

# Fixed Indexed Annuity



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9/16/2020

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 0.95% 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 72% 82%	Part. Rate 55% 70%	Part. Rate 35% 50%	Part. Rate 80% 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 80% 90%	Part. Rate 105% 125%	Part. Rate 70% 85%	Part. Rate 85% 100%
	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 57% 72%	1-Yr Pt-to-Pt - Part. Rate 60% 74%	1-Yr Pt-to-Pt - Part. Rate 36% 45%	1-Yr Pt-to-Pt - Part. Rate 62% 75%
<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 30% 38%	1-Yr Pt-to-Pt - Part. Rate 31% 40%	1-Yr Pt-to-Pt - Part. Rate 24% 30%	1-Yr Pt-to-Pt - Part. Rate 33% 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 3.10% 4.15%	1-Yr Pt-to-Pt - Cap 3.25% 4.20%	1-Yr Pt-to-Pt - Cap 2.20% 2.60%	1-Yr Pt-to-Pt - Cap 3.30% 4.25%	
1-Yr Pt-to-Pt - Part. Rate 14% 18%	1-Yr Pt-to-Pt - Part. Rate 16% 19%	1-Yr Pt-to-Pt - Part. Rate 14% 16%	1-Yr Pt-to-Pt - Part. Rate 17% 20%	
5-Yr Pt-to-Pt - Cap 18% 24%				
<b>Russell 2000</b>	<b>Russell 2000</b>	<b>Russell 2000</b>	<b>Russell 2000</b>	
1-Yr Pt-to-Pt - Cap 2.60% 3.10%	1-Yr Pt-to-Pt - Cap 2.80% 3.40%	1-Yr Pt-to-Pt - Cap 2.00% 2.30%	1-Yr Pt-to-Pt - Cap 2.90% 3.50%	
<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	
1-Yr Pt-to-Pt - Cap 2.70% 3.25%	1-Yr Pt-to-Pt - Cap 2.90% 3.50%	1-Yr Pt-to-Pt - Cap 2.10% 2.40%	1-Yr Pt-to-Pt - Cap 3.00% 3.60%	
<b>Fixed Account</b>	<b>Fixed Account</b>	<b>Fixed Account</b>	<b>Fixed Account</b>	
1.35% 1.35%	1.40% 1.40%	1.25% 1.25%	1.45% 1.45%	
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), ADL (n/a in CA, CT, MA)	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA), ADL (n/a in CA, CT, MA)	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA), ADL (n/a in CA, CT, MA)	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA), ADL (n/a in CA, CT, 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				

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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 & Pooors   82 Comdex	A+ A.M. Best   AA Standard & Pooors   94 Comdex	A+ A.M. Best   AA Standard & Pooors   94 Comdex	A+ A.M. Best   AA Standard & Pooors   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 0.95% 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	<b>&lt;\$100k &gt;\$100k</b>	<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>		BlackRock iBLD Claria Index 1.40%	BlackRock iBLD Claria Index 2.15%
	1-Yr Pt-to-Pt : Part. Rate WITH Spread	1-Yr Pt-to-Pt - CAP	Bloomberg US Dynamic Balance Index 1.75%	Bloomberg US Dynamic Balance Index 2.50%
	Part. Rate 70% 85%	<b>Nasdaq</b> 4.25%	Pimco Tactical Balanced Index 1.65%	Pimco Tactical Balanced Index 2.40%
	Annual Spread 1.00% 1.00%	<b>S&amp;P 500</b> 4.25%	S&P 500 1.75%	S&P 500 2.50%
	2-Yr Pt-to-Pt : Part. Rate WITH Spread	Russell 2000 4.25%	<b>1-Yr Pt-to-Pt - PART. RATE</b>	<b>1-Yr Pt-to-Pt - PART. RATE</b>
	Part. Rate 65% 80%	<b>Bloomberg US Dynamic Balance Index</b> 6.50%	BlackRock iBLD Claria ER Index 40%	BlackRock iBLD Claria ER Index 55%
	Annual Spread 0.00% 0.00%	<b>1-Yr Pt-to-Pt - SPREAD</b>	Bloomberg US Dynamic Balance II ER 35%	Bloomberg US Dynamic Balance II ER 50%
	<b>ML Strategic Balanced Index</b>	Bloomberg US Dynamic Balance Index 1.75%	Pimco Tactical Balanced ER Index 35%	Pimco Tactical Balanced ER Index 50%
	1-Yr Pt-to-Pt - Part. Rate 40% 52%	<b>1-Yr Pt-to-Pt - PART. RATE</b>	<b>1-Yr Pt-to-Pt - SPREAD</b>	<b>1-Yr Pt-to-Pt - SPREAD</b>
<b>PIMCO Global Optima</b>	Bloomberg US Dynamic Balance II ER 90.00%	BlackRock iBLD Claria Index 4.60%	BlackRock iBLD Claria Index 3.85%	
1-Yr Pt-to-Pt - Part. Rate 25% 33%	<b>2-Yr Pt-to-Pt - PART. RATE</b>	Bloomberg US Dynamic Balance Index 4.85%	Bloomberg US Dynamic Balance Index 4.10%	
<b>S&amp;P 500</b>	Bloomberg US Dynamic Balance II ER 120.00%	Pimco Tactical Balanced Index 4.85%	Pimco Tactical Balanced Index 4.10%	
1-Yr Pt-to-Pt - Cap 2.25% 2.80%		<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 15% 17%		BlackRock iBLD Claria ER Index 60%	BlackRock iBLD Claria ER Index 75%	
<b>Russell 2000</b>		Bloomberg US Dynamic Balance II ER 55%	Bloomberg US Dynamic Balance II ER 70%	
1-Yr Pt-to-Pt - Cap 2.00% 2.40%		Pimco Tactical Balanced ER Index 55%	Pimco Tactical Balanced ER Index 70%	
<b>MSCI EAFE</b>		<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%	
1-Yr Pt-to-Pt - Cap 2.10% 2.50%		<b>Allocation Charge - currently 0%</b>	<b>Allocation Charge - currently 0.95%</b>	
<b>Fixed Account</b> 1.25% 1.25%		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.	
Bonus	n/a	n/a	Income Rider Value only: 15% on first 18mos of depos	Income Rider Value: 15% 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	10 Yrs: 9.3, 9.3, 8.3, 7.3, 6.25, 5.25, 4.2, 3.15, 2.1, 1.05, 0
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	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
Waivers	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA), ADL (n/a in CA, CT, MA)	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
Minimum Guarantee	1.00% on 87.5% of premium.	No less than 1% on 87.5% of premium	1.35% on 87.5% (yrs 1-10). 1% after 10th year	1.00% on 87.5% of premium
Remarks			* 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 National
Product Name	360 SPDA (Flex. in 1st 18 mo. / 1 yr in OR)	Accumulation Advantage SPDA (Flexible in 1st year)	Legacy by Design SPDA (Flexible in 1st year)	Strategy Indexed Plus 7 FPDA
Carrier Ratings	A+ A.M. Best   AA Standard & Poors   94 Comdex	A+ A.M. Best   AA Standard & Poors   94 Comdex	A.M. Best   AA Standard & Poors   94 Comdex	A A.M. Best   A Standard & Poors   78 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	0-80	0-80	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	Min: \$20,000 Max: \$1 Million w/o approval	Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$1 Million w/o approval
Riders	Lifetime Income rider is built into product Rider fee is 1.30% of accumulation value	n/a	n/a	Optional lifetime income rider Opt 1: 1.00% / Opt 2: 0.70% of income base
Crediting Strategies	<b>1-Yr Pt-to-Pt - CAP</b>		<\$100k >\$100k	Call Crump for details on indexing strategies
	BlackRock iBLD Claria Index	4.00%		
	Bloomberg US Dynamic Balance Index	4.35%	1.25% 1.25%	Q funds only. Must be issued as IRA or SEP IRA
	Nasdaq-100 Index	3.25%	1.25% 1.25%	
	Pimco Tactical Balanced Index	4.15%	1.00% 1.00%	Legacy by Design offers 2 companion annuities for a systematic and efficient way to satisfy RMD requirements, then direct the portion of that distribution that is not needed for income into the companion nonqualified annuity
	Russell 2000	3.25%	1.50% 1.50%	
	S&P 500	3.25%		
	<b>1-Yr Pt-to-Pt - PART. RATE</b>			
	BlackRock iBLD Claria ER Index	75%	25% 25%	
	Bloomberg US Dynamic Balance II ER	70%	20% 20%	
	Pimco Tactical Balanced ER Index	70%	20% 20%	
	<b>1-Yr Pt-to-Pt - SPREAD</b>			<b>Allianz Legacy Planner Annuity:</b>
	BlackRock iBLD Claria Index	1.95%	5.25% 5.25%	• Client's qualified funds go into this product.
Bloomberg US Dynamic Balance Index	2.35%	5.50% 5.50%	• Free Withdrawal = RMD amount only	
Pimco Tactical Balanced Index	2.35%	5.50% 5.50%	• Death Benefit: accumulation value	
<b>2-Yr Pt-to-Pt - PART. RATE *</b>			<b>Allianz Legacy Plus Annuity:</b>	
BlackRock iBLD Claria ER Index	105%	45% 45%	• It is a nonqualified contract funded with unneeded RMDs that are moved into it from Legacy Planner.	
Bloomberg US Dynamic Balance II ER	100%	40% 40%	• Free Withdrawal = entire account value, at any time	
Pimco Tactical Balanced ER Index	100%	40% 40%	• Death Benefit: accumulation value + 25% DB bonus	
<b>1-Yr Monthly Sum, Monthly Cap **</b>				
S&P 500	1.70%	0.80% 0.80%		
<b>Fixed Account</b>	1.90%	0.75% 0.75%		
Bonus	25% interest rate bonus until income begins	n/a	Death Benefit bonus on the Legacy Plus product. At death, Legacy Plus value is enhanced by 25%	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	10 Yrs: 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95, 0	7 Yrs: 7, 6, 5, 4, 3, 2, 1, 0
MVA	Yes	Yes	yes (Legacy Planner only)	yes
Free Withdrawals	10% of paid premium after 1st year	10% of paid premium after 1st year	See info above	10% available in 1st year
Waivers	Nursing Home (n/a in KS, MA, NJ, OR, PA, TX)	Nursing Home (n/a in CA)	Nursing home: client can take money out over a period of 5 to 9 years	Confinement, Disability, and Terminal Illness N/A in CA, CT
Minimum Guarantee	1.35% on 87.5% (yrs 1-10). 1% after 10th year	No less than 1% on 87.5% of premium	No less than 1% on 87.5% of premium	87.5% of premium at the min. required by state
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 crediting		

