

# Fixed Indexed Annuity



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8/23/2021

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 & Pooors   82 Comdex	A A.M. Best   A+ Standard & Pooors   82 Comdex	A A.M. Best   A+ Standard & Pooors   82 Comdex	A A.M. Best   A+ Standard & Pooors   82 Comdex
States Not Approved	NY	NY	NY, WA	NY
Issue Ages	18-85	0-85	50-80	0-75
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	<b>&lt;\$100k &gt;\$100k</b>	<b>&lt;\$100k &gt;\$100k</b>	<b>&lt;\$100k &gt;\$100k</b>	<b>&lt;\$100k &gt;\$100k</b>
	<b>AQR DynamiQ Allocation Index</b>	<b>AQR DynamiQ Allocation Index</b>	<b>AQR DynamiQ Allocation Index</b>	<b>AQR DynamiQ Allocation Index</b>
	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 65% 80%	Part. Rate 50% 70%	Part. Rate 48% 70%	Part. Rate 70% 90%
	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 70% 87%	Part. Rate 95% 125%	Part. Rate 90% 125%	Part. Rate 74% 92%
	Annual Spread 0.00% 0.00%	Annual Spread 1.00% 1.00%	Annual Spread 1.00% 1.00%	Annual Spread 0.00% 0.00%
	<b>ML Strategic Balanced Index</b>	<b>ML Strategic Balanced Index</b>	<b>ML Strategic Balanced Index</b>	<b>ML Strategic Balanced Index</b>
	1-Yr Pt-to-Pt - Part. Rate 46% 72%	1-Yr Pt-to-Pt - Part. Rate 48% 75%	1-Yr Pt-to-Pt - Part. Rate 45% 70%	1-Yr Pt-to-Pt - Part. Rate 50% 77%
<b>PIMCO Global Optima</b>	<b>PIMCO Global Optima</b>	<b>PIMCO Global Optima</b>	<b>PIMCO Global Optima</b>	
1-Yr Pt-to-Pt - Part. Rate 25% 38%	1-Yr Pt-to-Pt - Part. Rate 27% 40%	1-Yr Pt-to-Pt - Part. Rate 25% 38%	1-Yr Pt-to-Pt - Part. Rate 28% 42%	
<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
1-Yr Pt-to-Pt - Cap 2.75% 4.10%	1-Yr Pt-to-Pt - Cap 2.80% 4.15%	1-Yr Pt-to-Pt - Cap 2.60% 3.80%	1-Yr Pt-to-Pt - Cap 3.00% 4.20%	
1-Yr Pt-to-Pt - Part. Rate 15% 20%	1-Yr Pt-to-Pt - Part. Rate 16% 21%	1-Yr Pt-to-Pt - Part. Rate 15% 18%	1-Yr Pt-to-Pt - Part. Rate 18% 23%	
5-Yr Pt-to-Pt - Cap 15% 22%				
<b>Russell 2000</b>	<b>Russell 2000</b>	<b>Russell 2000</b>	<b>Russell 2000</b>	
1-Yr Pt-to-Pt - Cap 2.40% 3.40%	1-Yr Pt-to-Pt - Cap 2.50% 3.70%	1-Yr Pt-to-Pt - Cap 2.30% 3.40%	1-Yr Pt-to-Pt - Cap 2.70% 3.75%	
<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	
1-Yr Pt-to-Pt - Cap 2.40% 3.40%	1-Yr Pt-to-Pt - Cap 2.50% 3.70%	1-Yr Pt-to-Pt - Cap 2.30% 3.40%	1-Yr Pt-to-Pt - Cap 2.70% 3.75%	
<b>Fixed Account</b>	<b>Fixed Account</b>	<b>Fixed Account</b>	<b>Fixed Account</b>	
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				

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	AIG	Allianz		
Product Name	<b>Power 10 Protector Plus Income SPDA (FPDA for 30 days)</b>	<b>Core Income 7 SPDA (Flexible in 1st year)</b>	<b>222 SPDA (Flex. in 1st 18 mo. / 1 yr in OR)</b>	<b>ABC, Allianz Benefit Control SPDA (Flex. in 1st 18 mo.)</b>
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	A+ A.M. Best   AA Standard & Poors   94 Comdex
States Not Approved	NY, WA	NY	NY	NY
Issue Ages	50-75	0-80	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	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%)	Lifetime Income rider is built into product. No fee Allocation Charge - currently 0.95% (up to 2.5%)
Crediting Strategies	<\$100k >\$100k	<b>Fixed Account</b>	<b>1-Yr Pt-to-Pt - CAP</b>	<b>1-Yr Pt-to-Pt - CAP</b>
	<b>AQR DynamiQ Allocation Index</b>	1-Yr Pt-to-Pt - CAP	BlackRock iBLD Claria Index 2.15%	BlackRock iBLD Claria Index 2.65%
	1-Yr Pt-to-Pt : Part. Rate WITH Spread	<b>Nasdaq</b> 4.25%	Bloomberg US Dynamic Balance Index 2.50%	Bloomberg US Dynamic Balance Index 3.00%
	Part. Rate 67% 87%	<b>S&amp;P 500</b> 4.25%	Pimco Tactical Balanced Index 2.40%	Pimco Tactical Balanced Index 2.90%
	Annual Spread 1.00% 1.00%	Russell 2000 4.25%	S&P 500 2.25%	S&P 500 2.75%
	2-Yr Pt-to-Pt : Part. Rate WITH Spread	<b>Bloomberg US Dynamic Balance Index</b> 7.50%	<b>1-Yr Pt-to-Pt - PART. RATE</b>	<b>1-Yr Pt-to-Pt - PART. RATE</b>
	Part. Rate 72% 90%	1-Yr Pt-to-Pt - SPREAD	BlackRock iBLD Claria ER Index 45%	BlackRock iBLD Claria ER Index 55%
	Annual Spread 0.00% 0.00%	Bloomberg US Dynamic Balance Index 0.75%	Bloomberg US Dynamic Balance II ER 40%	Bloomberg US Dynamic Balance II ER 50%
	<b>ML Strategic Balanced Index</b>	<b>1-Yr Pt-to-Pt - SPREAD</b>	Pimco Tactical Balanced ER Index 40%	Pimco Tactical Balanced ER Index 50%
	1-Yr Pt-to-Pt - Part. Rate 48% 72%	Bloomberg US Dynamic Balance Index 0.75%	<b>1-Yr Pt-to-Pt - SPREAD</b>	<b>1-Yr Pt-to-Pt - SPREAD</b>
<b>PIMCO Global Optima</b>	<b>1-Yr Pt-to-Pt - PART. RATE</b>	BlackRock iBLD Claria Index 3.85%	BlackRock iBLD Claria Index 3.35%	
1-Yr Pt-to-Pt - Part. Rate 27% 40%	Bloomberg US Dynamic Balance II ER 90.00%	Bloomberg US Dynamic Balance Index 4.10%	Bloomberg US Dynamic Balance Index 3.60%	
<b>S&amp;P 500</b>	<b>2-Yr Pt-to-Pt - PART. RATE</b>	Pimco Tactical Balanced Index 4.10%	Pimco Tactical Balanced Index 3.60%	
1-Yr Pt-to-Pt - Cap 2.75% 4.00%	Bloomberg US Dynamic Balance II ER 125.00%	<b>2-Yr Pt-to-Pt - PART. RATE *</b>	<b>2-Yr Pt-to-Pt - PART. RATE</b>	
1-Yr Pt-to-Pt - Part. Rate 17% 20%		BlackRock iBLD Claria ER Index 70%	BlackRock iBLD Claria ER Index 80%	
<b>Russell 2000</b>		Bloomberg US Dynamic Balance II ER 60%	Bloomberg US Dynamic Balance II ER 70%	
1-Yr Pt-to-Pt - Cap 2.50% 3.50%		Pimco Tactical Balanced ER Index 60%	Pimco Tactical Balanced ER Index 70%	
<b>MSCI EAFE</b>		<b>Fixed Account</b> 1.10%	<b>Fixed Account</b> 1.00%	
1-Yr Pt-to-Pt - Cap 2.50% 3.50%		<b>Allocation Charge - currently 0%</b>	<b>Allocation Charge - currently 0.95%</b>	
<b>Fixed Account</b> 1.35% 1.35%		A charge ranging from 0% to 2.5% may apply to amounts allocated to certain strategies if certain economic criteria are met. Call Crump for complete details.	A charge ranging from 0% to 2.5% may apply to amounts allocated to certain strategies if certain economic criteria are met. Call Crump for complete details.	
<b>Bonus</b>	n/a	n/a	Income Rider Value only: 25% on first 18mos of depos	Income Rider Value: 18% on first 18mos of deposits
<b>Surrender Chgs (%)</b>	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	10 Yrs: 9.3, 9.3, 8.3, 7.3, 6.25, 5.25, 4.2, 3.15, 2.1, 1.05, 0
<b>MVA</b>	Yes	Yes	Yes	Yes
<b>Free Withdrawals</b>	10% after first year.	10% of paid premium after 1st year	10% of paid premium after 1st year	10% of paid premium after 1st year
<b>Waivers</b>	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)	Nursing Home, available in all states
<b>Minimum Guarantee</b>	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	1.00% on 87.5% of premium
<b>Remarks</b>			* 2-yr pto n/a in CA, NH, OR There are a few additional strategies available besides the ones listed here	There are a few additional strategies available besides the ones listed here

