



# Guaranteed Annuities

**SPIA Quotes Available**

Guarantee Period	Carrier	A.M. Best	Product Name	Rate % Below \$100k	Rate \$100k+ Initial-Beyond	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Commission (less older ages)
3 Years	F&G Life	B++	Platinum Guarantee	1.60 - 3 yrs	1.60 - 3 yrs	1.60%	1.60%	90	1.50% (0-79)
3 Years	North American	A+	Guarantee Choice	1.00 - 3 yrs	1.20~ - 3 yrs	1.20%~	1.00%	85	2.50% (0-79)
4 Years	North American	A+	Guarantee Choice	1.50 - 4 yrs	1.80~ - 4 yrs	1.80%~	1.50%	90	2.50% (0-80)
4 Years	Presidential	B++	Secure 4	1.55 - 4 yrs	1.55 - 4 yrs	1.55%	1.55%	90	2.00% (0-80)
5 Years	Sentinel Security	B++	Limited Availability*	3.60 - 5yrs	3.60 - 5yrs	3.60%*	3.60%*	90	2.25% (0-80)
5 years	American Equity	A-	Gtee Series (MVA)	2.90 - 5 yrs	2.90 - 5 yrs	2.90%^	2.90%^	80	3.00% (0-75)
5 Years	American Equity	A-	Gtee Series-non MVA	2.40 - 5 yrs	2.40 - 5 yrs	2.40%	2.40%	80	2.50% (0-75)
5 Years	North American	A+	Guarantee Choice	2.00 - 5 yrs	2.25~ - 5 yrs	2.25%~	2.00%	90	2.50% (0-80)
5 Years	F&G Life	B++	Platinum	2.25 - 5 yrs	2.25 - 5 yrs	2.25%	2.25%	90	2.50% (0-79)
5 Years	Security Benefit	B++	Lighthouse Select	2.00 - 5yrs	2.00 - 5yrs	2.00%"	2.00%"	90	2.50% (0-79)
5 Years	Presidential	B++	Secure 5	2.00 - 5 yrs	2.00 - 5 yrs	2.00%	2.00%	90	2.50% (0-80)
5 Years	Standard	A	FGA 5	1.75 - 5yrs	1.85 - 5 yrs	1.85%	1.75%	90	3.00% (0-80)
5 Years	Genworth	A	Rate Saver 5	1.60 - 5 yrs	1.80 - 5 yrs	1.80%	1.60%	90	2.00% (0-75)
5 Years	Great American	A	SecureGain 5	1.70 (escalates)	1.80 (escalates)	1.80%	1.70%	89	2.75% (0-80)
5 Years	Minnesota Life	A+	SecureOptionSelect	1.60 - 5 yrs	1.80 - 5 yrs	1.80%	1.60%	90	2.50% (0-80)
5 Years	Liberty Life	A	Balance Annuity	4.00 - 1.00	4.15 - 1.15	1.75%	1.60%	85	4.00% (0-80)
5 Years	American General	A	HorizonSelect	1.70 - 5 yrs	1.70 - 5 yrs	1.70%	1.70%	85	4.00% (0-80)
5 Years	Lincoln Financial	A+	MYGuarantee Plus	1.45 - 5 yrs	1.60 - 5 yrs	1.60%	1.45%	85	2.00% (0-75)
5 Years	Standard	A	SRA 5	1.20 - 5 yrs	1.30 - 5 yrs	1.30%	1.20%	90	4.00% (0-80)
5 Years	American National	A	Palladium MYG	2.00 - 1.00	2.10 - 1.10	1.30%	1.20%	85	3.00% (0-79)
6 Years	North American	A+	Guarantee Choice	2.35 - 6 yrs	2.60~ - 6 yrs	2.60%~	2.35%	90	2.50% (0-80)
6 Years	Standard	A	FGA 6	2.20 - 6 yrs	2.30 - 6 yrs	2.30%	2.20%	90	2.00% (0-80)
6 Years	American General	A	Horizon Achiever	2.20 - 6 yrs	2.20 - 6 yrs	2.20%	2.20%	85	3.00% (0-80)
6 Years	Lincoln Financial	A+	MYGuarantee Plus	1.75 - 6 yrs	1.90 - 6 yrs	1.90%	1.75%	85	2.25% (0-75)
6 Years	American Nat'l	A	Palladium MYG	1.70 - 6 yrs	1.80 - 6 yrs	1.80%	1.70%	85	2.50% (0-79)
