

Fixed Indexed Annuity



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6/1/2022

AIG

Product Name	Power 5 Protector SPDA (FPDA for 30 days)	Power 7 Protector SPDA (FPDA for 30 days)	Power 7 Protector Plus Income SPDA (FPDA for 30 days)	Power 10 Protector SPDA (FPDA for 30 days)
Carrier Ratings	A A.M. Best A+ Standard & Pools 82 Comdex	A A.M. Best A+ Standard & Pools 82 Comdex	A A.M. Best A+ Standard & Pools 82 Comdex	A A.M. Best A+ Standard & Pools 82 Comdex
States Not Approved	NY	NY	NY, WA	NY
Issue Ages	18-85	18-85	50-80	18-75
Premium Min. / Max.	Min: \$25,000 Max: \$1 Million w/o approval	Min: \$25,000 Max: \$1 Million w/o approval	Min: \$25,000 Max: \$1 Million w/o approval	Min: \$25,000 Max: \$1 Million w/o approval
Riders	n/a	n/a	Lifetime Income rider is built into product Rider fee is 1.10% of rider value	n/a
Crediting Strategies	<\$100k >\$100k	<\$100k >\$100k	<\$100k >\$100k	<\$100k >\$100k
	AQR DynamiQ Allocation Index	AQR DynamiQ Allocation Index	AQR DynamiQ Allocation Index	AQR DynamiQ Allocation Index
	1-Yr Pt-to-Pt : Part. Rate WITH Spread	1-Yr Pt-to-Pt : Part. Rate WITH Spread	1-Yr Pt-to-Pt : Part. Rate WITH Spread	1-Yr Pt-to-Pt : Part. Rate WITH Spread
	Part. Rate 110% 125%	Part. Rate 100% 125%	Part. Rate 100% 125%	Part. Rate 125% 150%
	Annual Spread 1.00% 1.00%	Annual Spread 0.00% 0.00%	Annual Spread 0.00% 0.00%	Annual Spread 1.00% 1.00%
	2-Yr Pt-to-Pt : Part. Rate WITH Spread	2-Yr Pt-to-Pt : Part. Rate WITH Spread	2-Yr Pt-to-Pt : Part. Rate WITH Spread	2-Yr Pt-to-Pt : Part. Rate WITH Spread
	Part. Rate 130% 150%	Part. Rate 175% 200%	Part. Rate 175% 200%	Part. Rate 155% 175%
	Annual Spread 0.00% 0.00%	Annual Spread 1.00% 1.00%	Annual Spread 1.00% 1.00%	Annual Spread 0.00% 0.00%
	ML Strategic Balanced Index	ML Strategic Balanced Index	ML Strategic Balanced Index	ML Strategic Balanced Index
	1-Yr Pt-to-Pt - Part. Rate 75% 100%	1-Yr Pt-to-Pt - Part. Rate 75% 100%	1-Yr Pt-to-Pt - Part. Rate 75% 100%	1-Yr Pt-to-Pt - Part. Rate 80% 105%
	PIMCO Global Optima	PIMCO Global Optima	PIMCO Global Optima	PIMCO Global Optima
	1-Yr Pt-to-Pt - Part. Rate 45% 60%	1-Yr Pt-to-Pt - Part. Rate 50% 65%	1-Yr Pt-to-Pt - Part. Rate 50% 65%	1-Yr Pt-to-Pt - Part. Rate 50% 65%
S&P 500	S&P 500	S&P 500	S&P 500	
1-Yr Pt-to-Pt - Cap 5.40% 6.75%	1-Yr Pt-to-Pt - Cap 5.45% 6.85%	1-Yr Pt-to-Pt - Cap 5.20% 6.60%	1-Yr Pt-to-Pt - Cap 6.00% 7.00%	
1-Yr Pt-to-Pt - Part. Rate 25% 30%	1-Yr Pt-to-Pt - Part. Rate 26% 30%	1-Yr Pt-to-Pt - Part. Rate 26% 30%	1-Yr Pt-to-Pt - Part. Rate 30% 35%	
5-Yr Pt-to-Pt - Cap 23% 30%				
Russell 2000	Russell 2000	Russell 2000	Russell 2000	
1-Yr Pt-to-Pt - Cap 5.00% 6.00%	1-Yr Pt-to-Pt - Cap 5.10% 6.25%	1-Yr Pt-to-Pt - Cap 5.10% 6.25%	1-Yr Pt-to-Pt - Cap 5.25% 6.25%	
MSCI EAFE	MSCI EAFE	MSCI EAFE	MSCI EAFE	
1-Yr Pt-to-Pt - Cap 5.00% 6.00%	1-Yr Pt-to-Pt - Cap 5.10% 6.25%	1-Yr Pt-to-Pt - Cap 5.10% 6.25%	1-Yr Pt-to-Pt - Cap 5.25% 6.25%	
Fixed Account	Fixed Account	Fixed Account	Fixed Account	
			2.30% 2.30%	
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	5 Yrs: 8, 7, 6, 5, 4, 0	7 Yrs: 8, 7, 6, 5, 4, 3, 2, 0	7 Yrs: 8, 7, 6, 5, 4, 3, 2, 0	10 Yrs: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
MVA	Yes, n/a in AK, MN, MO, OR, PA, UT, WA	Yes	Yes	Yes
Free Withdrawals	10% after first year.	10% after first year.	10% after first year.	10% after first year.
Waivers	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA)	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA)	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA)	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA)
Minimum Guarantee	1.00% on 87.5% of premium.	1.00% on 87.5% of premium.	1.00% on 87.5% of premium.	1.00% on 87.5% of premium.
Remarks			Max Income Rider rates may differ call for details	

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6/1/2022	AIG	Allianz	
Product Name	Power 10 Protector Plus Income SPDA (FPDA for 30 days)	Core Income 7 SPDA (Flexible in 1st year)	222 SPDA (Flex. in 1st 18 mo. / 1 yr in OR)
Carrier Ratings	A A.M. Best A+ Standard & Poors 82 Comdex	A+ A.M. Best AA Standard & Poors 94 Comdex	A+ A.M. Best AA Standard & Poors 94 Comdex
States Not Approved	NY, WA	NY	NY
Issue Ages	50-75	0-80	0-80
Premium Min. / Max.	Min: \$25,000 Max: \$1 Million w/o approval	Min: \$10,000 Max: \$1 Million w/o approval	Min: \$20,000 Max: \$1 Million w/o approval
Riders	Lifetime Income rider is built into product Rider fee is 1.10% of rider value	Lifetime Income rider is built into product Rider fee is 1.25% accumulation value	Lifetime Income rider is built into product. No fee Allocation Charge - currently 0% (up to 2.5%)
Crediting Strategies	<\$100k >\$100k	Fixed Account	1-Yr Pt-to-Pt - CAP
	AQR DynamiQ Allocation Index	1-Yr Pt-to-Pt - CAP	BlackRock iBLD Claria Index 3.40%
	1-Yr Pt-to-Pt : Part. Rate WITH Spread	Nasdaq 5.50%	Bloomberg US Dynamic Balance Index 3.25%
	Part. Rate 125% 150%	S&P 500 5.50%	Pimco Tactical Balanced Index 3.15%
	Annual Spread 1.00% 1.00%	Russell 2000 5.50%	S&P 500 3.00%
	2-Yr Pt-to-Pt : Part. Rate WITH Spread	Bloomberg US Dynamic Balance Index 8.25%	1-Yr Pt-to-Pt - PART. RATE
	Part. Rate 155% 175%	1-Yr Pt-to-Pt - SPREAD	BlackRock iBLD Claria ER Index 70%
	Annual Spread 0.00% 0.00%	Bloomberg US Dynamic Balance Index 0.50%	Bloomberg US Dynamic Balance II ER 65%
	ML Strategic Balanced Index	1-Yr Pt-to-Pt - PART. RATE	Pimco Tactical Balanced ER Index 65%
	1-Yr Pt-to-Pt - Part. Rate 80% 105%	Bloomberg US Dynamic Balance II ER 115.00%	1-Yr Pt-to-Pt - SPREAD
PIMCO Global Optima	2-Yr Pt-to-Pt - PART. RATE	BlackRock iBLD Claria Index 2.85%	
1-Yr Pt-to-Pt - Part. Rate 50% 65%	Bloomberg US Dynamic Balance II ER 160.00%	Bloomberg US Dynamic Balance Index 3.10%	
S&P 500		Pimco Tactical Balanced Index 3.35%	
1-Yr Pt-to-Pt - Cap 5.75% 6.75%		2-Yr MY Pt-to-Pt - PART. RATE	
1-Yr Pt-to-Pt - Part. Rate 30% 35%		S&P Futures Daily Risk Yr. 1 75%	
Russell 2000		S&P Futures Daily Risk Yr. 2 90%	
1-Yr Pt-to-Pt - Cap 5.25% 6.25%		Bloomberg US Dyn. Bal. II ER Yr. 1 70%	
MSCI EAFE		Bloomberg US Dyn. Bal. II ER Yr. 2 85%	
1-Yr Pt-to-Pt - Cap 5.25% 6.25%		Pimco Tactical Bal. ER Index Yr. 1 70%	
Fixed Account 2.30% 2.30%		Pimco Tactical Bal. ER Index Yr. 2 85%	
		5-Yr MY Pt-to-Pt - PART. RATE	
		S&P Futures Daily Risk Yr. 1 90%	
		S&P Futures Daily Risk Yr. 2 100%	
		S&P Futures Daily Risk Yr. 3 110%	
		S&P Futures Daily Risk Yr. 4 120%	
		S&P Futures Daily Risk Yr. 5 135%	
		Bloomberg US Dyn. Bal. II ER Yr. 1 80%	
		Bloomberg US Dyn. Bal. II ER Yr. 2 90%	
		Bloomberg US Dyn. Bal. II ER Yr. 3 100%	
		Bloomberg US Dyn. Bal. II ER Yr. 4 110%	
		Bloomberg US Dyn. Bal. II ER Yr. 5 125%	
		Pimco Tactical Bal. ER Index Yr. 1 80%	
		Pimco Tactical Bal. ER Index Yr. 2 90%	
		Pimco Tactical Bal. ER Index Yr. 3 100%	
		Pimco Tactical Bal. ER Index Yr. 4 110%	
		Pimco Tactical Bal. ER Index Yr. 5 125%	
		Fixed Account 1.50%	
Bonus	n/a	n/a	Income Rider Value only: 30% on first 18mos of deposits
Surrender Chgs (%)	10 Yrs: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yrs: 8.50, 8, 7, 6, 5, 4, 3, 0	10 Yrs: 10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0
MVA	Yes	Yes	Yes
Free Withdrawals	10% after first year.	10% of paid premium after 1st year	10% of paid premium after 1st year
Waivers	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA)	Nursing Home (n/a in KS, MA, NJ, OR, PA, TX)	Nursing Home (n/a in KS, MA, NJ, OR, PA, TX)
Minimum Guarantee	1.00% on 87.5% of premium.	No less than 1% on 87.5% of premium	1.35% on 87.5% (yrs 1-10). 1% after 10th year
Remarks	Max Income Rider rates may differ call for details		There are a few additional strategies available besides the ones listed here. Call for details.

