Fixed Indexed Annuity

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7/26/2022

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 & 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	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**
	2-Yr Pt-to-Pt - Part. Rate 160% 175%	2-Yr Pt-to-Pt - Part. Rate 185% 200%	2-Yr Pt-to-Pt - Part. Rate 185% 200%	1-Yr Pt-to-Pt : Part. Rate WITH Spread
	1-Yr Pt-to-Pt - Part. Rate 135% 150%	1-Yr Pt-to-Pt - Part. Rate 160% 175%	1-Yr Pt-to-Pt - Part. Rate 160% 175%	Part. Rate 150% 175%
	2-Yr Pt-to-Pt-Par.Rate w/Charge* 235% 250%	2-Yr Pt-to-Pt-Par.Rate w/Charge* 285% 300%	2-Yr Pt-to-Pt-Par.Rate w/Charge* 285% 300%	Annual Spread 1.00% 1.00%
	1-Yr Pt-to-Pt-Par.Rate w/Charge* 185% 200%	1-Yr Pt-to-Pt-Par.Rate w/Charge* 210% 225%	1-Yr Pt-to-Pt-Par.Rate w/Charge* 210% 225%	2-Yr Pt-to-Pt : Part. Rate WITH Spread
	ML Strategic Balanced Index	**ML Strategic Balanced Index**	**ML Strategic Balanced Index**	Part. Rate 180% 200%
	2-Yr Pt-to-Pt - Part. Rate 130% 155%	2-Yr Pt-to-Pt - Part. Rate 135% 160%	2-Yr Pt-to-Pt - Part. Rate 135% 160%	Annual Spread 0.00% 0.00%
	1-Yr Pt-to-Pt - Part. Rate 85% 110%	1-Yr Pt-to-Pt - Part. Rate 90% 115%	1-Yr Pt-to-Pt - Part. Rate 90% 115%	**ML Strategic Balanced Index**
	2-Yr Pt-to-Pt-Par.Rate w/Charge* 175% 200%	2-Yr Pt-to-Pt-Par.Rate w/Charge* 190% 215%	2-Yr Pt-to-Pt-Par.Rate w/Charge* 190% 215%	1-Yr Pt-to-Pt - Part. Rate 90% 115%
	1-Yr Pt-to-Pt-Par.Rate w/Charge* 125% 150%	1-Yr Pt-to-Pt-Par.Rate w/Charge* 130% 155%	1-Yr Pt-to-Pt-Par.Rate w/Charge* 130% 155%	**PIMCO Global Optima Index**
	PIMCO Global Optima Index	**PIMCO Global Optima Index**	**PIMCO Global Optima Index**	1-Yr Pt-to-Pt - Part. Rate 62% 77%
	2-Yr Pt-to-Pt - Part. Rate 85% 100%	2-Yr Pt-to-Pt - Part. Rate 90% 105%	2-Yr Pt-to-Pt - Part. Rate 90% 105%	**S&P 500**
	1-Yr Pt-to-Pt - Part. Rate 60% 75%	1-Yr Pt-to-Pt - Part. Rate 62% 77%	1-Yr Pt-to-Pt - Part. Rate 62% 77%	1-Yr Pt-to-Pt - Cap 8.00% 9.00%
	2-Yr Pt-to-Pt-Par.Rate w/Charge* 115% 130%	2-Yr Pt-to-Pt-Par.Rate w/Charge* 125% 140%	2-Yr Pt-to-Pt-Par.Rate w/Charge* 125% 140%	1-Yr Pt-to-Pt - Part. Rate 38% 43%
	1-Yr Pt-to-Pt-Par.Rate w/Charge* 85% 100%	1-Yr Pt-to-Pt-Par.Rate w/Charge* 90% 105%	1-Yr Pt-to-Pt-Par.Rate w/Charge* 90% 105%	
	S&P 500	**S&P 500**	**S&P 500**	**Russell 2000**
	1-Yr Pt-to-Pt - Cap 7.15% 8.50%	1-Yr Pt-to-Pt - Cap 7.35% 8.75%	1-Yr Pt-to-Pt - Cap 7.10% 8.50%	1-Yr Pt-to-Pt - Cap 7.25% 8.25%
	5-Yr Pt-to-Pt - Cap 28% 35%	1-Yr Pt-to-Pt - Part. Rate 38% 42%	1-Yr Pt-to-Pt - Part. Rate 38% 42%	**MSCI EAFE**
	1-Yr Pt-to-Pt - Part. Rate 35% 40%	1-Yr Pt-to-Pt-Par.Rate w/Charge* 51% 55%	1-Yr Pt-to-Pt-Par.Rate w/Charge* 51% 55%	1-Yr Pt-to-Pt - Cap 7.25% 8.25%
	1-Yr Pt-to-Pt-Par.Rate w/Charge* 49% 54%	**Fixed Account** 3.10% 3.10%	**Fixed Account** 3.10% 3.10%	**Fixed Account** 3.25% 3.25%
	Fixed Account 3.00% 3.00%	***Annual Charge Rate 1.50%**	***Annual Charge Rate 1.50%**	
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	1.60% on 87.5% of premium.	1.60% on 87.5% of premium.	1.60% on 87.5% of premium.	1.60% on 87.5% of premium.
Remarks	*Charge Rate 1.50%		Max Income Rider rates may differ call for details	

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Fixed Indexed Annuity

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7/26/2022	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** **AQR DynamiQ Allocation Index** 1-Yr Pt-to-Pt : Part. Rate WITH Spread Part. Rate 150% 175% Annual Spread 1.00% 1.00% 2-Yr Pt-to-Pt : Part. Rate WITH Spread Part. Rate 180% 200% Annual Spread 0.00% 0.00% **ML Strategic Balanced Index** 1-Yr Pt-to-Pt - Part. Rate 90% 115% **PIMCO Global Optima Index** 1-Yr Pt-to-Pt - Part. Rate 62% 77% **S&P 500** 1-Yr Pt-to-Pt - Cap 7.75% 8.75% 1-Yr Pt-to-Pt - Part. Rate 38% 43% **Russell 2000** 1-Yr Pt-to-Pt - Cap 7.25% 8.25% **MSCI EAFE** 1-Yr Pt-to-Pt - Cap 7.25% 8.25% **Fixed Account** 3.25% 3.25%	**Fixed Account** 1-Yr Pt-to-Pt - CAP **Nasdaq** 6.25% **S&P 500** 6.25% Russell 2000 6.25% **Bloomberg US Dynamic Balance Index** 7.50% **1-Yr Pt-to-Pt - SPREAD** Bloomberg US Dynamic Balance Index 1.25% **1-Yr Pt-to-Pt - PART. RATE** Bloomberg US Dynamic Balance II ER 135.00% **2-Yr Pt-to-Pt - PART. RATE** Bloomberg US Dynamic Balance II ER 180.00%	**1-Yr Pt-to-Pt - CAP** BlackRock iBLD Claria Index 3.00% Bloomberg US Dynamic Balance Index 3.00% Pimco Tactical Balanced Index 3.00% S&P 500 3.75% **1-Yr Pt-to-Pt - PART. RATE** BlackRock iBLD Claria ER Index 95% Bloomberg US Dynamic Balance II ER 90% Pimco Tactical Balanced ER Index 90% **1-Yr Pt-to-Pt - SPREAD** BlackRock iBLD Claria Index 3.10% Bloomberg US Dynamic Balance Index 3.35% Pimco Tactical Balanced Index 3.60% **2-Yr MY Pt-to-Pt - PART. RATE** S&P Futures Daily Risk Yr. 1 105% S&P Futures Daily Risk Yr. 2 120% Bloomberg US Dyn. Bal. II ER Yr. 1 105% Bloomberg US Dyn. Bal. II ER Yr. 2 115% Pimco Tactical Bal. ER Index Yr. 1 105% Pimco Tactical Bal. ER Index Yr. 2 115% **5-Yr MY Pt-to-Pt - PART. RATE** S&P Futures Daily Risk Yr. 1 115% S&P Futures Daily Risk Yr. 2 125% S&P Futures Daily Risk Yr. 3 135% S&P Futures Daily Risk Yr. 4 145% S&P Futures Daily Risk Yr. 5 160% Bloomberg US Dyn. Bal. II ER Yr. 1 110% Bloomberg US Dyn. Bal. II ER Yr. 2 120% Bloomberg US Dyn. Bal. II ER Yr. 3 130% Bloomberg US Dyn. Bal. II ER Yr. 4 140% Bloomberg US Dyn. Bal. II ER Yr. 5 150% Pimco Tactical Bal. ER Index Yr. 1 110% Pimco Tactical Bal. ER Index Yr. 2 120% Pimco Tactical Bal. ER Index Yr. 3 130% Pimco Tactical Bal. ER Index Yr. 4 140% Pimco Tactical Bal. ER Index Yr. 5 150% **Fixed Account** 2.10%
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	1.60% 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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7/26/2022