6 Years	Standard	A	SRA 6	1.20 - 6 yrs	1.30 - 6 yrs	1.30%	1.20%	90	4.00% (0-80)
7 Years	Sentinel Security	B++	Limited Availability*	3.70 - 7yrs	3.70 - 7yrs	3.70%*	3.70%	90	2.25% (0-80)
7 Years	Liberty Life (SC)	B++	MYG 7	4.10 - 3.10	4.10 - 3.10	3.24%	3.24%	80	2.75% (0-75)
7 Years	North American	A+	Guarantee Choice	2.70 - 7 yrs	2.90~ - 7 yrs	2.90%~	2.70%	90	2.50% (0-80)
7 Years	F&G Life	B++	Platinum 7	2.50 - 7 yrs	2.50 - 7 yrs	2.50%	2.50%	90	3.25% (0-79)
7 Years	Genworth	A	Rate Saver	2.25 - 7 yrs	2.45 - 7 yrs	2.45%	2.25%	85	2.75% (0-75)
7 Years	Lincoln Financial	A+	MYGuarantee Plus	2.15 - 7yrs	2.30 - 7yrs	2.30%	2.15%	85	2.50% (0-75)
7 Years	VALIC	A	Assured Choice	2.10 - 7 yrs	2.30 - 7 yrs	2.30%	2.10%	85	3.20% (0-74)
7 Years	Symetra	A	Custom 7 - 50k	2.35 - 1.85	2.70 - 2.20	2.27%	1.92%	90	4.00% (0-75)
7 Years	Standard	A	FGA 7	2.15 - 7 yrs	2.25 - 7 yrs	2.25%	2.15%	90	3.00% (0-80)
7 Years	Great American	A	SecureGain 7	2.25 (escalates)	2.35 (escalates)	2.24%	2.14%	85	4.00% (0-80)
7 Years	American General	A	HorizonSelect	2.20 - 7 yrs	2.20 - 7 yrs	2.20%	2.20%	85	4.00% (0-80)
7 Years	Minnesota Life	A+	SecureOptionSelect	1.95 - 7 yrs	2.15 - 7 yrs	2.15%	1.95%	90	3.00% (0-80)
7 Years	Security Benefit	B++	Lighthouse Select	2.05 - 7yrs	2.05 - 7yrs	2.05%"	2.05%"	90	3.50% (0-79)
7 Years	Symetra	A	Custom 7 - 50k ROP	1.95 - 1.45	2.30 - 1.80	1.87%	1.52%	90	4.00% (0-75)
8 Years	North American	A+	Guarantee Choice	2.90 - 8 yrs	3.10~ - 8 yrs	3.10%~	2.90%	90	2.50% (0-80)
8 Years	American National	A	Palladium MYG	2.55 - 8 yrs	2.65 - 8 yrs	2.65%	2.55%	85	2.50% (0-79)
9 Years	North American	A+	Guarantee Choice	3.10 - 9 yrs	3.30~ - 9 yrs	3.30%	3.10%	90	2.50% (0-80)
9 Years	Minnesota Life	A+	SecureOptionSelect	2.70 - 9 yrs	2.90 - 9 yrs	2.90%	2.70%	90	3.50% (0-80)
10 Years	Sentinel Security	B++	Limited Availability*	4.00 - 10 yrs	4.00 - 10 yrs	4.00%*	4.00%	90	2.75% (0-80)
10 Years	North American	A+	Guarantee Choice	3.25 - 10 yrs	3.40~ - 10 yrs	3.40%~	3.25%	90	2.50% (0-80)
10 Years	Standard	A	FGA 10	2.75 - 10 yrs	2.85 - 10 yrs	2.85%	2.75%	80	4.00% (0-80)
10 Years	American Gen	A	HorizonSelect	2.45 - 10 yrs	2.45 - 10 yrs	2.45%	2.45%	85	4.00% (0-80)
10 Years	American Nat'l	A	Palladium MYG	3.15 - 2.15	3.25 - 2.25	2.35%	2.25%	85	4.00% (0-79)
10 Years	ING	A	Guarantee Choice	2.25 - 10 yrs	3.25 - 2.25"	2.35%	2.25%	80	3.25% (0-80)

~\$200k Hi-band    \*\$125k band add 0.10%    ^Not approved in AL,CA,DE,MN,MO,NY,PA,WA    \*only approved in AZ,CA,CO,FL,IA,KS,MT,NE,NV,NM,NC,ND,OK,SD,TX,UT,WY



# Traditional Annuities

Company A.M. Best	Current Rate (1st year guarantee; float thereafter)	Surrender Period	Surrender Free Withdrawals	Minimum Guarantee & Additional Features	Commission