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Allianz

Product Name	ABC, Allianz Benefit Control SPDA (Flex. in 1st 18 mo.)				360 SPDA (Flex. in 1st 18 mo. / 1 yr in OR)			
Carrier Ratings	A+ A.M. Best AA Standard & Poors 94 Comdex				A+ A.M. Best AA Standard & Poors 94 Comdex			
States Not Approved	NY				NY			
Issue Ages	0-80				0-80			
Premium Min. / Max.	Min: \$20,000 Max: \$1 Million w/o approval				Min: \$20,000 Max: \$1 Million w/o approval			
Riders	Lifetime Income rider is built into product. No fee Allocation Charge - currently 0.95% (up to 2.5%)				Lifetime Income rider is built into product Rider fee is 1.30% of accumulation value			
Crediting Strategies	1-Yr Pt-to-Pt - CAP		5-Yr MY Pt-to-Pt - PART. RATE		1-Yr Pt-to-Pt - CAP		5-Yr MY Pt-to-Pt - PART. RATE	
	BlackRock iBLD Claria Index	4.40%	S&P Futures Daily Risk Yr. 1	110%	BlackRock iBLD Claria Index	5.75%	S&P Futures Daily Risk Yr. 1	130%
	Bloomberg US Dynamic Balance Index	4.25%	S&P Futures Daily Risk Yr. 2	120%	Bloomberg US Dynamic Balance Index	5.60%	S&P Futures Daily Risk Yr. 2	145%
	Pimco Tactical Balanced Index	4.15%	S&P Futures Daily Risk Yr. 3	130%	Pimco Tactical Balanced Index	5.40%	S&P Futures Daily Risk Yr. 3	165%
	S&P 500	3.50%	S&P Futures Daily Risk Yr. 4	145%	S&P 500	3.25%	S&P Futures Daily Risk Yr. 4	185%
	1-Yr Pt-to-Pt - PART. RATE		S&P Futures Daily Risk Yr. 5		1-Yr Pt-to-Pt - PART. RATE		S&P Futures Daily Risk Yr. 5	
	BlackRock iBLD Claria ER Index	80%	Bloomberg US Dyn. Bal. II ER Yr. 1	95%	BlackRock iBLD Claria ER Index	90%	Bloomberg US Dyn. Bal. II ER Yr. 1	120%
	Bloomberg US Dynamic Balance II ER	75%	Bloomberg US Dyn. Bal. II ER Yr. 2	105%	Bloomberg US Dynamic Balance II ER	80%	Bloomberg US Dyn. Bal. II ER Yr. 2	135%
	Pimco Tactical Balanced ER Index	70%	Bloomberg US Dyn. Bal. II ER Yr. 3	115%	Pimco Tactical Balanced ER Index	80%	Bloomberg US Dyn. Bal. II ER Yr. 3	150%
	1-Yr Pt-to-Pt - SPREAD		Bloomberg US Dyn. Bal. II ER Yr. 4		1-Yr Pt-to-Pt - SPREAD		Bloomberg US Dyn. Bal. II ER Yr. 4	
	BlackRock iBLD Claria Index	1.85%	Bloomberg US Dyn. Bal. II ER Yr. 5	145%	BlackRock iBLD Claria Index	0.95%	Bloomberg US Dyn. Bal. II ER Yr. 5	190%
	Bloomberg US Dynamic Balance Index	2.10%	Pimco Tactical Bal. ER Index Yr. 1	95%	Bloomberg US Dynamic Balance Index	1.35%	Pimco Tactical Bal. ER Index Yr. 1	120%
	Pimco Tactical Balanced Index	2.35%	Pimco Tactical Bal. ER Index Yr. 2	105%	Pimco Tactical Balanced Index	1.60%	Pimco Tactical Bal. ER Index Yr. 2	135%
	2-Yr MY Pt-to-Pt - PART. RATE		Pimco Tactical Bal. ER Index Yr. 3		2-Yr MY Pt-to-Pt - PART. RATE		Pimco Tactical Bal. ER Index Yr. 3	
	S&P Futures Daily Risk Yr. 1	85%	Pimco Tactical Bal. ER Index Yr. 4	130%	S&P Futures Daily Risk Yr. 1	105%	Pimco Tactical Bal. ER Index Yr. 4	170%
S&P Futures Daily Risk Yr. 2	100%	Pimco Tactical Bal. ER Index Yr. 5	145%	S&P Futures Daily Risk Yr. 2	125%	Pimco Tactical Bal. ER Index Yr. 5	190%	
Bloomberg US Dyn. Bal. II ER Yr. 1	80%	Fixed Account	1.50%	Bloomberg US Dyn. Bal. II ER Yr. 1	95%	Fixed Account	2.10%	
Bloomberg US Dyn. Bal. II ER Yr. 2	95%			Bloomberg US Dyn. Bal. II ER Yr. 2	115%			
Pimco Tactical Bal. ER Index Yr. 1	80%			Pimco Tactical Bal. ER Index Yr. 1	95%			
Pimco Tactical Bal. ER Index Yr. 2	95%			Pimco Tactical Bal. ER Index Yr. 2	115%			
Bonus	Income Rider Value: 20% on first 18mos of deposits				50% interest rate bonus until income begins			
Surrender Chgs (%)	10 Yrs: 9.3, 9.3, 8.3, 7.3, 6.25, 5.25, 4.2, 3.15, 2.1, 1.05, 0				10 Yrs: 10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0			
MVA	Yes				Yes			
Free Withdrawals	10% of paid premium after 1st year				10% of paid premium after 1st year			
Waivers	Nursing Home, available in all states				Nursing Home (n/a in KS, MA, NJ, OR, PA, TX)			
Minimum Guarantee	1.00% on 87.5% of premium				1.35% on 87.5% (yrs 1-10). 1% after 10th year			
Remarks	There are a few additional strategies available besides the ones listed here. Call for details.							

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6/1/2022	Allianz	American Equity										
Product Name	Accumulation Advantage SPDA (Flexible in 1st year)			AssetShield 5 FPDA			AssetShield 7 FPDA			AssetShield 10 FPDA		
Carrier Ratings	A+ A.M. Best AA Standard & Poors 94 Comdex			A- A.M. Best A- Standard & Poors 59 Comdex			A- A.M. Best A- Standard & Poors 59 Comdex			A- A.M. Best A- Standard & Poors 59 Comdex		
States Not Approved	NY			NY			NY			NY		
Issue Ages	0-80			18-85			18-85			18-80		
Premium Min. / Max.	Min: \$20,000 Max: \$1 Million w/o approval			Min: \$5,000 Max:\$1.5M 18-69,1M 70-74,750K 75-80,500K 81-85			Min: \$5,000 Max:\$1.5M 18-69,1M 70-74,750K 75-80,500K 81-85			Min: \$5,000 Max:\$1.5M 18-69,1M 70-74,750K 75-80		
Riders	n/a			n/a			n/a			n/a		
Crediting Strategies				Charge	With	W/O	Charge	With	W/O	Charge	With	W/O
	1-Yr Pt-to-Pt - CAP			BofA Destinations Index			BofA Destinations Index			BofA Destinations Index		
	BlackRock iBLD Claria Index	3.00%	3.75%	1-Yr Pt-to-Pt - Part. Rate	135%	65%	1-Yr Pt-to-Pt - Part. Rate	145%	80%	1-Yr Pt-to-Pt - Part. Rate	150%	85%
	Bloomberg US Dynamic Bal. Index	3.00%	3.75%	CS Tech Edge	140%	70%	CS Tech Edge	150%	85%	CS Tech Edge	215%	125%
	Pimco Tactical Balanced Index	2.75%	3.50%									
	S&P 500	3.00%	3.75%	SG Global Sentiment			SG Global Sentiment			SG Global Sentiment		
	1-Yr Pt-to-Pt - PART. RATE			1-Yr Pt-to-Pt - Part. Rate			1-Yr Pt-to-Pt - Part. Rate			1-Yr Pt-to-Pt - Part. Rate		
	BlackRock iBLD Claria ER Index	60%	75%	S&P Dividend Aristocrats 5% ER			S&P Dividend Aristocrats 5% ER			S&P Dividend Aristocrats 5% ER		
	Bloomberg US Dynamic Bal. II ER	55%	70%	1-Yr Pt-to-Pt - Part. Rate			1-Yr Pt-to-Pt - Part. Rate			1-Yr Pt-to-Pt - Part. Rate		
	Pimco Tactical Balanced ER Index	55%	70%	S&P 500			S&P 500			S&P 500		
	1-Yr Pt-to-Pt - SPREAD			1-Yr Pt-to-Pt - Cap			1-Yr Pt-to-Pt - Cap			1-Yr Pt-to-Pt - Cap		
	BlackRock iBLD Claria Index	2.75%	2.00%	1-Yr Pt-to-Pt - Part. Rate			1-Yr Pt-to-Pt - Part. Rate			1-Yr Pt-to-Pt - Part. Rate		
	Bloomberg US Dynamic Bal. Index	3.00%	2.25%	1-Yr Monthly Sum, Monthly Cap			1-Yr Monthly Sum, Monthly Cap			1-Yr Monthly Sum, Monthly Cap		
	Pimco Tactical Balanced Index	3.50%	2.75%									
	2-Yr Pt-to-Pt - PART. RATE *			Fixed Account			Fixed Account			Fixed Account		
	BlackRock iBLD Claria ER Index	90%	105%	1.60%			1.90%			1.90%		
	Bloomberg US Dynamic Bal. II ER	75%	90%									
Pimco Tactical Balanced ER Index	75%	90%										
1-Yr Monthly Sum, Monthly Cap												
S&P 500	1.40%	1.70%										
Fixed Account	1.45%	1.75%										
				*Annual Strategy Charge Rate 1.50%			*Annual Strategy Charge Rate 1.50%			*Annual Strategy Charge Rate 1.50%		
Bonus	n/a			n/a			n/a			n/a		
Surrender Chgs (%)	10 Yrs: 9.3, 8.85, 7.9, 6.95, 5.95, 5, 4, 3, 2, 1, 0			5 Yrs: 9.2, 9, 8, 7, 6, 0			7 Yrs: 9.2, 9, 8, 7, 6, 4, 2, 0			10 Yrs: 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		
MVA	Yes			Yes			Yes			Yes		
Free Withdrawals	10% of paid premium after 1st year			10% after 1st year			10% after 1st year			10% after 1st year		
Waivers	Nursing Home (n/a in CA)			Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75			Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75			Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75		
Minimum Guarantee	No less than 1% on 87.5% of premium			1.00% on 87.5% of premium			1.00% on 87.5% of premium			1.00% on 87.5% of premium		
Remarks	* 2-yr pto n/a in CA. OR Index lock feature: anytime during c			Performance Rate Rider Not Availabe in CA.ID Rates may differ in CA and ID call for details			Performance Rate Rider Not Availabe in CA.ID Rates may differ in CA and ID call for details			Performance Rate Rider Not Availabe in CA.ID Rates may differ in CA and ID call for details		

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	American Equity			American National
Product Name	EstateShield 10 FPDA	Income Shield 7 FPDA	Income Shield 10 FPDA	Strategy Indexed Plus 7 FPDA
Carrier Ratings	A- A.M. Best A- Standard & Poors 59 Comdex	A- A.M. Best A- Standard & Poors 59 Comdex	A- A.M. Best A- Standard & Poors 59 Comdex	A A.M. Best A Standard & Poors 78 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	40-75	50-80	18-80	0-80
Premium Min. / Max.	Min: \$5,000 Max:\$1.5M 40-69,1M 70-75	Min: \$5,000 Max:\$1.5M 50-69,1M 70-74,750K 75-80	Min: \$5,000 Max:\$1.5M 18-69,1M 70-74,750K 75-80	Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$1.5 Million w/o approval
Riders	Lifetime Income rider built into product. No additional fee	Optional Income Rider No-Fee LIBR, LIBR 1.10%, *LIBR w/WB 1.20%	Optional Income Rider No-Fee LIBR, LIBR 1.10%, *LIBR w/WB 1.20%	Optional lifetime income rider Opt 1: 1.00% / Opt 2: 0.70% of income base
Crediting Strategies	BoFA Destinations Index		a) Rates for No-Fee LIBR	Fixed Account 2.90%
	1-Yr Pt-to-Pt - Part. Rate 45%	S&P Dividend Aristocrats 5% ER	b) Rates for LIBR w/fee	
	2-Yr Pt-to-Pt - Part. Rate 65%	1-Yr Pt-to-Pt - Cap 4.50%	S&P 500 Daily Risk Control 5% a) b)	S&P 500
	CS Tech Edge	1-Yr Pt-to-Pt - Part. Rate 65%	1-Yr Pt-to-Pt - Cap 2.50% 2.25%	1-Yr Performance Trigger 4.50%
	1-Yr Pt-to-Pt - Part. Rate 45%	S&P 500	1-Yr Pt-to-Pt - Part. Rate 40% 35%	1-Yr Monthly Sum, Monthly Cap 2.30%
	2-Yr Pt-to-Pt - Part. Rate 65%	1-Yr Pt-to-Pt - Part. Rate 10%	2-Yr Pt-to-Pt - Part. Rate 55% 50%	1-Yr Pt-to-Pt, 100% CAP 6.40%
	SG Global Sentiment	Fixed Account 1.70%	S&P 500	1-Yr Pt-to-Pt, 50% CAP 6.60%
	1-Yr Pt-to-Pt - Part. Rate 45%		1-Yr Pt-to-Pt - Cap 1.75% 1.75%	1-Yr Pt-to-Pt - Part. Rate 25.00%
	2-Yr Pt-to-Pt - Part. Rate 65%		1-Yr Pt-to-Pt - Part. Rate 10% 10%	
	S&P Dividend Aristocrats 5% ER		1-Yr Monthly Sum, Monthly Cap 1.00% 1.00%	
1-Yr Pt-to-Pt - Cap 2.25%		Fixed Account 1.10% 1.00%	Nasdaq-100	
2-Yr Pt-to-Pt - Cap 5.50%			1-Yr Pt-to-Pt, 100% CAP 6.40%	
S&P 500			S&P Marc 5%	
1-Yr Pt-to-Pt - Cap 1.75%			1-Yr Pt-to-Pt - Part. Rate 105.00%	
2-Yr Pt-to-Pt - Cap 4.00%				
1-Yr Monthly Sum, Monthly Cap 1.00%				
Fixed Account 1.00%				
	Rates may vary in CA. Call for details	Rates may vary in CA. Call for details		
Bonus	25% Income Base Bonus	n/a	7% first year only	n/a
Surrender Chgs (%)	10 Yrs: 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yrs: 9.2, 9, 8, 7, 6, 4, 2, 0 7 Yrs: 8.3, 8.25, 7.25, 6.25, 5.2, 4.2, 3.1, 0 in CA	10 Yrs: 9.1, 9, 8, 7, 6, 5, 4, 3, 2, 1 9 Yrs: 7.65, 7.65, 7.25, 6.2, 5.1, 4.2, 8, 1.7, 0.80 in CA	7 Yrs: 7, 6, 5, 4, 3, 2, 1, 0
MVA	Yes	Yes	Yes	yes
Free Withdrawals	10% after 1st year	10% after 1st year	10% after 1st year	10% available in 1st year
Waivers	Confinement (n/a in CA) Terminal illness (n/a in CA)	Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75	Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75	Confinement, Disability, and Terminal Illness N/A in CA, CT
Minimum Guarantee	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	87.5% of premium at the min. required by state
Remarks		*LIBR w/ Wellbeing benefit not available in CA and DE	*LIBR w/ Wellbeing benefit not available in CA and DE	