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 0.00% (up to 2.5%)	Lifetime Income rider is built into product Rider fee is 1.30% of accumulation value

Crediting Strategies

ABC, Allianz Benefit Control			
1-Yr Pt-to-Pt - CAP		**5-Yr MY Pt-to-Pt - PART. RATE**	
BlackRock iBLD Claria Index	4.00%	S&P Futures Daily Risk Yr. 1	130%
Bloomberg US Dynamic Balance Index	4.00%	S&P Futures Daily Risk Yr. 2	140%
Pimco Tactical Balanced Index	4.00%	S&P Futures Daily Risk Yr. 3	150%
S&P 500	3.75%	S&P Futures Daily Risk Yr. 4	165%
1-Yr Pt-to-Pt - PART. RATE		S&P Futures Daily Risk Yr. 5	180%
BlackRock iBLD Claria ER Index	95%	Bloomberg US Dyn. Bal. II ER Yr. 1	120%
Bloomberg US Dynamic Balance II ER	90%	Bloomberg US Dyn. Bal. II ER Yr. 2	130%
Pimco Tactical Balanced ER Index	90%	Bloomberg US Dyn. Bal. II ER Yr. 3	140%
1-Yr Pt-to-Pt - SPREAD		Bloomberg US Dyn. Bal. II ER Yr. 4	150%
BlackRock iBLD Claria Index	2.60%	Bloomberg US Dyn. Bal. II ER Yr. 5	165%
Bloomberg US Dynamic Balance Index	2.85%	Pimco Tactical Bal. ER Index Yr. 1	120%
Pimco Tactical Balanced Index	3.10%	Pimco Tactical Bal. ER Index Yr. 2	130%
2-Yr MY Pt-to-Pt - PART. RATE		Pimco Tactical Bal. ER Index Yr. 3	140%
S&P Futures Daily Risk Yr. 1	110%	Pimco Tactical Bal. ER Index Yr. 4	150%
S&P Futures Daily Risk Yr. 2	125%	Pimco Tactical Bal. ER Index Yr. 5	165%
Bloomberg US Dyn. Bal. II ER Yr. 1	105%		
Bloomberg US Dyn. Bal. II ER Yr. 2	120%	**Fixed Account**	2.20%
Pimco Tactical Bal. ER Index Yr. 1	105%		
Pimco Tactical Bal. ER Index Yr. 2	120%		

360			
1-Yr Pt-to-Pt - CAP		**5-Yr MY Pt-to-Pt - PART. RATE**	
BlackRock iBLD Claria Index	5.00%	S&P Futures Daily Risk Yr. 1	170%
Bloomberg US Dynamic Balance Index	5.00%	S&P Futures Daily Risk Yr. 2	185%
Pimco Tactical Balanced Index	5.00%	S&P Futures Daily Risk Yr. 3	200%
S&P 500	4.25%	S&P Futures Daily Risk Yr. 4	215%
1-Yr Pt-to-Pt - PART. RATE		S&P Futures Daily Risk Yr. 5	230%
BlackRock iBLD Claria ER Index	110%	Bloomberg US Dyn. Bal. II ER Yr. 1	160%
Bloomberg US Dynamic Balance II ER	100%	Bloomberg US Dyn. Bal. II ER Yr. 2	170%
Pimco Tactical Balanced ER Index	100%	Bloomberg US Dyn. Bal. II ER Yr. 3	185%
1-Yr Pt-to-Pt - SPREAD		Bloomberg US Dyn. Bal. II ER Yr. 4	200%
BlackRock iBLD Claria Index	1.70%	Bloomberg US Dyn. Bal. II ER Yr. 5	215%
Bloomberg US Dynamic Balance Index	2.10%	Pimco Tactical Bal. ER Index Yr. 1	160%
Pimco Tactical Balanced Index	2.35%	Pimco Tactical Bal. ER Index Yr. 2	170%
2-Yr MY Pt-to-Pt - PART. RATE		Pimco Tactical Bal. ER Index Yr. 3	185%
S&P Futures Daily Risk Yr. 1	135%	Pimco Tactical Bal. ER Index Yr. 4	200%
S&P Futures Daily Risk Yr. 2	150%	Pimco Tactical Bal. ER Index Yr. 5	215%
Bloomberg US Dyn. Bal. II ER Yr. 1	125%		
Bloomberg US Dyn. Bal. II ER Yr. 2	140%	**Fixed Account**	2.60%
Pimco Tactical Bal. ER Index Yr. 1	125%		
Pimco Tactical Bal. ER Index Yr. 2	140%		

	ABC, Allianz Benefit Control	360
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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GP AGENCY

7/26/2022	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	**<$100k / >$100k** **1-Yr Pt-to-Pt - CAP** BlackRock iBLD Claria Index 7.50% 9.00% Bloomberg US Dynamic Index 7.25% 8.75% Pimco Tactical Balanced Index 7.00% 8.50% S&P 500 6.25% 8.00% **1-Yr Pt-to-Pt - PART. RATE** BlackRock iBLD Claria ER Index 130% 145% Bloomberg US Dynamic Index 125% 140% Pimco Tactical Balanced ER Index 120% 135% **1-Yr Pt-to-Pt - SPREAD** BlackRock iBLD Claria Index 2.25% 1.50% Bloomberg US Dynamic Index 2.50% 1.75% Pimco Tactical Balanced Index 2.75% 2.00% **2-Yr Pt-to-Pt - PART. RATE *** S&P Futures Daily Risk Yr. 1 220% 240% S&P Futures Daily Risk Yr. 2 240% 260% Bloomberg US Dyn. Index Yr 1 210% 225% **Bloomberg US Dyn. Index Yr 2** 230% 245% Pimco Tact. Bal. ER Index Yr. 1 ###### ###### **Pimco Tact. Bal. ER Index Yr. 2** ###### ######	**Charge / With / W/O** **BofA Destinations Index** 1-Yr Pt-to-Pt - Part. Rate 135% 65% **CS Tech Edge** 1-Yr Pt-to-Pt - Part. Rate 140% 70% **SG Global Sentiment** 1-Yr Pt-to-Pt - Part. Rate 135% 70% **S&P Dividend Aristocrats 5% ER** 1-Yr Pt-to-Pt - Part. Rate 115% 60% **S&P 500** 1-Yr Pt-to-Pt - Cap 5.50% 2.75% 1-Yr Pt-to-Pt - Part. Rate 25% 15% 1-Yr Monthly Sum, Monthly Cap 2.10% 1.20% **Fixed Account** 1.60% *Annual Strategy Charge Rate 1.50%	**Charge / With / W/O** **BofA Destinations Index** 1-Yr Pt-to-Pt - Part. Rate 145% 80% **CS Tech Edge** 1-Yr Pt-to-Pt - Part. Rate 150% 85% **SG Global Sentiment** 1-Yr Pt-to-Pt - Part. Rate 145% 80% **S&P Dividend Aristocrats 5% ER** 1-Yr Pt-to-Pt - Part. Rate 125% 70% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.00% 3.25% 1-Yr Pt-to-Pt - Part. Rate 30% 20% 1-Yr Monthly Sum, Monthly Cap 2.30% 1.40% **Fixed Account** 1.90% *Annual Strategy Charge Rate 1.50%	**Charge / With / W/O** **BofA Destinations Index** 1-Yr Pt-to-Pt - Part. Rate 150% 85% 2-Yr Pt-to-Pt - Part. Rate 215% 125% **CS Tech Edge** 1-Yr Pt-to-Pt - Part. Rate 155% 90% 2-Yr Pt-to-Pt - Part. Rate 230% 130% **SG Global Sentiment** 1-Yr Pt-to-Pt - Part. Rate 150% 85% 2-Yr Pt-to-Pt - Part. Rate 215% 125% **S&P Dividend Aristocrats 5% ER** 1-Yr Pt-to-Pt - Part. Rate 130% 75% 2-Yr Pt-to-Pt - Part. Rate 180% 105% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.25% 3.50% 1-Yr Pt-to-Pt - Part. Rate 35% 20% 1-Yr Monthly Sum, Monthly Cap 2.40% 1.50% **Fixed Account** 2.00% *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 ptp 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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7/26/2022	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** 1-Yr Pt-to-Pt - Part. Rate 45% 2-Yr Pt-to-Pt - Part. Rate 65% **CS Tech Edge** 1-Yr Pt-to-Pt - Part. Rate 45% 2-Yr Pt-to-Pt - Part. Rate 65% **SG Global Sentiment** 1-Yr Pt-to-Pt - Part. Rate 45% 2-Yr Pt-to-Pt - Part. Rate 65% **S&P Dividend Aristocrats 5% ER** 1-Yr Pt-to-Pt - Cap 2.25% 2-Yr Pt-to-Pt - Cap 5.50% **S&P 500** 1-Yr Pt-to-Pt - Cap 1.75% 2-Yr Pt-to-Pt - Cap 4.00% 1-Yr Monthly Sum, Monthly Cap 1.00% **Fixed Account** 1.00%	**S&P Dividend Aristocrats 5% ER** 1-Yr Pt-to-Pt - Cap 4.50% 1-Yr Pt-to-Pt - Part. Rate 65% **S&P 500** 1-Yr Pt-to-Pt - Cap 2.75% 1-Yr Pt-to-Pt - Part. Rate 10% **Fixed Account** 1.70% Rates may vary in CA. Call for details	a) Rates for No-Fee LIBR b) Rates for LIBR w/fee **S&P 500 Daily Risk Control 5%** a) b) 1-Yr Pt-to-Pt - Cap 2.50% 2.25% 1-Yr Pt-to-Pt - Part. Rate 40% 35% 2-Yr Pt-to-Pt - Part. Rate 55% 50% **S&P 500** 1-Yr Pt-to-Pt - Cap 1.75% 1.75% 1-Yr Pt-to-Pt - Part. Rate 10% 10% 1-Yr Monthly Sum, Monthly Cap 1.00% 1.00% **Fixed Account** 1.10% 1.00% Rates may vary in CA. Call for details	**Fixed Account** 3.20% **S&P 500** 1-Yr Performance Trigger 4.80% 1-Yr Monthly Sum, Monthly Cap 2.50% 1-Yr Pt-to-Pt, 100% CAP 6.90% 1-Yr Pt-to-Pt, 50% CAP 7.10% 1-Yr Pt-to-Pt - Part. Rate 25.00% **Nasdaq-100** 1-Yr Pt-to-Pt, 100% CAP 6.90% **S&P Marc 5%** 1-Yr Pt-to-Pt - Part. Rate 115.00%
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 availabe in CA and DE	*LIBR w/ Wellbeing benefit not availabe in CA and DE	