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	Allianz			American Equity									
Product Name	360 SPDA (Flex. in 1st 18 mo. / 1 yr in OR)		Accumulation Advantage SPDA (Flexible in 1st year)		AssetShield 5 FPDA		AssetShield 7 FPDA						
Carrier Ratings	A+ A.M. Best   AA Standard & Poors   94 Comdex		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						
States Not Approved	NY		NY		NY		NY						
Issue Ages	0-80		0-80		18-85		18-85						
Premium Min. / Max.	Min: \$20,000 Max: \$1 Million w/o approval		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						
Riders	Lifetime Income rider is built into product Rider fee is 1.30% of accumulation value		n/a		n/a		n/a						
Crediting Strategies	<b>1-Yr Pt-to-Pt - CAP</b>				<b>Charge</b>								
	BlackRock iBLD Claria Index	5.00%	<b>&lt;\$100k &gt;\$100k</b>		<b>With W/O</b>								
	Bloomberg US Dynamic Balance Index	5.35%	<b>1-Yr Pt-to-Pt - CAP</b>		<b>BofA Destinations Index</b>								
	Nasdaq-100 Index	3.25%	BlackRock iBLD Claria Index	2.50%	3.25%	1-Yr Pt-to-Pt - Part. Rate	125%	60%					
	Pimco Tactical Balanced Index	5.15%	Bloomberg US Dynamic Bal. Index	2.50%	3.25%	<b>CS Tech Edge</b>		<b>CS Tech Edge</b>					
	Russell 2000	3.25%	Pimco Tactical Balanced Index	2.25%	3.00%	1-Yr Pt-to-Pt - Part. Rate	130%	65%	1-Yr Pt-to-Pt - Part. Rate	145%	80%		
	S&P 500	3.25%	S&P 500	2.50%	3.25%	<b>SG Global Sentiment</b>		<b>SG Global Sentiment</b>					
	<b>1-Yr Pt-to-Pt - PART. RATE</b>		<b>1-Yr Pt-to-Pt - PART. RATE</b>		1-Yr Pt-to-Pt - Part. Rate		130%	65%	1-Yr Pt-to-Pt - Part. Rate	145%	80%		
	BlackRock iBLD Claria ER Index	75%	BlackRock iBLD Claria ER Index	40%	55%	<b>S&amp;P 500 Daily Risk Control 5% ER</b>		<b>S&amp;P 500 Daily Risk Control 5% ER</b>					
	Bloomberg US Dynamic Balance II ER	70%	Bloomberg US Dynamic Bal. II ER	35%	50%	1-Yr Pt-to-Pt - Part. Rate	110%	50%	1-Yr Pt-to-Pt - Part. Rate	120%	65%		
	Pimco Tactical Balanced ER Index	70%	Pimco Tactical Balanced ER Index	35%	50%	<b>S&amp;P 500</b>		<b>S&amp;P 500</b>					
	<b>1-Yr Pt-to-Pt - SPREAD</b>		<b>1-Yr Pt-to-Pt - SPREAD</b>		1-Yr Pt-to-Pt - Cap		5.25%	2.50%	1-Yr Pt-to-Pt - Cap	6.00%	3.00%		
	BlackRock iBLD Claria Index	1.20%	BlackRock iBLD Claria Index	4.00%	3.25%	1-Yr Pt-to-Pt - Part. Rate	25%	15%	1-Yr Pt-to-Pt - Part. Rate	30%	15%		
	Bloomberg US Dynamic Balance Index	1.60%	Bloomberg US Dynamic Bal. Index	4.25%	3.50%	1-Yr Monthly Sum, Monthly Cap		2.14%	1.50%	1-Yr Monthly Sum, Monthly Cap		2.60%	1.70%
	Pimco Tactical Balanced Index	1.60%	Pimco Tactical Balanced Index	4.50%	3.75%	<b>Fixed Account</b>		<b>Fixed Account</b>		1.90%			
<b>2-Yr Pt-to-Pt - PART. RATE *</b>		<b>2-Yr Pt-to-Pt - PART. RATE *</b>		BlackRock iBLD Claria ER Index		65%	80%	BlackRock iBLD Claria ER Index		65%	80%		
BlackRock iBLD Claria ER Index	110%	Bloomberg US Dynamic Bal. II ER	55%	70%	<b>Annual Strategy Charge Rate 1.50%</b>		<b>Annual Strategy Charge Rate 1.50%</b>						
Bloomberg US Dynamic Balance II ER	100%	Pimco Tactical Balanced ER Index	55%	70%	n/a		n/a						
Pimco Tactical Balanced ER Index	100%	<b>1-Yr Monthly Sum, Monthly Cap</b>		S&P 500		1.10%	1.40%	S&P 500		1.10%	1.40%		
<b>1-Yr Monthly Sum, Monthly Cap **</b>		<b>1-Yr Monthly Sum, Monthly Cap **</b>		S&P 500		1.05%	1.35%	S&P 500		1.05%	1.35%		
S&P 500	1.80%	<b>Fixed Account</b>		S&P 500		1.05%	1.35%	<b>Fixed Account</b>		1.90%			
<b>Fixed Account</b>	1.90%												
Bonus	50% interest rate bonus until income begins		n/a		n/a		n/a						
Surrender Chgs (%)	10 Yrs: 10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0		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						
MVA	Yes		Yes		Yes		Yes						
Free Withdrawals	10% of paid premium after 1st year		10% of paid premium after 1st year		10% after 1st year		10% after 1st year						
Waivers	Nursing Home (n/a in KS, MA, NJ, OR, PA, TX)		Nursing Home (n/a in CA)		Confinement (n/a in CA, ID) Max Issue Age 75 Terminal illness (n/a in CA, ID) Max Issue Age 75		Confinement (n/a in CA, ID) Max Issue Age 75 Terminal illness (n/a in CA, ID) Max Issue Age 75						
Minimum Guarantee	1.35% on 87.5% (yrs 1-10). 1% after 10th year		No less than 1% 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 ** Also offered on Nasdaq-100 & Russell 2000 Index lock feature: anytime during crediting		* 2-yr pto n/a in CA, OR Index lock feature: anytime during c		Performance Rate Rider Not Available in CA, ID Rates may differ in CA and ID call for details		Performance Rate Rider Not Available in CA, ID Rates may differ in CA and ID call for details						

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## American Equity

Product Name	AssetShield 10 FPDA	EstateShield 10 FPDA	Income Shield 7 FPDA	Income Shield 10 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   59 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	18-80	40-75	50-80	18-80
Premium Min. / Max.	Min: \$5,000 Max:\$1.5M 18-69,1M 70-74,750K 75-80	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
Riders	n/a	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%
Crediting Strategies	<b>Charge</b>	<b>With</b>	<b>W/O</b>	<b>BofA Destinations Index</b>
	<b>BofA Destinations Index</b>			1-Yr Pt-to-Pt - Part. Rate 50%
	1-Yr Pt-to-Pt - Part. Rate	145%	80%	2-Yr Pt-to-Pt - Part. Rate 70%
	2-Yr Pt-to-Pt - Part. Rate	200%	115%	<b>CS Tech Edge</b>
	<b>CS Tech Edge</b>			1-Yr Pt-to-Pt - Part. Rate 50%
	1-Yr Pt-to-Pt - Part. Rate	150%	85%	2-Yr Pt-to-Pt - Part. Rate 70%
	2-Yr Pt-to-Pt - Part. Rate	210%	120%	<b>SG Global Sentiment</b>
	<b>SG Global Sentiment</b>			1-Yr Pt-to-Pt - Part. Rate 50%
	1-Yr Pt-to-Pt - Part. Rate	150%	85%	2-Yr Pt-to-Pt - Part. Rate 70%
	2-Yr Pt-to-Pt - Part. Rate	210%	120%	<b>S&amp;P 500 Dividend Aristocrats ER</b>
<b>S&amp;P 500 Daily Risk Control 5% ER</b>			1-Yr Pt-to-Pt - Cap 2.50%	
1-Yr Pt-to-Pt - Part. Rate	125%	70%	2-Yr Pt-to-Pt - Cap 5.50%	
2-Yr Pt-to-Pt - Part. Rate	180%	110%	<b>S&amp;P 500</b>	
<b>S&amp;P 500</b>			1-Yr Pt-to-Pt - Cap 1.75%	
1-Yr Pt-to-Pt - Cap	6.00%	3.25%	2-Yr Pt-to-Pt - Cap 4.00%	
1-Yr Pt-to-Pt - Part. Rate	35%	20%	1-Yr Monthly Sum, Monthly Cap 1.20%	
1-Yr Monthly Sum, Monthly Cap	2.70%	1.75%		
<b>Fixed Account</b>	2.00%		<b>Fixed Account</b> 1.10%	
	*Annual Strategy Charge Rate 1.50%			
Bonus	n/a	25% Income Base Bonus	n/a	7% first year only
Surrender Chgs (%)	10 Yrs: 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	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, 2.8, 1.7, 0.80 in CA
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% after 1st year	10% after 1st year	10% after 1st year	10% after 1st year
Waivers	Confinement (n/a in CA, ID) Max Issue Age 75 Terminal illness (n/a in CA, ID) Max Issue Age 75	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
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	Performance Rate Rider Not Available in CA, ID Rates may differ in CA and ID call for details		*LIBR w/ Wellbeing benefit not available in CA and DE	*LIBR w/ Wellbeing benefit not available in CA and DE