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Fixed Indexed Annuity



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6/1/2022

	American National		Athene					
Product Name	Strategy Indexed Plus 10 FPDA		AccuMax 7 SPDA		Ascent Pro 10 Bonus SPDA		Agility 7 SPDA	
Carrier Ratings	A A.M. Best A Standard & Poors 78 Comdex		A A.M. Best A+ Standard & Poors 78 Comdex		A A.M. Best A+ Standard & Poors 78 Comdex		A A.M. Best A+ Standard & Poors 78 Comdex	
States Not Approved	NY		NY		NY		NY	
Issue Ages	0-80		0-83		35-80 / IN: 35-74		40-83	
Premium Min. / Max.	Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$1.5 Million w/o approval		Min:\$10k Max: \$1 Million w/o approval		Min:\$10k (\$5k in AK,CT,HI,ID,MN,NJ,OR,PA,UT,WA) Max: \$1 Million w/o approval		Min: \$10k(\$5k in AK,HI,MN,MO,NJ,OR,PA,TX,UT,WA) Max: \$1 Million w/o approval	
Riders	Optional lifetime income rider Opt 1: 1.00% / Opt 2: 0.70% of income base		n/a		Lifetime Income rider built into product. Rider fee 1.00% of income base		Lifetime Income rider built into product. No additional fee	
Crediting Strategies	Fixed Account 3.00%		AI Powered Multi-Asset Index <\$100k >\$100k		BNP Paribas Multi Asset Div. 5		BNP Paribas Multi Asset Div. 5	
			7-Yr Pt-to-Pt - Part. Rate 270% 285%		2-Yr Pt-to-Pt - Part. Rate 95%		2-Yr Pt-to-Pt - Part. Rate 110%	
			1-Yr Pt-to-Pt - Part. Rate 115% 120%		1-Yr Pt-to-Pt - Part. Rate 70%		1-Yr Pt-to-Pt - Part. Rate 80%	
	S&P 500		Shiller Barclays CAPE Allocator		Nasdaq FC Index		Nasdaq FC Index	
	1-Yr Performance Trigger 4.55%		7-Yr Pt-to-Pt - Part. Rate 255% 270%		2-Yr Pt-to-Pt - Part. Rate 62%		2-Yr Pt-to-Pt - Part. Rate 72%	
	1-Yr Monthly Sum, Monthly Cap 2.40%		1-Yr Pt-to-Pt - Part. Rate 105% 110%		1-Yr Pt-to-Pt - Part. Rate 42%		1-Yr Pt-to-Pt - Part. Rate 47%	
	1-Yr Pt-to-Pt, 100% Cap 6.50%		S&P 500		AI Powered US Equity Index		AI Powered US Equity Index	
	1-Yr Pt-to-Pt, 50% Cap 6.70%		7-Yr Pt-to-Pt - Part. Rate 80% 85%		2-Yr Pt-to-Pt - Part. Rate 77%		2-Yr Pt-to-Pt - Part. Rate 90%	
	1-Yr Pt-to-Pt - Part. Rate 30.00%		7-Yr Ann. Interval Sum - Part. R 60% 65%		1-Yr Pt-to-Pt - Part. Rate 60%		1-Yr Pt-to-Pt - Part. Rate 70%	
			Floor Rate -10% -10%		S&P 500 Daily Risk Control 5% Index TR		S&P 500	
				1-Yr Pt-to-Pt - Part. Rate 50%		2-Yr Pt-to-Pt - Cap 7.75%		
Nasdaq-100		Fixed Account 2.30% 2.45%		S&P 500		1-Yr Pt-to-Pt - Cap 3.75%		
1-Yr Pt-to-Pt, 100% CAP 6.50%				1-Yr Pt-to-Pt - Cap 3.25%		Bailout cap 0.50%		
S&P Marc 5%				Bailout cap 1.00%		Fixed Account 1.65%		
1-Yr Pt-to-Pt - Part. Rate 115.00%				Fixed Account 1.40%				
Bonus	1.00%		n/a		3.00%		Benefit Base Bonus 35%	
Surrender Chgs (%)	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0		10 Yrs: 12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0 Lower surrender charges in 15 states. Call for details		7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0	
MVA	yes		Yes(n/a CA)		Yes (n/a: MO)		Yes	
Free Withdrawals	10% available in 1st year		10% available immediately		10% available in 1st year		10% of value or initial premium, avail. in 1st year	
Waivers	Confinement, Disability, and Terminal Illness N/A in CA, CT		Confinement (n/a in CA) Terminal illness (n/a in CA)		Confinement (n/a in CA, MA) Terminal illness (n/a in CA)		Confinement (n/a in CA, MA) Terminal illness (n/a in CA)	
Minimum Guarantee	87.5% of premium at the min. required by state		1.00% on 87.5% of premium		1.00% on 87.5% of premium			
Remarks								

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Fixed Indexed Annuity



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6/1/2022

Athene

Product Name	Agility 10 SPDA	Performance Elite 7 SPDA	Performance Elite 10 SPDA	Performance Elite 15 SPDA
Carrier Ratings	A A.M. Best A+ Standard & Poors 78 Comdex	A A.M. Best A+ Standard & Poors 78 Comdex	A A.M. Best A+ Standard & Poors 78 Comdex	A A.M. Best A+ Standard & Poors 78 Comdex
States Not Approved	NY	NY	NY	CA, CT, ID, MT, MN, NJ, NY, OH, OR, PA, UT, WA
Issue Ages	40-80	0-83	0-78 Issue age will vary by state. Call us for details	0-73; 0-50 in AK, NV, OK, TX, SC; 0-64 in FL 0-47 in DE, OH
Premium Min. / Max.	Min: \$10k (\$5k in AK, HI, MN, MO, NJ, OR, PA, TX, UT, WA) Max: \$1 Million w/o approval	Min: \$10,000 Max: \$1 Million w/o approval	Min: \$10k (\$5K in CT, ID, MN, NJ, OH, OR, PA, UT, WA) Max: \$1 Million w/o approval	Min: \$10,000 Max: \$1 Million w/o approval
Riders	Lifetime Income rider built into product. No additional fee	Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95%	Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95%	Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95%
Crediting Strategies	BNP Paribas Multi Asset Div. 5	BNP Paribas Multi Asset Div. 5	BNP Paribas Multi Asset Div. 5	BNP Paribas Multi Asset Div. 5
	2-Yr Pt-to-Pt - Part. Rate 125%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 280%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 255%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 270%
	1-Yr Pt-to-Pt - Part. Rate 90%	2-Yr Pt-to-Pt - Part. Rate 180%	2-Yr Pt-to-Pt - Part. Rate 150%	2-Yr Pt-to-Pt - Part. Rate 165%
	Nasdaq FC Index	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 200%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 180%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 190%
	2-Yr Pt-to-Pt - Part. Rate 80%	1-Yr Pt-to-Pt - Part. Rate 130%	1-Yr Pt-to-Pt - Part. Rate 110%	1-Yr Pt-to-Pt - Part. Rate 120%
	1-Yr Pt-to-Pt - Part. Rate 52%	Nasdaq FC Index	Nasdaq FC Index	Nasdaq FC Index
	AI Powered US Equity Index	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 180%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 165%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 175%
	2-Yr Pt-to-Pt - Part. Rate 100%	2-Yr Pt-to-Pt - Part. Rate 115%	2-Yr Pt-to-Pt - Part. Rate 97%	2-Yr Pt-to-Pt - Part. Rate 107%
	1-Yr Pt-to-Pt - Part. Rate 77%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 115%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 105%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 112%
	S&P 500	1-Yr Pt-to-Pt - Part. Rate 75%	1-Yr Pt-to-Pt - Part. Rate 65%	1-Yr Pt-to-Pt - Part. Rate 70%
	2-Yr Pt-to-Pt - Cap 8.25%	AI Powered US Equity Index	AI Powered US Equity Index	AI Powered US Equity Index
	1-Yr Pt-to-Pt - Cap 4.00%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 225%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 205%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 220%
	Bailout cap 0.50%	2-Yr Pt-to-Pt - Part. Rate 145%	2-Yr Pt-to-Pt - Part. Rate 120%	2-Yr Pt-to-Pt - Part. Rate 135%
	Fixed Account 1.80%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 165%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 150%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 160%
		1-Yr Pt-to-Pt - Part. Rate 110%	1-Yr Pt-to-Pt - Part. Rate 92%	1-Yr Pt-to-Pt - Part. Rate 100%
	S&P 500 Daily Risk Control 2 8% Index TR	S&P 500 Daily Risk Control 2 8% Index TR	S&P 500 Daily Risk Control 2 8% Index TR	
	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 115%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 115%	2-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 125%	
	2-Yr Pt-to-Pt - Part. Rate 60%	2-Yr Pt-to-Pt - Part. Rate 60%	2-Yr Pt-to-Pt - Part. Rate 67%	
	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 87%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 85%	1-Yr Pt-to-Pt - Part. Rate, With Charge ¹ 92%	
	1-Yr Pt-to-Pt - Part. Rate 55%	1-Yr Pt-to-Pt - Part. Rate 45%	1-Yr Pt-to-Pt - Part. Rate 52%	
	S&P 500	S&P 500	S&P 500	
	1-Yr Pt-to-Pt - Cap 7.00%	1-Yr Pt-to-Pt - Cap 6.00%	1-Yr Pt-to-Pt - Cap 6.50%	
Bonus	Benefit Base Bonus 35%	Elite 7: 0% Elite 7 Plus: 5% or 6% depending on the state	Elite 10: 7%(CA)4% to 8% check age and state. Elite 10 Plus: 10% to 14%, check age and state	Elite 15: 15% Elite 15 Plus: 20% (14% IN)(15% DE)
Surrender Chgs (%)	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yrs: 9, 8.8, 7.9, 6.9, 5.9, 5, 4, 0	10 Yrs: 12, 12, 11, 10, 9, 8, 7, 6, 4, 0	15 Yrs: 15, 15, 14, 14, 13, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 0
MVA	Yes	Yes	Yes (n/a in MD & MO)	Yes (n/a in MD & MO)
Free Withdrawals	10% of value or initial premium, avail. in 1st year	10% available immediately	5% after 1st year (10% Plus Version in 1st year)	5% after 1st year (10% Plus Version in 1st year)
Waivers	Confinement (n/a in CA, MA) Terminal illness (n/a in CA)	Confinement (n/a in CA & MA) Terminal illness (n/a in CA)	Confinement (n/a in CA & MA) Terminal illness (n/a in CA)	Confinement (N/A in MA) Terminal illness
Minimum Guarantee		1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium
Remarks		Trails pay monthly beginning with 13th month *Annual Strategy Charge Rate: 1.75% Fixed account & S&P 500 with charge also	*Annual Strategy Charge Rate: 1.75% Fixed account & S&P 500 with charge also	*Annual Strategy Charge Rate: 1.75% Fixed account & S&P 500 with charge also

