















# TOP SELLERS | WINTER 2018


Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission
<b>FIXED INDEX ANNUITIES</b>								
<b>GLOBAL ATLANTIC FINANCIAL GROUP</b>  <i>A.M. Best "A-" for financial strength</i>  <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">           New legend system. See page 18 for more details   </div>  	<b>Income 150+<sup>SM</sup></b> Single Premium Fixed Index Annuity  <b>Income Boost! Bonus up to 150% of your premium</b>  Premium Banding: Low Band: \$10,000-\$24,999 High Band: \$25K- \$99,999 Ultra Band: \$100,000  <small>*Index Strategy is tied to the S&amp;P 500 Current Rates &amp; Caps as of 01/03/17 Guaranteed Upon issue for 1 year</small>	<b>\$10,000 min - \$1,000,000 max</b>  <b>Fixed Account Strategy:</b> High & Low Band: 1.35% Ultra Band: 1.60%  <b>Monthly Point-to-Point* :</b> High & Low Band: 1.30% Monthly Cap Ultra Band: 1.55% Monthly Cap  <b>Annual Point-to-Point* :</b> High & Low Band: 2.75% Cap Ultra Band: 3.25% Cap  <b>Barclays ARMOUR II 3 Year Point-to-Point</b> High & Low Band: 8.00% Spread Ultra Band: 6.00% Spread  <b>BlackRock Diversa™ Volatility Control: 2 Year Point-to-Point</b> High & Low Band: 5.50% Spread Ultra Band: 4.00% Spread <small>N/A in: DE, NJ, VA</small>	1-3.00% on 87.5% of premium	<b>10%</b> of the beginning -of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges. (Except in year of full surrender)  Full Contract Value at Death	<b>10,10,9,9,8,7,6,5,4,2</b> <small>(+/- MVA, where applicable) CT, DE, MD, MN, NV, OH, OK, OR, S C, TX, UT, WA:</small>  <b>10,9,8,7,6,5,4,3,2,1%</b> <small>(+/- MVA, where applicable)</small>  <b>Income Bonus</b> Day 1 = 20% of premium Start of year 3 = 15% of premium Start of year 5 = 15% of premium Start of year 10: PLUS (+) = 150% of the interest earned on the contract value during years 1-9 will be added	<b>55-80</b> NQ & Q	<b>Not Available in: NY</b>	<b>Option A:</b> 7.00% 55-75 5.00% 76-80  <b>Option B:</b> 4.50% 55-75 2.50% 76-80 Trail 0.50% Years 2+  <b>Option C:</b> 2.00% 55-75 Trail 1.00% Years 2+ 1.25% 76-80 Trail 0.75% Years 2+  Chargeback at death 100% months 1-12.
<b>GREAT AMERICAN LIFE</b>  <i>A.M. Best "A (Excellent)" for financial strength**</i>  <small>P1074509NW R1417507NW R6020708NW R6079308NW</small> COMO9218    	<b>Safe Return<sup>SM</sup></b> Single Purchase Payments  <b>Cap Bailout</b> On index strategies, early withdrawal charges waived, if cap for an indexed strategy ever falls below its bailout cap  Subsequent purchase Payments allowed in first 2 contract months  Index Strategy is tied to the S&P 500 Effective 10/21/2017	<b>\$25,000 min NQ &amp; Q</b> \$1,000,000 max (0-75) \$750,000 max (76-79) \$500,000 max (80-85)  <b>Declared Rate Strategy:</b> Declared Interest rate 1.00% Oregon: 1.00%  <b>Annual Point-to-Point</b> Cap 4.75% (min. 1%) Cap Bailout Rate 3.00%  <b>S&amp;P 500 Risk Control Point-to-Point</b> Participation 50% Bailout Rate 25%  <b>iShares U.S. Real Estate Annual Point-to-Point</b> Cap 5.50% Bailout Cap 3.00%	1.00% on 100% of Purchase Payments, less any Withdrawals plus applicable early withdrawal charges and less the applicable early withdrawal charge that would apply on a full surrender	<b>10%</b> of the Account Value as of the prior Contract Anniversary available after the first contract year.  <b>Return of Premium</b> Return of premium value is sum of all purchase payments, less the sum of all net withdrawals.	<b>10,9,8,7,6,5,4,3,2,1</b>  <small>Each month this charge decreases by 1/12 of the difference between the rate for the current contract year and the next contract year</small>  Extended Care Waiver Terminal Illness Waiver  Income Sustainer Rider  <b>Death Benefit:</b> Greatest of the Account Value or the GMSV or Return of Premium  <i>Can annuitize after year 1 for min. of 10 years or for life</i>	<b>18-85</b> Q  <b>0-85</b> NQ	<b>All Except: NY</b>	<b>Commission Options</b> <b>Heaped</b> 5.50% 0-75 4.10% 76-85  <b>MOD 3:</b> 4.75% 0-75 yr 1 3.25% 76-85 yr 1 All Ages: 1.50% yr 2 0.75% yr 3  <b>Trail 75:</b> 2.75% 0-75 yr 1 1.25% 76-85 yr 1 All Ages: 0.75% year 2+  <b>Trail 25, 40, 50 &amp; 60 available. Call for details.</b>  Charge back at death 100% in 1 <sup>st</sup> 6 months.