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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.

7/26/2022	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** 3.30% **S&P 500** 1-Yr Performance Trigger 4.85% 1-Yr Monthly Sum, Monthly Cap 2.60% 1-Yr Pt-to-Pt, 100% Cap 7.00% 1-Yr Pt-to-Pt, 50% Cap 7.20% 1-Yr Pt-to-Pt - Part. Rate 30.00% **Nasdaq-100** 1-Yr Pt-to-Pt, 100% CAP 7.00% **S&P Marc 5%** 1-Yr Pt-to-Pt - Part. Rate 125.00%	**AI Powered Multi-Asset Index** <$100k >$100k 7-Yr Pt-to-Pt - Part. Rate 270% 285% 1-Yr Pt-to-Pt - Part. Rate 115% 120% **Shiller Barclays CAPE Allocator (** 7-Yr Pt-to-Pt - Part. Rate 255% 270% 1-Yr Pt-to-Pt - Part. Rate 105% 110% **S&P 500** 7-Yr Pt-to-Pt - Part. Rate 80% 85% 7-Yr Ann. Interval Sum - Part. Ra 60% 65% Floor Rate -10% -10% **Fixed Account** 2.30% 2.45%	**BNP Paribas Multi Asset Div. 5** 2-Yr Pt-to-Pt - Part. Rate 160% 1-Yr Pt-to-Pt - Part. Rate 115% **Nasdaq FC Index** 2-Yr Pt-to-Pt - Part. Rate 102% 1-Yr Pt-to-Pt - Part. Rate 67% **AI Powered US Equity Index** 2-Yr Pt-to-Pt - Part. Rate 130% 1-Yr Pt-to-Pt - Part. Rate 97% **S&P 500 Daily Risk Control 5% Index TR** 1-Yr Pt-to-Pt - Part. Rate 60% **S&P 500** 1-Yr Pt-to-Pt - Cap 5.25% Bailout cap 1.00% **Fixed Account** 2.30%	**BNP Paribas Multi Asset Div. 5** 2-Yr Pt-to-Pt - Part. Rate 110% 1-Yr Pt-to-Pt - Part. Rate 80% **Nasdaq FC Index** 2-Yr Pt-to-Pt - Part. Rate 72% 1-Yr Pt-to-Pt - Part. Rate 47% **AI Powered US Equity Index** 2-Yr Pt-to-Pt - Part. Rate 90% 1-Yr Pt-to-Pt - Part. Rate 70% **S&P 500** 2-Yr Pt-to-Pt - Cap 7.75% 1-Yr Pt-to-Pt - Cap 3.75% Bailout cap 0.50% **Fixed Account** 1.65%
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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Access to products and carriers available through GPAgency.

Fixed Indexed Annuity

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7/26/2022

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** 2-Yr Pt-to-Pt - Part. Rate 125% 1-Yr Pt-to-Pt - Part. Rate 90% **Nasdaq FC Index** 2-Yr Pt-to-Pt - Part. Rate 80% 1-Yr Pt-to-Pt - Part. Rate 52% **AI Powered US Equity Index** 2-Yr Pt-to-Pt - Part. Rate 100% 1-Yr Pt-to-Pt - Part. Rate 77% **S&P 500** 2-Yr Pt-to-Pt - Cap 8.25% 1-Yr Pt-to-Pt - Cap 4.00% Bailout cap 0.50% **Fixed Account** 1.80%	**BNP Paribas Multi Asset Div. 5** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 280% 2-Yr Pt-to-Pt - Part. Rate 180% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 200% 1-Yr Pt-to-Pt - Part. Rate 130% **Nasdaq FC Index** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 180% 2-Yr Pt-to-Pt - Part. Rate 115% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 115% 1-Yr Pt-to-Pt - Part. Rate 75% **AI Powered US Equity Index** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 225% 2-Yr Pt-to-Pt - Part. Rate 145% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 165% 1-Yr Pt-to-Pt - Part. Rate 110% **S&P 500 Daily Risk Control 2 8% Index TR** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 115% 2-Yr Pt-to-Pt - Part. Rate 60% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 87% 1-Yr Pt-to-Pt - Part. Rate 55% **S&P 500** 1-Yr Pt-to-Pt - Cap 7.00%	**BNP Paribas Multi Asset Div. 5** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 255% 2-Yr Pt-to-Pt - Part. Rate 150% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 180% 1-Yr Pt-to-Pt - Part. Rate 110% **Nasdaq FC Index** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 165% 2-Yr Pt-to-Pt - Part. Rate 97% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 105% 1-Yr Pt-to-Pt - Part. Rate 65% **AI Powered US Equity Index** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 205% 2-Yr Pt-to-Pt - Part. Rate 120% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 150% 1-Yr Pt-to-Pt - Part. Rate 92% **S&P 500 Daily Risk Control 2 8% Index TR** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 115% 2-Yr Pt-to-Pt - Part. Rate 60% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 85% 1-Yr Pt-to-Pt - Part. Rate 45% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.00%	**BNP Paribas Multi Asset Div. 5** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 270% 2-Yr Pt-to-Pt - Part. Rate 165% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 190% 1-Yr Pt-to-Pt - Part. Rate 120% **Nasdaq FC Index** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 175% 2-Yr Pt-to-Pt - Part. Rate 107% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 112% 1-Yr Pt-to-Pt - Part. Rate 70% **AI Powered US Equity Index** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 220% 2-Yr Pt-to-Pt - Part. Rate 135% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 160% 1-Yr Pt-to-Pt - Part. Rate 100% **S&P 500 Daily Risk Control 2 8% Index TR** 2-Yr Pt-to-Pt - Part. Rate, With Charge' 125% 2-Yr Pt-to-Pt - Part. Rate 67% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 92% 1-Yr Pt-to-Pt - Part. Rate 52% **S&P 500** 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, 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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- 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