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8/23/2021

	American National		Athene	
Product Name	Strategy Indexed Plus 7 FPDA	Strategy Indexed Plus 10 FPDA	AccuMax 7 SPDA	Ascent Pro 10 Bonus 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   81 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	0-80	0-80	0-83	35-80 / IN: 35-74
Premium Min. / Max.	Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$1 Million w/o approval	Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$1 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
Riders	Optional lifetime income rider Opt 1: 1.00% / Opt 2: 0.70% of income base	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
Crediting Strategies	<b>Fixed Account</b> 1.95%	<b>Fixed Account</b> 2.05%	<b>AI Powered Multi-Asset Index</b> <\$100k >\$100k	<b>BNP Paribas Multi Asset Div. 5</b>
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	7-Yr Pt-to-Pt - Part. Rate 145% 160%	2-Yr Pt-to-Pt - Part. Rate 75%
	1-Yr Performance Trigger 3.50%	1-Yr Performance Trigger 3.60%	1-Yr Pt-to-Pt - Part. Rate 60% 65%	1-Yr Pt-to-Pt - Part. Rate 55%
	1-Yr Monthly Sum, Monthly Cap 2.10%	1-Yr Monthly Sum, Monthly Cap 2.20%	<b>Shiller Barclays CAPE Allocator €</b>	<b>Nasdaq FC Index</b>
	1-Yr Pt-to-Pt, 100% CAP 4.50%	1-Yr Pt-to-Pt, 100% Cap 4.60%	7-Yr Pt-to-Pt - Part. Rate 135% 150%	2-Yr Pt-to-Pt - Part. Rate 47%
	1-Yr Pt-to-Pt, 75% CAP	1-Yr Pt-to-Pt, 75% Cap	1-Yr Pt-to-Pt - Part. Rate 55% 60%	1-Yr Pt-to-Pt - Part. Rate 32%
	1-Yr Pt-to-Pt, 50% CAP 4.75%	1-Yr Pt-to-Pt, 50% Cap 4.85%	<b>S&amp;P 500</b>	<b>AI Powered US Equity Index</b>
	1-Yr Pt-to-Pt - Part. Rate 17.00%	1-Yr Pt-to-Pt - Part. Rate 20.00%	7-Yr Pt-to-Pt - Part. Rate 55% 60%	2-Yr Pt-to-Pt - Part. Rate 57%
	<b>Nasdaq-100</b>	<b>Nasdaq-100</b>	7-Yr Ann. Interval Sum - Part. Rate 50% 55%	1-Yr Pt-to-Pt - Part. Rate 45%
	1-Yr Pt-to-Pt, 100% CAP 4.50%	1-Yr Pt-to-Pt, 100% CAP 4.60%	Floor Rate -10% -10%	<b>S&amp;P 500 Daily Risk Control 5% Index TR</b>
<b>S&amp;P Marc 5%</b>	<b>S&amp;P Marc 5%</b>	<b>Fixed Account</b> 1.45% 1.60%	1-Yr Pt-to-Pt - Part. Rate 50%	
1-Yr Pt-to-Pt - Part. Rate 90.00%	1-Yr Pt-to-Pt - Part. Rate 100.00%		<b>S&amp;P 500</b>	
			1-Yr Pt-to-Pt - Cap 2.75%	
			Bailout cap 1.00%	
			<b>Fixed Account</b> 1.10%	
Bonus	n/a	1.00%	n/a	3.00%
Surrender Chgs (%)	7 Yrs: 7, 6, 5, 4, 3, 2, 1, 0	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
MVA	yes	yes	Yes (n/a CA)	Yes (n/a: MO)
Free Withdrawals	10% available in 1st year	10% available in 1st year	10% available immediately	10% available in 1st year
Waivers	Confinement, Disability, and Terminal Illness N/A in CA, CT	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)
Minimum Guarantee	87.5% of premium at the min. required by state	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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8/23/2021

## Athene

Product Name	Agility 7 SPDA	Agility 10 SPDA	Performance Elite 7 SPDA	Performance Elite 10 SPDA
Carrier Ratings	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	A A.M. Best   A+ Standard & Poors   81 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	40-83	40-80	0-83	0-78 Issue age will vary by state. Call us for details
Premium Min. / Max.	Min: \$10k(\$5k in AK,HI,MN,MO,NJ,OR,PA,TX,UT,WA) Max: \$1 Million w/o approval	Min: \$10k (\$5k in AK,HI,MN,MO,NJ,OR,PA,TX,UT,W/ 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
Riders	Lifetime Income rider built into product. No additional fee	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%
Crediting Strategies	<b>BNP Paribas Multi Asset Div. 5</b>	<b>BNP Paribas Multi Asset Div. 5</b>	<b>BNP Paribas Multi Asset Div. 5</b>	<b>BNP Paribas Multi Asset Div. 5</b>
	2-Yr Pt-to-Pt - Part. Rate 80%	2-Yr Pt-to-Pt - Part. Rate 90%	2-Yr Pt-to-Pt - Part. Rate, With Charge' 205%	2-Yr Pt-to-Pt - Part. Rate, With Charge' 205%
	1-Yr Pt-to-Pt - Part. Rate 60%	1-Yr Pt-to-Pt - Part. Rate 65%	2-Yr Pt-to-Pt - Part. Rate 105%	2-Yr Pt-to-Pt - Part. Rate 105%
	<b>Nasdaq FC Index</b>	<b>Nasdaq FC Index</b>	1-Yr Pt-to-Pt - Part. Rate, With Charge' 150%	1-Yr Pt-to-Pt - Part. Rate, With Charge' 150%
	2-Yr Pt-to-Pt - Part. Rate 55%	2-Yr Pt-to-Pt - Part. Rate 62%	1-Yr Pt-to-Pt - Part. Rate 77%	1-Yr Pt-to-Pt - Part. Rate 77%
	1-Yr Pt-to-Pt - Part. Rate 37%	1-Yr Pt-to-Pt - Part. Rate 42%	<b>Nasdaq FC Index</b>	<b>Nasdaq FC Index</b>
	<b>AI Powered US Equity Index</b>	<b>AI Powered US Equity Index</b>	2-Yr Pt-to-Pt - Part. Rate, With Charge' 135%	2-Yr Pt-to-Pt - Part. Rate, With Charge' 135%
	2-Yr Pt-to-Pt - Part. Rate 65%	2-Yr Pt-to-Pt - Part. Rate 72%	2-Yr Pt-to-Pt - Part. Rate 70%	2-Yr Pt-to-Pt - Part. Rate 70%
	1-Yr Pt-to-Pt - Part. Rate 50%	1-Yr Pt-to-Pt - Part. Rate 57%	1-Yr Pt-to-Pt - Part. Rate, With Charge' 90%	1-Yr Pt-to-Pt - Part. Rate, With Charge' 90%
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	1-Yr Pt-to-Pt - Part. Rate 47%	1-Yr Pt-to-Pt - Part. Rate 47%
2-Yr Pt-to-Pt - Cap 5.75%	2-Yr Pt-to-Pt - Cap 6.25%	<b>AI Powered US Equity Index</b>	<b>AI Powered US Equity Index</b>	
1-Yr Pt-to-Pt - Cap 2.75%	1-Yr Pt-to-Pt - Cap 3.00%	2-Yr Pt-to-Pt - Part. Rate, With Charge' 160%	2-Yr Pt-to-Pt - Part. Rate, With Charge' 160%	
Bailout cap 0.50%	Bailout cap 0.50%	2-Yr Pt-to-Pt - Part. Rate 85%	2-Yr Pt-to-Pt - Part. Rate 85%	
<b>Fixed Account</b> 1.30%	<b>Fixed Account</b> 1.40%	1-Yr Pt-to-Pt - Part. Rate, With Charge' 122%	1-Yr Pt-to-Pt - Part. Rate, With Charge' 122%	
		1-Yr Pt-to-Pt - Part. Rate 65%	1-Yr Pt-to-Pt - Part. Rate 65%	
		<b>S&amp;P 500 Daily Risk Control 2 8% Index TR</b>	<b>S&amp;P 500 Daily Risk Control 2 8% Index TR</b>	
		2-Yr Pt-to-Pt - Part. Rate, With Charge' 115%	2-Yr Pt-to-Pt - Part. Rate, With Charge' 115%	
		2-Yr Pt-to-Pt - Part. Rate 60%	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, With Charge' 85%	
		1-Yr Pt-to-Pt - Part. Rate 45%	1-Yr Pt-to-Pt - Part. Rate 45%	
		<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
		1-Yr Pt-to-Pt - Cap 3.75%	1-Yr Pt-to-Pt - Cap 3.75%	
Bonus	Benefit Base Bonus 25%	Benefit Base Bonus 25%	Elite 7: 0% Elite 7 Plus: 5% or 6% depending on the state	Elite 10: 2%(CA)3% or 4% check age and state. Elite 10 Plus: 8%,9%,or 10%,check state and age
Surrender Chgs (%)	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0	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
MVA	Yes	Yes	Yes	Yes (n/a in MD & MO)
Free Withdrawals	10% of value or initial premium, avail. in 1st year	10% of value or initial premium, avail. in 1st year	10% available immediately	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 CA & MA) Terminal illness (n/a in CA)
Minimum Guarantee			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