<b>American National</b> (A)	Citadel Diamond 5 (single) 2.20% for \$100k+ (2.10% under) 1.20% gteed yr 2 (1.10% < \$100k)	5 Years 7%,7,7,6,5,0 <b>No MVA</b>	10% of beginning year value starting 1st year	1% min guarantee (most states) <b>Return of Premium feature</b>	3.00% 0-80 2.00% 81-85
	Citadel Diamond 7 (flex) 3.35% for \$100k+ (3.25% under) 1.35% gteed yr 2 (1.25% < \$100k) 2% bonus on 1st 3yrs of deposits	7 Years 7%,7,7,6,5,4,2,0 <b>No MVA</b>	10% of beginning year value starting 1st year	1% min guarantee (most states) <b>Return of Premium feature</b> Non-Rolling Surrender Charge	3.50% 0-80 2.50% 81-85
<b>Genworth</b> (A)	SecureLiving Liberty 1-Yr: 3.05% (4.05% 100k) 1.55% bail 3-Yr: 2.15% (2.75% 100k) 1.55% bail 5-Yr: 1.95% (2.35% 100k) 1.55% bail 3 Guarantee Options	6 Years 9%,9,8,7,6,5,0 <b>No MVA</b>	10% starting 1st year	1.50% min guarantee	3.00% 0-75 1.95% 76-80 1.05% 81-85
<b>Great American</b> (A)	Secure American Ann Value:2.60% year 1 (1% sprd) 1% spread gradually decreases Surrender Value: 1.60% No bonus. Additions allowed 1st 3 years	7 Years 9%,8,7,6,5,4,3,0 <b>No MVA</b>	10% starting 1st year.  1% annuitization bonus for evrey year in deferral	1.00% min guarantee Extended Care Terminal Illness	6.50% 0-70 5.25% 71-80 5.00% 81-89
<b>Horace Mann</b> (A)	Expanding Horizon 5 3.75% Year 1 (includes 2% bonus + 2% special) 1.75% Base Rate <b>QUALIFIED FUNDS ONLY</b> \$600 minimum premium	5 Years 8%,7,5,7,6,5,0 <b>No MVA</b>	10% starting 1st year.  Not in MN,MS,NJ,NY,WA Less 2% in Oregon	1.25% min guarantee  Disability Waiver	4.00% 0-75 2.68% 76-80 2.00% 81-85
<b>Industrial Alliance Pacific</b> (A)	Charter Advantage 3.00% Year 1 (includes 1.75% bonus) 1.25% Base Rate Minimum single premium: \$3,000 Minimum flexible premium: \$25	10 Years 10,9,8,7,6,5,4,3,2,1,0  For CA & TX ages 59+ 8yrs: 8,7,6,5,4,3,2,1,0	10% after 1 year	1.25% min guarantee  Portfolio renewal rate	7.00% 0-70
<b>Reliance Standard</b> (A)	Eleos - MVA 3.00% 1st Year 2.00% Base Rate	5 years 8%,7,6,5,4,0	10% starting year 1	1.00% Nursing Home	3.25% 0-75 2.60% 76-80 1.95% 81-85
	Eleos - SP (no MVA) 2.85% 1st Year 1.85% Base Rate	5 years 8%,7,6,5,4,0	10% starting year 1	1.00% Nursing Home	3.25% 0-75 2.60% 76-80 1.95% 81-85
<b>Standard</b> (A)	Temporarily Suspended	9 Years 9%,8,7,6,5,4,3,2,1,0 <b>No MVA</b>	10% after 1 year or syst. Interest 1st year	1.00% in most states <b>Return of Premium feature</b>	5.00% 0-80 2.50% 81-85 1.75% 86-90