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<b>GLOBAL ATLANTIC FINANCIAL GROUP</b>  <i>A.M. Best "A-" for financial strength</i>  	<b>Choice Income<sup>SM</sup></b> Single Premium   Effective 07/10/16	<b>\$25,000 Min NQ &amp; Q</b> \$1,000,000 Max 0-80, \$500,000 81-85  Strategies <span style="float:right">Low/High band</span>	1.00% on 87.5% of Purchase Payments less any withdrawals	<b>10%</b> of the beginning of year contract value available after the first contract year.  Nursing Home Waiver Terminal Illness Waiver  Full Account Value at Death	<b>9,9,8,7,6,5,4,3,2,1%</b> (+/- MVA)  Guaranteed Income Rider included at a fee	<b>50-85</b>	<b>Not Avail.</b> <b>In:</b> NY	<b>7.00%</b> 50-80 <b>5.00%</b> 81-85  <u>Option B:</u> 4.50% 50-80 2.50% 81-85 Trail 0.50% Yrs 2+ <u>Option C:</u> 2.00% 50-80 Trail 1.00% Yrs 2+ 1.25% 81-85 Trail 0.75% Yrs 2+  Chargeback at death 100% months 1-12.										
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<b>NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH)</b>  <i>A.M. Best "A+" S&amp;P "AA-"</i>  	<b>Benefit Solutions 10</b> Single Premium Deferred Annuity   Effective 12/01/17	<b>\$20,000 Q &amp; NQ</b> Max Premium: \$1,000,000 without home office approval  <b>Fixed Account 1.55%</b> Par. Rate Cap	1.00% on 100% of Premium, less withdrawals	<b>5%</b> of the accumulation Value annually, starting after the 1st contract year. (10% if no withdrawals taken in the prior year after second contract anniversary)  <b>Income Rider</b> Included at purchase Benefit Base = 120% of Premium yrs 1-5 140% of Premium yrs 6-10 160% of Premium yrs 11+	<b>10,10,9,9,8,8,7,6,5,4,2%</b> (+/- MVA)  Waiver of surrender charges upon Nursing home confinement for 90 consecutive days after first contract year.  <i>Annuitization available after the 1st contact year for life option or after 5th year for 5 year certain or more.</i>  Death Benefit: Full Value at Death Lump sum  Enhanced Death Benefit: Available after 2nd year. Lesser of Benefit Base or Rider Death Benefit Maximum paid out over 5 years	<b>40-79</b> NQ & Q	<b>Not Avail.</b> <b>In:</b> NY	<b>7.00%</b> 0-75 <b>5.25%</b> 76-79										
		<table border="1"> <tr> <td>S&amp;P 500 Monthly Average</td> <td></td> <td>55%</td> </tr> <tr> <td>S&amp;P 500 Monthly Point-to-Point</td> <td>1.80%</td> <td></td> </tr> <tr> <td>S&amp;P 500 Annual Point-to-Point</td> <td>4.50%</td> <td></td> </tr> <tr> <td>S&amp;P 500 Low Vol. Daily Risk Control 5% Annual Point-to-Point</td> <td>2.95% Spread</td> <td>N/A</td> </tr> <tr> <td>DJIA Monthly Average</td> <td></td> <td>60%</td> </tr> <tr> <td>NASDAQ-100 Monthly point-to-point</td> <td>1.00%</td> <td></td> </tr> </table>							S&P 500 Monthly Average		55%	S&P 500 Monthly Point-to-Point	1.80%		S&P 500 Annual Point-to-Point	4.50%		S&P 500 Low Vol. Daily Risk Control 5% Annual Point-to-Point