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# Fixed Indexed Annuity



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8/23/2021

	Athene		Delaware Life					
Product Name	Performance Elite 15 SPDA		Retirement Stages 7 FPDA		Retirement Chapters 10 FPDA		Target Growth 10 FPDA	
Carrier Ratings	A A.M. Best   A+ Standard & Poors   81 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	CA, CT, ID, MT, MN, NJ, NY, OH, OR, PA, UT, WA		NY		CT, NM, NY		HI, ID, NY	
Issue Ages	0-73; 0-50 in AK, NV, OK, TX, SC; 0-64 in FL 0-47 in DE, OH		18-80		21-80		18-80	
Premium Min. / Max.	Min: \$10,000 Max: \$1 Million w/o approval		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	
Riders	Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95%		Optional Return of Premium rider: 0.40% ann. fee		n/a		n/a	
Crediting Strategies	<b>BNP Paribas Multi Asset Div. 5</b>		<b>First Trust Capital Strength Barclays 5% Index</b>		<b>First Trust Capital Strength Barclays 5%</b>		<\$100k \$100k+	
	2-Yr Pt-to-Pt - Part. Rate, With Charge' 220%		1-Yr Pt-to-Pt - Part. Rate 75%		1-Yr Pt-to-Pt - Part. Rate 60%		<b>RBA Select Equity Yield CIBC 5% Index</b>	
	2-Yr Pt-to-Pt - Part. Rate 120%						1-Yr Pt-to-Pt - Spread 1.00% 0.75%	
	1-Yr Pt-to-Pt - Part. Rate, With Charge' 160%		<b>Morgan Stanley Global Opportunities Index*</b>		<b>Momentum Asset Allocator 5.5% Vol. Control Index</b>		<b>First Trust Capital Strength Barclays 5% Index</b>	
	1-Yr Pt-to-Pt - Part. Rate 90%		1-Yr Pt-to-Pt - Part. Rate 70%		1-Yr Pt-to-Pt - Part. Rate 50%		1-Yr Pt-to-Pt - Part. Rate 85% 90%	
	<b>Nasdaq FC Index</b>		<b>S&amp;P 500</b>		<b>S&amp;P 500</b>		<b>Morgan Stanley Global Opportunities Index</b>	
	2-Yr Pt-to-Pt - Part. Rate, With Charge' 150%		1-Yr Pt-to-Pt - Cap 4.60%		1-Yr Pt-to-Pt - Cap 2.75%		1-Yr Pt-to-Pt - Part. Rate 80% 90%	
	2-Yr Pt-to-Pt - Part. Rate 85%		Bailout Cap 3.00%		1-Yr Pt-to-Pt - Part. Rate 21%		<b>S&amp;P 500</b>	
	1-Yr Pt-to-Pt - Part. Rate, With Charge' 100%		1-Yr Pt-to-Pt - Performance Trigger 4.00%		<b>Fixed Account</b> 1.25%		1-Yr Pt-to-Pt - Cap* 4.00% 4.25%	
	1-Yr Pt-to-Pt - Part. Rate 55%		1-Yr Pt-to-Pt - Part. Rate 28.00%				1-Yr Pt-to-Pt - Part. Rate 28% 30%	
<b>AI Powered US Equity Index</b>		<b>Fixed Account</b> 2.00%				<b>Fixed Account</b> 1.75% 1.80%		
2-Yr Pt-to-Pt - Part. Rate, With Charge' 180%						*Current Bailout Cap 2.25%		
2-Yr Pt-to-Pt - Part. Rate 100%						Guarantees that account value will be 110% of net initial premium at the 10th anniversary		
1-Yr Pt-to-Pt - Part. Rate, With Charge' 135%								
1-Yr Pt-to-Pt - Part. Rate 75%								
<b>S&amp;P 500 Daily Risk Control 2 8% Index TR</b>								
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%								
<b>S&amp;P 500</b>								
1-Yr Pt-to-Pt - Cap 4.50%								
Bonus	Elite 15: 11% Elite 15 Plus: 17% (14% IN)(15% DE)		n/a		5% Premium Bonus (1st year deposits)		n/a	
Surrender Chgs (%)	15 Yrs: 15,15,14,14,13,13,12,11,10,9,8,7,6,5,4,0		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	
MVA	Yes (n/a in MD & MO)		Yes (n/a in CA)		Yes		Yes	
Free Withdrawals	5% after 1st year (10% Plus Version in 1st year)		10% after the 1st year		10% after the 1st year		10% starting in first year	
Waivers	Confinement (N/A in MA) Terminal illness		*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	
Minimum Guarantee	1.00% on 87.5% of premium		1.00% on 100% of premium		1.00% on 87.5% of premium		1.00% on 87.5% of premium	
Remarks	*Annual Strategy Charge Rate: 1.75% Fixed account & S&P 500 with charge also		Trail paid quarterly beginning at the end of fifth contract quarter					

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8/23/2021

	Delaware Life			Global Atlantic					
Product Name	Target Income 10 FPDA			Choice Accumulation II 5 SPDA		Choice Accumulation II 7 SPDA		Choice Accumulation II 10 SPDA	
Carrier Ratings	A- A.M. Best   BBB+ Standard & Poors   50 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	ID, NY			NY		NY		NY	
Issue Ages	18-80			0-85		0-85		0-85	
Premium Min. / Max.	Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval			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	Lifetime Income rider built into product. Rider fee is 1.05% of benefit base			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	
Crediting Strategies	<\$100k \$100k+			<\$100k \$100k+		<\$100k \$100k+		<\$100k \$100k+	
	<b>RBA Select Equity Yield CIBC 5% Index</b>			<b>MSCI EAFE</b>		<b>MSCI EAFE</b>		<b>MSCI EAFE</b>	
	1-Yr Pt-to-Pt - Spread 1.50% 1.25%			1-Yr Pt-to-Pt - Cap 2.20% 2.70%		1-Yr Pt-to-Pt - Cap 2.25% 2.75%		1-Yr Pt-to-Pt - Cap 2.50% 3.00%	
				Bailout 2.00% 2.00%		Bailout 2.00% 2.00%		Bailout 2.00% 2.00%	
	<b>First Trust Capital Strength Barclays 5% Index</b>			<b>Russell 2000</b>		<b>Russell 2000</b>		<b>Russell 2000</b>	
	1-Yr Pt-to-Pt - Part. Rate 75% 77%			1-Yr Pt-to-Pt - Cap 2.20% 2.70%		1-Yr Pt-to-Pt - Cap 2.25% 2.75%		1-Yr Pt-to-Pt - Cap 2.50% 3.00%	
				Bailout 2.00% 2.00%		Bailout 2.00% 2.00%		Bailout 2.00% 2.00%	
	<b>Morgan Stanley Global Opportunities Index</b>			<b>S&amp;P 500</b>		<b>S&amp;P 500</b>		<b>S&amp;P 500</b>	
	1-Yr Pt-to-Pt - Part. Rate 73% 75%			1-Yr Pt-to-Pt - Cap 2.20% 2.70%		1-Yr Pt-to-Pt - Cap 2.25% 2.75%		1-Yr Pt-to-Pt - Cap 2.50% 3.00%	
				Bailout 2.00% 2.00%		Bailout 2.00% 2.00%		Bailout 2.00% 2.00%	
<b>S&amp;P 500</b>			1-Yr Monthly Sum - Monthly Cap 0.80% 0.85%		1-Yr Monthly Sum - Monthly Cap 0.85% 0.90%		1-Yr Monthly Sum - Monthly Cap 0.90% 0.95%		
1-Yr Pt-to-Pt - Cap 2.50% 2.75%			Bailout 0.75% 0.75%		Bailout 0.75% 0.75%		Bailout 0.75% 0.75%		
1-Yr Pt-to-Pt - Part. Rate 15% 17%			1-Yr Performance Trigger 1.55% 1.70%		1-Yr Performance Trigger 1.60% 1.75%		1-Yr Performance Trigger 1.60% 1.80%		
<b>Fixed Account</b> 1.00% 1.10%			Bailout 1.50% 1.50%		Bailout 1.50% 1.50%		Bailout 1.50% 1.50%		
Higher rates for \$500k+. Call us for details			<b>PIMCO Balanced Index</b>		<b>PIMCO Balanced Index</b>		<b>PIMCO Balanced Index</b>		
			1-Yr Pt-to-Pt - Part. Rate 50% 55%		1-Yr Pt-to-Pt - Part. Rate 55% 60%		1-Yr Pt-to-Pt - Part. Rate 65% 70%		
			Bailout 30% 30%		Bailout 30% 30%		Bailout 30% 30%		
			<b>BlackRock Diversa Vol. Control</b>		<b>BlackRock Diversa Vol. Control</b>		<b>BlackRock Diversa Vol. Control</b>		
			2-Yr Pt-to-Pt - Spread 7.00% 6.25%		2-Yr Pt-to-Pt - Spread 6.75% 6.00%		2-Yr Pt-to-Pt - Spread 6.00% 5.25%		
			<b>Franklin US Index</b>		<b>Franklin US Index</b>		<b>Franklin US Index</b>		
			2-Yr Pt-to-Pt - Spread 7.00% 6.25%		2-Yr Pt-to-Pt - Spread 6.75% 6.00%		2-Yr Pt-to-Pt - Spread 6.00% 5.25%		
			<b>Fixed Rate</b> 1.05% 1.10%		<b>Fixed Rate</b> 1.10% 1.15%		<b>Fixed Rate</b> 1.15% 1.20%		
Bonus	n/a			n/a		n/a		n/a	
Surrender Chgs (%)	10 Yrs: 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 0			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)	
MVA	Yes			Yes		Yes		Yes	
Free Withdrawals	10% after the 1st year			10% starting in 1st year		10% starting in 1st year		10% starting in 1st year	
Waivers	Nursing Home* / Terminal illness (n/a CA) Only available* if issued prior to 76th birthday			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	Trail paid quarterly beginning at the end of fifth contract quarter			• 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	