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7/26/2022

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% **Morgan Stanley Global Opportunities Index*** 1-Yr Pt-to-Pt - Part. Rate 125% **S&P 500** 1-Yr Pt-to-Pt - Cap 8.00% Bailout Cap 5.15% 1-Yr Pt-to-Pt - Performance Trigger 7.50% 1-Yr Pt-to-Pt - Part. Rate 35.00% **Fixed Account** 3.75%	**First Trust Capital Strength Barclays 5%** 1-Yr Pt-to-Pt - Part. Rate 125% **Momentum Asset Allocator 5.5% Vol. Control Index** 1-Yr Pt-to-Pt - Part. Rate 100% 2-Yr Pt-to-Pt - Part. Rate 110% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.00% 1-Yr Pt-to-Pt - Part. Rate 30% **Fixed Account** 2.50%	<$100k $100k+ **RBA Select Equity Yield CIBC 5% Index** 1-Yr Pt-to-Pt - Spread 0.20% 0.10% **First Trust Capital Strength Barclays 5% Index** 1-Yr Pt-to-Pt - Part. Rate 130% 155% **Morgan Stanley Global Opportunities Index** 1-Yr Pt-to-Pt - Part. Rate 130% 155% **S&P 500** 1-Yr Pt-to-Pt - Cap* 7.25% 8.25% 1-Yr Pt-to-Pt - Part. Rate 36% 40% **Fixed Account** 3.00% 3.50% *Current Bailout Cap 5.15% Guarantees that account value will be 110% of net initial premium at the 10th anniversary	<$100k $100k+ **RBA Select Equity Yield CIBC 5% Index** 1-Yr Pt-to-Pt - Spread 0.50% 0.25% **First Trust Capital Strength Barclays 5% Index** 1-Yr Pt-to-Pt - Part. Rate 90% 100% **Morgan Stanley Global Opportunities Index** 1-Yr Pt-to-Pt - Part. Rate 90% 100% **S&P 500** 1-Yr Pt-to-Pt - Cap 4.00% 4.50% 1-Yr Pt-to-Pt - Part. Rate 25% 27% **Fixed Account** 1.50% 1.65% Higher rates for $500k+. Call us for details
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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7/26/2022

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** a) b)
	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 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%	Bailout 2.00% 2.00%
	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 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%	Bailout 2.00% 2.00%
	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 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%	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 1.20% 1.25%	1-Yr Monthly Sum - Monthly Cap 1.25% 1.40%
	Bailout 0.75% 0.75%	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 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%	Bailout 1.50% 1.50%
	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 165% 175%	1-Yr Pt-to-Pt - Part. Rate 165% 175%	1-Yr Pt-to-Pt - Part. Rate 85% 100%
	Bailout 30% 30%	Bailout 30% 30%	Bailout 30% 30%	
	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 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**
	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 0.00% .0.00%	2-Yr Pt-to-Pt - Spread 2.00% 0.00%
	Fixed Rate 2.75% 3.00%	**Fixed Rate** 3.00% 3.25%	**Fixed Rate** 3.00% 3.25%	**Fixed Rate** 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. Remain after delivery receipt is received

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Fixed Indexed Annuity

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7/26/2022	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 b) Rates for Income Multiplier rider option **MSCI EAFE** a) b) 1-Yr Pt-to-Pt - Cap 4.00% 5.00% Bailout 2.00% 2.00% **Russell 2000** 1-Yr Pt-to-Pt - Cap 4.00% 5.00% Bailout 2.00% 2.00% **S&P 500** 1-Yr Pt-to-Pt - Cap 4.00% 5.00% Bailout 2.00% 2.00% 1-Yr Monthly Sum - Monthly Cap 1.25% 1.40% Bailout 1.00% 1.00% 1-Yr Performance Trigger 3.25% 4.00% Bailout 1.50% 1.50% **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%	**MSCI EAFE** $100k + $25k + 1-Yr Pt-to-Pt - Cap 3.00% 2.75% Bailout 2.00% 2.00% **Russell 2000** 1-Yr Pt-to-Pt - Cap 3.00% 2.75% Bailout 2.00% 2.00% **S&P 500** 1-Yr Pt-to-Pt - Cap 3.00% 2.75% Bailout 2.00% 2.00% 1-Yr Monthly Sum - Monthly Cap 1.20% 1.15% Bailout 1.00% 1.00% 1-Yr Performance Trigger 2.50% 2.25% Bailout 2.00% 2.00% **PIMCO Balanced Index** 1-Yr Pt-to-Pt - Part. Rate 75% 65% Bailout 30% 30% **BlackRock Diversa Vol. Control** 2-Yr Pt-to-Pt - Spread 3.00% 5.00% Bailout 9.00% 9.00% **Franklin US Index** 2-Yr Pt-to-Pt - Spread 3.00% 5.00% **Fixed Rate** 1.75% 1.50%	**Fixed Account** 2.25% **S&P 500 Avg. Daily Risk Ctrl 10% Price Return** 1-Yr Pt-to-Pt - Part. Rate 55% **S&P 500** 1-Yr Pt-to-Pt Cap 5.50% 1-Yr Monthly Sum, Monthly Cap 2.25% **iShares U.S. Real Estate** 1-Yr Pt-to-Pt Cap 5.50% **SPDR Gold Shares** 1-Yr Pt-to-Pt Cap 7.00% **S&P U.S. Retiree** 1-Yr Pt-to-Pt - Part. Rate 65%	<$100k >$100k **Fixed Account** 3.15% 3.25% **S&P 500 Avg. Daily Risk Ctrl 10% Price Return** 1-Yr Pt-to-Pt - Part. Rate 65% 70% **S&P 500** 1-Yr Pt-to-Pt CAP 7.95% 8.25% 7-Yr Pt-to-Pt CAP Lock 5.50% 5.75% **1-Yr Monthly Sum, Monthly Cap** 2.75% 3.00% iShares U.S. Real Estate **1-Yr Pt-to-Pt CAP** 7.75% 8.25% SPDR Gold Shares 1-Yr Pt-to-Pt CAP 9.25% 9.50% S&P U.S. Retiree 1-Yr Pt-to-Pt - Part. Rate 80% 85% LOWER RATES in "non MVA" states: AK, CA, PA, UT
Bonus	n/a	Income Rider Value Bonus: 20%	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
MVA	Yes	Yes	No	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
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)
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 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.

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Fixed Indexed Annuity

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7/26/2022

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** 1.75% **S&P 500 Avg. Daily Risk Ctrl 10% Price Return** 1-Yr Pt-to-Pt - Part. Rate 40% Bailout rate 25% **iShares U.S. Real Estate** 1-Yr Pt-to-Pt Cap 4.50% Bailout rate 3.00% **S&P 500** 1-Yr Pt-to-Pt Cap 4.50% Bailout rate 3.00%	**Under $150,000** **Fixed Account** 2.45% **S&P 500** 1-Yr Pt-to-Pt Cap 6.25% **iShares U.S. Real Estate** 1-Yr Pt-to-Pt Cap 6.65% **iShares MSCI EAFE ETF** 1-Yr Pt-to-Pt Cap 6.25% **$150,000 and over** **Fixed Account** 2.55% **S&P 500** 1-Yr Pt-to-Pt Cap 6.50% **iShares U.S. Real Estate** 1-Yr Pt-to-Pt Cap 7.00% **iShares MSCI EAFE ETF** 1-Yr Pt-to-Pt Cap 6.50% Lower rates in non-MVA states of: AK,PA,UT	**<$100k >$100k** **Fixed Account** 2.85% 2.90% **S&P 500 Avg. Daily Risk Ctrl 10% Price Return** 1-Yr Pt-to-Pt - Part. Rate 60% 65% **S&P 500** 1-Yr Pt-to-Pt CAP 6.85% 7.15% 5-Yr Pt-to-Pt CAP Lock 5.25% 5.50% **iShares U.S. Real Estate** 1-Yr Pt-to-Pt CAP 7.50% 8.00% **S&P U.S. Retiree** 1-Yr Pt-to-Pt - Part. Rate 80% 85% LOWER RATES in "non MVA" states: AK, CA, PA, UT	**Under $150,000** **Fixed Account** 2.90% **S&P 500 Avg. Daily Risk Ctrl 10% Price Return** 1-Yr Pt-to-Pt - Part. Rate 60% **S&P U.S. Retiree Spending** 1-Yr Pt-to-Pt - Part. Rate 60% **iShares U.S. Real Estate** 1-Yr Pt-to-Pt Cap 7.75% **S&P 500** 1-Yr Pt-to-Pt Cap 6.75% **$150,000 and over** **Fixed Account** 3.00% **S&P 500 Avg. Daily Risk Ctrl 10% Price Return** 1-Yr Pt-to-Pt - Part. Rate 65% **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 8.00% **S&P 500** 1-Yr Pt-to-Pt Cap 7.00% Lower rates in non-MVA states of: AK,CA,UT,PA
Bonus	n/a	n/a	n/a	n/a Rider Benefit Base bonus of 6%
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 Age 86+	Comp: 50 Trail option also available Comp: no comp on premium added in 2nd year. Max Premium $750K Age 86+	