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<b>FIDELITY &amp; GUARANTY LIFE</b>  <i>A.M. Best "B++"</i>  	<b>Safe Income Plus</b> Flexible Premium Index Annuity  <b>8% Premium Bonus Vested</b>  <u>AK,CA,DE,FL,MA,MN,NV,OH,H,OK,OR,PA,SC,TX,UT,WA</u> <b>7.00% Bonus</b>  Issue dates: 1st, 8th, 15th and 22nd  Effective 12/01/17	<b>\$10,000 min NQ &amp; Q</b> \$1,000,000 Max. <b>Fixed Interest Rate</b> Interest rate 1.00%  <b>1 Year Monthly Point-to-Point</b> Monthly Cap 1.10% (min. 1%)  <b>1 Year S&amp;P Point-to-Point</b> Annual Cap 2.00% (min. 1%)  <b>1 Year Monthly Average</b> Annual Cap 2.00% (min. 1%)  <b>Point-to-Point fixed rate on Index Gain</b> Interest Rate 1.75% (min. 1%)	1-3% on 87.5% of Premium	<b>10%</b> of the Vested Account Value as of the prior anniversary year after the first contract year.  Systematic Withdrawals Nursing Home Rider Terminal Illness Rider Home Health Care Rider (N/A in all states)  <b>Enhanced Minimum Withdrawal Benefit Rider</b> -Included at issue for a fee -Impairment Doubler (N/A in FL,IL,)	<b>12,11,10,9,8,7,6,5,4,3%</b> (+/- MVA)  <u>AK,CA,DE,FL,MA,MN,NV,OH,OK,OR,SC,TX,PA,UT,WA and FL</u> <b>ages 65+</b> <b>9,9,8,7,6,5,4,3,2,1%</b> (+/- MVA)  <b>*Bonus Vesting Schedule</b> <b>10,20,30,40,50,60,70,80,90,100%</b>  <b>Death Benefit:</b> Full account value	<b>0-80</b> NQ & Q	<b>All Except:</b> AL,CT, ID,IN,MS, NY,VT	<b>7.00%</b> 0-75 <b>5.00%</b> 76-80  Call for commissions in : FL  Commission chargeback at death: 100% first year,										


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<b>GREAT AMERICAN LIFE</b>  <i>A.M. Best "A (Excellent)" for financial strength**</i>  Index Strategy is tied to the S&P 500  	<b>American Valor® 10</b> Flexible Purchase Payments  <b>2.00% Premium Bonus</b> For Purchase Payments in first three contract years  *Call for Oregon rates  **N/A in HI,MN,MS,MO,NH,NJ,OR  Effective 06/21/17	<b>\$10,000 min NQ &amp; Q</b> Additional Premium:\$2,000 Q & \$5,000 NQ \$1,000,000 max (18-75) \$750,000 max (76-79)   \$500,000 max (80-85)  <b>Declared Rate Strategy:</b> Annually Declared 1.00%*  <b>Annual Point-to-Point with Cap</b> Cap 4.50% (min. 1%)  <b>S&amp;P U.S. Retiree Spending Point-to-Point</b> Par 65%  <b>S&amp;P 500 Risk Control Point-to-Point**</b> Par 50% (min. 1%)	GMSV= 1.00% on 100% of Purchase Payments, less early withdrawal charges that would apply to full surrender	<b>10%</b>  of the Account Value as of the prior Contract Anniversary available after the first contract year.  <b>MUST ELECT A RIDER with this policy</b>  <i>Can annuitize after year 1 for min. of 7 years</i>	<b>10,9,8,7,6,5,4,3,2,1 %</b> Each month this charge decreases by 1/12 <sup>th</sup> of the difference between the rate for the current contract year & the next contract year. Extended Care Waiver Waived if owner is confined to hospital/ nursing home for 90days, confinement begins after 1 <sup>st</sup> contract year. Not available in all states. Some Restrictions apply. Call for Details.  <b>Death Benefit:</b> Greater of the Account Value or the GMSV will be paid at death of owner. <b>Income Sustainer Rider</b> <b>Income Sustainer Plus Rider</b> Call for state availability	<b>18-85</b> Q  <b>0-85</b> NQ	<b>All Except:</b> NY  Valor II version available in: DE  Charge back at surrender in first 2 years	<b>5.00%</b> 0-75 <b>3.15%</b> 76-85  <u>Trail 25:</u> <b>4.40%</b> 0-75 <b>2.75%</b> 76-85 <b>0.25%</b> Trail years 2+  <u>Level 75</u> <b>1.25%</b> 0-85 <b>0.75%</b> Trail yrs 2+  <u>Trail 40,50 &amp; 60 available.</u> <u>Call for details.</u> Charge back at death 50% in 1 <sup>st</sup> 6 months.
