CT,IN,MN,MO,OH (call for reduced rates)	\$10,000 min NQ & Q \$750,000 max (0-79) \$500,000 max (80+) SecureGain 3SM <\$100K: 1.50% \$100,00+: 1.75% Rates differ AK, UT	1.25%	10% of the Account Value as of the most recent contract anniversary available after the 1 st year. Systematic withdrawal of interest available after first 30 days. <i>Annuitization:</i> after the 1 st year for a min. of 5 yr+	SecureGain 3SM 9,8,7,6,5 % (+ or - MVA) (Prior to the end of 3 year period there is a 30 day window to exit without surrender charges) SecureGain 5SM 9,8,7,6,5 % (+ or - MVA) SecureGain 7SM 9,8,7,6,5 ,4,3% (+ or - MVA) Extended Care Waiver Terminal Illness Waiver (where avail) Full Account Value at Death	Secure-Gain 3SM 18-89 Secure-Gain 5SM 18-89 Secure-Gain 7SM 0-85	SecureGain 3SM All Except HI,NY SecureGain 5SM All Except NY SecureGain 7SM All Except NY	SecureGain 3SM 2.00% Ages 0-80 1.50% Ages 81-85 0.50% Ages 85-89 SecureGain 5SM 2.50% Ages 0-80 1.50% Ages 81-89 SecureGain 7SM 3.50% Ages 0-80 1.50% Ages 81-85 Charge back at death 50% first 6 months.																								
		SecureGain 5SM <\$100K: 2.20, 2.05, 2.15, 2.25, 2.35% (Effective Yield 2.20%) \$100K+: 2.35, 2.20, 2.30, 2.40, 2.50% (Effective Yield 2.35%) SecureGain 7SM <\$100K: 2.35, 1.60, 1.85, 2.10, 2.35, 2.60, 2.85% (Effective Yield 2.24%) \$100K+: 2.50, 1.75, 2.00, 2.25, 2.50, 2.75, 3.00% (Effective Yield 2.39%)																														
DELAWARE LIFE <i>A.M. Best "A"</i> 	Pinnacle MYGA <i>Single Premium Deferred Annuity</i> Rate Guarantee!	\$5,000 min Q & \$10,000 min NQ \$1,000,000 max	1-3% on 87.5% of premium	10% of the full account value available after the 1 st year. Systematic Withdrawal	3 Year: 7,6,5 % 5 Year: 7,6,5,4,3 7 Year: 7,6,5,4,3,2,1 10 Year: 7,6,5,4,3,2,1,1,1,0.75 (+ or - MVA) 30 Day window at the end of the guarantee period to exit before renewal <i>Annuitization available after the first year</i> Full Value at Death	0-85 NQ & Q	Not Available in: NY	FGA 3 2.00% 0-80 1.00% 81-85 FGA 5 2.50% 0-80 1.25% 81-85 FGA 7 2.50% 0-80 1.25% 81-85 Charge back at Death 100% first year																								
		3 Year: 2.00% 5 Year: 2.50% 7 Year: 2.75% Effective 01/31/22																														
RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A++" S & P "A+"</i> 	Reliance Guarantee 5, 7 or 10 year <i>Single Premium Only</i> Effective 01/25/22	\$20,000 Q & NQ- \$1,000,000 (0-75), \$500,000 (76+)	1.00%	10% Free withdrawal available after 30 days. (Systematic withdrawals of interest available after first 30 days) Full Value @ death (if owner/annuitant same)	5 Year: 9,8,7,6,5 % 7 Year: 9,8,7,6,5,4,3 % 10 Year: 9,8,7,6,5,4,3,2,1,0.5 Call for CA age 6+ schedule	0-85 NQ & Q	All Except: NY Charge back at death 100% first 6 months 50% 7-12 months	5 Year 0-75 2.50% 75-80 2.00% 81-85 1.50% 7 Year 0-75 3.50% 75-80 2.80% 81-85 2.00% 10 Year 0-75 5.00% 75-80 4.00% 81-85 3.00%																								
		5 Year: 2.50% 7 Year: 2.50% 10 Year: 2.50%																														

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<u>COMPANIES</u>	<u>5 Year Certain</u>	<u>10 Year Certain</u>	<u>Life Only (65 Male)</u>	<u>Life W/ 10 (65 Male)</u>	<u>Joint & Survivor 100% (65 Male & Female)</u>	<u>COMMISSIONS</u>