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	American National	Athene		
Product Name	Strategy Indexed Plus 10 FPDA	Ascent Pro 10 Bonus SPDA	Agility 7 SPDA	Agility 10 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	35-80 / IN: 35-74	40-83	40-80
Premium Min. / Max.	Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$1 Million w/o approval	Min: \$10k (\$5k in AK, CT, HI, MN, 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, WA) Max: \$1 Million w/o approval	Min: \$10k (\$5k in AK, HI, MN, MO, NJ, 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	Lifetime Income rider built into product. Rider fee 1.00% of income base	Lifetime Income rider built into product. No additional fee	Lifetime Income rider built into product. No additional fee
Crediting Strategies	<b>Fixed Account</b> 2.25%  <b>S&amp;P 500</b> 1-Yr Performance Trigger 3.95% 1-Yr Monthly Sum, Monthly Cap 2.10% 1-Yr Pt-to-Pt, 100% Cap 5.00% 1-Yr Pt-to-Pt, 75% Cap 1-Yr Pt-to-Pt, 50% Cap 5.50%  1-Yr Pt-to-Pt - Part. Rate 20.00%	<b>BNP Paribas Multi Asset Div. 5</b> 2-Yr Pt-to-Pt - Part. Rate 60% 1-Yr Pt-to-Pt - Part. Rate 45%  <b>Nasdaq FC Index</b> 2-Yr Pt-to-Pt - Part. Rate 40% 1-Yr Pt-to-Pt - Part. Rate 25%  <b>AI Powered US Equity Index</b> 2-Yr Pt-to-Pt - Part. Rate 50% 1-Yr Pt-to-Pt - Part. Rate 35%  <b>S&amp;P 500 Daily Risk Control 5% Index TR</b> 1-Yr Pt-to-Pt - Part. Rate 30%  <b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.25% Bailout cap 1.00%  <b>Fixed Account</b> 0.85%	<b>BNP Paribas Multi Asset Div. 5</b> 2-Yr Pt-to-Pt - Part. Rate 70% 1-Yr Pt-to-Pt - Part. Rate 55%  <b>Nasdaq FC Index</b> 2-Yr Pt-to-Pt - Part. Rate 50% 1-Yr Pt-to-Pt - Part. Rate 35%  <b>AI Powered US Equity Index</b> 2-Yr Pt-to-Pt - Part. Rate 60% 1-Yr Pt-to-Pt - Part. Rate 45%  <b>S&amp;P 500</b> 2-Yr Pt-to-Pt - Cap 5.50% 1-Yr Pt-to-Pt - Cap 2.50% Bailout cap 0.50%  <b>Fixed Account</b> 1.10%	<b>BNP Paribas Multi Asset Div. 5</b> 2-Yr Pt-to-Pt - Part. Rate 80% 1-Yr Pt-to-Pt - Part. Rate 60%  <b>Nasdaq FC Index</b> 2-Yr Pt-to-Pt - Part. Rate 55% 1-Yr Pt-to-Pt - Part. Rate 40%  <b>AI Powered US Equity Index</b> 2-Yr Pt-to-Pt - Part. Rate 65% 1-Yr Pt-to-Pt - Part. Rate 50%  <b>S&amp;P 500</b> 2-Yr Pt-to-Pt - Cap 6.00% 1-Yr Pt-to-Pt - Cap 2.75% Bailout cap 0.50%  <b>Fixed Account</b> 1.20%
Bonus	1.00%	3.00%	Benefit Base Bonus 20%	Benefit Base Bonus 20%
Surrender Chgs (%)	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 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	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
MVA	yes	Yes (n/a: MO)	Yes	Yes
Free Withdrawals	10% available in 1st year	10% available in 1st year	10% of value or initial premium, avail. 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, 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	87.5% of premium at the min. required by state	1.00% on 87.5% of premium		
Remarks				

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	Athene			Delaware Life	
Product Name	Performance Elite 7 SPDA	Performance Elite 10 SPDA	Performance Elite 15 SPDA	Retirement Stages 7 FPDA	
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   BBB+ Standard & Poors   52 Comdex	
States Not Approved	NY	NY	CA, CT, ID, MT, MN, NJ, NY, OH, OR, PA, UT, WA	NY	
Issue Ages	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	18-80	
Premium Min. / Max.	Min: \$10,000 (\$25,000 in TX) Max: \$1 Million w/o approval	Min: \$10k (\$5K in CT, MN, NJ, OR, PA, TX, WA) Max: \$1 Million w/o approval	Min: \$10,000 (\$5K in TX) Max: \$1 Million w/o approval	Min: \$10,000 (\$500 additional) Max: \$1 Million w/o approval	
Riders	Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95%	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%	Optional: 1) Lifetime Income Rider at 0.95% of Account Value. 2) ROP at 0.40%	
Crediting Strategies	<b>BNP Paribas Multi Asset Div. 5</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 195% 2-Yr Pt-to-Pt - Part. Rate 100% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 140% 1-Yr Pt-to-Pt - Part. Rate 70%	<b>BNP Paribas Multi Asset Div. 5</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 185% 2-Yr Pt-to-Pt - Part. Rate 90% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 135% 1-Yr Pt-to-Pt - Part. Rate 65%	<b>BNP Paribas Multi Asset Div. 5</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 195% 2-Yr Pt-to-Pt - Part. Rate 100% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 140% 1-Yr Pt-to-Pt - Part. Rate 70%	<b>First Trust Capital Strength Barclays 5% Index</b> 1-Yr Pt-to-Pt - Part. Rate 95%	
	<b>Nasdaq FC Index</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 145% 2-Yr Pt-to-Pt - Part. Rate 80% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 105% 1-Yr Pt-to-Pt - Part. Rate 60%	<b>Nasdaq FC Index</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 135% 2-Yr Pt-to-Pt - Part. Rate 70% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 100% 1-Yr Pt-to-Pt - Part. Rate 55%	<b>Nasdaq FC Index</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 145% 2-Yr Pt-to-Pt - Part. Rate 80% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 105% 1-Yr Pt-to-Pt - Part. Rate 60%	<b>Morgan Stanley Global Opportunities Index*</b> 1-Yr Pt-to-Pt - Part. Rate 90%	
	<b>AI Powered US Equity Index</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 170% 2-Yr Pt-to-Pt - Part. Rate 95% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 130% 1-Yr Pt-to-Pt - Part. Rate 70%	<b>AI Powered US Equity Index</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 155% 2-Yr Pt-to-Pt - Part. Rate 80% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 120% 1-Yr Pt-to-Pt - Part. Rate 60%	<b>AI Powered US Equity Index</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 170% 2-Yr Pt-to-Pt - Part. Rate 95% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 130% 1-Yr Pt-to-Pt - Part. Rate 70%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 4.75% Bailout Cap 2.75% 1-Yr Pt-to-Pt - Performance Trigger 4.50% 1-Yr Pt-to-Pt - Part. Rate 30.00%	
	<b>S&amp;P 500 Daily Risk Control 2 8% Index TR</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 95% 2-Yr Pt-to-Pt - Part. Rate 45% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 75% 1-Yr Pt-to-Pt - Part. Rate 35%	<b>S&amp;P 500 Daily Risk Control 2 8% Index TR</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 90% 2-Yr Pt-to-Pt - Part. Rate 40% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 70% 1-Yr Pt-to-Pt - Part. Rate 30%	<b>S&amp;P 500 Daily Risk Control 2 8% Index TR</b> 2-Yr Pt-to-Pt - Part. Rate, With Charge' 95% 2-Yr Pt-to-Pt - Part. Rate 45% 1-Yr Pt-to-Pt - Part. Rate, With Charge' 75% 1-Yr Pt-to-Pt - Part. Rate 35%	<b>Fixed Account</b> 2.50%	
	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 4.00%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.50%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 4.00%	*Morgan Stanley option n/a in CA	
	<b>Bonus</b> Elite 7: 0% Elite 7 Plus: 5% or 6% depending on the state	Elite 10: 3% or 4% depending on age and state. Elite 10 Plus: 7%, 8% 9% or 10%. check state and age	Elite 15: 9% Elite 15 Plus: 15% (14% IN)	n/a	
	<b>Surrender Chgs (%)</b>	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	7 Yrs: 8.5, 8, 7, 6, 5, 4, 3, 0 Varies by state
	<b>MVA</b>	Yes	Yes (n/a in MD & MO)	Yes (n/a in MD & MO)	Yes (n/a in CA)
	<b>Free Withdrawals</b>	10% available immediately	5% after 1st year (10% Plus Version in 1st year)	5% after 1st year (10% Plus Version in 1st year)	10% after the 1st year
	<b>Waivers</b>	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	*Nursing home / Terminal illness (n/a in CA, CT) *Only available if issued prior to 76th birthday
<b>Minimum Guarantee</b>	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 100% of premium	
<b>Remarks</b>	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	Trail paid quarterly beginning at the end of fifth contract quarter	