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Fixed Indexed Annuity

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7/26/2022

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 180% 1-Yr Pt-to-Pt - Part. Rate 130% **J.P. Morgan Strategic Balanced Index** 2-Yr Pt-to-Pt - Part Rate 157% 1-Yr Pt-to-Pt - Part. Rate 112% **S&P 500** 1-Yr Pt-to-Pt - Cap 7.50% **Fixed Account** 3.70%	**GS Momentum Builder Multi-Asset Class** 3-Yr Pt-to-Pt - Part. Rate 175% 2-Yr Pt-to-Pt - Part Rate 160% 1-Yr Pt-to-Pt - Part. Rate 115% **J.P. Morgan Strategic Balanced Index** 3-Yr Pt-to-Pt - Part. Rate 170% 2-Yr Pt-to-Pt - Part Rate 142% 1-Yr Pt-to-Pt - Part. Rate 97% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.75% **Fixed Account** 3.25%	**GS Momentum Builder Multi-Asset Class** 3-Yr Pt-to-Pt - Part. Rate 175% 2-Yr Pt-to-Pt - Part Rate 160% 1-Yr Pt-to-Pt - Part. Rate 115% **J.P. Morgan Strategic Balanced Index** 3-Yr Pt-to-Pt - Part. Rate 170% 2-Yr Pt-to-Pt - Part Rate 142% 1-Yr Pt-to-Pt - Part. Rate 97% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.75% **Fixed Account** 3.25%	**Goldman Sachs Mariner** 1-Yr Pt-to-Pt - Part. Rate 117% 2-Yr Pt-to-Pt - Part. Rate 157% **Citi Flex-Beta 5 ER** 1-Yr Pt-to-Pt - Part. Rate 142% 2-Yr Pt-to-Pt - Part. Rate 200% **Citi Flex-Beta 5 ER High Water Mark** 5-Yr Pt-to-Pt - Part. Rate 177% **S&P 500** 1-Yr Pt-to-Pt - Part. Rate 31% **Fixed Account** 3.55%
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*
Remarks				*0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT

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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 117% 2-Yr Pt-to-Pt - Part. Rate 157% **Citi Flex-Beta 5 ER** 1-Yr Pt-to-Pt - Part. Rate 142% 2-Yr Pt-to-Pt - Part. Rate 200% **Citi Flex-Beta 5 ER High Water Mark** 5-Yr Pt-to-Pt - Part. Rate 177% **S&P 500** 1-Yr Pt-to-Pt - Part. Rate 31% **Fixed Account** 3.55%	**Goldman Sachs Mariner** 1-Yr Pt-to-Pt - Part. Rate 145% 2-Yr Pt-to-Pt - Part. Rate 192% **Citi Flex-Beta 5 ER** 1-Yr Pt-to-Pt - Part. Rate 172% 2-Yr Pt-to-Pt - Part. Rate 200% **Citi Flex-Beta 5 ER High Water Mark** 5-Yr Pt-to-Pt - Part. Rate 200% **S&P 500** 1-Yr Pt-to-Pt - Part. Rate 39% **Fixed Account** 4.35%	**Goldman Sachs Pathfinder** 1-Yr Pt-to-Pt - Part. Rate 57% 2-Yr Pt-to-Pt - Part. Rate 90% **Citi Flex-Beta 5 ER** 1-Yr Pt-to-Pt - Part. Rate 127% 2-Yr Pt-to-Pt - Part. Rate 177% **Citi Flex-Beta 5 ER High Water Mark** 5-Yr Pt-to-Pt - Part. Rate 157% **S&P 500** 1-Yr Pt-to-Pt - Part. Rate 28% **Fixed Account** 3.20%	**Goldman Sachs Pathfinder** 1-Yr Pt-to-Pt - Part. Rate 71% 2-Yr Pt-to-Pt - Part. Rate 112% **Citi Flex-Beta 5 ER** 1-Yr Pt-to-Pt - Part. Rate 157% 2-Yr Pt-to-Pt - Part. Rate 200% **Citi Flex-Beta 5 ER High Water Mark** 5-Yr Pt-to-Pt - Part. Rate 195% **S&P 500** 1-Yr Pt-to-Pt - Part. Rate 35% **Fixed Account** 4.00%
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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7/26/2022	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	**<$100k $100k+**	**<$100k $100k+**	**<$100k $100k+**	**Fixed Account** 2.80%
	BlackRock Dynamic	**BlackRock Dynamic**	**BlackRock Dynamic**	**S&P 500**
	1-Yr Pt-to-Pt Part. Rate 150% 175%	1-Yr Pt-to-Pt Part. Rate 150% 175%	1-Yr Pt-to-Pt Part. Rate 155% 180%	1-Yr Pt-to-Pt, Cap
	2-Yr Pt-to-Pt Part. Rate 200% 225%	2-Yr Pt-to-Pt Part. Rate 200% 225%	2-Yr Pt-to-Pt Part. Rate 215% 230%	Standard 5.70%
				Rate Booster (1% charge) 7.70%
	BlackRock Dynamic w/Charge	**BlackRock Dynamic w/Charge**	**BlackRock Dynamic w/Charge**	1-Yr Monthly Sum, Monthly Cap
	1-Yr Pt-to-Pt - Part. Rate 195% 220%	1-Yr Pt-to-Pt - Part. Rate 195% 220%	1-Yr Pt-to-Pt - Part. Rate 200% 225%	Standard 2.35%
	Annual Charge 1.00% 1.00%	Annual Charge 1.00% 1.00%	Annual Charge 1.00% 1.00%	Rate Booster (1% charge) 3.05%
	Fidelity AIM Dividend	**Fidelity AIM Dividend**	**Fidelity AIM Dividend**	**Global Balanced**
	1-Yr Pt-to-Pt Part. Rate 125% 150%	1-Yr Pt-to-Pt Part. Rate 125% 150%	1-Yr Pt-to-Pt Part. Rate 135% 160%	1-Yr Pt-to-Pt, Part. Rate
				Standard 140%
	S&P 500 Daily Risk Control 5% In	**S&P 500 Daily Risk Control 5% In**	**S&P 500 Daily Risk Control 5% In**	Rate Booster (1% charge) 185%
	1-Yr Pt-to-Pt, Spread 0.50% 0.25%	1-Yr Pt-to-Pt, Spread 0.50% 0.25%	1-Yr Pt-to-Pt, Spread 0.50% 0.25%	
				US Fundamental Balanced
	S&P 500	**S&P 500**	**S&P 500**	1-Yr Pt-to-Pt, Part. Rate
	1-Yr Pt-to-Pt, Cap 8.40% 8.90%	1-Yr Pt-to-Pt, Cap 8.45% 8.95%	1-Yr Pt-to-Pt, Cap 7.75% 8.25%	Standard 140%
	1-Yr Pt-to-Pt Part. Rate 35% 38%	1-Yr Pt-to-Pt Part. Rate 35% 38%	1-Yr Pt-to-Pt Part. Rate 35% 38%	Rate Booster (1% charge) 185%
	Fixed Rate 3.75% 4.00%	**Fixed Rate** 3.75% 4.00%	**Fixed Rate** 3.25% 3.50%	
	Rates in CA may vary call for details	**Rates in CA may vary call for details**	**Rates in CA may vary call for details**	
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) Terminal ilness (n/a in MA)	Nursing home (n/a MA) Terminal ilness (n/a in MA)	Nursing home (n/a MA) Terminal ilness (n/a in MA)	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA* Terminal ilness (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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Fixed Indexed Annuity