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Fixed Indexed Annuity



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6/1/2022

Delaware Life

Product Name	Retirement Stages 7 FPDA	Retirement Chapters 10 FPDA	Target Growth 10 FPDA	Target Income 10 FPDA
Carrier Ratings	A- A.M. Best BBB+ Standard & Poors 50 Comdex	A- A.M. Best BBB+ Standard & Poors 50 Comdex	A- A.M. Best BBB+ Standard & Poors 50 Comdex	A- A.M. Best BBB+ Standard & Poors 50 Comdex
States Not Approved	NY	CT, NM, NY	ID, NY	ID, NY
Issue Ages	18-80	21-80 (IN: 21-75)	18-80	18-80
Premium Min. / Max.	Min: \$10,000 (\$500 additional) Max: \$1 Million w/o approval	Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval	Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval	Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval
Riders	Optional Return of Premium rider: 0.40% ann. fee	n/a	n/a	Lifetime Income rider built into product. Rider fee is 1.05% of benefit base
Crediting Strategies	First Trust Capital Strength Barclays 5% Index 1-Yr Pt-to-Pt - Part. Rate 125%	First Trust Capital Strength Barclays 5% 1-Yr Pt-to-Pt - Part. Rate 110%	<\$100k \$100k+ RBA Select Equity Yield CIBC 5% Index 1-Yr Pt-to-Pt - Spread 0.20% 0.10%	<\$100k \$100k+ RBA Select Equity Yield CIBC 5% Index 1-Yr Pt-to-Pt - Spread 0.50% 0.25%
	Morgan Stanley Global Opportunities Index* 1-Yr Pt-to-Pt - Part. Rate 125%	Momentum Asset Allocator 5.5% Vol. Control Index 1-Yr Pt-to-Pt - Part. Rate 80% 2-Yr Pt-to-Pt - Part. Rate 100%	First Trust Capital Strength Barclays 5% Index 1-Yr Pt-to-Pt - Part. Rate 125% 150%	First Trust Capital Strength Barclays 5% Index 1-Yr Pt-to-Pt - Part. Rate 90% 100%
	S&P 500 1-Yr Pt-to-Pt - Cap 7.25% Bailout Cap 5.15% 1-Yr Pt-to-Pt - Performance Trigger 6.75% 1-Yr Pt-to-Pt - Part. Rate 35.00%	S&P 500 1-Yr Pt-to-Pt - Cap 5.00% 1-Yr Pt-to-Pt - Part. Rate 27%	Morgan Stanley Global Opportunities Index 1-Yr Pt-to-Pt - Part. Rate 125% 150%	Morgan Stanley Global Opportunities Index 1-Yr Pt-to-Pt - Part. Rate 90% 100%
	Fixed Account 3.50%	Fixed Account 2.25%	S&P 500 1-Yr Pt-to-Pt - Cap* 7.00% 7.75% 1-Yr Pt-to-Pt - Part. Rate 36% 40%	S&P 500 1-Yr Pt-to-Pt - Cap 4.00% 4.50% 1-Yr Pt-to-Pt - Part. Rate 25% 27%
			Fixed Account 3.00% 3.50%	Fixed Account 1.50% 1.65%
			*Current Bailout Cap 5.15%	Higher rates for \$500k+. Call us for details
			Guarantees that account value will be 110% of net initial premium at the 10th anniversary	
Bonus	n/a	5% Premium Bonus (1st year deposits)	n/a	n/a
Surrender Chgs (%)	7 Yrs: 8.5, 8, 7, 6, 5, 4, 3, 0 Varies by state	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 0	10 Yrs: 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 0
MVA	Yes (n/a in CA)	Yes	Yes	Yes
Free Withdrawals	10% after the 1st year	10% after the 1st year	10% starting in first year	10% after the 1st year
Waivers	*Nursing home / Terminal illness (n/a in CA, CT) *Only available if issued prior to 76th birthday	Nursing home* / Terminal illness (n/a in CA) *Only available if issued prior to 76th birthday	Nursing Home* / Terminal illness (n/a CA) *Only available if issued prior to 76th birthday	Nursing Home* / Terminal illness (n/a CA) Only available* if issued prior to 76th birthday
Minimum Guarantee	1.00% on 100% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium
Remarks	Trail paid quarterly beginning at the end of fifth contract quarter			Trail paid quarterly beginning at the end of fifth contract quarter

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Fixed Indexed Annuity



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6/1/2022

Global Atlantic

Product Name	Choice Accumulation II 5 SPDA	Choice Accumulation II 7 SPDA	Choice Accumulation II 10 SPDA	Choice Income II 7 SPDA		
Carrier Ratings	A A.M. Best A- Standard & Poors 75 Comdex	A A.M. Best A- Standard & Poors 75 Comdex	A A.M. Best A- Standard & Poors 75 Comdex	A A.M. Best A- Standard & Poors 75 Comdex		
States Not Approved	NY	NY	NY	NY		
Issue Ages	0-85	0-85	0-85	45-85		
Premium Min. / Max.	Min: \$25,000 Max: \$1 Million (\$500k 81-85)	Min: \$25,000 Max: \$1 Million (\$500k 81-85)	Min: \$25,000 Max: \$1 Million (\$500k 81-85)	Min: \$25,000 Max: \$1 Million (\$500k 81-85)		
Riders	Optional enhanced death benefit. Rider fee 0.50% 7% simple rollup for 15 years. Issue age 0-75	Optional enhanced death benefit. Rider fee 0.50% 7% simple rollup for 15 years. Issue age 0-75	Optional enhanced death benefit. Rider fee 0.50% 7% simple rollup for 15 years. Issue age 0-75	Lifetime Income rider is built into product: two options a) Guaranteed Income Builder, or b) Income Multiplier		
Crediting Strategies	<\$100k \$100k+	<\$100k \$100k+	<\$100k \$100k+	a) Rates for Guaranteed Income Builder rider option b) Rates for Income Multiplier rider option		
	MSCI EAFE	MSCI EAFE	MSCI EAFE	MSCI EAFE		
	1-Yr Pt-to-Pt - Cap	7.00% 8.00%	1-Yr Pt-to-Pt - Cap	7.50% 8.50%	1-Yr Pt-to-Pt - Cap	4.00% 5.00%
	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%
	Russell 2000	Russell 2000	Russell 2000	Russell 2000	Russell 2000	
	1-Yr Pt-to-Pt - Cap	7.00% 8.00%	1-Yr Pt-to-Pt - Cap	7.50% 8.50%	1-Yr Pt-to-Pt - Cap	4.00% 5.00%
	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%
	S&P 500	S&P 500	S&P 500	S&P 500	S&P 500	
	1-Yr Pt-to-Pt - Cap	7.00% 8.00%	1-Yr Pt-to-Pt - Cap	7.50% 8.50%	1-Yr Pt-to-Pt - Cap	4.00% 5.00%
	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%
	1-Yr Monthly Sum - Monthly Cap	1.00% 1.10%	1-Yr Monthly Sum - Monthly Cap	1.20% 1.25%	1-Yr Monthly Sum - Monthly Cap	1.25% 1.40%
	Bailout	0.75% 0.75%	Bailout	0.75% 0.75%	Bailout	1.00% 1.00%
	1-Yr Performance Trigger	4.80% 5.25%	1-Yr Performance Trigger	5.15% 5.60%	1-Yr Performance Trigger	3.25% 4.00%
	Bailout	1.50% 1.50%	Bailout	1.50% 1.50%	Bailout	1.50% 1.50%
PIMCO Balanced Index	PIMCO Balanced Index	PIMCO Balanced Index	PIMCO Balanced Index	PIMCO Balanced Index		
1-Yr Pt-to-Pt - Part. Rate	110% 120%	1-Yr Pt-to-Pt - Part. Rate	115% 125%	1-Yr Pt-to-Pt - Part. Rate	85% 100%	
Bailout	30% 30%	Bailout	30% 30%	Bailout	2.00% 0.00%	
BlackRock Diversa Vol. Control	BlackRock Diversa Vol. Control	BlackRock Diversa Vol. Control	BlackRock Diversa Vol. Control	BlackRock Diversa Vol. Control		
2-Yr Pt-to-Pt - Spread	0.00% 0.00%	2-Yr Pt-to-Pt - Spread	0.00% 0.00%	2-Yr Pt-to-Pt - Spread	2.00% 0.00%	
Franklin US Index	Franklin US Index	Franklin US Index	Franklin US Index	Franklin US Index		
2-Yr Pt-to-Pt - Spread	0.00% 0.00%	2-Yr Pt-to-Pt - Spread	0.00% 0.00%	2-Yr Pt-to-Pt - Spread	2.00% 0.00%	
Fixed Rate	Fixed Rate	Fixed Rate	Fixed Rate	Fixed Rate		
	2.75% 3.00%		3.00% 3.25%		2.00% 2.40%	
Bonus	n/a	n/a	n/a	n/a		
Surrender Chgs (%)	5-Yrs: 9, 8, 7, 6, 5, 0	7-Yrs: 9, 8, 7, 6, 5, 4, 3, 0	10-Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (9-yr in CA)	7-Yrs: 9, 8, 7, 6, 5, 4, 3, 0		
MVA	Yes	Yes	Yes	Yes		
Free Withdrawals	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year		
Waivers	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)		
Minimum Guarantee	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium		
Remarks	• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received	• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received	• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received	• Client cannot be in a nursing home • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received		

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6/1/2022

	Global Atlantic			Great American						
Product Name	Choice Income II 10 SPDA		Income 150+ SE SPDA	American Legend III FPDA		American Legend 7 FPDA				
Carrier Ratings	A A.M. Best A- Standard & Poors 75 Comdex		A A.M. Best A- Standard & Poors 75 Comdex	A+ A.M. Best A+ Standard & Poors 92 Comdex		A+ A.M. Best A+ Standard & Poors 92 Comdex				
States Not Approved	NY		NY	NY		NY, WA				
Issue Ages	45-85		55-85	0-85 NQ / 18-85 Q Bene IRA 18-75 / NQ Stretch 0-75		0-85 (0-75 Inherited IRA / NQ)				
Premium Min. / Max.	Min: \$25,000 Max: \$1 Million (\$500k 81-85)		Min: \$10,000 Max: \$1M 55-80 (\$500k 81-85) w/o approval	Min: \$10,000 (Additional: \$2,000) Max: \$1.5M 0-75/ \$1.25M 76-80/ \$1M 81-85		Min: \$10,000 (Add'l: \$2,000) Max: \$1.5M 0-75/ \$1.25M 76-80/ \$1M 81-85				
Riders	Lifetime Income rider is built into product: two options a) Guaranteed Income Builder, or b) Income Multiplier		Lifetime Income rider is built into product Rider fee is 1.05% of contract value	Optional lifetime income rider: IncomeSecure Rider fee is 0.95%		Optional income rider 0.95% Optional enhanced DB 1.15%				
Crediting Strategies	a) Rates for Guaranteed Income Builder rider option		MSCI EAFE	\$100k +	\$25k +	Fixed Account	<\$100k	>\$100k		
	b) Rates for Income Multiplier rider option		1-Yr Pt-to-Pt - Cap	3.00%	2.75%		Fixed Account	2.90%	3.00%	
	MSCI EAFE		Bailout	2.00%	2.00%	S&P 500 Avg. Daily Risk Ctrl 10% Price Return				
	1-Yr Pt-to-Pt - Cap					1-Yr Pt-to-Pt - Part. Rate	55%	S&P 500 Avg. Daily Risk Ctrl 10% Price Return		
	Bailout							1-Yr Pt-to-Pt - Part. Rate	60%	65%
	Russell 2000					S&P 500		S&P 500		
	1-Yr Pt-to-Pt - Cap					1-Yr Pt-to-Pt Cap	5.50%	1-Yr Pt-to-Pt CAP	6.45%	6.75%
	Bailout					1-Yr Monthly Sum, Monthly Cap	2.25%	7-Yr Pt-to-Pt CAP Lock	5.10%	5.35%
	S&P 500					iShares U.S. Real Estate		1-Yr Monthly Sum, Monthly Cap	2.50%	2.75%
	1-Yr Pt-to-Pt - Cap					1-Yr Pt-to-Pt Cap	5.50%	iShares U.S. Real Estate		
Bailout					SPDR Gold Shares		1-Yr Pt-to-Pt CAP	7.10%	7.60%	
1-Yr Monthly Sum - Monthly Cap		1.25%	1.40%		1-Yr Pt-to-Pt Cap	7.00%	SPDR Gold Shares			
Bailout		1.00%	1.00%		S&P U.S. Retiree		1-Yr Pt-to-Pt CAP	8.35%	8.60%	
1-Yr Performance Trigger		3.25%	4.00%		1-Yr Pt-to-Pt - Part. Rate	65%	S&P U.S. Retiree			
Bailout		1.50%	1.50%				1-Yr Pt-to-Pt - Part. Rate	#####	#####	
PIMCO Balanced Index										
1-Yr Pt-to-Pt - Part. Rate		85%	100%							
BlackRock Diversa Vol. Control										
2-Yr Pt-to-Pt - Spread		2.00%	0.00%							
Franklin US Index										
2-Yr Pt-to-Pt - Spread		2.00%	0.00%							
Fixed Rate		2.00%	2.40%							
Bonus	n/a		Income Rider Value Bonus: 20%	n/a		n/a	n/a			
Surrender Chgs (%)	10-Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (9-yr in CA)		10-Yrs: 10, 10, 9, 9, 8, 7, 6, 5, 4, 2, 0	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0		7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0			
MVA	Yes		Yes	No		Yes (n/a in AK, CA, PA, UT)	Yes (n/a in AK, CA, PA, UT)			
Free Withdrawals	10% starting in 1st year		10% starting in 1st year	10% available immediately		10% available immediately	10% available immediately			
Waivers	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)		Nursing Home (n/a in CA, NJ, MA, PA, SD) and Terminal illness (n/a in CA, NJ, PA, WA)	Extended care (n/a in MA) Terminal illness (n/a in MA)		Extended care (n/a in MA) Terminal illness (n/a in MA)	Extended care (n/a in MA) Terminal illness (n/a in MA)			
Minimum Guarantee	1.00% on 87.5% of premium		1.00% on 87.5% of premium	1.25% on 100% of premium		1.25% on 100% of premium	1.25% on 87.5% of premium			
Remarks	• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received		• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received	Comp on additional premiums: up to 5th year at reduced rate after 1st year.		Comp on additional premiums: up to 5th year at reduced rate after 1st year.	Comp on additional premiums: up to 5th year at reduced rate after 1st year.			