Protective Life A.M Best "A+" S&P "AA-"	N/A	\$849.37	N/A	\$451.48	N/A	All payouts 3.00%
Lincoln Financial ** S&P "AAA" A.M Best "A+"	N/A	\$856.71	\$470.70	\$466.17	\$386.36	Life Options Ages 15-85 3.00% Period Certains Ages 0-95: 3.00%
The Standard** S&P "A+" A.M Best "A"	\$1,666.69	\$835.65	\$394.50	\$386.57	\$280.92	60to 83 mo: 1.85% 7+ year: 2.85% (Restricted SPIA 48-59 mo: 1.00%, 60-83 mo 1.85%, 84+ mo: 2.85%)
American National S&P "AA-" A.M Best "A"	\$1,664.98	\$861.04	\$455.37	\$452.93	\$383.08	Ages 0-90 Payout Periods 5-9: 1.50% Ages 0-84 All other payouts 3.00% 85-90 All other payouts 1.50%
American Equity In- vestment Life A.M Best "A-"	\$1,687.89	\$900.00	\$544.51	\$531.98	\$465.05	Life Options & Period Certains 10+ 3.00% Period Certains 1-9 years 1.50%
Symetra S&P "A" A.M Best "A"	N/A	\$881.24	\$47.79	\$468.03	\$406.15	Life Options & Period Certains 10+ 3.50% Period Certains 1-9 years 2.75%
NACOLAH S&P "A+" A.M Best "A+"	\$1,674.00	\$864.00	\$460.31	\$450.26	\$386.88	Period certains 5-9 years 1.00% All other payouts 3.00%
Integrity Life S&P "AAA" A.M Best "A+"	\$1,670.69	\$883.85	\$485.76	\$481.24	\$404.86	Period certains 5-9 years 3.00% All other payouts 3.75%
American General S&P "A" A.M Best "A+"	\$1,688.66	\$897.68	\$496.04	\$483.54	\$411.43	Payout Periods <7 years: 1.50% Payout Periods 7-14 years: 2.50% Life Options and 15+ year certains 3.00%
Minnesota Life S&P "A+" A.M Best "A+"	\$1,669.57	\$869.95	\$484.12	\$471.05	\$403.59	Ages 0-90 Payout Periods <10: 1.50% Ages 0-80 All other payouts 3.00% 81-85 All other payouts 1.50% 86-90 All other payouts 0.75%
Global Atlantic A.M Best "A-"	\$1,680.62	\$900.09	\$483.20	\$468.61	\$399.11	Period certains 5-9 years 2.00% All other payouts 3.00%
Sagikor Life A.M Best "A-"	\$1,688.51	\$897.30	\$477.70	\$468.00	\$400.20	Period certains 5-9 years 2.00% Ages 0-120 All other payouts 3.00%
Equitrust Life A.M Best "B++"	\$1,671.15	\$899.03	\$486.23	\$469.90	\$386.11	All payouts 3.00%
Nationwide** A.M Best "A+"	N/A	\$849.18	\$476.10	\$483.10	\$398.08	Ages 0-90 Payout Periods 5-9: 1.50% Ages 0-90 All other payouts 3.00% Call for commission on 3 & 4 yr payouts.

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Product	<i>ForeCare</i>	<i>AnnuityCare II</i>	<i>LTC Annuity</i>	<i>Annuicare 7</i>	<i>Annuicare 10</i>
Issue Ages	50-80	40-80	45-74	0-85	0-79
Min Premium Min. Face	\$35,000* *State Variations	\$10,000* *State Variations	\$50,000* *State Variations	\$36,500	\$36,500
Max Premium Max Face	\$400,000 Single* \$600,000 Joint*	\$300,000 with inflation \$500K no inflation	\$400,000 2+4 \$600,000 3+3	\$600,000	\$600,000
Payment Options	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
LTC Benefit	Reimbursement	Reimbursement	Indemnity	Reimbursement	Reimbursement
Policy Set up	Single or Joint	Single or Joint	Single	Single	Single
Length of Coverage	Premier: Single:24 mo + 48 mo Joint: 30 mo + 60 mo Standard: Single:36 mo + 36 mo Joint: 42 mo + 42 mo	36 months + 36 months	Base & Extension 2 year + 4 year 3 year + 3 year	Base & Extension 2 year + 4 year	Base & Extension 2 year + 4 year
Inflation Protection	Yes	5%	3% or 5%	0-5%	0-5%
Return Of Premium	Yes-at end of annuity term	No	No	No	No