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8/23/2021

	Global Atlantic			Great American		
Product Name	Choice Income II 7 SPDA	Choice Income II 10 SPDA	Income 150+ SE SPDA	American Legend III 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   75 Comdex	A+ A.M. Best   A+ Standard & Poors   92 Comdex		
States Not Approved	NY	NY	NY	NY		
Issue Ages	45-85	45-85	55-85	0-85 NQ / 18-85 Q Bene IRA 18-75 / NQ Stretch 0-75		
Premium Min. / Max.	Min: \$25,000 Max: \$1 Million (\$500k 81-85)	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: \$1M 0-85 / \$500k 86+		
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: 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%		
Crediting Strategies	a) Rates for Guaranteed Income Builder rider option b) Rates for Income Multiplier rider option	a) Rates for Guaranteed Income Builder rider option b) Rates for Income Multiplier rider option	<b>MSCI EAFE</b> \$100k + \$25k + 1-Yr Pt-to-Pt - Cap 2.50% 2.25% Bailout 2.00% 2.00% <b>Russell 2000</b> 1-Yr Pt-to-Pt - Cap 2.50% 2.25% Bailout 2.00% 2.00% <b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.50% 2.25% Bailout 2.00% 2.00% 1-Yr Monthly Sum - Monthly Cap 1.10% 1.05% Bailout 1.00% 1.00% 1-Yr Performance Trigger 2.35% 2.10% Bailout 2.00% 2.00% <b>PIMCO Balanced Index</b> 1-Yr Pt-to-Pt - Part. Rate 65% 55% Bailout 30% 30% <b>BlackRock Diversa Vol. Control</b> 2-Yr Pt-to-Pt - Spread 4.00% 6.00% Bailout 9.00% 9.00% <b>Franklin US Index</b> 2-Yr Pt-to-Pt - Spread 4.00% 6.00% <b>Fixed Rate</b> 1.50% 1.25%	<b>MSCI EAFE</b> a) b) 1-Yr Pt-to-Pt - Cap 2.75% 3.50% Bailout 2.00% 2.00% <b>Russell 2000</b> 1-Yr Pt-to-Pt - Cap 2.75% 3.50% Bailout 2.00% 2.00% <b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.50% 3.25% Bailout 2.00% 2.00% 1-Yr Monthly Sum - Monthly Cap 1.10% 1.20% Bailout 1.00% 1.00% 1-Yr Performance Trigger 2.00% 2.60% Bailout 1.50% 1.50% <b>PIMCO Balanced Index</b> 1-Yr Pt-to-Pt - Part. Rate 70% 80% <b>BlackRock Diversa Vol. Control</b> 2-Yr Pt-to-Pt - Spread 4.00% 2.50% <b>Franklin US Index</b> 2-Yr Pt-to-Pt - Spread 4.00% 2.50% <b>Fixed Rate</b> 1.50% 1.75%	<b>MSCI EAFE</b> a) b) 1-Yr Pt-to-Pt - Cap 3.00% 3.55% Bailout 2.00% 2.00% <b>Russell 2000</b> 1-Yr Pt-to-Pt - Cap 3.00% 3.55% Bailout 2.00% 2.00% <b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.75% 3.30% Bailout 2.00% 2.00% 1-Yr Monthly Sum - Monthly Cap 1.20% 1.25% Bailout 1.00% 1.00% 1-Yr Performance Trigger 2.25% 2.65% Bailout 1.50% 1.50% <b>PIMCO Balanced Index</b> 1-Yr Pt-to-Pt - Part. Rate 75% 80% <b>BlackRock Diversa Vol. Control</b> 2-Yr Pt-to-Pt - Spread 3.50% 2.40% <b>Franklin US Index</b> 2-Yr Pt-to-Pt - Spread 3.50% 2.40% <b>Fixed Rate</b> 1.60% 1.80%	<b>Fixed Account</b> 1.30% <b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b> 1-Yr Pt-to-Pt - Part. Rate 35% <b>S&amp;P 500</b> 1-Yr Pt-to-Pt Cap 2.75% 1-Yr Monthly Sum, Monthly Cap 1.25% <b>iShares U.S. Real Estate</b> 1-Yr Pt-to-Pt Cap 3.05% <b>SPDR Gold Shares</b> 1-Yr Pt-to-Pt Cap 3.50% <b>S&amp;P U.S. Retiree</b> 1-Yr Pt-to-Pt - Part. Rate 40%
	Bonus	n/a	n/a	Income Rider Value Bonus: 20%	n/a	
	Surrender Chgs (%)	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)	10-Yrs: 10, 10, 9, 9, 8, 7, 6, 5, 4, 2, 0	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0	
	MVA	Yes	Yes	Yes	No	
	Free Withdrawals	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year	10% available immediately	
	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, 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)	
	Minimum Guarantee	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.25% on 100% of premium	
	Remarks	• Client cannot be in a nursing home • Commission Cap at issue. Remainder 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	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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8/23/2021

## Great American

Product Name	American Legend 7 FPDA	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)
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, WA	NY	DE, IL, NV, NY, OR, VA	NY
Issue Ages	0-85 (0-75 Inherited IRA / NQ)	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)
Premium Min. / Max.	Min: \$10,000 (Add'l: \$2,000) Max: \$1M 0-85 / \$500k 86+	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: \$1M 0-85 / \$500k 86+	Min: \$10,000 (Add'l: \$2K) Max: \$1M 0-85 / \$500k 86+
Riders	Optional income rider 0.95% Optional enhanced DB 1.15%	Optional income rider 0.95% Optional enhanced DB 1.15%	n/a	n/a
Crediting Strategies	<b>&lt;\$100k &gt;\$100k</b>	<b>Fixed Account</b> 1.20%	<b>Under \$150,000</b>	<b>Under \$100,000</b>
	<b>Fixed Account</b> 1.70% 1.85%	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	<b>Fixed Account</b> 1.05%	<b>Fixed Account</b> 1.50%
	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	1-Yr Pt-to-Pt - Part. Rate 30%	<b>S&amp;P 500</b>	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>
	1-Yr Pt-to-Pt - Part. Rate 45% 50%	Bailout rate 25%	1-Yr Pt-to-Pt Cap 2.10%	1-Yr Pt-to-Pt - Part. Rate 40%
	<b>S&amp;P 500</b>	<b>iShares U.S. Real Estate</b>	<b>iShares U.S. Real Estate</b>	<b>S&amp;P U.S. Retiree Spending</b>
	1-Yr Pt-to-Pt CAP 4.15% 4.40%	1-Yr Pt-to-Pt Cap 3.00%	1-Yr Pt-to-Pt Cap 2.10%	1-Yr Pt-to-Pt - Part. Rate 50%
	1-Yr Monthly Sum, Monthly Cap 1.60% 1.85%	Bailout rate 3.00%	<b>iShares MSCI EAFE ETF</b>	<b>iShares U.S. Real Estate</b>
	<b>iShares U.S. Real Estate</b>	<b>S&amp;P 500</b>	1-Yr Pt-to-Pt Cap 2.25%	1-Yr Pt-to-Pt Cap 3.80%
	1-Yr Pt-to-Pt CAP 4.25% 4.75%	1-Yr Pt-to-Pt Cap 3.00%	<b>\$150,000 and over</b>	<b>S&amp;P 500</b>
	<b>SPDR Gold Shares</b>	Bailout rate 3.00%	<b>Fixed Account</b> 1.15%	1-Yr Pt-to-Pt Cap 3.80%
1-Yr Pt-to-Pt CAP 4.75% 5.00%	<b>S&amp;P U.S. Retiree</b>	<b>S&amp;P 500</b>	<b>\$100,000 and over</b>	
<b>S&amp;P U.S. Retiree</b>	1-Yr Pt-to-Pt - Part. Rate 60% 65%	1-Yr Pt-to-Pt Cap 2.35%	<b>Fixed Account</b> 1.60%	
LOWER RATES in "non MVA" states: AK, CA, PA, UT		<b>iShares U.S. Real Estate</b>	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	
		1-Yr Pt-to-Pt Cap 2.20%	1-Yr Pt-to-Pt - Part. Rate 45%	
		<b>iShares MSCI EAFE ETF</b>	<b>S&amp;P U.S. Retiree Spending</b>	
		1-Yr Pt-to-Pt Cap 2.50%	1-Yr Pt-to-Pt - Part. Rate 55%	
		Lower rates in non-MVA states of: AK,CA,PA,UT	<b>iShares U.S. Real Estate</b>	
			1-Yr Pt-to-Pt - Cap 4.05%	
			<b>S&amp;P 500</b>	
			1-Yr Pt-to-Pt Cap 4.05%	
			Lower rates in non-MVA states of: AK,CA,PA,UT	
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0	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
MVA	Yes (n/a in AK, CA, PA, UT)	No	Yes, except in AK, CA, PA, UT	Yes, except in AK, CA, PA, UT
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 87.5% of premium	1.25% on 100% of premium	1.25% on 87.5% of premium	1.25% on 87.5% of premium
Remarks	Comp on additional premiums: up to 5th year at reduced rate after 1st year.			Comp: 50 Trail option also available Comp: no comp on premium added in 2nd year.

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# Fixed Indexed Annuity



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8/23/2021

	Great American	Integrity		
Product Name	Premier Income Bonus SPDA	Indextra 5 SPDA	Indextra 7 SPDA	Indextra 10 SPDA
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   92 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	DE, IA, MN, OR, VT, WA	NY	NY	NY
Issue Ages	40-85	18-85	18-85	18-85
Premium Min. / Max.	Min: \$10,000 (Add'l: \$2K) Max: \$1M 0-85 / \$500k 86+	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+
Riders	Lifetime Income Rider is built-in Rider fee is 1.15%	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
Crediting Strategies	<b>Under \$100,000</b>	<b>GS Momentum Builder Multi-Asset Class</b>	<b>GS Momentum Builder Multi-Asset Class</b>	<b>GS Momentum Builder Multi-Asset Class</b>
	<b>Fixed Account</b> 1.70%	2-Yr Pt-to-Pt - Part Rate 50%	3-Yr Pt-to-Pt - Part. Rate 100%	3-Yr Pt-to-Pt - Part. Rate 100%
	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	1-Yr Pt-to-Pt - Part. Rate 35%	2-Yr Pt-to-Pt - Part Rate 50%	2-Yr Pt-to-Pt - Part Rate 50%
	1-Yr Pt-to-Pt - Part. Rate 35%		1-Yr Pt-to-Pt - Part. Rate 35%	1-Yr Pt-to-Pt - Part. Rate 35%
	<b>S&amp;P U.S. Retiree Spending</b>			
	1-Yr Pt-to-Pt - Part. Rate 35%	<b>J.P. Morgan Strategic Balanced Index</b>	<b>J.P. Morgan Strategic Balanced Index</b>	<b>J.P. Morgan Strategic Balanced Index</b>
	<b>iShares U.S. Real Estate</b>	2-Yr Pt-to-Pt - Part Rate 42%	3-Yr Pt-to-Pt - Part. Rate 50%	3-Yr Pt-to-Pt - Part. Rate 50%
	1-Yr Pt-to-Pt Cap 3.75%	1-Yr Pt-to-Pt - Part. Rate 30%	2-Yr Pt-to-Pt - Part Rate 42%	2-Yr Pt-to-Pt - Part Rate 42%
	<b>S&amp;P 500</b>		1-Yr Pt-to-Pt - Part. Rate 30%	1-Yr Pt-to-Pt - Part. Rate 30%
	1-Yr Pt-to-Pt Cap 2.35%			
<b>\$100,000 and over</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
<b>Fixed Account</b> 1.80%	1-Yr Pt-to-Pt - Cap 3.25%	1-Yr Pt-to-Pt - Cap 3.25%	1-Yr Pt-to-Pt - Cap 3.25%	
<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>				
1-Yr Pt-to-Pt - Part. Rate 35%	<b>Fixed Account</b> 1.10%	<b>Fixed Account</b> 1.10%	<b>Fixed Account</b> 1.10%	
<b>S&amp;P U.S. Retiree Spending</b>				
1-Yr Pt-to-Pt - Part. Rate 40%				
<b>iShares U.S. Real Estate</b>				
1-Yr Pt-to-Pt - Part. Rate 4.00%				
<b>S&amp;P 500</b>				
1-Yr Pt-to-Pt Cap 2.60%				
	Lower rates in non-MVA states of: AK,CA,UT,PA			
Bonus	n/a Rider Benefit Base bonus of 6%	n/a	n/a	n/a
Surrender Chgs (%)	7 Yrs: 6, 5, 4, 3, 3, 3, 0	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
MVA	Yes, except in AK, CA, UT, PA	No	No	No
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)	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)
Minimum Guarantee	1.25% on 87.5% of premium	105% of premium	107% of premium	110% of premium
Remarks				