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# Fixed Indexed Annuity



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9/16/2020

## Delaware Life

Product Name	Retirement Chapters 10 FPDA	Assured Income 7 FPDA	Target Growth 10 FPDA	Target Income 10 FPDA
Carrier Ratings	A- A.M. Best   BBB+ Standard & Poors   52 Comdex	A- A.M. Best   BBB+ Standard & Poors   52 Comdex	A- A.M. Best   BBB+ Standard & Poors   52 Comdex	A- A.M. Best   BBB+ Standard & Poors   52 Comdex
States Not Approved	CT, NM, NY	NY	HI, ID, NY	ID, NY
Issue Ages	21-80	50-80	18-80	18-80
Premium Min. / Max.	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	Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval
Riders	Optional Lifetime Income Rider Rider fee is 0.95% of Account Value	Lifetime Income rider is built into product Rider fee is 0.90% of benefit base	n/a	Optional Lifetime Income Rider Rider fee is 1.05% of benefit base
Crediting Strategies	<b>First Trust Capital Strength Barclays 5<sup>®</sup></b> 1-Yr Pt-to-Pt - Part. Rate 60%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 4.00% Bailout Cap 2.75%	<\$100k \$100k+ <b>RBA Select Equity Yield CIBC 5% Index</b> 1-Yr Pt-to-Pt - Spread 0.25% 0.00%	<\$100k \$100k+ <b>RBA Select Equity Yield CIBC 5% Index</b> 1-Yr Pt-to-Pt - Spread 1.50% 1.25%
	<b>Momentum Asset Allocator 5.5% Vol. Control Index</b> 1-Yr Pt-to-Pt - Part. Rate 55% 2-Yr Pt-to-Pt - Part. Rate 75%	1-Yr Pt-to-Pt - Performance Trigger 3.50% 1-Yr Pt-to-Pt - Part. Rate 20.00%	<b>First Trust Capital Strength Barclays 5% Index</b> 1-Yr Pt-to-Pt - Part. Rate 95% 100%	<b>First Trust Capital Strength Barclays 5% Index</b> 1-Yr Pt-to-Pt - Part. Rate 75% 77%
	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.50% 1-Yr Pt-to-Pt - Part. Rate 20%	<b>Fixed Account</b> 1.85%	<b>Morgan Stanley Global Opportunities Index</b> 1-Yr Pt-to-Pt - Part. Rate 90% 95%	<b>Morgan Stanley Global Opportunities Index</b> 1-Yr Pt-to-Pt - Part. Rate 73% 75%
	<b>Fixed Account</b> 1.65%		<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap* 4.80% 4.85% 1-Yr Pt-to-Pt - Part. Rate 30% 31%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.50% 3.50% 1-Yr Pt-to-Pt - Part. Rate 15% 20%
			<b>Fixed Account</b> 2.50% 2.55%	<b>Fixed Account</b> 1.65% 1.65%
			*Current Bailout Cap 2.85%	Higher rates for \$500k+. Call us for details
			Guarantees that account value will be 110% of net initial premium at the 10th anniversary	
Bonus	5% Premium Bonus (1st year deposits)	n/a	n/a	n/a
Surrender Chgs (%)	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yrs: 7, 6, 5, 4, 3, 2, 1	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	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) *Only available if issued prior to 76th birthday	Nursing Home* / Terminal illness (n/a CA, CT) *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 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		Trail paid quarterly beginning at the end of fifth contract quarter

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# Fixed Indexed Annuity



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9/16/2020

## 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   74 Comdex	A A.M. Best   A- Standard & Poors   74 Comdex	A A.M. Best   A- Standard & Poors   74 Comdex	A A.M. Best   A- Standard & Poors   74 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	<b>&lt;\$100k \$100k+</b>	<b>&lt;\$100k \$100k+</b>	<b>&lt;\$100k \$100k+</b>	Rates if Income Builder rider option. If Income Multiplier is elected, higher rates/caps/PR will apply				
	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>				
	1-Yr Pt-to-Pt - Cap	2.30% 2.80%	1-Yr Pt-to-Pt - Cap	2.40% 2.90%	1-Yr Pt-to-Pt - Cap	2.50% 3.00%	1-Yr Pt-to-Pt - Cap	2.75%
	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00%
	<b>Russell 2000</b>	<b>Russell 2000</b>	<b>Russell 2000</b>	<b>Russell 2000</b>				
	1-Yr Pt-to-Pt - Cap	2.30% 2.80%	1-Yr Pt-to-Pt - Cap	2.40% 2.90%	1-Yr Pt-to-Pt - Cap	2.50% 3.00%	1-Yr Pt-to-Pt - Cap	2.75%
	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00%
	<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	2.30% 2.80%	1-Yr Pt-to-Pt - Cap	2.40% 2.90%	1-Yr Pt-to-Pt - Cap	2.50% 3.00%	1-Yr Pt-to-Pt - Cap	2.50%
	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00%
	1-Yr Monthly Sum - Monthly Cap	0.80% 0.90%	1-Yr Monthly Sum - Monthly Cap	0.85% 0.95%	1-Yr Monthly Sum - Monthly Cap	0.90% 1.00%	1-Yr Monthly Sum - Monthly Cap	1.10%
	Bailout	0.75% 0.75%	Bailout	0.75% 0.75%	Bailout	0.75% 0.75%	Bailout	1.00%
	1-Yr Performance Trigger	1.50% 1.80%	1-Yr Performance Trigger	1.55% 1.90%	1-Yr Performance Trigger	1.65% 2.00%	1-Yr Performance Trigger	2.00%
	Bailout	1.50% 1.50%	Bailout	1.50% 1.50%	Bailout	1.50% 1.50%	Bailout	1.50%
<b>PIMCO Balanced Index</b>	<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	60% 65%	1-Yr Pt-to-Pt - Part. Rate	70%	
Bailout	30% 30%	Bailout	30% 30%	Bailout	30% 30%	Bailout	70%	
<b>BlackRock Diversa Vol. Control</b>	<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	6.50% 5.75%	2-Yr Pt-to-Pt - Spread	4.00%	
<b>Franklin US Index</b>	<b>Franklin US Index</b>	<b>Franklin US Index</b>	<b>Franklin US Index</b>					
2-Yr Pt-to-Pt - Annual Spread	7.00% 6.25%	2-Yr Pt-to-Pt - Annual Spread	6.75% 6.00%	2-Yr Pt-to-Pt - Annual Spread	6.50% 5.75%	2-Yr Pt-to-Pt - Annual Spread	4.00%	
<b>Fixed Rate</b>	<b>Fixed Rate</b>	<b>Fixed Rate</b>	<b>Fixed Rate</b>					
	1.00% 1.05%		1.05% 1.10%		1.10% 1.15%		1.50%	
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 at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received				

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# Fixed Indexed Annuity



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9/16/2020

	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   74 Comdex		A A.M. Best   A- Standard & Poors   74 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, 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: \$1M 0-85 / \$500k 86+		Min: \$10,000 (Add'l: \$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 Rider fee is 1.05% of contract value		Optional lifetime income rider: IncomeSecure Rider fee is 0.95%		Optional lifetime income rider: IncomeSecure Rider fee is 0.95%		
Crediting Strategies	Rate for Guaranteed Income Builder. If Income Multiplier options is elected, higher rates/caps/PR will apply		<b>MSCI EAFE</b> <b>\$100k + \$25k +</b> 1-Yr Pt-to-Pt - Cap 2.50% 2.25% Bailout 2.00% 2.00%		<b>Fixed Account</b> 1.30%		<\$100k >\$100k <b>Fixed Account</b> 1.60% 1.70%		
	<b>MSCI EAFE</b> 1-Yr Pt-to-Pt - Cap 3.00% Bailout 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 Avg. Daily Risk Ctrl 10% Price Return</b> 1-Yr Pt-to-Pt - Part. Rate 35%		<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b> 1-Yr Pt-to-Pt - Part. Rate 45% 50%		
	<b>Russell 2000</b> 1-Yr Pt-to-Pt - Cap 3.00% Bailout 2.00%		<b>S&amp;P 500</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 2.75% 1-Yr Monthly Sum, Monthly Cap 1.25%		<b>S&amp;P 500</b> 1-Yr Pt-to-Pt CAP 3.90% 4.15% 1-Yr Monthly Sum, Monthly Cap 1.25% 1.50%		
	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.75% Bailout 2.00%		1-Yr Monthly Sum - Monthly Cap 1.10% 1.05% Bailout 1.00% 1.00%		<b>iShares U.S. Real Estate</b> 1-Yr Pt-to-Pt Cap 3.05%		<b>iShares U.S. Real Estate</b> 1-Yr Pt-to-Pt CAP 4.25% 4.75%		
	1-Yr Monthly Sum - Monthly Cap 1.20% Bailout 1.00%		1-Yr Performance Trigger 2.35% 2.10% Bailout 2.00% 2.00%		<b>SPDR Gold Shares</b> 1-Yr Pt-to-Pt Cap 3.50%		<b>SPDR Gold Shares</b> 1-Yr Pt-to-Pt CAP 4.75% 5.00%		
	1-Yr Performance Trigger 2.25% Bailout 1.50%		<b>PIMCO Balanced Index</b> 1-Yr Pt-to-Pt - Part. Rate 65% 55% Bailout 30% 30%		<b>S&amp;P U.S. Retiree</b> 1-Yr Pt-to-Pt - Part. Rate 40%		<b>S&amp;P U.S. Retiree</b> 1-Yr Pt-to-Pt - Part. Rate 50% 55%		
	<b>PIMCO Balanced Index</b> 1-Yr Pt-to-Pt - Part. Rate 75%		<b>BlackRock Diversa Vol. Control</b> 2-Yr Pt-to-Pt - Spread 4.00% 6.00% Bailout 9.00% 9.00%						
	<b>BlackRock Diversa Vol. Control</b> 2-Yr Pt-to-Pt - Spread 3.50%		<b>Franklin US Index</b> 2-Yr Pt-to-Pt - Annual Spread 4.00% 6.00%						
	<b>Franklin US Index</b> 2-Yr Pt-to-Pt - Annual Spread 3.50%		<b>Fixed Rate</b> 1.50% 1.25%						
	<b>Fixed Rate</b> 1.60%								
	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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9/16/2020