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7/26/2022

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** 3.35% **S&P 500** 1-Yr Pt-to-Pt, Cap Standard 7.00% Rate Booster (1% charge) 9.00% 1-Yr Monthly Sum, Monthly Cap Standard 2.70% Rate Booster (1% charge) 3.50% **Global Balanced** 1-Yr Pt-to-Pt, Part. Rate Standard 170% Rate Booster (1% charge) 215% **US Fundamental Balanced** 1-Yr Pt-to-Pt, Part. Rate Standard 170% Rate Booster (1% charge) 215%	**Fixed Account** 3.15% **S&P 500** 1-Yr Pt-to-Pt, Cap Standard 6.30% Rate Booster (1% charge) 8.45% 1-Yr Monthly Sum, Monthly Cap Standard 2.60% Rate Booster (1% charge) 3.30% **Global Balanced** 1-Yr Pt-to-Pt, Part. Rate Standard 160% Rate Booster (1% charge) 210% **US Fundamental Balanced** 1-Yr Pt-to-Pt, Part. Rate Standard 160% Rate Booster (1% charge) 210%	**Fixed Account** 2.40% **S&P 500** 1-Yr Pt-to-Pt, Cap Standard 5.00% Rate Booster (1% charge) 7.00% 1-Yr Monthly Sum, Monthly Cap Standard 2.20% Rate Booster (1% charge) 2.85% **Global Balanced** 1-Yr Pt-to-Pt, Part. Rate Standard 125% Rate Booster (1% charge) 170% **US Fundamental Balanced** 1-Yr Pt-to-Pt, Part. Rate Standard 125% Rate Booster (1% charge) 170%	**Fixed Account** 3.10% **S&P 500** 1-Yr Pt-to-Pt, Cap Standard 6.25% Rate Booster (1% charge) 8.40% 1-Yr Monthly Sum, Monthly Cap Standard 2.60% Rate Booster (1% charge) 3.30% **Global Balanced** 1-Yr Pt-to-Pt, Part. Rate Standard 155% Rate Booster (1% charge) 205% **US Fundamental Balanced** 1-Yr Pt-to-Pt, Part. Rate Standard 155% Rate Booster (1% charge) 205%
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 ilness (n/a in CA, IL, LA, MA, MO, MT, NH**	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA* Terminal ilness (n/a in CA, IL, LA, MA, MO, MT, NH**	Nursing Care (n/a in CA, IL, LA, MA, MT, I Terminal ilness (n/a in CA, IL, LA, MA, MC	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA* Terminal ilness (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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7/26/2022

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 Low Volatility Daily Risk Control 5%** 2-Yr Pt-to-Pt - Part. Rate w/Charge 4.35% **DJIA** 1-Yr Monthly Average - Part. Rate 35.00% **NASDAQ-100** 1-Yr Monthly Sum, Monthly Cap 1.20% **Fixed Account** 1.50%	**S&P 500** <$75k >$75k 1-Yr Pt-to-Pt - Cap 7.25% 8.25% 1-Yr Pt-to-Pt - Part. Rate 30% 35% **S&P 500 MARC 5% ER** 1-Yr Pt-to-Pt - Part. Rate 115% 135% 2-Yr Pt-to-Pt - Part. Rate 165% 190% **Morgan Stanley Dynamic Global Index** 1-Yr Pt-to-Pt - Part. Rate 125% 145% 2-Yr Pt-to-Pt - Part. Rate 175% 200% **Fidelity Multifactor Yield 5% ER** 1-Yr Pt-to-Pt - Part. Rate 125% 145% 2-Yr Pt-to-Pt - Part. Rate 175% 200% **Fixed Account** 3.30% 3.70% **Enhanced Part. Rate (includes annual charge)** **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 0.95% 0.95% **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 0.95% 0.95%	**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 MARC 5% ER** 1-Yr Pt-to-Pt - Spread 2.25% 1.85% **S&P 500 Low Vol. Daily Risk Control 5%** 1-Yr Pt-to-Pt w/ Threshold Participation Rate Index Return Threashold 6.00% 5.00% Base Participation Rate 35% 35% Enhanced Participation Rate 100% 100% 1-Yr Pt-to-Pt - Spread 3.30% 2.70% **S&P 500 Low Vol. Daily Risk Control 8%** 2-Yr Pt-to-Pt - Annual Spread 4.50% 4.00% **Fixed Account** 1.40% 1.50%	**S&P 500** 1-Yr Pt-to-Pt - Cap 8% 1-Yr Pt-to-Pt - Part. Rate 30% **S&P 500 Marc 5% ER** 1-Yr Pt-to-Pt - Part. Rate 130% 2-Yr Pt-to-Pt - Part. Rate 185% **Morgan Stanley Dynamic Global Index** 1-Yr Pt-to-Pt - Part. Rate 140% 2-Yr Pt-to-Pt - Part. Rate 195% **Fidelity Multifactor Yield 5% ER** 1-Yr Pt-to-Pt - Part. Rate 140% 2-Yr Pt-to-Pt - Part. Rate 195% **Fixed Account** 3.60% **Enhanced Part. Rate (includes annual charge)** **Fidelity Multifactor Yield 5% ER** 1-Yr Pt-to-Pt - Part. Rate 170% 2-Yr Pt-to-Pt - Part. Rate 245% Annual Charge 0.95% **Morgan Stanley Dynamic Global Index** 1-Yr Pt-to-Pt - Part. Rate 170% 2-Yr Pt-to-Pt - Part. Rate 245% Annual Charge 0.95%
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 anniversay	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 ye reduced rate after 1st year (Opts. A, B, and

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Fixed Indexed Annuity

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7/26/2022	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** 1-Yr Daily Average - Spread 6.50% 1-Yr Monthly Sum - Monthly Cap 1.90% 1-Yr Pt-to-Pt - Cap 4.75% 1-Yr Pt-to-Pt - Part. Rate 25.00% **S&P 500 Low Vol. Daily Risk Control 5%** 1-Yr Pt-to-Pt - Spread 2.90% **S&P 500 Low Vol. Daily Risk Control 8%** 2-Yr Pt-to-Pt - Annual Spread 4.25% **NASDAQ-100** 1-Yr Monthly Sum - Monthly Cap 2.00% **Fixed Account** 2.40% Different rates apply in: AK, CA, CT, DE, HI, IN, MO, MN, NV, OH, OK, OR, PA, SC, TX **UT, VA, WA**	**S&P 500** 1-Yr Daily Average - Spread 5.00% 1-Yr Monthly Sum - Monthly Cap 2.00% 1-Yr Pt-to-Pt - Cap 5.00% 1-Yr Pt-to-Pt - Part. Rate 25.00% **S&P 500 Low Vol. Daily Risk Control 5%** 1-Yr Pt-to-Pt - Spread 2.00% **S&P 500 Low Vol. Daily Risk Control 8%** 2-Yr Pt-to-Pt - Annual Spread 3.50% **NASDAQ-100** 1-Yr Monthly Sum - Monthly Cap 2.10% **Fixed Account** 2.70%	**S&P 500** 1-Yr Pt-to-Pt - Cap 5.25% 1-Yr Pt-to-Pt - Part. Rate 15% 2-Yr Pt-to-Pt - Part. Rate 27% 1-Yr Annual Monthly Average - Cap 2.50% **Credit Suisse Retiree Balanced** 1-Yr Pt-to-Pt - Part. Rate 65% 2-Yr Pt-to-Pt - Part. Rate 85% **Russell 2000** 1-Yr Pt-to-Pt - Cap 5.25% **Nasdaq-100** 1-Yr Pt-to-Pt - Cap 5.25% **Fixed Account** 2.00% CA rates may vary call for details	**S&P 500** 1-Yr Pt-to-Pt - Cap 5.75% 1-Yr Pt-to-Pt - Part. Rate 30% 2-Yr Pt-to-Pt - Part. Rate 45% 1-Yr Annual Monthly Average - Cap 3.00% **Credit Suisse Retiree Balanced** 1-Yr Pt-to-Pt - Part. Rate 85% 2-Yr Pt-to-Pt - Part. Rate 120% **Russell 2000** 1-Yr Pt-to-Pt - Cap 5.75% **Nasdaq-100** 1-Yr Pt-to-Pt - Cap 5.75% **Fixed Account** 2.50% CA rates may vary call for details
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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7/26/2022