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Fixed Indexed Annuity



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6/1/2022

Great American

Product Name	Safe Return SPDA (Flexible for first 2 months)	American Landmark 3 SPDA (Flexible for first 2 months)	American Landmark 5 SPDA (Flexible in 1st year)	Premier Income Bonus SPDA
Carrier Ratings	A+ A.M. Best A+ Standard & Poors 92 Comdex	A+ A.M. Best A+ Standard & Poors 92 Comdex	A+ A.M. Best A+ Standard & Poors 92 Comdex	A+ A.M. Best A+ Standard & Poors 92 Comdex
States Not Approved	NY	DE, IL, NV, NY, OR, VA	NY	DE, IA, MN, OR, VT, WA
Issue Ages	0-85 NQ / 15-85 Q	0-90 (0-85 in TX) (0-75 Inherited IRA / NQ)	0-89 NQ / 15-89 Q (TX, max is 85) (0-75 Inherited IRA / NQ)	40-85
Premium Min. / Max.	Min: \$25K (Add'l: \$2K for Q / \$5K for NQ) Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+	Min: \$50,000 (Add'l: \$2K) Max: \$1.5M 0-75/ \$1.25M 76-80/ \$1M 81-85	Min: \$10,000 (Add'l: \$2,000) Max: \$1.5M 0-75/ \$1.25M 76-80/ \$1M 81-85	Min: \$10,000 (Add'l: \$2K) Max: \$1.5M 0-75/ \$1.25M 76-80/ \$1M 81-85
Riders	Optional income rider 0.95% Optional enhanced DB 1.15%	n/a	n/a	Lifetime Income Rider is built-in Rider fee is 1.15%
Crediting Strategies	Fixed Account 1.50%	Under \$150,000	<\$100k >\$100k	Under \$150,000
	S&P 500 Avg. Daily Risk Ctrl 10% Price Return	Fixed Account 2.15%	Fixed Account 2.65% 2.75%	Fixed Account 2.45%
	1-Yr Pt-to-Pt - Part. Rate 35%	S&P 500	S&P 500 Avg. Daily Risk Ctrl 10% Price Return	S&P 500 Avg. Daily Risk Ctrl 10% Price Return
	Bailout rate 25%	1-Yr Pt-to-Pt Cap 5.75%	1-Yr Pt-to-Pt - Part. Rate 55% 60%	1-Yr Pt-to-Pt - Part. Rate 60%
	iShares U.S. Real Estate	iShares U.S. Real Estate	S&P 500	S&P U.S. Retiree Spending
	1-Yr Pt-to-Pt Cap 4.00%	1-Yr Pt-to-Pt Cap 6.00%	1-Yr Pt-to-Pt CAP 6.35% 6.65%	1-Yr Pt-to-Pt - Part. Rate 60%
	Bailout rate 3.00%	iShares MSCI EAFE ETF	5-Yr Pt-to-Pt CAP Lock 4.75% 5.00%	iShares U.S. Real Estate
	S&P 500	1-Yr Pt-to-Pt Cap 5.50%	iShares U.S. Real Estate	iShares U.S. Real Estate
	1-Yr Pt-to-Pt Cap 4.00%	\$150,000 and over	1-Yr Pt-to-Pt CAP 6.75% 7.25%	1-Yr Pt-to-Pt Cap 6.75%
	Bailout rate 3.00%	Fixed Account 2.25%	S&P U.S. Retiree	S&P 500
	S&P 500	1-Yr Pt-to-Pt CAP 80% 85%	1-Yr Pt-to-Pt Cap 6.25%	
	1-Yr Pt-to-Pt Cap 6.00%	LOWER RATES in "non MVA" states: AK, CA, PA, UT	\$150,000 and over	
	iShares U.S. Real Estate	UT	Fixed Account 2.55%	
	1-Yr Pt-to-Pt Cap 6.35%	Lower rates in non-MVA states of: AK,PA,UT	S&P 500 Avg. Daily Risk Ctrl 10% Price Return	
	iShares MSCI EAFE ETF		1-Yr Pt-to-Pt - Part. Rate 65%	
	1-Yr Pt-to-Pt Cap 5.75%		S&P U.S. Retiree Spending	
			1-Yr Pt-to-Pt - Part. Rate 65%	
			iShares U.S. Real Estate	
			1-Yr Pt-to-Pt - Part. Rate 7.00%	
			S&P 500	
			1-Yr Pt-to-Pt Cap 6.50%	
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	10 Yrs: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	3 Yrs: 9, 8, 7, 0	5 Yrs: 9, 8, 7, 6, 5, 0	7 Yrs: 6, 5, 4, 3, 3, 3, 3, 0
MVA	No	Yes, except in AK, CA, PA, UT	Yes (n/a in AK, CA, PA, UT)	Yes, except in AK, CA, UT, PA
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately	10% available immediately
Waivers	Extended care (n/a in MA) Terminal illness (n/a in MA)	Extended care (n/a in MA) Terminal illness (n/a in MA)	Extended care (n/a in MA) Terminal illness (n/a in MA)	Extended care (n/a in MA) Terminal illness (n/a in MA)
Minimum Guarantee	1.25% on 100% of premium	1.25% on 87.5% of premium	1.25% on 87.5% of premium	1.25% on 87.5% of premium
Remarks		Max Premium \$750K Aqe 86+	Comp: 50 Trail option also available Comp: no comp on premium added in 2nd year. Max Premium \$750K Aqe 86+	

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Fixed Indexed Annuity



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6/1/2022

Integrity

Product Name	Indextra 5 SPDA	Indextra 7 SPDA	Indextra 10 SPDA	JourneyMark 5 SPDA(FPDA for 12 months)
Carrier Ratings	A+ A.M. Best AA- Standard & Poors 96 Comdex	A+ A.M. Best AA- Standard & Poors 96 Comdex	A+ A.M. Best AA- Standard & Poors 96 Comdex	A+ A.M. Best AA- Standard & Poors 96 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	18-85	18-85	18-85	86-90
Premium Min. / Max.	Min: \$15,000 Max: \$1 M ages 0-75 / \$750K ages 76+	Min: \$15,000 Max: \$1 M ages 0-75 / \$750K ages 76+	Min: \$15,000 Max: \$1 M ages 0-75 / \$750K ages 76+	Min: \$10,000 Max: \$1,000,000
Riders	Optional income rider Rider fee is 0.95% of contract value	Optional income rider Rider fee is 0.95% of contract value	Optional income rider Rider fee is 0.95% of contract value	n/a
Crediting Strategies	GS Momentum Builder Multi-Asset Class 2-Yr Pt-to-Pt - Part Rate 155% 1-Yr Pt-to-Pt - Part. Rate 110%	GS Momentum Builder Multi-Asset Class 3-Yr Pt-to-Pt - Part. Rate 125% 2-Yr Pt-to-Pt - Part. Rate 115% 1-Yr Pt-to-Pt - Part. Rate 80%	GS Momentum Builder Multi-Asset Class 3-Yr Pt-to-Pt - Part. Rate 150% 2-Yr Pt-to-Pt - Part. Rate 135% 1-Yr Pt-to-Pt - Part. Rate 95%	Goldman Sachs Mariner 1-Yr Pt-to-Pt - Part. Rate 87% 2-Yr Pt-to-Pt - Part. Rate 117%
	J.P. Morgan Strategic Balanced Index 2-Yr Pt-to-Pt - Part Rate 130% 1-Yr Pt-to-Pt - Part. Rate 92%	J.P. Morgan Strategic Balanced Index 3-Yr Pt-to-Pt - Part. Rate 142% 2-Yr Pt-to-Pt - Part. Rate 117% 1-Yr Pt-to-Pt - Part. Rate 82%	J.P. Morgan Strategic Balanced Index 3-Yr Pt-to-Pt - Part. Rate 142% 2-Yr Pt-to-Pt - Part. Rate 117% 1-Yr Pt-to-Pt - Part. Rate 82%	Citi Flex-Beta 5 ER 1-Yr Pt-to-Pt - Part. Rate 105% 2-Yr Pt-to-Pt - Part. Rate 147%
	S&P 500 1-Yr Pt-to-Pt - Cap 6.00%	S&P 500 1-Yr Pt-to-Pt - Cap 5.50%	S&P 500 1-Yr Pt-to-Pt - Cap 5.50%	Citi Flex-Beta 5 ER High Water Mark 5-Yr Pt-to-Pt - Part. Rate 130%
	Fixed Account 3.15%	Fixed Account 2.80%	Fixed Account 2.80%	S&P 500 1-Yr Pt-to-Pt - Part. Rate 28%
				Fixed Account 2.60%
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	5 Yrs: 9, 8.5, 8, 7, 6, 0	7 Yrs: 9, 8.5, 8, 7, 6, 5, 4, 0	10 Yrs: 9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0	5 Yrs: 5, 4, 3, 2, 1, 0
MVA	No	No	No	No
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately	5% after first year
Waivers	Confinement (n/a in CA, CT) Limited life expectancy (n/a in CA, CT)	Confinement (n/a in CA, CT) Limited life expectancy (n/a in CA, CT)	Confinement (n/a in CA, CT) Limited life expectancy (n/a in CA, CT)	Confinement (n/a in CA) Limited life expectancy (n/a in CA)
Minimum Guarantee	105% of premium	107% of premium	110% of premium	1.00% on 87.5% of premium* *0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE, NC, OK, TX, UT
Remarks				

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6/1/2022

Integrity

Product Name	JourneyMark 7 SPDA(FPDA for 12 months)	JourneyMark 7 w/Income Rider SPDA(FPDA for 12 months)	JourneyMark 10 SPDA(FPDA for 12 months)	JourneyMark 10 w/Income Rider SPDA(FPDA for 12 months)
Carrier Ratings	A+	51	51	
States Not Approved	NY	NY	NY	NY
Issue Ages	0-85 0-80 Liquidity and Growth Rider	45-80	0-85 0-80 Liquidity and Growth Rider	45-80
Premium Min. / Max.	Min: \$10,000 Max: \$1,500,000 0-75, \$1,000,000 76+	Min: \$10,000 Max: \$1,500,000 0-75, \$1,000,000 76+	Min: \$10,000 Max: \$1,500,000 0-75, \$1,000,000 76+	Min: \$10,000 Max: \$1,500,000 0-75, \$1,000,000 76+
Riders	Optional Liquidity and Growth Rider Rider fee is 0.35% of contract value	Income rider Rider fee is 1.00% of contract value	Optional Liquidity and Growth Rider Rider fee is 1.00% of contract value	Income rider Rider fee is 1.00% of contract value
Crediting Strategies	Goldman Sachs Mariner 1-Yr Pt-to-Pt - Part. Rate 87% 2-Yr Pt-to-Pt - Part. Rate 117%	Goldman Sachs Mariner 1-Yr Pt-to-Pt - Part. Rate 110% 2-Yr Pt-to-Pt - Part. Rate 145%	Goldman Sachs Pathfinder 1-Yr Pt-to-Pt - Part. Rate 42% 2-Yr Pt-to-Pt - Part. Rate 66%	Goldman Sachs Pathfinder 1-Yr Pt-to-Pt - Part. Rate 54% 2-Yr Pt-to-Pt - Part. Rate 85%
	Citi Flex-Beta 5 ER 1-Yr Pt-to-Pt - Part. Rate 105% 2-Yr Pt-to-Pt - Part. Rate 147%	Citi Flex-Beta 5 ER 1-Yr Pt-to-Pt - Part. Rate 130% 2-Yr Pt-to-Pt - Part. Rate 185%	Citi Flex-Beta 5 ER 1-Yr Pt-to-Pt - Part. Rate 92% 2-Yr Pt-to-Pt - Part. Rate 132%	Citi Flex-Beta 5 ER 1-Yr Pt-to-Pt - Part. Rate 117% 2-Yr Pt-to-Pt - Part. Rate 167%
	Citi Flex-Beta 5 ER High Water Mark 5-Yr Pt-to-Pt - Part. Rate 130%	Citi Flex-Beta 5 ER High Water Mark 5-Yr Pt-to-Pt - Part. Rate 162%	Citi Flex-Beta 5 ER High Water Mark 5-Yr Pt-to-Pt - Part. Rate 117%	Citi Flex-Beta 5 ER High Water Mark 5-Yr Pt-to-Pt - Part. Rate 147%
	S&P 500 1-Yr Pt-to-Pt - Part. Rate 28%	S&P 500 1-Yr Pt-to-Pt - Part. Rate 35%	S&P 500 1-Yr Pt-to-Pt - Part. Rate 25%	S&P 500 1-Yr Pt-to-Pt - Part. Rate 32%
	Fixed Account 2.60%	Fixed Account 3.30%	Fixed Account 2.30%	Fixed Account 3.00%
Bonus	n/a	Benefit Base Bonus 10%	6.5% bonus with Liquidity and Growth Rider	Benefit Base Bonus 10%
Surrender Chgs (%)	7 Yrs: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 0 7 Yrs: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0 w/Rider	7 Yrs: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0	10 Yrs: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1 10 Yrs: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1 w/Rider	10 Yrs: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1
MVA	No	No	No	No
Free Withdrawals	5%; 10% w/Liquidity Rider after 1st year	10% after first year	5%; 10% w/Liquidity Rider after 1st year	10% after first year
Waivers	Confinement (n/a in CA) Limited life expectancy (n/a in CA)	Confinement (n/a in CA) Limited life expectancy (n/a in CA)	Confinement (n/a in CA) Limited life expectancy (n/a in CA)	Confinement (n/a in CA) Limited life expectancy (n/a in CA)
Minimum Guarantee	1.00% on 87.5% of premium*	1.00% on 87.5% of premium*	1.00% on 87.5% of premium*	1.00% on 87.5% of premium*
Remarks	*0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT	*0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT	*0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT	*0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT

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	Lincoln						National Life	
Product Name	OptiBlend 5 FPDA (Maximum of \$25K per year)		OptiBlend 7 FPDA (Maximum of \$25K per year)		OptiBlend 10 FPDA (Maximum of \$25K per year)		FIT Focus Income SPDA	
Carrier Ratings	A+ A.M. Best AA- Standard & Poors 91 Comdex		A+ A.M. Best AA- Standard & Poors 91 Comdex		A+ A.M. Best AA- Standard & Poors 91 Comdex		A A.M. Best A+ Standard & Poors 82 Comdex	
States Not Approved	NY		NY		NY		NY, OR	
Issue Ages	0-85		0-85		0-80		45-85	
Premium Min. / Max.	Min: \$10,000 Max: \$2,000,000		Min: \$10,000 Max: \$2,000,000		Min: \$10,000 Max: \$2,000,000		Min: \$50,000 Max: 45-70: \$1M, 71-75: \$750k, 76-80: \$500k *	
Riders	n/a		n/a		n/a		No Charge GLIR or Standard GLIR required at issue. Standard GLIR has annual charge of 1%	
Crediting Strategies							Fixed Account 1.75%	
							S&P 500	
							1-Yr Pt-to-Pt, Cap	
							Standard 3.25%	
							Rate Booster (1% charge) 5.25%	
							1-Yr Monthly Sum, Monthly Cap	
							Standard 1.50%	
							Rate Booster (1% charge) 2.25%	
							Global Balanced	
							1-Yr Pt-to-Pt, Part. Rate	
						Standard 90%		
						Rate Booster (1% charge) 140%		
						US Fundamental Balanced		
						1-Yr Pt-to-Pt, Part. Rate		
						Standard 90%		
						Rate Booster (1% charge) 140%		
Bonus	n/a		n/a		n/a		n/a	
Surrender Chgs (%)	5 Yrs: 9, 8, 7, 6, 5, 0		7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0		10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0	
MVA	Yes		Yes		Yes		Yes	
Free Withdrawals	10% available immediately		10% available immediately		10% available immediately		10% after 1st year	
Waivers	Nursing home (n/a MA)		Nursing home (n/a MA)		Nursing home (n/a MA)		Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA**	
	Terminal illness (n/a in MA)		Terminal illness (n/a in MA)		Terminal illness (n/a in MA)		Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH***	
Minimum Guarantee	0.50% on 100% of premium		0.50% on 100% of premium		0.50% on 100% of premium		1%-3% on 87.5% of premium	
Remarks	No rolling surrender on additional premiums		No rolling surrender on additional premiums		No rolling surrender on additional premiums			

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National Life

Product Name	FIT Horizon Income SPDA		FIT Select Income FPDA		FIT Focus Growth SPDA		FIT Horizon Growth SPDA	
Carrier Ratings	A A.M. Best A+ Standard & Poors 82 Comdex		A A.M. Best A+ Standard & Poors 82 Comdex		A A.M. Best A+ Standard & Poors 82 Comdex		A A.M. Best A+ Standard & Poors 82 Comdex	
States Not Approved	NY, OR		NY		NY, OR		NY, OR	
Issue Ages	35-75		25-75		0-85		0-85	
Premium Min. / Max.	Min: \$50,000 Max: 35-70: \$1M, 71-75: \$750k		Min: \$5,000 or \$100 monthly Max: 25-70: \$1M, 71-75: \$750k		Min: \$50,000 Max: 0-70: \$1M, 71-75: \$750k, 76-80: \$500k *		Min: \$50,000 Max: 0-70: \$1M, 71-75: \$750k, 76-80: \$500k *	
Riders	Lifetime income rider is built into product Rider fee is 1.00% based on accum. Value		Lifetime income rider is built into product. There is no charge		Optional Legacy Death Benefit rider at 1.00% annual fee		Optional Legacy Death Benefit rider at 1.00% annual fee	
Crediting Strategies	Fixed Account 2.25%		Fixed Account 2.00%		Fixed Account 1.25%		Fixed Account 2.00%	
	S&P 500		S&P 500		S&P 500		S&P 500	
	1-Yr Pt-to-Pt, Cap		1-Yr Pt-to-Pt, Cap		1-Yr Pt-to-Pt, Cap		1-Yr Pt-to-Pt, Cap	
	Standard	4.25%	Standard	4.10%	Standard	2.50%	Standard	4.00%
	Rate Booster (1% charge)	6.25%	Rate Booster (1% charge)	6.10%	Rate Booster (1% charge)	4.50%	Rate Booster (1% charge)	6.00%
	1-Yr Monthly Sum, Monthly Cap		1-Yr Monthly Sum, Monthly Cap		1-Yr Monthly Sum, Monthly Cap		1-Yr Monthly Sum, Monthly Cap	
	Standard	2.00%	Standard	1.75%	Standard	1.25%	Standard	1.70%
	Rate Booster (1% charge)	2.75%	Rate Booster (1% charge)	2.55%	Rate Booster (1% charge)	2.00%	Rate Booster (1% charge)	2.50%
	Global Balanced		Global Balanced		Global Balanced		Global Balanced	
	1-Yr Pt-to-Pt, Part. Rate		1-Yr Pt-to-Pt, Part. Rate		1-Yr Pt-to-Pt, Part. Rate		1-Yr Pt-to-Pt, Part. Rate	
	Standard	115%	Standard	105%	Standard	70%	Standard	100%
	Rate Booster (1% charge)	2%	Rate Booster (1% charge)	155%	Rate Booster (1% charge)	115%	Rate Booster (1% charge)	150%
US Fundamental Balanced		US Fundamental Balanced		US Fundamental Balanced		US Fundamental Balanced		
1-Yr Pt-to-Pt, Part. Rate		1-Yr Pt-to-Pt, Part. Rate		1-Yr Pt-to-Pt, Part. Rate		1-Yr Pt-to-Pt, Part. Rate		
Standard	115%	Standard	105%	Standard	70%	Standard	100%	
Rate Booster (1% charge)	165%	Rate Booster (1% charge)	155%	Rate Booster (1% charge)	115%	Rate Booster (1% charge)	150%	
Bonus	n/a		n/a		5% premium bonus		n/a	
Surrender Chgs (%)	10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0		10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0		9 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0 bonus recapture schedule applies		10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0	
MVA	Yes		Yes		Yes		Yes	
Free Withdrawals	10% after 1st year		10% after 1st year		10% after 1st year		10% after 1st year	
Waivers	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA*) Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH**)		Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA*) Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH**)		Nursing Care (n/a in CA, IL, LA, MA, MT, I Terminal illness (n/a in CA, IL, LA, MA, MC		Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA***) Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH****)	
Minimum Guarantee	1%-3% on 87.5% of premium		1%-3% on 87.5% of premium		1%-3% on 87.5% of premium		1%-3% on 87.5% of premium	
Remarks								

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Fixed Indexed Annuity



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6/1/2022

North American

Product Name	BenefitSolutions 10 SPDA	VersaChoice 10 SPDA (Flexible in 1st year)	IncomeChoice 10 FPDA	Performance Choice 8 FPDA
Carrier Ratings	A+ A.M. Best A+ Standard & Poors 89 Comdex	A+ A.M. Best A+ Standard & Poors 89 Comdex	A+ A.M. Best A+ Standard & Poors 89 Comdex	A+ A.M. Best A+ Standard & Poors 89 Comdex
States Not Approved	ID, NY	NY	ID, NY	NY
Issue Ages	40-79	0-79	40-79	0-85
Premium Min. / Max.	Min: \$20,000 Max: \$1,000,000	Min: \$20,000 Max: \$1,000,000	Min: \$20,000 Max: \$1,000,000	Min: \$20,000 Max: \$1,000,000
Riders	Lifetime Income & DB rider is built into product Rider fee is 1.20% of rider value	Optional: Enhanced Liquidity Benefit Rider (0.60%)	Lifetime Income rider is built into product No rider fee	n/a
Crediting Strategies	S&P 500 1-Yr Monthly Average - Part. Rate 35.00% 1-Yr Monthly Sum - Monthly Cap 1.40% 1-Yr Pt-to-Pt - Cap 4.00%	S&P 500 <\$75k >\$75k 1-Yr Pt-to-Pt - Cap 5.25% 6.00% 1-Yr Pt-to-Pt - Part. Rate 30% 35% S&P 500 MARC 5% ER 1-Yr Pt-to-Pt - Part. Rate 100% 120% 2-Yr Pt-to-Pt - Part. Rate 150% 175%	S&P 500 <\$250k >\$250k 1-Yr Monthly Sum - Monthly Cap 1.30% 1.40% 1-Yr Pt-to-Pt - Cap 3.25% 3.50% 1-Yr Pt-to-Pt - Part. Rate 20.00% 23.00%	S&P 500 1-Yr Pt-to-Pt - Cap 38% 1-Yr Pt-to-Pt - Part. Rate 40% S&P 500 Marc 5% ER 1-Yr Pt-to-Pt - Part. Rate 95% 2-Yr Pt-to-Pt - Part. Rate 135%
	S&P 500 Low Volatility Daily Risk Control 5% 2-Yr Pt-to-Pt - Part. Rate w/Charge 4.35%	Morgan Stanley Dynamic Global Index 1-Yr Pt-to-Pt - Part. Rate 95% 115% 2-Yr Pt-to-Pt - Part. Rate 135% 160%	S&P 500 MARC 5% ER 1-Yr Pt-to-Pt - Spread 2.25% 1.85%	Morgan Stanley Dynamic Global Index 1-Yr Pt-to-Pt - Part. Rate 105% 2-Yr Pt-to-Pt - Part. Rate 155%
	DJIA 1-Yr Monthly Average - Part. Rate 35.00%	Fidelity Multifactor Yield 5% ER 1-Yr Pt-to-Pt - Part. Rate 95% 115% 2-Yr Pt-to-Pt - Part. Rate 135% 160%	S&P 500 Low Vol. Daily Risk Control 5% 1-Yr Pt-to-Pt w/ Threshold Participation Rate	Fidelity Multifactor Yield 5% ER 1-Yr Pt-to-Pt - Part. Rate 105% 2-Yr Pt-to-Pt - Part. Rate 155%
	NASDAQ-100 1-Yr Monthly Sum, Monthly Cap 1.20%	Fixed Account 2.30% 2.70% Enhanced Part. Rate (includes annual charge)	Index Return Threshold 6.00% 5.00% Base Participation Rate 35% 35% Enhanced Participation Rate 100% 100%	Fixed Account 2.50% Enhanced Part. Rate (includes annual charge)
	Fixed Account 1.50%	Fidelity Multifactor Yield 5% ER 1-Yr Pt-to-Pt - Part. Rate 160% 175% 2-Yr Pt-to-Pt - Part. Rate 230% 250% Annual Charge 1.50% 1.50%	1-Yr Pt-to-Pt - Spread 3.30% 2.70%	Fidelity Multifactor Yield 5% ER 1-Yr Pt-to-Pt - Part. Rate 170% 2-Yr Pt-to-Pt - Part. Rate 245% Annual Charge 1.50%
		Morgan Stanley Dynamic Global Index 1-Yr Pt-to-Pt - Part. Rate 160% 175% 2-Yr Pt-to-Pt - Part. Rate 230% 250% Annual Charge 1.50% 1.50%	S&P 500 Low Vol. Daily Risk Control 8% 2-Yr Pt-to-Pt - Annual Spread 4.50% 4.00%	Morgan Stanley Dynamic Global Index 1-Yr Pt-to-Pt - Part. Rate 170% 2-Yr Pt-to-Pt - Part. Rate 245% Annual Charge 1.50%
			Fixed Account 1.40% 1.50%	
Bonus	Income rider value only: 20%	n/a	Income rider value only: 2% on deposits made in first five years.	n/a
Surrender Chgs (%)	12 Yrs: 14, 14, 12, 12, 11, 11, 10, 9, 8, 7, 6, 4, 0	10 Yrs: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0	10 Yrs: 10, 10, 10, 10, 10, 9, 8, 6, 4, 2, 0	8 Yrs: 10, 10, 10, 10, 9, 8, 5, 3, 0
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	5% after first year*	10% available immediately	5% after first year (one per year)	10% after first year (one per year)
Waivers	Nursing home (n/a MA)		Nursing home (n/a MA)	Nursing home
Minimum Guarantee	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium
Remarks	Comp on policies of \$500K+ will be held for 30-days. * Penalty free w/d-10% if no w/d taken in prior year beginning after 2nd contract anniversary	Comp on policies of \$500K+ will be Other Strategies Available Call F	Comp on additional premiums: up to reduced rate after 1st year (Opts) Comp on policies of \$500K+ will be	No rolling surrender Comp on additional premiums: up to 5th yr reduced rate after 1st year (Opts. A, B, an