Surrender Charge Length	9 years: 8,8,7,6,5,4,3,2,1	9 years: 9,8,7,6,5,4,3,2,1	7 years: 8,8,7,6,5,4,3	7 years: 8,7,6,5,5,4,3	10 years: 9,8,7,6,5,5,4,3,2,1
Death Benefit Guarantee	Full Account Value	Full Account Value	Full Account Value	Full Account Value	Full Account Value
Underwriting	Simplified. Med. Questions & Interview	Simplified. MIB Check & Interview	Simplified Med. Questions and Rx Check	Ages 0-69 Phone Interview 70-85 Face to face	Ages 0-69 Phone Interview 70-79 Face to face
Commission	7.00% ages 50-75 3.50% ages 76-80	6.50%	6.00%	4.50% ages 0-74 2.50% ages 75-85	7.50% ages 0-74 5.50% ages 75-79
Not for Sale in	CT, NY	CT, NH, NY	CO,CT,FL,HI,IL,MA, NV,NH,NY,OH,PA, UT,VT,VA,WA	AK,CT,DE,HI,IL,ME, MN,MA,MN,NH,NJ,NY,PA,RI,SD,VT,VA, WV,WI	AK,CT,DE,HI,IL,ME, MN,MA,MN,NH,NJ,NY,PA,RI,SD,VT,VA, WV,WI

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Product	<i>AssetCare Single Pay</i> <i>Asset Care Single Pay ROP</i>	<i>AssetCare</i> <i>Recurring Premium</i>	<i>CareMatters II</i>	<i>MoneyGuard III</i>	<i>SecureCare</i>
Issue Ages	35-80	35-80	30-75	30-80	40-75
Min Premium Min. Face	\$50,000 (differs in CA, SD, WA, WI)	\$50,000 (differs in CA, SD, WA, WI)	Face \$60,000	Face: \$50,000	Face: \$50,000
Max Premium Max Face	Face: \$1,500,000	Face: \$1,500,000	Face \$500,000	Face: \$500K	\$400,000 Single* \$600,000 Joint*
Payment Options	Single Pay	5pay, 10pay, 20pay, Pay to age 95	Single, 5pay, 10 pay, pay to age 65, pay to age 100	Single & Flexible up to 40yrs (varies by age)	Single, 5, 7, 10, 15 pay
LTC Benefit	Reimbursement	Reimbursement	Indemnity	Reimbursement	Indemnity
Policy Set up	Single or Joint	Single or Joint	Single	Single	Single
Length of Coverage	Base Policy- AOB: *25, 33 or 50 months (*Not avail on Joint policies) Extension of Benefits- COB *25, 33, 50 months or LIFETIME	Base Policy-AOB: *25, 33 or 50 months (*Not avail on Joint policies) Extension of Benefits- COB: *25, 33, 50 months or LIFETIME	Base & Extension 2 year + 0 1 year + 1 year 2 year + 2 year 2 year + 3 year 2 year + 4 year 2 year + 5 year	LTCBR: 3, 4, 5, 6 or 7 years	Base & Extension 2 year + 0 3 year + 0 2 year + 2 year 3 year + 2 year 2 year + 4 year 3 year + 4 year
Inflation Protection	3% or 5% compound; limited duration (20yrs) or lifetime (state specific)	3% or 5% compound; limited duration (20yrs) or lifetime (state specific)	3% simple or compound 5% compound Index rate Inflation rider	3% or 5% compound	3% or 5% Simple or Compound
Return Of Premium	Yes	Guaranteed Cash Surrender Value, (Varies by pay period & riders selected)	Vested Option One-Time Step Up Option Min Refund Max LTC Option	Basic :70% or Graded : from 70% to 100% over 11 years.	Single pay-ROP yr 6+ Multi-Pay: 100% after last scheduled premium payment
Surrender Charge	10 years	12 or 14 years	10 years	10 years	9 years:
Death Benefit Guarantee	None	None	20% Residual	Min. of 5% or \$10,000	10% of base face amount up to \$10,000
Underwriting	Full Underwriting	Full Underwriting	Streamlined Underwriting. No Exam	Streamline Underwriting. No Exam	Streamlined Underwriting. No Exam. APS for cause
Commission	8.00%	5pay: 25%; 10pay:45%; 20pay:75%; Pay to 95: 90%	Single Pay-7.5%; 5pay:37.5%; 10pay: 60%; pay to 65:70%; pay to 100: 80%	8.00%	6.5%
Not for Sale in	NY	NY	MT, NY	NY	CT, NY

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