## 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   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	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: \$1M 0-85 / \$500k 86+	Min: \$10,000 (Add'l: \$2K) Max: \$1M 0-85 / \$500k 86+	Min: \$10,000 (Add'l: \$2K) Max: \$1M 0-85 / \$500k 86+
Riders	Optional lifetime income rider: IncomeSecure Rider fee is 0.95%	n/a	n/a	Lifetime Income Rider is built-in Rider fee is 1.15%
Crediting Strategies	<b>Fixed Account</b> 1.20%	<b>Under \$150,000</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>
	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	<b>Fixed Account</b> 1.05%	<b>Fixed Account</b> 1.40%	<b>Fixed Account</b> 1.70%
	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>	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>
	Bailout rate 25%	1-Yr Pt-to-Pt Cap 2.25%	1-Yr Pt-to-Pt - Part. Rate 40%	1-Yr Pt-to-Pt - Part. Rate 35%
	<b>iShares U.S. Real Estate</b>	<b>iShares U.S. Real Estate</b>	<b>S&amp;P U.S. Retiree Spending</b>	<b>S&amp;P U.S. Retiree Spending</b>
	1-Yr Pt-to-Pt Cap 3.00%	1-Yr Pt-to-Pt Cap 2.25%	1-Yr Pt-to-Pt - Part. Rate 45%	1-Yr Pt-to-Pt - Part. Rate 35%
	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 2.50%	1-Yr Pt-to-Pt Cap 3.80%	1-Yr Pt-to-Pt Cap 3.75%
	1-Yr Pt-to-Pt Cap 3.00%	<b>\$150,000 and over</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</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 2.50%
	<b>S&amp;P 500</b>	<b>\$100,000 and over</b>	<b>\$100,000 and over</b>	
	1-Yr Pt-to-Pt Cap 2.50%	<b>Fixed Account</b> 1.50%	<b>Fixed Account</b> 1.80%	
	<b>iShares U.S. Real Estate</b>	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	
	1-Yr Pt-to-Pt Cap 2.45%	1-Yr Pt-to-Pt - Part. Rate 45%	1-Yr Pt-to-Pt - Part. Rate 35%	
	<b>iShares MSCI EAFE ETF</b>	<b>S&amp;P U.S. Retiree Spending</b>	<b>S&amp;P U.S. Retiree Spending</b>	
	1-Yr Pt-to-Pt Cap 2.75%	1-Yr Pt-to-Pt - Part. Rate 50%	1-Yr Pt-to-Pt - Part. Rate 40%	
	Lower rates in non-MVA states of: AK,CA,PA,UT	<b>iShares U.S. Real Estate</b>	<b>iShares U.S. Real Estate</b>	
		1-Yr Pt-to-Pt - Cap 4.05%	1-Yr Pt-to-Pt - Part. Rate 4.00%	
		<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
		1-Yr Pt-to-Pt Cap 4.05%	1-Yr Pt-to-Pt Cap 2.75%	
		Lower rates in non-MVA states of: AK,CA,PA,UT	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 8%
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, except 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			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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9/16/2020

	Integrity		Lincoln	
Product Name	Indextra 7 SPDA	Indextra 10 SPDA	New Directions 6 SPDA	New Directions 8 SPDA
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   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	18-85	18-85	0-85	0-85
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: \$10,000 Max: \$2,000,000	Min: \$10,000 Max: \$2,000,000
Riders	Optional income rider Rider fee is 0.95% of contract value	Optional income rider Rider fee is 0.95% of contract value	n/a	n/a
Crediting Strategies	<b>GS Momentum Builder Multi-Asset Class</b>	<b>GS Momentum Builder Multi-Asset Class</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>
	3-Yr Pt-to-Pt - Part. Rate 95%	3-Yr Pt-to-Pt - Part. Rate 100%	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%
	2-Yr Pt-to-Pt - Part Rate 30%	2-Yr Pt-to-Pt - Part Rate 35%	<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 - Part. Rate 20%	1-Yr Pt-to-Pt - Part. Rate 25%	1-Yr Pt-to-Pt Part. Rate 30%	1-Yr Pt-to-Pt Part. Rate 30%
	<b>J.P. Morgan Strategic Balanced Index</b>	<b>J.P. Morgan Strategic Balanced Index</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>
	3-Yr Pt-to-Pt - Part. Rate 30%	3-Yr Pt-to-Pt - Part. Rate 35%	1-Yr Pt-to-Pt, Cap 2.00%	1-Yr Pt-to-Pt, Cap 2.00%
	2-Yr Pt-to-Pt - Part Rate 27%	2-Yr Pt-to-Pt - Part Rate 30%	1-Yr Performance Trigger 1.25%	1-Yr Performance Trigger 1.70%
	1-Yr Pt-to-Pt - Part. Rate 20%	1-Yr Pt-to-Pt - Part. Rate 22%		
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>\$100,000 +</b>	<b>\$100,000 +</b>
	1-Yr Pt-to-Pt - Cap 2.50%	1-Yr Pt-to-Pt - Cap 2.75%	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%
<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%	<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 Part. Rate 40%	1-Yr Pt-to-Pt Part. Rate 40%	
		<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
		1-Yr Pt-to-Pt, Cap 2.25%	1-Yr Pt-to-Pt, Cap 2.25%	
		1-Yr Performance Trigger 1.30%	1-Yr Performance Trigger 1.75%	
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	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	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
MVA	No	No	Yes	Yes
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately	10% available immediately
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)	Nursing home (n/a MA) Terminal illness (n/a in MA)	Nursing home (n/a MA) Terminal illness (n/a in MA)
Minimum Guarantee	107% of premium	110% of premium	0.50% on 100% of premium	0.50% on 100% of premium
Remarks				

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# Fixed Indexed Annuity



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9/16/2020

	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 Certain Income FPDA
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
Issue Ages	0-85	0-85	0-80	25-80
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: \$5,000 or \$100 monthly Max: 25-70: \$1M, 71-75: \$750k, 76-80: \$500k
Riders	n/a	n/a	n/a	Lifetime Income rider is built into product Rider fee is 0.95% of rider value
Crediting Strategies	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Fixed Account</b> 1.40%
	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%	<b>S&amp;P 500</b>
	<b>Fidelity AIM Dividend</b>	<b>Fidelity AIM Dividend</b>	<b>Fidelity AIM Dividend</b>	1-Yr Pt-to-Pt, Cap 2.65%
	1-Yr Pt-to-Pt Part. Rate 35%	1-Yr Pt-to-Pt Part. Rate 25%	1-Yr Pt-to-Pt Part. Rate 35%	1-Yr Monthly Sum, Monthly Cap 1.00%
	<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 5% Index</b>	<b>Barclays Low Vol 5</b>
	1-Yr Pt-to-Pt, Spread 3.25%	1-Yr Pt-to-Pt, Spread 4.25%	1-Yr Pt-to-Pt, Spread 3.25%	1-Yr Pt-to-Pt, Cap 2.95%
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>BAML GPA</b>
	1-Yr Pt-to-Pt, Cap 2.00%	1-Yr Pt-to-Pt, Cap 2.00%	1-Yr Pt-to-Pt, Cap 2.00%	1-Yr Pt-to-Pt, Part. Rate 55%
	1-Yr Pt-to-Pt Part. Rate 8%	1-Yr Pt-to-Pt Part. Rate 8%	1-Yr Pt-to-Pt Part. Rate 8%	
	<b>\$100,000 +</b>	<b>\$100,000 +</b>	<b>\$100,000 +</b>	
<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%		
<b>Fidelity AIM Dividend</b>	<b>Fidelity AIM Dividend</b>	<b>Fidelity AIM Dividend</b>		
1-Yr Pt-to-Pt Part. Rate 45%	1-Yr Pt-to-Pt Part. Rate 35%	1-Yr Pt-to-Pt Part. Rate 45%		
<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 5% Index</b>		
1-Yr Pt-to-Pt, Spread 3.00%	1-Yr Pt-to-Pt, Spread 4.00%	1-Yr Pt-to-Pt, Spread 3.00%		
<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>		
1-Yr Pt-to-Pt, Cap 2.00%	1-Yr Pt-to-Pt, Cap 2.00%	1-Yr Pt-to-Pt, Cap 2.00%		
1-Yr Pt-to-Pt Part. Rate 9%	1-Yr Pt-to-Pt Part. Rate 9%	1-Yr Pt-to-Pt Part. Rate 9%		
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 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 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	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 premium	No rolling surrender on additional premium	No rolling surrender on additional premium	Year 1 0-70 6.50% Year 1 71-75 4.88% Year 1 76-80 3.25%