<b>VALIC</b> (A)	ProFlex 3.75% initial rate (403b, 457b plans) 3.65% initial rate (IRA) 3.50% initial rate (Non-Qualified) 1.50 base Qual; 1.00 IRA; 1.00 NQ	5 Years 5,5,5,5,5,0 <b>No MVA</b>	No withdrawals year 1 10% starting year 2  Base rate reviewed Jan 1	1.00% <b>Return of Premium feature</b>	4.80% 0-55 3.80% 56-75 2.60% 76-85 Trail options available
<b>Protective Life</b> (A+)	Secure Advantage 1-Yr Gtee: 3.00% (4.15% \$50k+) 2-Yr Gtee: 2.00% (2.65% \$50k+) 4-Yr Gtee: 1.50% (1.90% \$50k+) 6-Yr Gtee: 1.35% (1.75% \$50k+) 1.00% Base rate (1.15% \$50k+)	7 Years 8%,8,7,6,5,5,5,4,3,0 <b>No MVA</b>	15% Starting Year One  Bailout rate = Base rate - 0.50	1.00% in most states <b>Return of Premium feature</b>	3.00% 0-75 1.50% 76-80 0.50% 81-85



# Indexed Annuities

Company A.M. Best	Plan Name	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>Allianz</b> (A) <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-top: 10px;">                     7.00% Rollup GLWB Option                 </div>	Endurance Elite	<b>10.00% Benefit Base Bonus (not Acct Value)</b> Fixed Account: <b>1.50%</b> Ann P2P S&P Cap: <b>3.00%</b> Ann P2P Nasdaq 100 Cap: <b>3.00%</b> Ann P2P DJ Euro Stxx 50 Cap: <b>3.25%</b> Ann P2P Multiple Index Cap: <b>3.00%</b> Mnthly P2P S&P Cap: <b>1.90%</b> Mnthly P2P Nasdaq 100 Cap: <b>2.00%</b> Mnthly EuroStoxx Cap: <b>2.00%</b>	5 Years 8%,7,6,5,4,0	1.50% on 87.5%  EWB Factor 105%	10% after 1 year	4.50% 0-75 3.00% 76-80
	MasterDex X	<b>6.00% Bonus 1st 3 Years of Deposits</b> Fixed Account: <b>1.60%</b> Ann P2P S&P Cap: <b>3.00%</b> Ann P2P Nasdaq 100 Cap: <b>3.00%</b> Ann P2P DJ Euro Stxx 50 Cap: <b>3.25%</b> Ann P2P Multiple Index Cap: <b>3.25%</b> Mnthly P2P S&P Cap: <b>1.80%</b> Mnthly P2P Nasdaq 100 Cap: <b>1.80%</b> Mnthly P2P DJ Euro Stxx Cap: <b>1.90%</b>	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	2.05% on 87.5%	10% after 1 year	7.00% 0-75 5.00% 76-80
	Endurance Plus	<b>20% Bonus on Benefit Base ONLY (3yrs)</b> Fixed Account: <b>2.00%</b> Ann P2P S&P Cap: <b>3.25%</b> Ann P2P Nasdaq 100 Cap: <b>3.25%</b> Ann P2P FTSE 100: <b>3.75%</b> Ann P2P Blended Index: <b>3.50%</b> Mnthly P2P S&P Cap: <b>2.00%</b> Mnthly P2P Nasdaq 100 Cap: <b>2.00%</b> Mnthly P2P FTSE Cap: <b>2.10%</b>	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	2.25% on 87.5%  EWB Factor 105%	10% after 1 year	7.00% 0-75 4.00% 76-80
	MasterDex 5 Plus	<b>5% Bonus 1st 5 years of deposits (most states)</b> Fixed Account: <b>1.50%</b> Ann P2P S&P Cap: <b>3.00%</b> Ann P2P Nasdaq 100 Cap: <b>3.00%</b> Ann P2P FTSE 100: <b>3.00%</b> Ann P2P Multiple Index Cap: <b>3.00%</b> Mnthly P2P S&P Cap: <b>1.70%</b> Mnthly P2P Nasdaq 100 Cap: <b>1.70%</b> Mnthly P2P FTSE Cap: <b>1.80%</b>	10 Years 15,15,15,15,12.86, 10.71, 8.57, 6.43, 4.29, 2.14, 0	2.25% on 87.5%	10% after 1 year	7.00% 0-75 5.00% 76-80