<b>GREAT AMERICAN LIFE</b>  <i>A.M. Best "A (Excellent)" for financial strength**</i>  Index Strategy is tied to the S&P 500  	<b>American Custom 10</b> Single Premium Purchase Payments. Additional payments accepted in the first 2 months.  Low Band- <\$150,000 High Band- \$150,000+  CA,IN,MN,MO,OH,PA,TX, UT,VA- Call for rates and details  Effective 06/21/17	<b>\$25,000 min</b> \$1,000,000 max (18-75) \$750,000 max (76-79) \$500,000 max (80-85)  <b>Declared Rate Strategy:</b> Low Band Rate 1.40% High Band Rate 1.50%  <b>S&amp;P 500 Risk Control Point-to-Point</b> Low Band Participation 50% High Band Participation 55%  <b>S&amp;P 500 Point-to-Point</b> Low Band Cap 4.00% High Band Cap 4.25%  <b>SPDR Gold Shares Point-to-Point</b> Low Band Cap 4.75% High Band Cap 5.00%  <b>iShares U.S Real estate Point-to-Point</b> Low Band Cap 5.00% High Band Cap 5.25%	GMSV= 1.00% on 90% of Purchase Payments, less early withdrawal charges that would apply to full surrender	<b>5%</b>  of the Account Value as of the prior Contract Anniversary available after the first contract year.  <b>Optional Riders</b> <ul style="list-style-type: none"> <li>• Cumulative Free-Withdrawal option</li> <li>• Simple Income</li> <li>• Stacked Income</li> <li>• Legacy Income Call for state availability</li> </ul>	<b>9.5,8,7,5,7.75,6.75,5.75,4.75, 3.75,3,2,1 %</b> (+/- MVA. N/A in AK,OH, CA, TX)  Extended Care Waiver Waived if owner is confined to hospital/ nursing home for 90days, confinement begins after 1 <sup>st</sup> contract year. Not available in all states. Some Restrictions apply. Call for Details.  <b>Death Benefit</b> Greater of the Account Value or the GMSV will be paid at death of owner.  <i>Can annuitize after year 1 for min. of 10 years</i>	<b>18-85</b> Q  <b>0-85</b> NQ  Inherited IRA 18-75  Inherited non-qualified 0-75	<b>All Except:</b> NY  Charge back at surrender in first 2 years	<b>Heaped</b> 6.00% 0-75 3.75% 76-85  <b>MOD 3:</b> 4.25% 0-75 yr 1 2.25% 76-85 yr 1 All Ages: 2.00% yr 2 1.00% yr 3  <b>Trail 75:</b> 2.75% 0-75 yr 1 1.50% 76-85 yr 1 All Ages: 0.75% year 2+  <u>Trail 25,40,50 &amp; 60 available. Call for details.</u>  Charge back at surrender in first 2 years
<b>RELIANCE STANDARD LIFE INSURANCE COMPANY</b>  <i>A.M. Best "A+"</i>  	<b>The Keystone™ 10 Index Annuity</b>  Single Premium Deferred Annuity  Index Strategies are tied to the S&P 500  Effective 01/01/18	<b>\$10,000 min NQ &amp; Q</b> Min of \$5,000 per strategy  <b>Fixed Account:</b> 1st Year Interest Rate 2.70% (min. 1%)  <b>Annual Point-to-Point:</b> Current Cap 5.50% (min. 2%)  <b>Monthly Averaging:</b> Current Cap 6.00% (min. 2%)  <b>Annual Point-to-Point:</b> Participation Rate 50%	Guaranteed Min. Annuity 1.00% on 100% of premium  Or  Non Forfeiture Rate: 1.00% on 87.5% of Premium	<b>10%</b>  Of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges.  Systematic withdrawals available in the first year on the Fixed Interest Strategy.  <b>Annuitization:</b> <i>After the 5th year for 6 years or more.