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## National Life

Product Name	FIT Focus Income SPDA	FIT Horizon Income SPDA	FIT Select Income FPDA	FIT Focus 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, OR	NY	NY, OR
Issue Ages	45-85	35-75	25-75	0-85
Premium Min. / Max.	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	Min: \$50,000 Max: 0-70: \$1M, 71-75: \$750k, 76-80: \$500k *
Riders	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	Optional Legacy Death Benefit rider at 1.00% annual fee
Crediting Strategies	<b>Fixed Account</b> 1.45%	<b>Fixed Account</b> 2.00%	<b>Fixed Account</b> 1.45%	<b>Fixed Account</b> 1.00%
	<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	1-Yr Pt-to-Pt, Cap	1-Yr Pt-to-Pt, Cap 3.00%	1-Yr Pt-to-Pt, Cap
	Standard 2.75%	Standard 3.70%	1-Yr Monthly Sum, Monthly Cap 1.25%	Standard 2.00%
	Rate Booster (1% charge) 4.60%	Rate Booster (1% charge) 5.65%		Rate Booster (1% charge) 3.80%
	1-Yr Monthly Sum, Monthly Cap	1-Yr Monthly Sum, Monthly Cap	<b>Barclays Low Vol 5</b>	1-Yr Monthly Sum, Monthly Cap
	Standard 1.35%	Standard 1.90%	1-Yr Pt-to-Pt, Cap 1.95%	Standard 1.00%
	Rate Booster (1% charge) 2.35%	Rate Booster (1% charge) 2.95%		Rate Booster (1% charge) 1.95%
	<b>Global Balanced</b>	<b>Global Balanced</b>	<b>BAML GPA</b>	<b>Global Balanced</b>
	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Cap 60%	1-Yr Pt-to-Pt, Part. Rate
Standard 75%	Standard 100%		Standard 55%	
Rate Booster (1% charge) 120%	Rate Booster (1% charge) 145%		Rate Booster (1% charge) 100%	
<b>US Fundamental Balanced</b>	<b>US Fundamental Balanced</b>		<b>US Fundamental Balanced</b>	
1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate		1-Yr Pt-to-Pt, Part. Rate	
Standard 75%	Standard 100%		Standard 55%	
Rate Booster (1% charge) 120%	Rate Booster (1% charge) 145%		Rate Booster (1% charge) 100%	
Bonus	n/a	n/a	n/a	5% premium bonus
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	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 bonus recapture schedule applies
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% after 1st year	10% after 1st year	10% after 1st year	10% after 1st year
Waivers	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA** Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH***)	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA** Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH**	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA** Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH**	Nursing Care (n/a in CA, IL, LA, MA, MT, I Terminal illness (n/a in CA, IL, LA, MA, MC
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	0-70 6.50% 71-75 5.06% 76-80 3.97%	0-70 6.50% 71-75 5.06%	Year 1 0-70 6.50% Year 1 71-75 4.88%	0-70 6.50% 71-75 5.06%

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	National Life		North American					
Product Name	FIT Horizon Growth SPDA		BenefitSolutions 10 SPDA		Strategic Design Annuity X 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   89 Comdex		A+ A.M. Best   A+ Standard & Poors   89 Comdex		A+ A.M. Best   A+ Standard & Poors   89 Comdex	
States Not Approved	NY, OR		ID, NY		ID, NY		NY	
Issue Ages	0-85		40-79		50-79		0-79	
Premium Min. / Max.	Min: \$50,000 Max: 0-70: \$1M, 71-75: \$750k, 76-80: \$500k *		Min: \$20,000 Max: \$1,000,000		Min: \$50,000 Max: \$1,000,000		Min: \$20,000 Max: \$1,000,000	
Riders	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		Embedded benefits rider automatically included Rider fee is 1.15% of rider value		Optional: Enhanced Liquidity Benefit Rider (0.60%)	
Crediting Strategies	<b>Fixed Account</b> 1.60%		<b>S&amp;P 500</b>		<b>S&amp;P 500</b>		<b>S&amp;P 500</b> <\$75k >\$75k	
	<b>S&amp;P 500</b>		1-Yr Monthly Average - Part. Rate 45.00%		1-Yr Monthly Sum - Monthly Cap 1.45%		1-Yr Monthly Sum - Monthly Cap 1.20% 1.50%	
	1-Yr Pt-to-Pt, Cap		1-Yr Monthly Sum - Monthly Cap 1.70%		1-Yr Pt-to-Pt - Cap 3.75%		1-Yr Pt-to-Pt - Cap 3.25% 3.75%	
	Standard		1-Yr Pt-to-Pt - Cap 4.60%		1-Yr Pt-to-Pt - Part. Rate 30.00%		1-Yr Pt-to-Pt - Part. Rate 20% 20%	
	Rate Booster (1% charge) 4.90%		<b>S&amp;P 500 Low Volatility Daily Risk Control 5%</b>		1-Yr Pt-to-Pt - Inverse Edge Trigger		2-Yr Pt-to-Pt - Part. Rate 25% 30%	
	1-Yr Monthly Sum, Monthly Cap		1-Yr Pt-to-Pt - Spread 4.35%		Negative Index Return Threshold -10.00%		<b>S&amp;P 500 MARC 5% ER</b>	
	Standard 1.50%		<b>DJIA</b>		Base Declared Performance Rate 2.00%		1-Yr Pt-to-Pt - Part. Rate 50% 70%	
	Rate Booster (1% charge) 2.50%		1-Yr Monthly Average - Part. Rate 45.00%		Enhanced Declared Performance R: 5.45%		2-Yr Pt-to-Pt - Part. Rate 80% 100%	
	<b>Global Balanced</b>		<b>NASDAQ-100</b>		<b>S&amp;P 500 Marc 5% ER</b>		<b>S&amp;P 500 Low Volatility Daily Risk</b>	
	1-Yr Pt-to-Pt, Part. Rate		1-Yr Monthly Sum, Monthly Cap 1.40%		1-Yr Pt-to-Pt - Part. Rate 70%		1-Yr Pt-to-Pt - Spread 2.75% 2.00%	
Standard 80%		<b>Fixed Account</b> 1.80%		2-Yr Pt-to-Pt - Part. Rate 100%		<b>Fidelity Multifactor Yield 5% ER</b>		
Rate Booster (1% charge) 125%				<b>Fixed Account</b> 1.70%		1-Yr Pt-to-Pt - Part. Rate 50% 70%		
<b>US Fundamental Balanced</b>				Embedded Benefits Rider includes:		2-Yr Pt-to-Pt - Part. Rate 80% 100%		
1-Yr Pt-to-Pt, Part. Rate				a) GLWB value roll-up of 150% of interest credited		<b>Fixed Account</b> 1.70%		
Standard 80%				b) Enhanced penalty-free withdrawal: Yr 2: 10%		Enhanced Part. Rate (includes annu)		
Rate Booster (1% charge) 125%				Yr 3: 12% / Yr 4: 14% / Yr 5: 16% / Yr 6: 20%		<b>Fidelity Multifactor Yield 5% ER</b>		
				Yr 7: 25%, Yr 8 +: 32%. Once you take first withdrawal, the % you can take will be locked in.		1-Yr Pt-to-Pt - Part. Rate 110% 120%		
						Annual Charge 1.50% 1.50%		
						2-Yr Pt-to-Pt - Part. Rate 160% 175%		
						Annual Charge 1.40% 1.75%		
Bonus	n/a		Income rider value only: 20%		n/a		n/a	
Surrender Chgs (%)	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-yr: 10, 10, 10, 10, 10, 9, 8, 6, 4, 2		10 Yrs: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0	
MVA	Yes		Yes		Yes		Yes	
Free Withdrawals	10% after 1st year		5% after first year*		After 1st year. Starts 10% of paid premium		10% available immediately	
Waivers	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA** Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH***		Nursing home (n/a MA)		Nursing Home (n/a in MA)			
Minimum Guarantee	1%-3% 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 fc * Penalty free w/d-10% if no w/d taken in p beginning after 2nd contract anniversav				Comp on policies of \$500K+ will be	