<b>American Equity</b> (A-) <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-top: 10px;">                     6.50% Rollup GLWBOption                 </div>	Retirement Gold	<b>8% Bonus Year One</b> Fixed Account: <b>1.60%</b> Ann P2P S&P Cap: <b>3.00%</b> Ann P2P No-Cap Participation Rate: <b>15%</b> Monthly Average Cap: <b>3.00%</b> Mnthly Avg No-Cap Participation Rate: <b>15%</b> Monthly P2P Cap: <b>1.60%</b>	10 Years 12.5,12,12,11,10,9, 8,7,6,4,0	1.5% on 87.5%	10% after 1 year	6.00% 0-78 1.00% year 2 1.00% year 3 varies in some states AK, DE, FL, IN, OR, TX
<b>American National</b> (A)	ANICO EIA	No Cap - Declared Rate Only If S&P is Positive - rate will be: <b>3.00%</b>	6 Years 8,8,7,6,4,2,0	1.00% on 90%	10% after 1 year	5.00% 0-79 3.00% 80-85
	Strategy Index 7	Fixed Account: <b>1.00%</b> Annual P2P Cap: <b>3.00%</b> Income rider issued to age 85	7 Years 7,7,6,5,4,3,2,0	1.00% on 90%	10% after 1 year	5.00% 0-75 4.00% 76-80 3.00% 81-85
	Strategy Index 10	Fixed Account: <b>1.00%</b> Annual P2P Cap: <b>3.00%</b> Income rider issued to age 85	10 Years 9,9,8,7,6,5,4,3,2,1,0	1.00% on 90%	10% after 1 year	8.00% 0-75 6.50% 76-80 5.00% 81-85



# Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>Aviva</b> (A) 6.70% Rollup GLWBOption	Income Preferred Bonus	<b>6.00% Bonus on 1st Year Premiums</b> Fixed Account: <b>1.00%</b> (1.55% \$75k+) Ann P2P S&P Cap: <b>2.00%</b> (3.25% \$75k+) Mnthly P2P Cap: <b>1.05%</b> (1.60% \$75k+) Monthly Avg Cap: <b>2.00%</b> (3.25% 75k)	10 Years 12,12,12,11,10,9,8,7,6,4	1.00% on 87.5%	5% year 1 10% year 2+	7.00% 0-75 5.00% 76-78
<b>Great American</b> (A) 10.00% Rollup GLWB Option	American Legend 2	Fixed Account: <b>1.80%</b> Annual P2P Cap: <b>4.00%</b> Monthly Avg Annual P2P Cap: <b>4.25%</b> Monthly P2P Cap: <b>2.00%</b>	7 Years 9%,8,7,6,5,4,3,0 (different sched below 58) Flexible Premium	1.00% on 100%	10% beginning 1st year	5.50% 0-75 5.10% 76-80 3.50% 81-85
	American Valor 10	<b>2.00% Bonus first 3 years of deposits</b> Fixed Account: <b>1.40%</b> Annual P2P Cap: <b>3.50%</b> Monthly Averaging Cap: <b>3.50%</b>	10 Years 10%,9,8,7,6,5,4,3,2,1,0	1.00% on 100%	10% beginning 1st year	6.00% 0-75 4.50% 76-80 2.50% 81-85
	Safe Return	<b>RETURN of PREMIUM &amp; BAILOUT</b> Fixed Account: <b>1.10%</b> Annual P2P Cap: <b>4.00%</b> Annual P2P BAILOUT Cap: <b>3.50%</b> Monthly Avg Cap: <b>4.00%</b> Monthly Avg BAILOUT Cap: <b>3.50%</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0	1.00% on 100%	10% beginning 1st year	6.50% 0-75 5.50% 76-80 2.50% 81-85