</i>	<b>9,9,8,7,6,5,4,3,2,1%</b>  <b>MN &amp; OR: 9,8,7,6,5,4,3,2,1%</b>  <b>Confinement Waiver:</b> Ages 0-74 at issue: Up to 25% of your annuity value penalty free in each year that you are confined. Annuitant must be confined for 90 consecutive days starting after the first contract year. <b>Terminal Illness Wavier</b>  Death Benefit: Death of Annuitant- Full account value Death of Owner who is not annuitant-call for details	<b>0-80</b> NQ & Q	<b>Not Avail. In:</b> AL,MT,NY  NJ: does not have participation strategies.	<b>6.00%</b> 0-80  <u>Trail -A</u> 3.50% Year 1 0.45% Years 2+  Charge back at Death. First 6 months: 100% Second 6 months: 50%


<b>DELAWARE LIFE</b>  <i>A.M. Best "A-"</i>  	<b>Retirement Chapters 10</b>  Flexible Premium Deferred Fixed Index Annuity  <b>5% Premium Bonus</b>  Effective 09/10/17	<b>\$25,000 Q &amp; NQ min</b> <b>\$1,000,000 max</b> without approval (\$500 min. additional premium) <b>Fixed Account: 1.50%</b>				1-3% on 87.50% of Premium	<b>10%</b> of accumulation value, after the first year.  Nursing Home Waiver Terminal Illness Waiver  Death Benefit: Full Contract Value  <i>Can annuitize for full value after the 5th contract year for a min. of 5 years (company practice). Life option contractual.</i>	<b>9,9,8,7,6,5,4,3,2,1 %</b> +/- MVA  Bonus Vesting schedule <b>10,20,30,40,50,60,70,80,90,100 %</b>  Optional Income Rider: STAIR (Stacked Accumulation Income Rider) available for an additional fee	<b>21-80</b> NQ & Q  IN: 21-75	<b>Not Avail. in:</b> CT,NM,NY  <b>7.00%</b> 21-74 <b>5.25%</b> 75-79 <b>3.50%</b> 80+  TRAIL COMMISSION <b>2.50%</b> 21-74 <b>1.88%</b> 75-79 <b>1.25%</b> 80+ <b>0.50%</b> years 2+  Chargeback at death: 100% first year
			S&P	CROCI Sectors III 5.5% VC	Momentum Asset Allocator 5.5% VC					
		APP Cap	3.75% Cap							
		APP Par	35% Par		60% Par					
		APP Spread		3.00% Spread						
		2 yr Par			80% Par					

<b>American Equity Investment Life Insurance Company</b> <i>West Des Moines, IA</i> <i>A.M. Best "A-" for financial strength</i>  10-AE-2773  	<b>Benefit Gold (ICC10IDX-110)</b> Flexible Premium Deferred Annuity  Max: 0-69 \$1,500,000. 70-74 \$1,00,000. 75-80 \$750,000  <b>5% Premium Bonus</b>  Effective 09/14/17  Cap Min. 1% Participation Rate Min. 25% Fee set at issue and for life of contract	<b>\$5,000 min NQ &amp; Q</b> Fixed Account <b>1.00%</b> (min. 1.25%)				1.00% on 87.50% of Premium, less withdrawals	<b>10%</b> of the Contract Value once annually, starting after the 1st contract year.  <i>Can annuitize for Contract Value after the first year for a Life option or for a period certain option which must be at least 2 times the remaining surrender charges.</i>  <b>Lifetime Income Benefit Rider</b>	<b>13.5,12.25,11,9.75,8.25,7,5.5,4,2.5,1 % (10 years)</b>  Nursing Home Benefit Ages 0-75: 100% Penalty-free Withdrawal after the 3rd contract year if confined in a Qualified nursing care center for at least 90 consecutive days. If confinement occurs in the 2nd or 3rd contract year than an annual 20% penalty-free withdrawal is allowed. Terminal Illness Rider (ages 0-75)  Death Benefit: Greater of the Contract Value or Minimum Guaranteed Surrender Value at death of owner or annuitant, whichever comes first.	