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# Fixed Indexed Annuity



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9/16/2020

## 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 1.00% 1.00%	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 2.50% 2.70%	2-Yr Pt-to-Pt - Part. Rate 25%	1-Yr Monthly Sum - Monthly Cap 1.10%	1-Yr Monthly Sum - Monthly Cap 1.30%
	1-Yr Pt-to-Pt - Part. Rate 15.00% 18.00%	1-Yr Monthly Sum, Monthly Cap 1.20%	1-Yr Pt-to-Pt - Cap 2.25%	1-Yr Pt-to-Pt - Cap 3.00%
		1-Yr Pt-to-Pt - Cap 3.25%	1-Yr Pt-to-Pt - Part. Rate 20.00%	1-Yr Pt-to-Pt - Part. Rate 20.00%
	<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 3.50% 3.00%	1-Yr Pt-to-Pt - Part. Rate 60%	1-Yr Pt-to-Pt - Spread 5.75%	1-Yr Pt-to-Pt - Spread 5.25%
		2-Yr Pt-to-Pt - Part. Rate 85%		
	<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 5.00%	2-Yr Pt-to-Pt - Annual Spread 4.00%
Index Return Threshold 9.50% 8.50%	<b>Fidelity Multifactor Yield 5% ER</b>	<b>NASDAQ-100</b>	<b>NASDAQ-100</b>	
Base Participation Rate 15% 15%	1-Yr Pt-to-Pt - Part. Rate 60%	1-Yr Monthly Sum - Monthly Cap 1.00%	1-Yr Monthly Sum - Monthly Cap 1.05%	
Enhanced Participation Rate 100% 100%	2-Yr Pt-to-Pt - Part. Rate 85%			
1-Yr Pt-to-Pt - Spread 6.80% 6.35%	<u>Enhanced Part. Rate (includes annual charge)</u>	<b>Fixed Account</b> 1.10%	<b>Fixed Account</b> 1.30%	
<b>S&amp;P 500 Low Vol. Daily Risk Control 8%</b>	<b>Fidelity Multifactor Yield 5% ER</b>	Different rates apply in: AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA.		
2-Yr Pt-to-Pt - Annual Spread 8.00% 7.50%	1-Yr Pt-to-Pt - Part. Rate 105%			
<b>Fixed Account</b> 1.00% 1.00%	Annual Charge 1.50%			
	2-Yr Pt-to-Pt - Part. Rate 160%			
	Annual Charge 1.50%			
	<b>Fixed Account</b> 1.50%			
Bonus	Income rider value only: 2% on deposits made in first five years.	n/a	6.00%	8.00%
Surrender Chgs (%)	10 Yrs: 10, 10, 10, 10, 10, 9, 8, 6, 4, 2, 0	8 Yrs: 10, 10, 10, 10, 9, 8, 5, 4, 3, 0	10 yr: 10, 10, 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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9/16/2020

	Principal		Protective					
Product Name	Secure Choice SPDA		Indexed Annuity II 5 SPDA (Flexible during first year)		Indexed Annuity II 7 SPDA (Flexible during first year)		Indexed Annuity II 10 SPDA (Flexible during first year)	
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   90 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: \$1,000,000		Min: \$10,000 Max: \$1,000,000		Min: \$10,000 Max: \$1,000,000		Min: \$10,000 Max: \$1,000,000	
Riders	n/a		Optional Lifetime Income Rider Rider fee is 0.85% of rider value		Optional Lifetime Income Rider Rider fee is 0.85% of rider value		Optional Lifetime Income Rider Rider fee is 0.85% of rider value	
Crediting Strategies	<b>4-Year S&amp;P 500</b>		<b>Under \$100,000</b>		<b>Under \$100,000</b>		<b>Under \$100,000</b>	
	1-Yr Pt-to-Pt - Cap (Under \$50k)	1.85%	<b>Fixed Account</b>	1.35%	<b>Fixed Account</b>	1.45%	<b>Fixed Account</b>	1.60%
	1-Yr Pt-to-Pt - Cap (\$50k +)	2.30%	<b>S&amp;P 500</b>		<b>S&amp;P 500</b>		<b>S&amp;P 500</b>	
	1-Yr Perfor. Trigger (Under \$50k)	1.00%	1-Yr Pt-to-Pt - Cap	2.75%	1-Yr Pt-to-Pt - Cap	2.85%	1-Yr Pt-to-Pt - Cap	3.00%
	1-Yr Perfor. Trigger (\$50k +)	1.40%	1-Yr Performance Trigger	2.40%	1-Yr Performance Trigger	2.50%	1-Yr Performance Trigger	2.65%
	<b>5-Year S&amp;P 500</b>		1-Yr Pt-to-Pt - Cap for Term	2.65%	1-Yr Pt-to-Pt - Cap for Term	2.75%	1-Yr Pt-to-Pt - Cap for Term	2.90%
	1-Yr Pt-to-Pt - Cap (Under \$50k)	2.10%						
	1-Yr Pt-to-Pt - Cap (\$50k +)	2.60%	<b>\$100,000 +</b>		<b>\$100,000 +</b>		<b>\$100,000 +</b>	
	1-Yr Perfor. Trigger (Under \$50k)	1.15%	<b>Fixed Account</b>	1.60%	<b>Fixed Account</b>	1.70%	<b>Fixed Account</b>	1.85%
	1-Yr Perfor. Trigger (\$50k +)	1.55%	<b>S&amp;P 500</b>		<b>S&amp;P 500</b>		<b>S&amp;P 500</b>	
	<b>6-Year S&amp;P 500</b>		1-Yr Pt-to-Pt - Cap	3.50%	1-Yr Pt-to-Pt - Cap	3.60%	1-Yr Pt-to-Pt - Cap	3.75%
	1-Yr Pt-to-Pt - Cap (Under \$50k)	2.10%	1-Yr Performance Trigger	2.80%	1-Yr Performance Trigger	2.90%	1-Yr Performance Trigger	3.05%
	1-Yr Pt-to-Pt - Cap (\$50k +)	2.60%	1-Yr Pt-to-Pt - Cap for Term	3.40%	1-Yr Pt-to-Pt - Cap for Term	3.50%	1-Yr Pt-to-Pt - Cap for Term	3.65%
	1-Yr Perfor. Trigger (Under \$50k)	1.10%						
1-Yr Perfor. Trigger (\$50k +)	1.50%							
<b>7-Year S&amp;P 500</b>		Lower rates in Non-MVA States: AK,MO,OR,PA,UT,VT		Lower rates in Non-MVA States: AK,MO,OR,PA,UT,VT		Lower rates in Non-MVA States: AK,MO,OR,PA,UT,VT		
1-Yr Pt-to-Pt - Cap (Under \$50k)	2.10%	Optional Return of Premium at lower rates/caps.		Optional Return of Premium at lower rates/caps.		Optional Return of Premium at lower rates/caps.		
1-Yr Pt-to-Pt - Cap (\$50k +)	2.60%							
1-Yr Perfor. Trigger (Under \$50k)	1.05%							
1-Yr Perfor. Trigger (\$50k +)	1.45%							
Bonus	n/a		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		5-Yr: 9, 9, 8, 7, 6, 0		7-Yr: 9, 9, 8, 7, 6, 5, 4, 0		10-Yr: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	
MVA	No		Yes ( Non-MVA in AK, MO, OR, PA, UT, VT )		Yes ( Non-MVA in AK, MO, OR, PA, UT, VT )		Yes ( Non-MVA in AK, MO, OR, PA, UT, VT )	
Free Withdrawals	10% available immediately.		10% available immediately.		10% available immediately.		10% available immediately.	
Waivers	Disability, Nursing Home, & Terminal Illness		Nursing Home, Terminal Illness, and Unemployment		Nursing Home, Terminal Illness, and Unemployment		Nursing Home, Terminal Illness, and Unemployment	
Minimum Guarantee	1.00% on 90% of premium		1.00% on 100% of premium		1.00% on 100% of premium		1.00% on 100% of premium	
Remarks								