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Fixed Indexed Annuity



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6/1/2022

	North American		Oceanview	
Product Name	Charter Plus 10 FPDA	Charter Plus 14 FPDA	Harbourview 3 SPDA	Harbourview 5 SPDA
Carrier Ratings	A+ A.M. Best A+ Standard & Poors 89 Comdex	A+ A.M. Best A+ Standard & Poors 89 Comdex	A- A.M. Best	A- A.M. Best
States Not Approved	NY	AK, CT, DE, HI, ID, MN, MO, MT, NV, NJ, NY OH, OK, OR, PA, SC, TX, UT, VA, WA	CT, NY, VT	CT, NY, VT
Issue Ages	0-79	0-75 CA: 0-52 / IN and NH 0-74	0-89	0-89
Premium Min. / Max.	Min: \$20,000 Max: \$1,000,000	Min: \$20,000 Max: \$1,000,000	Min: \$20,000 Max: \$1,000,000	Min: \$20,000 Max: \$1,000,000
Riders	n/a	n/a	n/a	n/a
Crediting Strategies	S&P 500	S&P 500	S&P 500	S&P 500
	1-Yr Daily Average - Spread 7.50%	1-Yr Daily Average - Spread 7.50%	1-Yr Pt-to-Pt - Cap 3.00%	1-Yr Pt-to-Pt - Cap 3.75%
	1-Yr Monthly Sum - Monthly Cap 1.60%	1-Yr Monthly Sum - Monthly Cap 1.60%	1-Yr Pt-to-Pt - Part. Rate 15%	1-Yr Pt-to-Pt - Part. Rate 18%
	1-Yr Pt-to-Pt - Cap 3.30%	1-Yr Pt-to-Pt - Cap 3.30%	2-Yr Pt-to-Pt - Part. Rate 27%	2-Yr Pt-to-Pt - Part. Rate 35%
	1-Yr Pt-to-Pt - Part. Rate 25.00%	1-Yr Pt-to-Pt - Part. Rate 25.00%	1-Yr Annual Monthly Average - Cap 2.50%	1-Yr Annual Monthly Average - Cap 2.75%
	S&P 500 Low Vol. Daily Risk Control 5%	S&P 500 Low Vol. Daily Risk Control 5%	Credit Suisse Retiree Balanced	Credit Suisse Retiree Balanced
	1-Yr Pt-to-Pt - Spread 3.50%	1-Yr Pt-to-Pt - Spread 7.50%	1-Yr Pt-to-Pt - Part. Rate 65%	1-Yr Pt-to-Pt - Part. Rate 85%
S&P 500 Low Vol. Daily Risk Control 8%	S&P 500 Low Vol. Daily Risk Control 8%	2-Yr Pt-to-Pt - Part. Rate 85%	2-Yr Pt-to-Pt - Part. Rate 120%	
2-Yr Pt-to-Pt - Annual Spread 5.00%	2-Yr Pt-to-Pt - Annual Spread 4.75%	Fixed Account 1.50%	Fixed Account 2.00%	
NASDAQ-100	NASDAQ-100	CA rates may vary call for details	CA rates may vary call for details	
1-Yr Monthly Sum - Monthly Cap 1.70%	1-Yr Monthly Sum - Monthly Cap 1.70%			
Fixed Account 1.70%	Fixed Account 1.70%			
Different rates apply in: AK, CA, CT, DE, HI, IN, MO, MN, NV, OH, OK, OR, PA, SC, TX UT, VA, WA				
Bonus	5% - Premium \$20,000-\$74,999 8% - Premium \$75,000 +	7% - Premium \$20,000-\$74,999 10% - Premium \$75,000 +	n/a	n/a
Surrender Chgs (%)	10 yr: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0	14 yr: 12, 12, 11, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	3 Yr: 9, 8, 7	5 Yr: 9, 8, 7, 6, 5
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% after first year (one per year)	10% after first year (one per year)	10% available immediately	10% available immediately
Waivers	Nursing home (n/a in MA)	Nursing home (n/a in MA)	Nursing Home Terminal Illness	Nursing Home Terminal Illness
Minimum Guarantee	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium
Remarks	No rolling surrender	No rolling surrender		

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Fixed Indexed Annuity



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6/1/2022

	Oceanview		Protective	
Product Name	Harbourview 7 SPDA	Harbourview 10 SPDA	Income Builder FPDA (1st yr only)	Guaranteed Income FPDA (1st yr only)
Carrier Ratings	A- A.M. Best	A- A.M. Best	A+ A.M. Best AA- Standard & Poors 92 Comdex	A+ A.M. Best AA- Standard & Poors 92 Comdex
States Not Approved	CT, NY, VT	CT, NY, VT	NY	NY
Issue Ages	0-89	0-89	50-85	50-79
Premium Min. / Max.	Min: \$20,000 Max: \$1,000,000	Min: \$20,000 Max: \$1,000,000	Min: \$25,000 (\$1k subsequent) Max: \$1,000,000	Min: \$25,000 (\$1k subsequent) Max: \$1,000,000
Riders	n/a	n/a	Lifetime Income rider built into product. Rider fee is 1.00% of rider value	Lifetime Income rider built into product. Rider fee is 1.20% of rider value
Crediting Strategies	S&P 500	S&P 500	Under \$100,000	Under \$100,000
	1-Yr Pt-to-Pt - Cap 5.00%	1-Yr Pt-to-Pt - Cap 5.25%	Fixed Account 1.85%	Fixed Account 1.05%
	1-Yr Pt-to-Pt - Part. Rate 20%	1-Yr Pt-to-Pt - Part. Rate 25%	S&P 500	S&P 500
	2-Yr Pt-to-Pt - Part. Rate 35%	2-Yr Pt-to-Pt - Part. Rate 40%	1-Yr Pt-to-Pt - Cap 4.95%	1-Yr Pt-to-Pt - Cap 2.05%
	1-Yr Annual Monthly Average - Cap 3.00%	1-Yr Annual Monthly Average - Cap 3.00%	1-Yr Performance Trigger 3.20%	1-Yr Pt-to-Pt - Cap for Term 1.95%
	Credit Suisse Retiree Balanced	Credit Suisse Retiree Balanced	1-Yr Pt-to-Pt - Cap for Term 3.95%	Citi Flexible Allocation 6 Excess Return
	1-Yr Pt-to-Pt - Part. Rate 100%	1-Yr Pt-to-Pt - Part. Rate 115%	Citi Flexible Allocation 6 Excess Return Index	2-Yr Pt-to-Pt - Part. Rate 50%
	2-Yr Pt-to-Pt - Part. Rate 140%	2-Yr Pt-to-Pt - Part. Rate 150%	2-Yr Pt-to-Pt - Part. Rate 92%	
	Fixed Account 2.15%	Fixed Account 2.25%	\$100,000 +	Fixed Account 1.20%
	CA rates may vary call for details	CA rates may vary call for details	Fixed Account 2.00%	S&P 500
		S&P 500	1-Yr Pt-to-Pt - Cap 2.35%	
		1-Yr Pt-to-Pt - Cap 5.25%	1-Yr Pt-to-Pt - Cap for Term 2.25%	
		1-Yr Performance Trigger 3.50%	Citi Flexible Allocation 6 Excess Return	
		1-Yr Pt-to-Pt - Cap for Term 4.25%	2-Yr Pt-to-Pt - Part. Rate 55%	
		Citi Flexible Allocation 6 Excess Return Index		
		2-Yr Pt-to-Pt - Part. Rate 100%		
Bonus	n/a	n/a	n/a	
Surrender Chgs (%)	7 Yr: 9, 8, 7, 6, 5, 4, 3	9 Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1	7-Yr: 7, 6, 5, 4, 3, 3, 1, 0	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately.	10% available immediately.
Waivers	Nursing Home Terminal Illness	Nursing Home Terminal Illness	Nursing / Termina waivers (N/A in MA) Unemployment Waiver (N/A in CT)	Nursing / Termina waivers (N/A in MA) Unemployment Waiver (N/A in CT)
Minimum Guarantee	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 100% of premium	1.20% on 87.5% of premium
Remarks				

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Fixed Indexed Annuity



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6/1/2022

	Reliance Standard			Securian/Minnesota Life
Product Name	Keystone 5 SPDA	Keystone 7 SPDA	Keystone 10 SPDA	SecureLink Future 7 SPDA (Flexible for 6 months)
Carrier Ratings	A++ A.M. Best A+ Standard & Poors 88 Comdex	A++ A.M. Best A+ Standard & Poors 88 Comdex	A++ A.M. Best A+ Standard & Poors 88 Comdex	A+ A.M. Best AA- Standard & Poors 96 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	0-85	0-85	0-80	0-80
Premium Min. / Max.	Min: \$10,000 Max: \$1,000,000 Age 0-75, \$500,000 Age 76-85	Min: \$10,000 Max: \$1,000,000 Age 0-75, \$500,000 Age 76-85	Min: \$10,000 Max: \$1,000,000 Age 0-75, \$500,000 Age 76-85	Min: \$10,000 Max: \$2,000,000
Riders	n/a	n/a	n/a	Optional lifetime income rider Rider Fee: 1.15% of Benefit Base
Crediting Strategies	S&P 500 1-Yr Pt-to-Pt - Cap 6.50% 1-Yr Pt-to-Pt - Part. Rate 37% 1-Yr Annual Monthly Average - Cap 6.75% Fixed Account 3.40%	S&P 500 1-Yr Pt-to-Pt - Cap 6.60% 1-Yr Pt-to-Pt - Part. Rate 38% 1-Yr Annual Monthly Average - Cap 6.85% Fixed Account 3.40%	S&P 500 1-Yr Pt-to-Pt - Cap 6.60% 1-Yr Pt-to-Pt - Part. Rate 38% 1-Yr Annual Monthly Average - Cap 6.85% Fixed Account 3.30%	Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 130.00% S&P 500 1-Yr Pt-to-Pt - Cap 5.50% 2-Yr Pt-to-Pt - Cap 12.00% SG Climate Prepared Index 1-Yr Pt-to-Pt - Part. Rate 130.00% Fixed Account 2.40%
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	5 Yr: 9, 8, 7, 6, 5, 0	7 Yr: 9, 8, 7, 6, 5, 4, 3, 0	10 Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yr: 9, 8, 7, 6, 5, 4, 3
MVA	No	No	No	Yes
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately	10% after first year
Waivers	Confinement Benefit 25% Free Withdrawal* Terminal Illness Waiver(N/A in NJ)	Confinement Benefit 25% Free Withdrawal* Terminal Illness Waiver(N/A in NJ)	Confinement Benefit 25% Free Withdrawal* Terminal Illness Waiver(N/A in NJ)	n/a
Minimum Guarantee	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1% on 87.5% of premium
Remarks	*Max Issue Age Confinement Benefit Age 74	*Max Issue Age Confinement Benefit Age 74	*Max Issue Age Confinement Benefit Age 74	