	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** 1-Yr Pt-to-Pt - Cap 6.50% 1-Yr Pt-to-Pt - Part. Rate 35% 2-Yr Pt-to-Pt - Part. Rate 48% 1-Yr Annual Monthly Average - Cap 3.25% **Credit Suisse Retiree Balanced** 1-Yr Pt-to-Pt - Part. Rate 130% 2-Yr Pt-to-Pt - Part. Rate 180% **Russell 2000** 1-Yr Pt-to-Pt - Cap 6.50% **Nasdaq-100** 1-Yr Pt-to-Pt - Cap 6.50% **Fixed Account** 2.75% CA rates may vary call for details	**S&P 500** 1-Yr Pt-to-Pt - Cap 6.75% 1-Yr Pt-to-Pt - Part. Rate 40% 2-Yr Pt-to-Pt - Part. Rate 50% 1-Yr Annual Monthly Average - Cap 3.50% **Credit Suisse Retiree Balanced** 1-Yr Pt-to-Pt - Part. Rate 145% 2-Yr Pt-to-Pt - Part. Rate 200% **Russell 2000** 1-Yr Pt-to-Pt - Cap 6.75% **Nasdaq-100** 1-Yr Pt-to-Pt - Cap 6.75% **Fixed Account** 3.00% CA rates may vary call for details	**Under $100,000** **Fixed Account** 1.85% **S&P 500** 1-Yr Pt-to-Pt - Cap 4.95% 1-Yr Performance Trigger 3.20% 1-Yr Pt-to-Pt - Cap for Term 3.95% **Citi Flexible Allocation 6 Excess Return Index** 2-Yr Pt-to-Pt - Part. Rate 92% **$100,000 +** **Fixed Account** 2.00% **S&P 500** 1-Yr Pt-to-Pt - Cap 5.25% 1-Yr Performance Trigger 3.50% 1-Yr Pt-to-Pt - Cap for Term 4.25% **Citi Flexible Allocation 6 Excess Return Index** 2-Yr Pt-to-Pt - Part. Rate 100%	**Under $100,000** **Fixed Account** 1.05% **S&P 500** 1-Yr Pt-to-Pt - Cap 2.05% 1-Yr Pt-to-Pt - Cap for Term 1.95% **Citi Flexible Allocation 6 Excess Return** 2-Yr Pt-to-Pt - Part. Rate 50% **$100,000 +** **Fixed Account** 1.20% **S&P 500** 1-Yr Pt-to-Pt - Cap 2.35% 1-Yr Pt-to-Pt - Cap for Term 2.25% **Citi Flexible Allocation 6 Excess Return** 2-Yr Pt-to-Pt - Part. Rate 55%
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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7/26/2022	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 Comde
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 7.00% 1-Yr Pt-to-Pt - Part. Rate 37% 1-Yr Annual Monthly Average - Cap 7.25% **Fixed Account** 3.75%	**S&P 500** 1-Yr Pt-to-Pt - Cap 7.15% 1-Yr Pt-to-Pt - Part. Rate 38% 1-Yr Annual Monthly Average - Cap 7.40% **Fixed Account** 3.75%	**S&P 500** 1-Yr Pt-to-Pt - Cap 7.15% 1-Yr Pt-to-Pt - Part. Rate 38% 1-Yr Annual Monthly Average - Cap 7.40% **Fixed Account** 3.65%	**Barclays All Caps Trailblazer 5 Index** 1-Yr Pt-to-Pt - Part. Rate 140.00% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.00% 2-Yr Pt-to-Pt - Cap 13.00% **SG Climate Prepared Index** **1-Yr Pt-to-Pt - Part. Rate** 140.00% **Fixed Account** 2.65%
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	Confiment Benefit 25% Free Withdrawal* Terminal Illness Waiver(N/A in NJ)	Confiment Benefit 25% Free Withdrawal* Terminal Illness Waiver(N/A in NJ)	Confiment 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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7/26/2022

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 145.00% **S&P 500** 1-Yr Pt-to-Pt - Cap 5.60% 2-Yr Pt-to-Pt - Cap 13.25% **SG Climate Prepared Index** 1-Yr Pt-to-Pt - Part. Rate 145.00% **Fixed Account** 2.75%	**Barclays All Caps Trailblazer 5 Index** 1-Yr Pt-to-Pt - Part. Rate 150.00% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.20% 2-Yr Pt-to-Pt - Cap 13.50% **SG Climate Prepared Index** 1-Yr Pt-to-Pt - Part. Rate 150.00% **Fixed Account** 2.85%	<$100k >$100k **Barclays All Caps Trailblazer 5 Index** 1-Yr Pt-to-Pt - Part. Rate 140% 145% 1-Yr Pt-to-Pt : Part. Rate WITH Part. Rate 180% 185% Annual Spread 2.00% 2.00% **MSCI EAFE Index** 1-Yr Pt-to-Pt - Cap 6.25% 6.50% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.30% 6.50% 1-Yr Pt-to-Pt - Part. Rate 33% 35% 1-Yr Performance Trigger 5.10% 5.25% 1-Yr Inverse Performance Trigge 8.70% 9.00% **SG Climate Prepared Index** 1-Yr Pt-to-Pt - Part. Rate 140% 145% 1-Yr Pt-to-Pt : Part. Rate WITH Part. Rate 180% 185% Annual Spread 2.00% 2.00% **Fixed Account** 2.65% 2.75%	<$100k >$100k **Barclays All Caps Trailblazer 5 Index** 1-Yr Pt-to-Pt - Part. Rate 145% 150% 1-Yr Pt-to-Pt : Part. Rate WITH Part. Rate 185% 190% Annual Spread 2.00% 2.00% **MSCI EAFE Index** 1-Yr Pt-to-Pt - Cap 6.50% 6.75% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.50% 6.70% 1-Yr Pt-to-Pt - Part. Rate 34% 36% 1-Yr Performance Trigger 5.25% 5.40% 1-Yr Inverse Performance Trigge 8.90% 9.20% **SG Climate Prepared Index** 1-Yr Pt-to-Pt - Part. Rate 145% 150% 1-Yr Pt-to-Pt : Part. Rate WITH Part. Rate 185% 190% Annual Spread 2.00% 2.00% **Fixed Account** 2.75% 2.85%
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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Access to products and carriers available through GPAgency.

Fixed Indexed Annuity

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7/26/2022	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 Comde	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	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** **Barclays All Caps Trailblazer 5 Index** 1-Yr Pt-to-Pt - Part. Rate 130% **SG Climate Prepared Index** 1-Yr Pt-to-Pt - Part. Rate 130.00% **S&P 500** 1-Yr Pt-to-Pt - Cap 5.20% **Fixed Account** 2.35% **$100,000 +** **Barclays All Caps Trailblazer 5 Index** 1-Yr Pt-to-Pt - Part. Rate 135% **SG Climate Prepared Index** 1-Yr Pt-to-Pt - Part. Rate 135.00% **S&P 500** 1-Yr Pt-to-Pt - Cap 5.50% **Fixed Account** 2.50% Rider Info: • Guaranteed Death Benefit with 8% roll-up • Entire Death Benefit available for withdrawal/surrender without contract charges upon chronic/terminal illness acceleration	**S&P 500** **5-Year** 1-Yr Pt-to-Pt - Cap (Under $100k) 7.50% 1-Yr Pt-to-Pt - Cap ($100k +) 7.75% 1-Yr P-to-P - Part. Rate (Under $100k) 40% 1-Yr Pt-to-Pt - Part. Rate ($100k +) 42% **7-Year** 1-Yr Pt-to-Pt - Cap (Under $100k) 8.50% 1-Yr Pt-to-Pt - Cap ($100k +) 8.75% 1-Yr P-to-P - Part. Rate (Under $100k) 42% 1-Yr Pt-to-Pt - Part. Rate ($100k +) 44% **10-Year** 1-Yr Pt-to-Pt - Cap (Under $100k) 8.50% 1-Yr Pt-to-Pt - Cap ($100k +) 8.75% 1-Yr P-to-P - Part. Rate (Under $100k) 42% 1-Yr Pt-to-Pt - Part. Rate ($100k +) 44% **Fixed Account** 2.00%	**S&P 500** 1-Yr Pt-to-Pt Part. Rate 32% 1-Yr Pt-to-Pt - Part. Rate w/Charge 50% **S&P 500 Daily Risk Control 5% ER** 1-Yr Pt-to-Pt Part. Rate 125% 1-Yr Pt-to-Pt - Part. Rate w/Charge 180% **S&P 500 ESG Daily Risk Control 5% ER** 1-Yr Pt-to-Pt - Part. Rate 125% 1-Yr Pt-to-Pt - Part. Rate w/Charge 180% **S&P MARC 5% ER** 1-Yr Pt-to-Pt Part. Rate 125% 1-Yr Pt-to-Pt - Part. Rate w/Charge 180% **Fixed Account** 2.00% **Annual Strategy Charge** 1.50%	**S&P 500** 1-Yr Pt-to-Pt Part. Rate 32% 1-Yr Pt-to-Pt - Part. Rate w/Charge 51% **S&P 500 Daily Risk Control 5% ER** 1-Yr Pt-to-Pt Part. Rate 130% 1-Yr Pt-to-Pt - Part. Rate w/Charge 185% **S&P 500 ESG Daily Risk Control 5% ER** 1-Yr Pt-to-Pt - Part. Rate 130% 1-Yr Pt-to-Pt - Part. Rate w/Charge 185% **S&P MARC 5% ER** 1-Yr Pt-to-Pt Part. Rate 130% 1-Yr Pt-to-Pt - Part. Rate w/Charge 185% **Fixed Account** 2.00% **Annual Strategy Charge** 1.50%
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	7 yr: 9, 8, 7, 6, 5, 4, 3, 0	5 yr: 9.4, 8.5, 7.5, 6.5, 5.5, 0 7 yr: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 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		10-Yr: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0 Surrender charge in CA different call for de	Surrender charge in CA different call for details	Surrender charge in CA different call for details