<b>ING-USA</b> (A) 6.00% Rollup GLWB Option on Each Product	Secure Index 5	<b>\$75k BAND ONLY</b> (ROP Option available) Fixed Account: <b>1.50%</b> Annual P2P Cap: <b>3.00%</b> Monthly P2P Cap: <b>1.40%</b>	5 Years 8,7,5,6,5,5,5,4,5,0 <b>Return of Premium Option</b>	1.00% on 87.5%	10% after first year	3.25% 0-80
	Secure Index 7	Fixed Account: <b>1.50%</b> Annual P2P Cap: <b>3.25%</b> (4.25% \$75k+) Monthly P2P Cap: <b>1.50%</b> (1.90% \$75k+)	7 Years 10,10,10,10,9,8,7,0	1.00% on 87.5%	10% after first year	5.00% 0-80
	Envoy 9	Fixed Account: <b>1.50%</b> P2P Participation Acct: <b>N/A</b> Annual P2P Cap: <b>2.50%</b> (4.00% \$75k+) Indices: 70% S&P 500, 30% DJ Euro Stoxx 50	9 Years 9%,9,9,8,7,6,5,4,0 GLWB option	1.00 on 87.5%	10% starting first year	6.00% 0-80
	Secure Opp. Plus	<b>5.00% Premium Bonus</b> Fixed Account: <b>1.50%</b> Annual P2P Cap: <b>2.00%</b> (3.50% \$75k+) Monthly P2P Cap: <b>1.10%</b> (1.50% \$75k+)	10 Years 10,10,10,10,9,8,7,6,5,4,0	2.00% on 87.5%	10% after first year	7.00% 0-80
<b>Lafayette Life</b> (A+)	Marquis Centennial 10	<b>Low start-up: \$1k single or \$84/month</b> Fixed Account: <b>1.60%</b> Annual P2P Cap: <b>3.00%</b> Monthly P2P Cap: <b>1.50%</b>	10 Years 9%,9,8,7,6,5,4,3,2,1,0	3% on 90%	10% after first year	8.00% 0-70 7.00% 71-80 5.00% 81-85
<b>Reliance Standard</b> (A)	Keystone Index 5	Fixed Account: <b>1.80%</b> Annual P2P Cap: <b>3.50%</b> Monthly Averaging Cap: <b>4.00%</b> No Cap: <b>15% PR</b> Ann P2P; <b>20% PR</b> mnthly avg	5 Years 9%,8,7,6,5,0	1.00% on 100%	10% Year 1	4.00% 0-80 2.40% 81-85
	Keystone Index 7	Fixed Account: <b>1.85%</b> Annual P2P Cap: <b>4.00%</b> Monthly Averaging Cap: <b>4.50%</b> No Cap: <b>20% PR</b> Ann P2P; <b>25% PR</b> mnthly avg	7 Years 9%,8,7,6,5,4,3,0	1.00% on 100%	10% Year 1	5.00% 0-80 3.00% 81-85



# Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>North American</b> (A+) <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-top: 10px;">                         6.50% Rollup GLWB Option                     </div>	Freedom Choice 6	Fixed Account: 1.35% (1.75% for \$250k+) Annual S&P 500 P2P Cap: 2.40% (3.20% \$250k+) Monthly S&P 500 P2P Cap: 1.45% (1.80% \$250k+) <i>Other indicies and methods available</i>	6 Years 9%,9,8,6,4,2,0 MVA	1.10% on 87.5%	5% after first year. Cap/liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	Freedom Choice 8	Fixed Account: 2.00% (2.40% for \$250k+) Annual S&P 500 P2P Cap: 3.70% (4.45% \$250k+) Monthly S&P 500 P2P Cap: 2.10% (2.45% \$250k+) <i>Other indicies and methods available</i>	8 Years 9%,9,8,7,6,5,4,2,0 