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# Fixed Indexed Annuity



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8/23/2021

## Lincoln

Product Name	New Directions 6 SPDA	New Directions 8 SPDA	OptiBlend 5 FPDA (Maximum of \$25K per year)	OptiBlend 7 FPDA (Maximum of \$25K per year)
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   AA- Standard & Poors   91 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	0-85	0-85	0-85	0-85
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: \$10,000 Max: \$2,000,000
Riders	n/a	n/a	n/a	n/a
Crediting Strategies	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>&lt;\$100k \$100k+</b>	<b>&lt;\$100k \$100k+</b>
	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.15%		
	<b>S&amp;P 500 Daily Risk Control 7.5% Index</b>	<b>S&amp;P 500 Daily Risk Control 7.5% Index</b>	<b>BlackRock Dynamic</b>	<b>BlackRock Dynamic</b>
	1-Yr Pt-to-Pt Part. Rate 25%	1-Yr Pt-to-Pt Part. Rate 30%	1-Yr Pt-to-Pt Part. Rate 60% 75%	1-Yr Pt-to-Pt Part. Rate 75% 85%
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	2-Yr Pt-to-Pt Part. Rate 70% 85%	2-Yr Pt-to-Pt Part. Rate 85% 95%
	1-Yr Pt-to-Pt, Cap 2.50%	1-Yr Pt-to-Pt, Cap 2.75%		
	1-Yr Performance Trigger 2.25%	1-Yr Performance Trigger 2.50%	<b>Fidelity AIM Dividend</b>	<b>Fidelity AIM Dividend</b>
			1-Yr Pt-to-Pt Part. Rate 50% 60%	1-Yr Pt-to-Pt Part. Rate 50% 65%
	<b>\$100,000 +</b>	<b>\$100,000 +</b>		
	<b>Fixed Account</b> 1.10%	<b>Fixed Account</b> 1.30%	<b>S&amp;P 500 Daily Risk Control 5% Index</b>	<b>S&amp;P 500 Daily Risk Control 5% Index</b>
<b>S&amp;P 500 Daily Risk Control 7.5% Index</b>	<b>S&amp;P 500 Daily Risk Control 7.5% Index</b>	1-Yr Pt-to-Pt, Spread 0.90% 0.70%	1-Yr Pt-to-Pt, Spread 1.25% 0.85%	
1-Yr Pt-to-Pt Part. Rate 30%	1-Yr Pt-to-Pt Part. Rate 35%	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
1-Yr Pt-to-Pt, Cap 3.00%	1-Yr Pt-to-Pt, Cap 3.25%	1-Yr Pt-to-Pt, Cap 3.25% 4.10%	1-Yr Pt-to-Pt, Cap 3.30% 4.80%	
1-Yr Performance Trigger 2.50%	1-Yr Performance Trigger 3.00%	1-Yr Pt-to-Pt Part. Rate 10% 15%	1-Yr Pt-to-Pt Part. Rate 15% 20%	
		<b>Fixed Rate</b> 1.05% 1.20%	<b>Fixed Rate</b> 1.10% 1.25%	
		<b>Rates in CA may vary call for details</b>	<b>Rates in CA may vary call for details</b>	
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	6 Yrs: 9, 8, 7, 6, 4.75, 3.50, 0	8 Yrs: 9, 8, 7, 6, 4.75, 3.50, 2, 0.75, 0	5 Yrs: 9, 8, 7, 6, 5, 0	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately	10% available immediately
Waivers	Nursing home (n/a MA) Terminal illness (n/a in MA)	Nursing home (n/a MA) Terminal illness (n/a in MA)	Nursing home (n/a MA) Terminal illness (n/a in MA)	Nursing home (n/a MA) Terminal illness (n/a in MA)
Minimum Guarantee	0.50% on 100% of premium	0.50% on 100% of premium	0.50% on 100% of premium	0.50% on 100% of premium
Remarks			No rolling surrender on additional premiums	No rolling surrender on additional premiums

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	Lincoln	National Life			
Product Name	OptiBlend 10 FPDA (Maximum of \$25K per year)	FIT Focus Income SPDA	FIT Horizon Income SPDA	FIT Select Income FPDA	
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   91 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, OR	NY, OR	NY	
Issue Ages	0-80	45-85	35-75	25-75	
Premium Min. / Max.	Min: \$10,000 Max: \$2,000,000	Min: \$50,000 Max: 45-70: \$1M, 71-75: \$750k, 76-80: \$500k *	Min: \$50,000 Max: 35-70: \$1M, 71-75: \$750k	Min: \$5,000 or \$100 monthly Max: 25-70: \$1M, 71-75: \$750k	
Riders	n/a	No Charge GLIR or Standard GLIR required at issue. Standard GLIR has annual charge of 1%	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	
Crediting Strategies	<b>&lt;\$100k \$100k+</b>	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.50%	<b>Fixed Account</b> 1.25%	
	<b>BlackRock Dynamic</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
	1-Yr Pt-to-Pt Part. Rate 85% 100%	1-Yr Pt-to-Pt, Cap	1-Yr Pt-to-Pt, Cap	1-Yr Pt-to-Pt, Cap	
	2-Yr Pt-to-Pt Part. Rate 95% 110%	Standard 2.25%	Standard 3.25%	Standard 2.50%	
		Rate Booster (1% charge) 4.10%	Rate Booster (1% charge) 5.20%	Rate Booster (1% charge) 4.35%	
	<b>Fidelity AIM Dividend</b>	1-Yr Monthly Sum, Monthly Cap	1-Yr Monthly Sum, Monthly Cap	1-Yr Monthly Sum, Monthly Cap	
	1-Yr Pt-to-Pt Part. Rate 50% 80%	Standard 1.20%	Standard 1.60%	Standard 1.40%	
		Rate Booster (1% charge) 1.90%	Rate Booster (1% charge) 2.40%	Rate Booster (1% charge) 2.20%	
	<b>S&amp;P 500 Daily Risk Control 5% Index</b>	<b>Global Balanced</b>	<b>Global Balanced</b>	<b>Global Balanced</b>	
	1-Yr Pt-to-Pt, Spread 0.95% 0.70%	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate	
	Standard 50%	Standard 75%	Standard 65%		
<b>S&amp;P 500</b>	Rate Booster (1% charge) 95%	Rate Booster (1% charge) 120%	Rate Booster (1% charge) 110%		
1-Yr Pt-to-Pt, Cap 3.65% 5.00%	<b>US Fundamental Balanced</b>	<b>US Fundamental Balanced</b>	<b>US Fundamental Balanced</b>		
1-Yr Pt-to-Pt Part. Rate 25% 30%	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate		
	Standard 50%	Standard 75%	Standard 65%		
<b>Fixed Rate</b> 1.15% 1.40%	Rate Booster (1% charge) 95%	Rate Booster (1% charge) 120%	Rate Booster (1% charge) 110%		
<b>Rates in CA may vary call for details</b>					
Bonus	n/a	n/a	n/a	n/a	
Surrender Chgs (%)	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	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	
MVA	Yes	Yes	Yes	Yes	
Free Withdrawals	10% available immediately	10% after 1st year	10% after 1st year	10% after 1st year	
Waivers	Nursing home (n/a MA) Terminal illness (n/a in MA)	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, NH, NJ, PA* Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH**	
Minimum Guarantee	0.50% on 100% of premium	1%-3% on 87.5% of premium	1%-3% on 87.5% of premium	1%-3% on 87.5% of premium	
Remarks	No rolling surrender on additional premiums				