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Fixed Indexed Annuity



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6/1/2022

Securian/Minnesota Life

Product Name	SecureLink Future 9 SPDA (Flexible for 6 months)	SecureLink Future 10 SPDA (Flexible for 6 months)	SecureLink Ultra 5 SPDA	SecureLink Ultra 7 SPDA
Carrier Ratings	A+ A.M. Best AA- Standard & Poors 96 Comde	A+ A.M. Best AA- Standard & Poors 96 Comde	A+ A.M. Best AA- Standard & Poors 96 Comde	A+ A.M. Best AA- Standard & Poors 96 Comde
States Not Approved	NY	CA, NY	NY Approved in CA, but different rates apply	NY Approved in CA, but different rates apply
Issue Ages	0-80	0-80	0-85	0-85
Premium Min. / Max.	Min: \$10,000 Max: \$2,000,000	Min: \$10,000 Max: \$2,000,000	Min: \$20,000 Max: \$2,000,000	Min: \$20,000 Max: \$2,000,000
Riders	Optional lifetime income rider Rider Fee: 1.15% of Benefit Base	Optional lifetime income rider Rider Fee: 1.15% of Benefit Base	n/a	n/a
Crediting Strategies	Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 135.00%	Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 140.00%	Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 130% 135% 1-Yr Pt-to-Pt : Part. Rate WITH Part. Rate 170% 175% Annual Spread 2.00% 2.00%	Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 135% 140% 1-Yr Pt-to-Pt : Part. Rate WITH Part. Rate 175% 180% Annual Spread 2.00% 2.00%
	S&P 500 1-Yr Pt-to-Pt - Cap 5.60% 2-Yr Pt-to-Pt - Cap 12.25%	S&P 500 1-Yr Pt-to-Pt - Cap 5.70% 2-Yr Pt-to-Pt - Cap 12.50%	MSCI EAFE Index 1-Yr Pt-to-Pt - Cap 5.75% 6.00%	MSCI EAFE Index 1-Yr Pt-to-Pt - Cap 6.00% 6.25%
	SG Climate Prepared Index 1-Yr Pt-to-Pt - Part. Rate 135.00%	SG Climate Prepared Index 1-Yr Pt-to-Pt - Part. Rate 140.00%	S&P 500 1-Yr Pt-to-Pt - Cap 6.00% 6.20% 1-Yr Pt-to-Pt - Part. Rate 31% 33% 1-Yr Performance Trigger 4.85% 5.00% 1-Yr Inverse Performance Trigge 7.20% 7.50%	S&P 500 1-Yr Pt-to-Pt - Cap 6.20% 6.40% 1-Yr Pt-to-Pt - Part. Rate 32% 34% 1-Yr Performance Trigger 5.00% 5.15% 1-Yr Inverse Performance Trigge 7.50% 7.80%
	Fixed Account 2.50%	Fixed Account 2.60%	SG Climate Prepared Index 1-Yr Pt-to-Pt - Part. Rate 130% 135% 1-Yr Pt-to-Pt : Part. Rate WITH Part. Rate 170% 175% Annual Spread 2.00% 2.00% Fixed Account 2.40% 2.50%	SG Climate Prepared Index 1-Yr Pt-to-Pt - Part. Rate 135% 140% 1-Yr Pt-to-Pt : Part. Rate WITH Part. Rate 175% 180% Annual Spread 2.00% 2.00% Fixed Account 2.50% 2.60%
Bonus	n/a	n/a	Loyalty Bonus: At 10th anniv., a 10% bonus based on premium - withdrawals will be added to value.	Loyalty Bonus: At 10th anniv., a 10% bonus based on premium - withdrawals will be added to value.
Surrender Chgs (%)	9 Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1	10 Yr: 9, 8.1, 7.2, 6.3, 5.4, 4.5, 3.6, 2.7, 1.8, 0.9	5 Yr: 9, 8, 7, 6, 5, 0	7 Yr: 9, 8, 7, 6, 5, 4, 3, 0
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% after first year	10% after first year	10% available immediately	10% available immediately
Waivers	n/a	n/a	Hospital, medical care stay waiver	Hospital, medical care stay waiver
Minimum Guarantee	1% on 87.5% of premium	1% on 87.5% of premium	1% on 91% of premium	1% on 91% of premium
Remarks			\$500+ rates also available. Call us for details.	\$500+ rates also available. Call us for details.

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6/1/2022

	Securian/Minnesota Life	The Standard			
Product Name	SecureLink Chronic Illness SPDA	Index Select Annuity SPDA	Enhanced Choice Index 5 SPDA	Enhanced Choice Index 7 SPDA	
Carrier Ratings	A+ A.M. Best AA- Standard & Poors 96 Comdex	A A.M. Best A+ Standard & Poors 84 Comdex	A A.M. Best A+ Standard & Poors 84 Comdex	A A.M. Best A+ Standard & Poors 84 Comdex	
States Not Approved	CA, MA, NY, WA	NY 10-Yr not approved in: CA, MN, MO, TX, WA	NJ, NY	NJ, NY	
Issue Ages	0-75	0-90 (10 Yr Opt: 0-80) / 91-93 avail. on 5 Yr only for transfer of wealth or estate-planning purposes	0-93	0-90	
Premium Min. / Max.	Min: \$20,000 Max: \$2,000,000	Min: \$15,000 Max: \$1,000,000	Min: \$15,000 Max: \$1,000,000	Min: \$15,000 Max: \$1,000,000	
Riders	Enhanced Death Benefit automatically included. Fee is 0.75% up to age 70, 1.15% ages 71-75	n/a	n/a	n/a	
Crediting Strategies	Under \$100,000	S&P 500	S&P 500	S&P 500	
	Barclays All Caps Trailblazer 5 Index	5-Year	S&P 500	S&P 500	
	1-Yr Pt-to-Pt - Part. Rate 110%	1-Yr Pt-to-Pt - Cap (Under \$100k) 6.25%	1-Yr Pt-to-Pt Part. Rate 32%	1-Yr Pt-to-Pt Part. Rate 32%	
	SG Climate Prepared Index	1-Yr Pt-to-Pt - Cap (\$100k +) 6.50%	1-Yr Pt-to-Pt - Part. Rate w/Charge 50%	1-Yr Pt-to-Pt - Part. Rate w/Charge 51%	
	1-Yr Pt-to-Pt - Part. Rate 120.00%	1-Yr P-to-P - Part. Rate (Under \$100k) 40%	S&P 500 Daily Risk Control 5% ER	S&P 500 Daily Risk Control 5% ER	
	S&P 500	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 42%	1-Yr Pt-to-Pt Part. Rate 105%	1-Yr Pt-to-Pt Part. Rate 110%	
	1-Yr Pt-to-Pt - Cap 4.20%	7-Year	1-Yr Pt-to-Pt - Part. Rate w/Charge 160%	1-Yr Pt-to-Pt - Part. Rate w/Charge 165%	
	Fixed Account 1.85%	1-Yr Pt-to-Pt - Cap (Under \$100k) 6.75%	S&P 500 ESG Daily Risk Control 5% ER	S&P 500 ESG Daily Risk Control 5% ER	
	\$100,000 +	1-Yr Pt-to-Pt - Cap (\$100k +) 7.00%	1-Yr Pt-to-Pt - Part. Rate 105%	1-Yr Pt-to-Pt - Part. Rate 110%	
	Barclays All Caps Trailblazer 5 Index	1-Yr P-to-P - Part. Rate (Under \$100k) 42%	1-Yr Pt-to-Pt - Part. Rate w/Charge 160%	1-Yr Pt-to-Pt - Part. Rate w/Charge 165%	
1-Yr Pt-to-Pt - Part. Rate 115%	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 44%	S&P MARC 5% ER	S&P MARC 5% ER		
SG Climate Prepared Index	10-Year	1-Yr Pt-to-Pt Part. Rate 105%	1-Yr Pt-to-Pt Part. Rate 110%		
1-Yr Pt-to-Pt - Part. Rate 125.00%	1-Yr Pt-to-Pt - Cap (Under \$100k) 6.75%	1-Yr Pt-to-Pt - Part. Rate w/Charge 160%	1-Yr Pt-to-Pt - Part. Rate w/Charge 165%		
S&P 500	1-Yr Pt-to-Pt - Cap (\$100k +) 7.00%	Fixed Account 2.00%	Fixed Account 2.00%		
1-Yr Pt-to-Pt - Cap 4.50%	1-Yr P-to-P - Part. Rate (Under \$100k) 42%	Annual Strategy Charge 1.50%	Annual Strategy Charge 1.50%		
Fixed Account 2.00%	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 44%	n/a	n/a		
Rider Info:	Fixed Account 2.00%	n/a	n/a		
• Guaranteed Death Benefit with 8% roll-up					
• Entire Death Benefit available for withdrawal/surrender without contract charges upon chronic/terminal illness acceleration					
Bonus	n/a	n/a	n/a	n/a	
Surrender Chgs (%)	7 yr: 9, 8, 7, 6, 5, 4, 3, 0	5 yr: 7, 6, 5, 4, 2, 0 / 7 yr: 7, 6, 5, 4, 3, 2, 1, 0 10-Yr (9 yr SC, 10yr MVA): 8,7,6,5,4,3,2,1,9/10,0	5 yr: 9.4, 8.5, 7.5, 6.5, 5.5	7 yr: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5	
MVA	yes	Yes(n/a in CA)	Yes(n/a in CA)	Yes(n/a in CA)	
Free Withdrawals	10% available immediately	10% after the 1st year	10% available immediately	10% available immediately	
Waivers	Chronic/Terminal illness	Nursing Home and Terminal Illness waivers.	Nursing Home and Terminal Illness waivers.	Nursing Home and Terminal Illness waivers.	
Minimum Guarantee	1% on 87.5% of premium				
Remarks			Surrender charge in CA different call for details	Surrender charge in CA different call for details	

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 • Features subject to current contract terms at time of sale. Information is subject to change without notice.
 • Products and programs offered through Tellus are not approved for use in all states. Please check for variations in commission rates for older ages/higher premiums.
 Access to products and carriers available through GPAgency.

Fixed Indexed Annuity



All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.

6/1/2022

	The Standard	Symetra	
Product Name	Enhanced Choice Index 10 SPDA	Income Edge SPDA	Stride SPDA
Carrier Ratings	A A.M. Best A+ Standard & Poors 84 Comdex	A A.M. Best A Standard & Poors 81 Comdex	A A.M. Best A Standard & Poors 81 Comdex
States Not Approved	CA, NJ, NY	NY	NY, CA
Issue Ages	0-80	50-85	0-80
Premium Min. / Max.	Min: \$15,000 Max: \$1,000,000	Min: \$10,000 Max: \$1,000,000	Min: \$25,000 Max: \$1,000,000
Riders	n/a	Lifetime income rider built into product Rider fee is 1.20%	Optional Lifetime Income Rider Rider fee is 1.10% of benefit base
Crediting Strategies	S&P 500	Under \$100,000	Fixed Account 3.00%
	1-Yr Pt-to-Pt Part. Rate 32%	Fixed Account 2.90%	S&P 500
	1-Yr Pt-to-Pt - Part. Rate w/Charge 52%	S&P 500 1-Yr Pt-to-Pt - Cap 5.75%	1-Yr Pt-to-Pt - Cap 6.75%
	S&P 500 Daily Risk Control 5% ER	JPMorgan ETF Efficient 5 1-Yr Pt-to-Pt - Cap 13.75%	1-Yr Pt-to-Pt - Par Rate 40%
	1-Yr Pt-to-Pt Part. Rate 115%	\$100,000 +	2-Yr Pt-to-Pt - Par Rate 50%
	1-Yr Pt-to-Pt - Part. Rate w/Charge 170%	Fixed Account 3.00%	Putnam Dynamic Low Volatility
	S&P 500 ESG Daily Risk Control 5% ER	S&P 500 1-Yr Pt-to-Pt - Cap 6.00%	1-Yr Pt-to-Pt - Cap 8.00%
	1-Yr Pt-to-Pt - Part. Rate 115%	JPMorgan ETF Efficient 5 1-Yr Pt-to-Pt - Cap 14.00%	1-Yr Pt-to-Pt - Par Rate 130%
	1-Yr Pt-to-Pt - Part. Rate w/Charge 170%		2-Yr Pt-to-Pt - Par Rate 190%
	S&P MARC 5% ER		JPMorgan ETF Efficient 5
1-Yr Pt-to-Pt Part. Rate 115%		1-Yr Pt-to-Pt - Cap 13.00%	
1-Yr Pt-to-Pt - Part. Rate w/Charge 170%		1-Yr Pt-to-Pt - Par Rate 100%	
		2-Yr Pt-to-Pt - Par Rate 150%	
Fixed Account 2.00%			
Annual Strategy Charge 1.50%			
Bonus	n/a		
Surrender Chgs (%)	10 Yrs: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5	7 yrs: 9, 8, 7, 7, 6, 5, 4, 0 7 yrs: 9, 8, 7, 6, 5, 4, 3, 0 in CA	10 yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
MVA	Yes	Yes (n/a in CA)	Yes
Free Withdrawals	10% available immediately	10% available immediately	7% after 1st year
Waivers	Nursing Home and Terminal Illness waivers.	Nursing Home and Hospitalization waivers n/a in CA	Nursing Home and Hospitalization waivers n/a in CA
Minimum Guarantee		1.00% on 87.5% of premium	1.00% on 87.5% of premium
Remarks			

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 • Features subject to current contract terms at time of sale. Information is subject to change without notice.
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 Access to products and carriers available through GPAgency.