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# Fixed Indexed Annuity



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## Protective

Product Name	Asset Builder 5 FPDA (1st yr only)	Asset Builder 6 FPDA (1st yr only)	Asset Builder 7 FPDA (1st yr only)	Asset Builder 8 FPDA (1st yr only)
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 for NQ 18-85 for Q	0-85 for NQ 18-85 for Q	0-85 for NQ 18-85 for Q	0-85 for NQ 18-85 for Q
Premium Min. / Max.	Min: \$10,000 (\$1k subsequent) Max: \$1,000,000	Min: \$10,000 (\$1k subsequent) Max: \$1,000,000	Min: \$10,000 (\$1k subsequent) Max: \$1,000,000	Min: \$10,000 (\$1k subsequent) Max: \$1,000,000
Riders	n/a	n/a	n/a	n/a
Crediting Strategies	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>
	Fixed Account 1.35%	Fixed Account 1.40%	Fixed Account 1.45%	Fixed Account 1.50%
	S&P 500	S&P 500	S&P 500	S&P 500
	1-Yr Pt-to-Pt - Cap 2.75%	1-Yr Pt-to-Pt - Cap 2.80%	1-Yr Pt-to-Pt - Cap 2.85%	1-Yr Pt-to-Pt - Cap 2.90%
	1-Yr Performance Trigger 2.40%	1-Yr Performance Trigger 2.45%	1-Yr Performance Trigger 2.50%	1-Yr Performance Trigger 2.55%
	<b>\$100,000 +</b>	<b>\$100,000 +</b>	<b>\$100,000 +</b>	<b>\$100,000 +</b>
	Fixed Account 1.60%	Fixed Account 1.65%	Fixed Account 1.70%	Fixed Account 1.75%
	S&P 500	S&P 500	S&P 500	S&P 500
	1-Yr Pt-to-Pt - Cap 3.50%	1-Yr Pt-to-Pt - Cap 3.55%	1-Yr Pt-to-Pt - Cap 3.60%	1-Yr Pt-to-Pt - Cap 3.65%
	1-Yr Performance Trigger 2.80%	1-Yr Performance Trigger 2.85%	1-Yr Performance Trigger 2.90%	1-Yr Performance Trigger 2.95%
	<b>Citi Flexible Allocation 6 Excess Return Index</b>	<b>Citi Flexible Allocation 6 Excess Return Index</b>	<b>Citi Flexible Allocation 6 Excess Return Index</b>	<b>Citi Flexible Allocation 6 Excess Return Index</b>
	2-Yr Pt-to-Pt - Part Rate AND Spread	2-Yr Pt-to-Pt - Part Rate AND Spread	2-Yr Pt-to-Pt - Part Rate AND Spread	2-Yr Pt-to-Pt - Part Rate AND Spread
	<b>Participation Focus Option</b>	<b>Participation Focus Option</b>	<b>Participation Focus Option</b>	<b>Participation Focus Option</b>
	Part. Rate (Under \$100K) 70%	Part. Rate (Under \$100K) 72%	Part. Rate (Under \$100K) 75%	Part. Rate (Under \$100K) 80%
Spread (Under \$100K) 0.00%	Spread (Under \$100K) 0.00%	Spread (Under \$100K) 0.00%	Spread (Under \$100K) 0.00%	
Part. Rate (\$100K +) 80%	Part. Rate (\$100K +) 82%	Part. Rate (\$100K +) 85%	Part. Rate (\$100K +) 90%	
Spread (\$100K +) 0.00%	Spread (\$100K +) 0.00%	Spread (\$100K +) 0.00%	Spread (\$100K +) 0.00%	
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	5-Yr: 9, 8, 7, 6, 5, 0	6-Yr: 9, 8, 7, 6, 5, 4, 0	7-Yr: 9, 8, 7, 6, 5, 4, 3, 0	8-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 0
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% available immediately.	10% available immediately.	10% available immediately.	10% available immediately.
Waivers	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)	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 100% of premium	1.00% on 100% of premium	1.00% on 100% of premium	1.00% on 100% of premium
Remarks				

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9/16/2020

## Protective

Product Name	Asset Builder 9 FPDA (1st yr only)	Asset Builder 10 FPDA (1st yr only)	Income Builder FPDA (1st yr only)	Guaranteed Income FPDA (1st yr only)
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 for NQ 18-85 for Q	0-85 for NQ 18-85 for Q	50-85	50-79
Premium Min. / Max.	Min: \$10,000 (\$1k subsequent) Max: \$1,000,000	Min: \$10,000 (\$1k subsequent) 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	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>
	<b>Fixed Account</b> 1.55%	<b>Fixed Account</b> 1.60%	<b>Fixed Account</b> 1.40%	<b>Fixed Account</b> 1.15%
	<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 2.95%	1-Yr Pt-to-Pt - Cap 3.00%	1-Yr Pt-to-Pt - Cap 3.30%	1-Yr Pt-to-Pt - Cap 2.30%
	1-Yr Performance Trigger 2.60%	1-Yr Performance Trigger 2.65%	1-Yr Performance Trigger 2.20%	1-Yr Pt-to-Pt - Cap for Term 2.20%
	<b>\$100,000 +</b>	<b>\$100,000 +</b>		
	<b>Fixed Account</b> 1.80%	<b>Fixed Account</b> 1.85%		<b>Citi Flexible Allocation 6 Excess Return</b>
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>Citi Flexible Allocation 6 Excess Return Index</b>	2-Yr Pt-to-Pt - Part. Rate 52%
	1-Yr Pt-to-Pt - Cap 3.70%	1-Yr Pt-to-Pt - Cap 3.75%	2-Yr Pt-to-Pt - Part. Rate 72%	
	1-Yr Performance Trigger 3.00%	1-Yr Performance Trigger 3.05%		<b>\$100,000 +</b>
<b>Citi Flexible Allocation 6 Excess Return Index</b>	<b>Citi Flexible Allocation 6 Excess Return Index</b>	<b>\$100,000 +</b>	<b>Fixed Account</b> 1.30%	
2-Yr Pt-to-Pt - Part Rate AND Spread	2-Yr Pt-to-Pt - Part Rate AND Spread	<b>Fixed Account</b> 1.55%	<b>S&amp;P 500</b>	
<b>Participation Focus Option</b>	<b>Participation Focus Option</b>	<b>S&amp;P 500</b>	1-Yr Pt-to-Pt - Cap 2.60%	
Part. Rate (Under \$100K) 82%	Part. Rate (Under \$100K) 84%	1-Yr Pt-to-Pt - Cap 3.60%	1-Yr Performance Trigger 2.50%	
Spread (Under \$100K) 0.00%	Spread (Under \$100K) 0.00%	1-Yr Performance Trigger 2.50%	1-Yr Pt-to-Pt - Cap for Term 2.50%	
Part. Rate (\$100K +) 92%	Part. Rate (\$100K +) 94%	1-Yr Pt-to-Pt - Cap for Term 3.50%	<b>Citi Flexible Allocation 6 Excess Return</b>	
Spread (\$100K +) 0.00%	Spread (\$100K +) 0.00%	<b>Citi Flexible Allocation 6 Excess Return Index</b>	2-Yr Pt-to-Pt - Part. Rate 60%	
		2-Yr Pt-to-Pt - Part. Rate 80%		
Bonus	n/a	n/a	n/a	
Surrender Chgs (%)	9-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	10-Yr: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	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 / 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)	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 100% of premium	1.00% on 100% of premium	1.00% on 100% of premium	1.20% on 87.5% of premium
Remarks				

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## Sagicor

Product Name	Sage Select SPDA	Sage Secure FIA 5 Yr SPDA	Sage Secure FIA 7 Yr SPDA	Sage Secure FIA 10 Yr SPDA	
Carrier Ratings	A- A.M. Best	A- A.M. Best	A- A.M. Best	A- A.M. Best	
States Not Approved	AK, CT, ME, NY, VT	AK, CT, ME, MT, NY, VT	AK, CT, ME, MT, NY, VT	AK, CT, ME, MT, NY, VT	
Issue Ages	0-85	0-90	0-90	0-90	
Premium Min. / Max.	Min: \$2,000 Max: \$750,000	Min: \$25,000 Max: \$750,000	Min: \$25,000 Max: \$750,000	Min: \$25,000 Max: \$750,000	
Riders	n/a	n/a	n/a	n/a	
Crediting Strategies	<b>Fixed Account</b> 1.50%	<b>Under \$100,000</b> <b>Fixed Account</b> 1.55%	<b>Under \$100,000</b> <b>Fixed Account</b> 1.70%	<b>Under \$100,000</b> <b>Fixed Account</b> 1.90%	
	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.00%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.05%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.15%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.35%	
	<b>Global Multi-Index</b> 1-Yr Pt-to-Pt - Part. Rate 11%	<b>Global Multi-Index</b> 1-Yr Pt-to-Pt - Part. Rate 23.50%	<b>Global Multi-Index</b> 1-Yr Pt-to-Pt - Part. Rate 24.00%	<b>Global Multi-Index</b> 1-Yr Pt-to-Pt - Part. Rate 25%	
		<b>\$100,000 +</b> <b>Fixed Account</b> 1.85%	<b>\$100,000 +</b> <b>Fixed Account</b> 1.95%	<b>\$100,000 +</b> <b>Fixed Account</b> 2.05%	
		<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.80%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.90%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 4.10%	
		<b>Global Multi-Index</b> 1-Yr Pt-to-Pt - Part. Rate 28.50%	<b>Global Multi-Index</b> 1-Yr Pt-to-Pt - Part. Rate 29.00%	<b>Global Multi-Index</b> 1-Yr Pt-to-Pt - Part. Rate 30%	
		CA: lower rates/caps/PR apply. Call us for details n/a	CA: lower rates/caps/PR apply. Call us for details n/a	CA: lower rates/caps/PR apply. Call us for details n/a	
	Bonus	4.00%	n/a	n/a	n/a
	Surrender Chgs (%)	9-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	5 Yr: 9, 8, 7, 6, 5, 0	7 Yr: 9, 8, 7, 6, 5, 4, 3, 0	10 Yr: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
	MVA	No	Yes	Yes	Yes
Free Withdrawals	10% after first year	10% after first year	10% after first year	10% after first year	
Waivers	Confinement and Terminal Illness waivers	Confinement and Terminal Illness waivers	Confinement and Terminal Illness waivers	Confinement and Terminal Illness waivers	
Minimum Guarantee	3.00% 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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# Fixed Indexed Annuity