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# Fixed Indexed Annuity



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8/23/2021

	National Life		North American	
Product Name	FIT Focus Growth SPDA	FIT Horizon Growth SPDA	BenefitSolutions 10 SPDA	VersaChoice 10 SPDA (Flexible in 1st year)
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   89 Comdex	A+ A.M. Best   A+ Standard & Poors   89 Comdex
States Not Approved	NY, OR	NY, OR	ID, NY	NY
Issue Ages	0-85	0-85	40-79	0-79
Premium Min. / Max.	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 *	Min: \$20,000 Max: \$1,000,000	Min: \$20,000 Max: \$1,000,000
Riders	Optional Legacy Death Benefit rider at 1.00% annual fee	Optional Legacy Death Benefit rider at 1.00% annual fee	Lifetime Income & DB rider is built into product Rider fee is 1.20% of rider value	Optional: Enhanced Liquidity Benefit Rider (0.60%)
Crediting Strategies	<b>Fixed Account</b> 0.40%	<b>Fixed Account</b> 1.00%	<b>S&amp;P 500</b> 1-Yr Monthly Average - Part. Rate 35.00% 1-Yr Monthly Sum - Monthly Cap 1.40% 1-Yr Pt-to-Pt - Cap 4.00%	<b>S&amp;P 500</b> <\$75k >\$75k 1-Yr Monthly Sum - Monthly Cap 1.10% 1.40% 1-Yr Pt-to-Pt - Cap 2.75% 3.25% 1-Yr Pt-to-Pt - Part. Rate 15% 20% 2-Yr Pt-to-Pt - Part. Rate 20% 25%
	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt, Cap Standard 1.25% Rate Booster (1% charge) 3.00% 1-Yr Monthly Sum, Monthly Cap Standard 0.75% Rate Booster (1% charge) 1.45%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt, Cap Standard 2.60% Rate Booster (1% charge) 4.45% 1-Yr Monthly Sum, Monthly Cap Standard 1.25% Rate Booster (1% charge) 2.00%	<b>S&amp;P 500 Low Volatility Daily Risk Control 5%</b> 1-Yr Pt-to-Pt - Spread 4.35%	<b>S&amp;P 500 MARC 5% ER</b> 1-Yr Pt-to-Pt - Part. Rate 45% 60% 2-Yr Pt-to-Pt - Part. Rate 60% 80%
	<b>Global Balanced</b> 1-Yr Pt-to-Pt, Part. Rate Standard 30% Rate Booster (1% charge) 75%	<b>Global Balanced</b> 1-Yr Pt-to-Pt, Part. Rate Standard 55% Rate Booster (1% charge) 100%	<b>DJIA</b> 1-Yr Monthly Average - Part. Rate 35.00%	<b>S&amp;P 500 Low Volatility Daily Risk</b> 1-Yr Pt-to-Pt - Spread 3.50% 2.50%
	<b>US Fundamental Balanced</b> 1-Yr Pt-to-Pt, Part. Rate Standard 30% Rate Booster (1% charge) 75%	<b>US Fundamental Balanced</b> 1-Yr Pt-to-Pt, Part. Rate Standard 55% Rate Booster (1% charge) 100%	<b>NASDAQ-100</b> 1-Yr Monthly Sum, Monthly Cap 1.20%	<b>Fidelity Multifactor Yield 5% ER</b> 1-Yr Pt-to-Pt - Part. Rate 55% 70% 2-Yr Pt-to-Pt - Part. Rate 80% 100%
			<b>Fixed Account</b> 1.50%	<b>Fixed Account</b> 1.35% 1.70%
				<u>Enhanced Part. Rate (includes annu</u>
				<b>Fidelity Multifactor Yield 5% ER</b> 1-Yr Pt-to-Pt - Part. Rate 120% 130% Annual Charge 1.50% 1.50% 2-Yr Pt-to-Pt - Part. Rate 170% 190% Annual Charge 1.50% 1.50%
Bonus	5% premium bonus	n/a	Income rider value only: 20%	n/a
Surrender Chgs (%)	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	10 Yrs: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0	10 Yrs: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% after 1st year	10% after 1st year	5% after first year*	10% available immediately
Waivers	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***	Nursing home (n/a MA)	
Minimum Guarantee	1%-3% on 87.5% of premium	1%-3% on 87.5% of premium	1.00% on 87.5% of premium Comp on policies of \$500K+ will be held fc * Penalty free w/d-10% if no w/d taken in c beginning after 2nd contract anniversav	1.00% on 87.5% of premium Comp on policies of \$500K+ will be
Remarks				

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# Fixed Indexed Annuity



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8/23/2021

## North American

Product Name	IncomeChoice 10 FPDA	Performance Choice 8 FPDA	Charter Plus 10 FPDA	Charter Plus 14 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	NY	AK, CT, DE, HI, ID, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA
Issue Ages	40-79	0-85	0-79	0-75 CA: 0-52 / TX: 0-54
Premium Min. / Max.	Min: \$20,000 Max: \$1,000,000	Min: \$20,000 Max: \$1,000,000	Min: \$75,000 Max: \$1,000,000	Min: \$75,000 Max: \$1,000,000
Riders	Lifetime Income rider is built into product No rider fee	n/a	n/a	n/a
Crediting Strategies	<b>S&amp;P 500</b> <\$250k >\$250k	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>
	1-Yr Monthly Sum - Monthly Cap 1.20% 1.30%	1-Yr Pt-to-Pt - Part. Rate 20%	1-Yr Daily Average - Spread 10.00%	1-Yr Daily Average - Spread 9.00%
	1-Yr Pt-to-Pt - Cap 2.75% 3.00%	2-Yr Pt-to-Pt - Part. Rate 20%	1-Yr Monthly Sum - Monthly Cap 1.05%	1-Yr Monthly Sum - Monthly Cap 1.20%
	1-Yr Pt-to-Pt - Part. Rate 15.00% 18.00%	1-Yr Monthly Sum, Monthly Cap 1.10%	1-Yr Pt-to-Pt - Cap 2.25%	1-Yr Pt-to-Pt - Cap 2.75%
	<b>S&amp;P 500 MARC 5% ER</b>	<b>S&amp;P 500 Marc 5% ER</b>	<b>S&amp;P 500 Low Vol. Daily Risk Control 5%</b>	<b>S&amp;P 500 Low Vol. Daily Risk Control 5%</b>
	1-Yr Pt-to-Pt - Spread 3.00% 2.50%	1-Yr Pt-to-Pt - Part. Rate 55%	1-Yr Pt-to-Pt - Spread 4.50%	1-Yr Pt-to-Pt - Spread 4.50%
	<b>S&amp;P 500 Low Vol. Daily Risk Control 5%</b>	<b>S&amp;P 500 Low Vol. Daily Risk Control 5%</b>	<b>S&amp;P 500 Low Vol. Daily Risk Control 8%</b>	<b>S&amp;P 500 Low Vol. Daily Risk Control 8%</b>
	1-Yr Pt-to-Pt w/ Threshold Participation Rate	1-Yr Pt-to-Pt - Spread 2.10%	2-Yr Pt-to-Pt - Annual Spread 5.50%	2-Yr Pt-to-Pt - Annual Spread 4.75%
	Index Return Threshold 6.00% 5.00%	<b>Fidelity Multifactor Yield 5% ER</b>	<b>NASDAQ-100</b>	<b>NASDAQ-100</b>
	Base Participation Rate 20% 20%	1-Yr Pt-to-Pt - Part. Rate 65%	1-Yr Monthly Sum - Monthly Cap 1.05%	1-Yr Monthly Sum - Monthly Cap 1.10%
	Enhanced Participation Rate 100% 100%	2-Yr Pt-to-Pt - Part. Rate 95%	<b>Fixed Account</b> 1.10%	<b>Fixed Account</b> 1.20%
	1-Yr Pt-to-Pt - Spread 3.30% 2.90%	<u>Enhanced Part. Rate (includes annual charge)</u>	Different rates apply in: AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA.	
	<b>S&amp;P 500 Low Vol. Daily Risk Control 8%</b>	<b>Fidelity Multifactor Yield 5% ER</b>		
	2-Yr Pt-to-Pt - Annual Spread 5.00% 4.50%	1-Yr Pt-to-Pt - Part. Rate 125%		
	<b>Fixed Account</b> 1.20% 1.30%	Annual Charge 1.50%		
	2-Yr Pt-to-Pt - Part. Rate 185%			
	Annual Charge 1.50%			
	<b>Fixed Account</b> 1.60%			
Bonus	Income rider value only: 2% on deposits made in first five years.	n/a	7.00%	9.00%
Surrender Chgs (%)	10 Yrs: 10, 10, 10, 10, 10, 9, 8, 6, 4, 2, 0	8 Yrs: 10, 10, 10, 10, 9, 8, 5, 3, 0	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
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	5% after first year (one per year)	10% after first year (one per year)	10% after first year (one per year)	10% after first year (one per year)
Waivers	Nursing home (n/a MA)	Nursing home	Nursing home (n/a in MA)	Nursing home (n/a in MA)
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 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	No rolling surrender	No rolling surrender

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# Fixed Indexed Annuity



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8/23/2021

	Principal	Protective		Securian/Minnesota Life
Product Name	Secure Choice SPDA	Income Builder FPDA (1st yr only)	Guaranteed Income FPDA (1st yr only)	SecureLink Future 7 SPDA (Flexible for 6 months)
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   90 Comdex	A+ A.M. Best   AA- Standard & Poors   92 Comdex	A+ A.M. Best   AA- Standard & Poors   92 Comdex	A+ A.M. Best   AA- Standard & Poors   96 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	0-85	50-85	50-79	0-80
Premium Min. / Max.	Min: \$10,000 Max: \$1,000,000	Min: \$25,000 (\$1k subsequent) Max: \$1,000,000	Min: \$25,000 (\$1k subsequent) Max: \$1,000,000	Min: \$10,000 Max: \$2,000,000
Riders	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	Optional lifetime income rider Rider Fee: 1.15% of Benefit Base
Crediting Strategies	<b>4-Year S&amp;P 500</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Barclays All Caps Trailblazer 5 Index</b>
	1-Yr Pt-to-Pt - Cap (Under \$50k)	2.20%	<b>Fixed Account</b> 1.00%	1-Yr Pt-to-Pt - Part. Rate 45.00%
	1-Yr Pt-to-Pt - Cap (\$50k +)	2.65%	<b>S&amp;P 500</b>	
	1-Yr Perfor. Trigger (Under \$50k)	1.35%	1-Yr Pt-to-Pt - Cap 1.95%	<b>S&amp;P 500</b>
	1-Yr Perfor. Trigger (\$50k +)	1.75%	1-Yr Performance Trigger 1.25%	1-Yr Pt-to-Pt - Cap 2.35%
	<b>5-Year S&amp;P 500</b>		1-Yr Pt-to-Pt - Cap for Term 1.85%	2-Yr Pt-to-Pt - Cap 5.50%
	1-Yr Pt-to-Pt - Cap (Under \$50k)	2.55%		
	1-Yr Pt-to-Pt - Cap (\$50k +)	3.05%	<b>Citi Flexible Allocation 6 Excess Return Index</b>	<b>Fixed Account</b> 1.00%
	1-Yr Perfor. Trigger (Under \$50k)	1.60%	2-Yr Pt-to-Pt - Part. Rate 50%	
	1-Yr Perfor. Trigger (\$50k +)	2.00%		
	<b>6-Year S&amp;P 500</b>		<b>\$100,000 +</b>	
	1-Yr Pt-to-Pt - Cap (Under \$50k)	2.45%	<b>Fixed Account</b> 1.15%	
	1-Yr Pt-to-Pt - Cap (\$50k +)	2.95%	<b>S&amp;P 500</b>	
	1-Yr Perfor. Trigger (Under \$50k)	1.45%	1-Yr Pt-to-Pt - Cap 2.25%	1-Yr Pt-to-Pt - Cap 2.35%
1-Yr Perfor. Trigger (\$50k +)	1.85%	1-Yr Performance Trigger 1.50%	1-Yr Pt-to-Pt - Cap for Term 2.25%	
<b>7-Year S&amp;P 500</b>		1-Yr Pt-to-Pt - Cap for Term 2.15%	<b>Citi Flexible Allocation 6 Excess Return</b>	
1-Yr Pt-to-Pt - Cap (Under \$50k)	2.50%		2-Yr Pt-to-Pt - Part. Rate 55%	
1-Yr Pt-to-Pt - Cap (\$50k +)	3.00%	<b>Citi Flexible Allocation 6 Excess Return Index</b>		
1-Yr Perfor. Trigger (Under \$50k)	1.45%	2-Yr Pt-to-Pt - Part. Rate 50%		
1-Yr Perfor. Trigger (\$50k +)	1.85%			
Bonus	n/a	n/a		n/a
Surrender Chgs (%)	4-year: 9, 9, 8, 7      5 year: 9, 9, 8, 7, 6 6 year: 9, 9, 8, 7, 6, 5      7 year: 9, 9, 8, 7, 6, 5, 4	7-Yr: 7, 6, 5, 4, 3, 3, 1, 0	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yr: 9, 8, 7, 6, 5, 4, 3
MVA	No	Yes	Yes	Yes
Free Withdrawals	10% available immediately.	10% available immediately.	10% available immediately.	10% after first year
Waivers	Disability, 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)	n/a
Minimum Guarantee	1.00% on 90% of premium	1.00% on 100% of premium	1.20% on 87.5% of premium	1% on 87.5% of premium
Remarks				