MVA	1.10% on 87.5%	5% after first year. Cap/liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	Freedom Choice 10	Fixed Account: 2.35% (2.70% for \$250k+) Annual S&P 500 P2P Cap: 4.30% (5.00% \$250k+) Monthly S&P 500 P2P Cap: 2.40% (2.70% \$250k+) <i>Other indicies and methods available</i>	10 Years 9%,9,8,7,6,5,4,3,2,1,0 MVA	1.10% on 87.5%	5% after first year. Cap/liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	Paramount Choice 10	<b>7% Premium Bonus</b> Fixed Account: 1.10% Annual S&P 500 P2P Cap: 2.15% Monthly S&P 500 P2P Cap: 2.00% <i>Several Other indicies and methods available</i>	10 Years 9,9,8,7,6,5,4,3,2,1,0 MVA	1.00% on 100%	10% after first year	6.50% 0-75 4.875% 76-79
<b>F&amp;G Life</b> (B++)	Prosperity Elite 7	3.00% Bonus if elect Enhancement Package 5.00% Bonus if elect Protection Package Fixed Account: 2.00% Montly Average P2P Cap: 4.75% 1-Year Annual P2P Cap: 4.25% 2-Year P2P Cap: 8.75% 3-Year P2P Cap: 14.50% 1-Year Monthly P2P Cap: 2.00% Performance Triggered Declared Rate: 3.75%	7 Years 10%,9,8,7,6,5,4,0	1.00% on 87.5%	10% after first year	5.00% 0-79 2.50% 80-85
	Prosperity Elite 10	5.00% Bonus if elect Enhancement Package 8.00% Bonus if elect Protection Package Fixed Account: 2.25% Montly Average P2P Cap: 6.00% 1-Year Annual P2P Cap: 4.75% 2-Year P2P Cap: 9.75% 3-Year P2P Cap: 16.25% 1-Year Monthly P2P Cap: 2.25% Performance Triggered Declared Rate: 4.25%	10 Years 12,11,10,9,8,7,6,5,4,3,0	1.00% on 87.5%	10% after first year	7.00% 0-79 3.50% 80-85
	Safety Index 7	Fixed Account: 2.00% (2.00% \$100k+) Monthly P2P Cap: 2.25% (2.25% \$100k+) Annual P2P Cap: 3.50% (3.50% \$100k+) Monthly Avg Cap: 3.50% (3.50% \$100k+)	7 Years 9%,9,8,7,6,5,4,0	1.75% on 100%	10% after first year	6.00% 0-79 3.00% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
	Safety Index 10	Fixed Account: 2.00% (2.00% \$100k+) Monthly P2P Cap: 2.50% (2.50% \$100k+) Annual P2P Cap: 3.50% (3.50% \$100k+) Monthly Avg Cap: 3.50% (3.50% \$100k+)	10 Years 10,10,10,9,8,7,6,5,4,3,0	1.75% on 100%	10% after first year	7.00% 0-79 3.50% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
<b>Standard</b> (A)	Index Growth 5	Fixed Account: 1.70% Annual Point to Point Cap (\$15k): 2.20% Annual Point to Point Cap (\$100k): 2.80% Bailout Cap 2% less	5 Years 8%,7,6,4,2,0	1.00% on 100%	10% starting first year	4.00% 0-80 2.25% 81-85 1.85% 86-90
	Index Growth 7	Fixed Account: 1.70% Annual Point to Point Cap (\$15k): 2.35% Annual Point to Point Cap (\$100k): 2.95% Bailout Cap 2% less	7 Years 9%,8,7,6,5,4,2,0	1.00% on 100%	10% starting first year	5.00% 0-80 2.75% 81-85 2.25% 86-90