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9/16/2020

## Securian/Minnesota Life

Product Name	SecureLink Future 7 SPDA (Flexible for 6 months)	SecureLink Future 9 SPDA (Flexible for 6 months)	SecureLink Future 10 SPDA (Flexible for 6 months)	SecureLink Ultra 5 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	NY	CA, NY	NY Approved in CA, but different rates apply
Issue Ages	0-80	0-80	0-80	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: \$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	Optional lifetime income rider Rider Fee: 1.15% of Benefit Base	n/a
Crediting Strategies	<b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 35.00%	<b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 35.00%	<b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 35.00%	<b>Under \$100,000</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 35%
	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.00% 2-Yr Pt-to-Pt - Cap 4.50%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.00% 2-Yr Pt-to-Pt - Cap 4.50%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.00% 2-Yr Pt-to-Pt - Cap 4.50%	<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 2.25%
	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.00%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.30% 1-Yr Pt-to-Pt - Part. Rate 11.00% 1-Yr Performance Trigger 1.85% 1-Yr Inverse Performance Trigger 2.70%
				<b>Fixed Account</b> 0.90%
Bonus	n/a	n/a	n/a	Loyalty Bonus: At 10th anniv., a 10% bonus based on premium - withdrawals will be added to value.
Surrender Chgs (%)	7 Yr: 9, 8, 7, 6, 5, 4, 3	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
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% after first year	10% after first year	10% after first year	10% available immediately
Waivers	n/a	n/a	n/a	Hospital, medical care stay waiver
Minimum Guarantee	1% on 87.5% of premium	1% on 87.5% of premium	1% on 87.5% of premium	1% on 91% of premium
Remarks				\$500+ rates also available. Call us for det

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# Fixed Indexed Annuity



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9/16/2020

	Securian/Minnesota Life		The Standard		Symetra	
Product Name	SecureLink Ultra 7 SPDA	SecureLink Chronic Illness SPDA	Index Select Annuity SPDA		Edge Plus 5 SPDA	
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   96 Comdex	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   82 Comdex	
States Not Approved	NY Approved in CA, but different rates apply	CA, MA, NY, WA	NY 10-Yr not approved in: CA, MN, MO, TX, WA		NY	
Issue Ages	0-85	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	
Premium Min. / Max.	Min: \$20,000 Max: \$2,000,000	Min: \$20,000 Max: \$2,000,000	Min: \$15,000 Max: \$1,000,000		Min: \$10,000 Max: \$1,000,000	
Riders	n/a	Enhanced Death Benefit automatically included. Fee is 0.75% up to age 70, 1.15% ages 71-75	n/a		Optional Enhanced Death Benefit Rider fee: 0.90% of Enhanced DB amount	
Crediting Strategies	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>S&amp;P 500</b>		<b>Under \$100,000</b>	
	<b>Barclays All Caps Trailblazer 5 Index</b>	<b>MSCI EAFE Index</b>	<b>5-Year</b>		<b>Fixed Account</b> 1.00%	
	1-Yr Pt-to-Pt - Part. Rate 45%	1-Yr Pt-to-Pt - Cap 1.15%	1-Yr Pt-to-Pt - Cap (Under \$100k) 3.75%		<b>S&amp;P 500</b>	
	<b>MSCI EAFE Index</b>	<b>S&amp;P 500</b>	1-Yr Pt-to-Pt - Cap (\$100k +) 4.00%		1-Yr Pt-to-Pt - Cap 2.25%	
	1-Yr Pt-to-Pt - Cap 2.50%	1-Yr Pt-to-Pt - Cap 1.20%	1-Yr P-to-P - Part. Rate (Under \$100k) 25%		1-Yr Monthly Average - Cap 2.25%	
	<b>S&amp;P 500</b>	<b>Fixed Account</b> 0.60%	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 27%		<b>MSCI EAFE</b>	
	1-Yr Pt-to-Pt - Cap 2.55%	<b>\$100,000 +</b>	<b>7-Year</b>		1-Yr Pt-to-Pt - Cap 2.00%	
	1-Yr Pt-to-Pt - Part. Rate 12.00%	<b>MSCI EAFE Index</b>	1-Yr Pt-to-Pt - Cap (Under \$100k) 4.50%		1-Yr Monthly Average - Cap 2.00%	
	1-Yr Performance Trigger 2.05%	1-Yr Pt-to-Pt - Cap 1.50%	1-Yr Pt-to-Pt - Cap (\$100k +) 4.75%		<b>JPMorgan ETF Efficient 5</b>	
	1-Yr Inverse Performance Trigger 2.95%	<b>S&amp;P 500</b>	1-Yr P-to-P - Part. Rate (Under \$100k) 27%		1-Yr Pt-to-Pt - Cap 2.00%	
<b>Fixed Account</b> 1.00%	1-Yr Pt-to-Pt - Cap 1.50%	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 29%		1-Yr Pt-to-Pt - Spread 4.25%		
<b>\$100,000 +</b>	<b>Fixed Account</b> 0.75%	<b>10-Year</b>		<b>\$100,000 +</b>		
<b>Barclays All Caps Trailblazer 5 Index</b>	Rider Info:	1-Yr Pt-to-Pt - Cap (Under \$100k) 4.50%		<b>Fixed Account</b> 1.15%		
1-Yr Pt-to-Pt - Part. Rate 50%	• Guaranteed Death Benefit with 8% roll-up	1-Yr Pt-to-Pt - Cap (\$100k +) 4.75%		<b>S&amp;P 500</b>		
<b>MSCI EAFE Index</b>	• Entire Death Benefit available for withdrawal/surrender without contract charges upon chronic/terminal illness acceleration	1-Yr P-to-P - Part. Rate (Under \$100k) 28%		1-Yr Pt-to-Pt - Cap 2.75%		
1-Yr Pt-to-Pt - Cap 2.75%		1-Yr Pt-to-Pt - Part. Rate (\$100k +) 30%		1-Yr Monthly Average - Cap 3.00%		
<b>S&amp;P 500</b>		<b>Fixed Account</b> 2.00%		<b>MSCI EAFE</b>		
1-Yr Pt-to-Pt - Cap 2.75%				1-Yr Pt-to-Pt - Cap 2.50%		
1-Yr Pt-to-Pt - Part. Rate 14%				1-Yr Monthly Average - Cap 2.50%		
1-Yr Performance Trigger 2.20%				<b>JPMorgan ETF Efficient 5</b>		
1-Yr Inverse Performance Trigger 3.25%				1-Yr Pt-to-Pt - Cap 2.75%		
<b>Fixed Account</b> 1.10%				1-Yr Pt-to-Pt - Spread 3.55%		
<b>Bonus</b>	Loyalty Bonus: At 10th anniv., a 10% bonus based on premium - withdrawals will be added to value.	n/a	n/a			
<b>Surrender Chgs (%)</b>	7 Yr: 9, 8, 7, 6, 5, 4, 3, 0	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	
<b>MVA</b>	Yes	yes	Yes		Yes (n/a in CA)	
<b>Free Withdrawals</b>	10% available immediately	10% available immediately	10% after the 1st year		10% available immediately	
<b>Waivers</b>	Hospital, medical care stay waiver	Chronic/Terminal illness	Nursing Home and Terminal Illness waivers.		Nursing Home and Hospitalization waivers n/a in CA	
<b>Minimum Guarantee</b>	1% on 91% of premium	1% on 87.5% of premium				
<b>Remarks</b>	\$500+ rates also available. Call us for det					

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9/16/2020

## Symetra

Product Name	Edge Plus 7 SPDA	Edge Premier SPDA
Carrier Ratings	A A.M. Best   A Standard & Poors   82 Comdex	A A.M. Best   A Standard & Poors   82 Comdex
States Not Approved	NY	NY
Issue Ages	0-85	0-80
Premium Min. / Max.	Min: \$10,000 Max: \$1,000,000	Min: \$10,000 Max: \$1,000,000
Riders	Optional Enhanced Death Benefit Rider fee: 0.90% of Enhanced DB amount	Optional Enhanced Death Benefit Rider fee: 0.90% of Enhanced DB amount
Crediting Strategies	<b>Under \$100,000</b>	<b>Under \$100,000</b>
	<b>Fixed Account</b>	<b>Fixed Account</b>
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>
	1-Yr Pt-to-Pt - Cap	1-Yr Pt-to-Pt - Cap
	1-Yr Monthly Average - Cap	1-Yr Monthly Average - Cap
	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>
	1-Yr Pt-to-Pt - Cap	1-Yr Pt-to-Pt - Cap
	1-Yr Monthly Average - Cap	1-Yr Monthly Average - Cap
	<b>JPMorgan ETF Efficient 5</b>	<b>JPMorgan ETF Efficient 5</b>
	1-Yr Pt-to-Pt - Cap	1-Yr Pt-to-Pt - Spread
	1-Yr Pt-to-Pt - Spread	
	<b>\$100,000 +</b>	<b>\$100,000 +</b>
	<b>Fixed Account</b>	<b>Fixed Account</b>
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>
	1-Yr Pt-to-Pt - Cap	1-Yr Pt-to-Pt - Cap
	1-Yr Monthly Average - Cap	1-Yr Monthly Average - Cap
<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	
1-Yr Pt-to-Pt - Cap	1-Yr Pt-to-Pt - Cap	
1-Yr Monthly Average - Cap	1-Yr Monthly Average - Cap	
<b>JPMorgan ETF Efficient 5</b>	<b>JPMorgan ETF Efficient 5</b>	
1-Yr Pt-to-Pt - Cap	1-Yr Pt-to-Pt - Spread	
1-Yr Pt-to-Pt - Spread		
Bonus		
Surrender Chgs (%)	7 yrs: 9, 8, 7, 7, 6, 5, 4, 0	10 yrs: 9, 8, 7, 7, 6, 5, 4, 3, 2, 1, 0
MVA	Yes (n/a in CA)	Yes (n/a in AK, IA, IL, IN, MD, MN, MO, MS...*
Free Withdrawals	10% available immediately	10% available immediately
Waivers	Nursing Home and Hospitalization waivers n/a in CA	Nursing Home and Hospitalization waivers n/a in CA
Minimum Guarantee		
Remarks		*...NV. OH. PA. UT

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