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8/23/2021

## 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	<b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 50.00%	<b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 55.00%	<b>Under \$100,000</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 45%	<b>Under \$100,000</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 50%
	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.50% 2-Yr Pt-to-Pt - Cap 5.75%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.65% 2-Yr Pt-to-Pt - Cap 6.00%	<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 2.75%	<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 3.00%
	<b>Fixed Account</b> 1.10%	<b>Fixed Account</b> 1.20%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.80% 1-Yr Pt-to-Pt - Part. Rate 18.00% 1-Yr Performance Trigger 2.35% 1-Yr Inverse Performance Trigger 3.70%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.05% 1-Yr Pt-to-Pt - Part. Rate 19.00% 1-Yr Performance Trigger 2.50% 1-Yr Inverse Performance Trigger 4.00%
			<b>Fixed Account</b> 1.15%	<b>Fixed Account</b> 1.25%
			<b>\$100,000 +</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 50%	<b>\$100,000 +</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 55%
			<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 3.00%	<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 3.25%
			<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.00% 1-Yr Pt-to-Pt - Part. Rate 20% 1-Yr Performance Trigger 2.50% 1-Yr Inverse Performance Trigger 4.00%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.25% 1-Yr Pt-to-Pt - Part. Rate 21% 1-Yr Performance Trigger 2.65% 1-Yr Inverse Performance Trigger 4.30%
			<b>Fixed Account</b> 1.25%	<b>Fixed Account</b> 1.35%
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 det	\$500+ rates also available. Call us for det

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8/23/2021

	Securian/Minnesota Life	The Standard	Symetra	
Product Name	SecureLink Chronic Illness SPDA	Index Select Annuity SPDA	Edge Plus 5 SPDA	Edge Plus 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   81 Comdex	A A.M. Best   A Standard & Poors   81 Comdex
States Not Approved	CA, MA, NY, WA	NY 10-Yr not approved in: CA, MN, MO, TX, WA	NY	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	0-85	0-85
Premium Min. / Max.	Min: \$20,000 Max: \$2,000,000	Min: \$15,000 Max: \$1,000,000	Min: \$10,000 Max: \$1,000,000	Min: \$10,000 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	<b>Under \$100,000</b>	<b>S&amp;P 500</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>
	<b>Barclays All Caps Trailblazer 5 Index</b>	<b>5-Year</b>	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%
	1-Yr Pt-to-Pt - Part. Rate 25%	1-Yr Pt-to-Pt - Cap (Under \$100k) 3.70%	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>
	<b>MSCI EAFE Index</b>	1-Yr Pt-to-Pt - Cap (\$100k +) 3.95%	1-Yr Pt-to-Pt - Cap 2.00%	1-Yr Pt-to-Pt - Cap 2.00%
	1-Yr Pt-to-Pt - Cap 2.15%	1-Yr P-to-P - Part. Rate (Under \$100k) 27%	1-Yr Monthly Average - Cap 2.00%	1-Yr Monthly Average - Cap 2.00%
	<b>S&amp;P 500</b>	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 29%	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>
	1-Yr Pt-to-Pt - Cap 1.70%		1-Yr Pt-to-Pt - Cap 2.00%	1-Yr Pt-to-Pt - Cap 2.00%
	<b>Fixed Account</b> 0.85%	<b>7-Year</b>	1-Yr Monthly Average - Cap 2.00%	1-Yr Monthly Average - Cap 2.00%
	<b>\$100,000 +</b>	1-Yr Pt-to-Pt - Cap (Under \$100k) 4.75%	<b>JPMorgan ETF Efficient 5</b>	<b>JPMorgan ETF Efficient 5</b>
	<b>Barclays All Caps Trailblazer 5 Index</b>	1-Yr Pt-to-Pt - Cap (\$100k +) 5.00%	1-Yr Pt-to-Pt - Cap 2.00%	1-Yr Pt-to-Pt - Cap 2.00%
	1-Yr Pt-to-Pt - Part. Rate 30%	1-Yr P-to-P - Part. Rate (Under \$100k) 29%	1-Yr Pt-to-Pt - Spread 4.50%	1-Yr Pt-to-Pt - Spread 4.00%
	<b>MSCI EAFE Index</b>	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 31%	<b>\$100,000 +</b>	<b>\$100,000 +</b>
	1-Yr Pt-to-Pt - Cap 2.50%		<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.10%
<b>S&amp;P 500</b>	<b>10-Year</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
1-Yr Pt-to-Pt - Cap 2.00%	1-Yr Pt-to-Pt - Cap (Under \$100k) 4.75%	1-Yr Pt-to-Pt - Cap 2.00%	1-Yr Pt-to-Pt - Cap 3.00%	
<b>Fixed Account</b> 1.00%	1-Yr Pt-to-Pt - Cap (\$100k +) 5.00%	1-Yr Monthly Average - Cap 2.25%	1-Yr Monthly Average - Cap 2.50%	
	1-Yr P-to-P - Part. Rate (Under \$100k) 30%	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	
	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 32%	1-Yr Pt-to-Pt - Cap 2.00%	1-Yr Pt-to-Pt - Cap 2.00%	
Rider Info:	<b>Fixed Account</b> 2.00%	1-Yr Monthly Average - Cap 2.00%	1-Yr Monthly Average - Cap 2.00%	
• Guaranteed Death Benefit with 8% roll-up		<b>JPMorgan ETF Efficient 5</b>	<b>JPMorgan ETF Efficient 5</b>	
• Entire Death Benefit available for withdrawal/surrender without contract charges upon chronic/terminal illness acceleration		1-Yr Pt-to-Pt - Cap 2.00%	1-Yr Pt-to-Pt - Cap 2.25%	
		1-Yr Pt-to-Pt - Spread 4.50%	1-Yr Pt-to-Pt - Spread 4.00%	
Bonus	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 yrs: 9, 8, 7, 7, 6, 0	7 yrs: 9, 8, 7, 7, 6, 5, 4, 0
MVA	yes	Yes	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 Hospitalization waivers n/a in CA	Nursing Home and Hospitalization waivers n/a in CA
Minimum Guarantee	1% on 87.5% of premium		1.00% on 87.5% of premium	1.00% on 87.5% of premium
Remarks				

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public  
 • 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.

8/23/2021

## Symetra

Product Name	Income Edge SPDA	Stride SPDA
Carrier Ratings	A A.M. Best   A Standard & Poors   81 Comdex	A A.M. Best   A Standard & Poors   81 Comdex
States Not Approved	NY	NY, CA
Issue Ages	50-85	0-80
Premium Min. / Max.	Min: \$10,000 Max: \$1,000,000	Min: \$25,000 Max: \$1,000,000
Riders	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	<b>Under \$100,000</b>	<b>Fixed Account</b> 1.00%
	<b>Fixed Account</b> 1.30%	<b>S&amp;P 500</b>
	<b>S&amp;P 500</b>	1-Yr Pt-to-Pt - Cap 3.00%
	1-Yr Pt-to-Pt - Cap 3.00%	1-Yr Pt-to-Pt - Par Rate 20%
	<b>JPMorgan ETF Efficient 5</b>	2-Yr Pt-to-Pt - Par Rate 30%
	1-Yr Pt-to-Pt - Cap 3.50%	<b>Putnam Dynamic Low Volatility</b>
	<b>\$100,000 +</b>	1-Yr Pt-to-Pt - Cap 4.00%
	<b>Fixed Account</b> 1.40%	1-Yr Pt-to-Pt - Par Rate 65%
	<b>S&amp;P 500</b>	2-Yr Pt-to-Pt - Par Rate 100%
	1-Yr Pt-to-Pt - Cap 3.25%	<b>JPMorgan ETF Efficient 5</b>
<b>JPMorgan ETF Efficient 5</b>	1-Yr Pt-to-Pt - Cap 4.00%	
1-Yr Pt-to-Pt - Cap 4.25%	1-Yr Pt-to-Pt - Par Rate 55%	
		2-Yr Pt-to-Pt - Par Rate 80%
Bonus		
Surrender Chgs (%)	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 (n/a in CA)	Yes
Free Withdrawals	10% available immediately	7% after 1st year
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		

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public  
 • Features subject to current contract terms at time of sale.  
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• Information is subject to change without notice.  
 • Please check for variations in commission rates for older ages/higher premiums.