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Access to products and carriers available through GPAgency.

Fixed Indexed Annuity

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7/26/2022	The Standard	Symetra		
Product Name	Enhanced Choice Index 10 SPDA	Edge Elite 5 SPDA	Edge Elite 7 SPDA	Income Edge 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	A A.M. Best | A Standard & Poors | 81 Comdex
States Not Approved	CA, NJ, NY	NY	NY	NY
Issue Ages	0-80	0-85	0-85	50-85
Premium Min. / Max.	Min: $15,000 Max: $1,000,000	Min: $25,000 Max: $1,000,000	Min: $25,000 Max: $1,000,000	Min: $10,000 Max: $1,000,000
Riders	n/a	n/a	n/a	Lifetime income rider built into product Rider fee is 1.20%
Crediting Strategies	**S&P 500** 1-Yr Pt-to-Pt Part. Rate 32% 1-Yr Pt-to-Pt - Part. Rate w/Charge 52% **S&P 500 Daily Risk Control 5% ER** 1-Yr Pt-to-Pt Part. Rate 135% 1-Yr Pt-to-Pt - Part. Rate w/Charge 190% **S&P 500 ESG Daily Risk Control 5% ER** 1-Yr Pt-to-Pt - Part. Rate 135% 1-Yr Pt-to-Pt - Part. Rate w/Charge 190% **S&P MARC 5% ER** 1-Yr Pt-to-Pt Part. Rate 135% 1-Yr Pt-to-Pt - Part. Rate w/Charge 190% **Fixed Account** 2.00% **Annual Strategy Charge** 1.50%	**S&P 500** <$100k >$100k 1-Yr Pt-to-Pt - Cap 7.50% 8.00% 1-Yr Pt-to-Pt - Part. Rate 35% 40% 2-Yr Pt-to-Pt - Part. Rate 45% 55% **JPMorgan ETF Efficient 5** 1-Yr Pt-to-Pt - Cap 16% 18% 1-Yr Pt-to-Pt - Part. Rate 120% 135% 2-Yr Pt-to-Pt - Part. Rate 180% 200% **Putnam Dynamic Low Volatility** 1-Yr Pt-to-Pt - Cap 16.00% 18.00% 1-Yr Pt-to-Pt - Part. Rate 155% 175% 2-Yr Pt-to-Pt - Part. Rate 225% 250% **Fixed Account** 3.45% 3.60% **Enhanced Part. Rate (includes annual charge)** **JPMorgan ETF Efficient 5** 1-Yr Pt-to-Pt - Part. Rate 145% 160% 2-Yr Pt-to-Pt - Part. Rate 215% 235% Annual Charge 1.00% 1.00% **Putnam Dynamic Low Volatility** 1-Yr Pt-to-Pt - Part. Rate 180% 200% 2-Yr Pt-to-Pt - Part. Rate 280% 300% Annual Charge 1.00% 1.00%	**S&P 500** <$100k >$100k 1-Yr Pt-to-Pt - Cap 7.50% 8.00% 1-Yr Pt-to-Pt - Part. Rate 35% 40% 2-Yr Pt-to-Pt - Part. Rate 45% 55% **JPMorgan ETF Efficient 5** 1-Yr Pt-to-Pt - Cap 16% 18% 1-Yr Pt-to-Pt - Part. Rate 120% 135% 2-Yr Pt-to-Pt - Part. Rate 180% 200% **Putnam Dynamic Low Volatility** 1-Yr Pt-to-Pt - Cap 16.00% 18.00% 1-Yr Pt-to-Pt - Part. Rate 155% 175% 2-Yr Pt-to-Pt - Part. Rate 225% 250% **Fixed Account** 3.45% 3.60% **Enhanced Part. Rate (includes annual charge)** **JPMorgan ETF Efficient 5** 1-Yr Pt-to-Pt - Part. Rate 145% 160% 2-Yr Pt-to-Pt - Part. Rate 215% 235% Annual Charge 1.00% 1.00% **Putnam Dynamic Low Volatility** 1-Yr Pt-to-Pt - Part. Rate 180% 200% 2-Yr Pt-to-Pt - Part. Rate 280% 300% Annual Charge 1.00% 1.00%	**Under $100,000** **Fixed Account** 3.40% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.25% **JPMorgan ETF Efficient 5** 1-Yr Pt-to-Pt - Cap 14.75% **$100,000 +** **Fixed Account** 3.50% **S&P 500** 1-Yr Pt-to-Pt - Cap 6.50% **JPMorgan ETF Efficient 5** 1-Yr Pt-to-Pt - Cap 15.00%
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	5 yrs: 9, 9, 8, 7, 6, 0 5 yrs: 8.3, 8, 7, 6, 5, 0 in CA	7 yrs: 9, 9, 8, 7, 6, 5, 4, 0 7 yrs: 8.3, 8, 7, 6, 5, 4, 3, 0 in CA	7 yrs: 9, 8, 7, 7, 6, 5, 4, 0 7 yrs: 9, 8, 7, 6, 5, 4, 3, 0 in CA
MVA	Yes	Yes (n/a in CA)	Yes (n/a in CA)	Yes (n/a in CA)
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately	10% available immediately
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	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	1.00% on 87.5% of premium
Remarks		Enahnced Part. Rates locked in for CDSC	Enahnced Part. Rates locked in for CDSC	

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Fixed Indexed Annuity

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7/26/2022	Symetra
Product Name	**Stride** **SPDA**
Carrier Ratings	A A.M. Best | A Standard & Poors | 81 Comdex
States Not Approved	NY, CA
Issue Ages	0-80
Premium Min. / Max.	Min: $25,000 Max: $1,000,000
Riders	Optional Lifetime Income Rider Rider fee is 1.10% of benefit base
Crediting Strategies	**Fixed Account** 3.50% **S&P 500** 1-Yr Pt-to-Pt - Cap 8.25% 1-Yr Pt-to-Pt - Par Rate 40% 2-Yr Pt-to-Pt - Par Rate 50% **Putnam Dynamic Low Volatility** 1-Yr Pt-to-Pt - Cap 10.00% 1-Yr Pt-to-Pt - Par Rate 140% 2-Yr Pt-to-Pt - Par Rate 210% **JPMorgan ETF Efficient 5** 1-Yr Pt-to-Pt - Cap 14.00% 1-Yr Pt-to-Pt - Par Rate 110% 2-Yr Pt-to-Pt - Par Rate 170%
Bonus	
Surrender Chgs (%)	10 yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
MVA	Yes
Free Withdrawals	7% after 1st year
Waivers	Nursing Home and Hospitalization waivers n/a in CA
Minimum Guarantee	1.00% on 87.5% of premium
Remarks	

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