<b>0-80</b> NQ & Q  <b>FL 0-64</b> NQ & Q	<b>Avail In:</b> AK,MN, NJ,NV,OH,OK,OR, PA,TX,UT, WA  <b>Option A</b> <b>Ages 0-75</b> <b>6.00%</b> Year 1 <b>1.00%</b> Year 2 <b>1.00%</b> Year 3  <b>Ages 76-80</b> <b>4.50%</b> Year 1 <b>0.75%</b> Year 2 <b>0.75%</b> Year 3  <b>Option U</b> <b>7.00%</b> ages 0-75 <b>5.25%</b> ages 76-80
			Cap	PR	Fee					
		S&P 500 Annual Mo. Averg.	2.00%	N/A	N/A					
		S&P 500 Annual Point-to-Point	2.00%	N/A	N/A					
		S&P 500 Monthly Point-to-Point	1.00%	N/A	0%					
		10-Year U.S. Treasury Bond	2.00%	N/A	N/A					
		S&P 500 Annual Mo. Averg.	N/A	25%	N/A					
		S&P 500 Annual Point-to-Point	N/A	15%	N/A					
		S&P 500 Performance Trigger	1.75%	N/A	N/A					
		Bond Yield	4.65%	N.A	2.00%					

<b>Integrity Life Insurance Company</b>  <i>A.M. Best "A+" S&amp;P "AAA"</i>  	<b>Indextra</b> Single Premium Deferred Annuity  Effective 01/15/18	<b>\$15,000 NQ &amp; Q</b> Max \$1,000,000 (0-75) \$500,000 (76+)				1% on 87.5% of premium  <b>GMAV 110%</b> <small>GMAV is premium, less withdrawals, withdrawal charges and rider charges (if applicable), multiplied by the guaranteed enhancement percentage. Benefit applies only one time at the end of the surrender term</small>	<b>10%</b> of the account value beginning immediately, available penalty free  Guaranteed Lifetime Withdrawal Benefit (Optional for a fee)	<b>9,8,5,8,7,6,5,4,3,2,1 %</b>  -Limited Life Expectancy -Confinement to Nursing home, hospital, or licensed health care facility  <b>Death Benefit:</b> Greater of the Account Value o	<b>18-85</b> NQ & Q	<b>Not Avail. In:</b> NY  <b>6.50%</b> 0-75 <b>5.00%</b> 76-85
			1 year	2 year	3 year					
		Fixed Rate	1.80%							
		S&P 500	3.75% Cap							
		GS Momentum Builder, Multi-Asset Class	60% Par	85% Par	105% Par					

Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission			
<b>American Equity Investment Life Insurance Company</b> <i>West Des Moines, IA</i> <i>A.M. Best "A-" for financial strength</i>  10-AE-2773  	<b>Foundation Gold</b> <i>(ICCIIDX3)</i> Flexible Premium Deferred Annuity  <b>7% Premium Bonus</b>  Max: 0-69 \$1,500,000. 70-74 \$1,00,000. 75-80 \$750,000  Effective 10/09/17	<b>\$5,000 min NQ &amp; Q</b> \$25 Additional premium Fixed Account <b>1.15%</b> (min. 1.00%)	1.00% on 87.50% of Premium, less withdrawals	<b>5%</b> of the Contract Value once annually, starting after the 1st contract year. Cumulative penalty free withdrawal up to 10%.  <b>Lifetime Income Benefit Rider Options included</b> <b>(Rates are higher if NO LIBR is elected)</b>	<b>9, 8.25, 7.25, 6.25, 5.25 , 4.25, 3.25, 2.25, 1, 0.5 %</b> <b>(10 years, +/- MVA)</b>  Bonus Vesting Schedule: 0,10,20,30,40,50,60,70,80,90,100%  Nursing Home Benefit Ages 0-75: 100% Penalty-free Withdrawal after the 3rd contract year if confined in a Qualified nursing care center for at least 90 consecutive days. If confinement occurs in the 2nd or 3rd contract year than an annual 20% penalty-free withdrawal is allowed. Terminal Illness Rider (ages 0-75) N/A in all states  Death Benefit: Greater of the Contract Value or Minimum Guaranteed Surrender Value at death of owner or annuitant, whichever comes first.	<b>0-80</b> NQ & Q	<b>Not available In:</b> CT,NY	<b>Option A</b> <b>Ages 0-75</b> <b>5.50%</b> Year 1 <b>1.00%</b> Year 2 <b>1.00%</b> Year 3 Additional premiums years 2-5: 3.20%  <b>Ages 76-80</b> <b>4.15%</b> Year 1 <b>0.75%</b> Year 2 <b>0.75%</b> Year 3 Additional premiums years 2-5: 2.40%  <b>Option U</b> <b>6.50%</b> ages 0-75 <b>4.90%</b> ages 76-80  (call for CA commissions)			
		Cap							PR	Fee	
		S&P 500 Annual Monthly Average							N/A	25%	N/A
		S&P 500 Annual Monthly Average							2.25%	N/A	N/A
		S&P 500 Annual Point-to-Point							N/A	15%	N/A
		S&P 500 Annual Point-to-Point							2.25%	N/A	N/A
		S&P 500 Monthly Point-to-Point							1.20%	N/A	0%
		10-Year U.S. Treasury Bond							2.25%	N/A	N/A
		S&P 500 Performance Trigger							2.00%	N/A	N/A
		Bond Yield							5.15%	N/A	2.00%
Volatility Control	N/A	N/A	3.75%								
<b>Lincoln Financial Group</b>  <i>A.M. Best "A+"</i> <i>S&amp;P "AA-"</i> <i>Fitch "A+"</i>  	<b>OptiPoint 10</b> Flexible Premium Deferred Annuity  <b>3.00% Premium Bonus Under \$100K</b>  <b>4.00% Premium Bonus Over \$100K</b> (For premium received in first 4 policy years)  Indexed Accounts tied to the performance of the S&P 500 Index. Effective 10/01/17	<b>\$10,000 NQ &amp; Q</b> <b>\$50 minimum additional premium</b> <b>\$1,000,000 Max</b> <b>Fixed Account:</b> Annually declared rate 1.50%  <b>2-Year Point-to-Point Indexed Account:</b> Indexed Interest Cap 6.00%* (3.00% min. Cap)  <b>2-Year Monthly Cap Indexed Account:</b> Monthly Indexed Cap 2.00%* (1.00% min. Cap)  <b>1-Year Performance Triggered Indexed Account:</b> Current Rate 2.50%* (1.25% min. Rate) N/A in WA	GMIR: 1.80% on 87.5% of premium(s) paid, less prior partial surrenders, accumulated at the guaranteed minimum fixed interest rate to the date of surrender (GMIR).	<b>10%</b> of accumulation value per policy year available after the 1 <sup>st</sup> year.  Withdrawals are taken first from the Fixed Account, then pro-rata from the indexed accounts.	<b>10,9,8,7,6,5,4,3,2,1 %</b> <b>(+/- MVA)</b>  Death Benefit: Equal to the greater of the Accumulation Value or the guaranteed minimum non-surrender value.  <i>Annuitization:</i> <i>After the 5<sup>th</sup> policy year for a minimum of 5 years or longer.</i>	<b>0-80</b> NQ & Q	<b>Not Available in:</b> AK,MN, NY,OR,UT	<b>6.00%</b> Ages 0-75 <b>3.95%</b> Ages 76-79 <b>1.75%</b> Age 80  Commission charge back at full or partial surrenders, death and annuitization in the first policy year. Months 1-6 100% Months 7-12 50%			
<b>OXFORD LIFE INSURANCE COMPANY</b> <i>A.M. Best "A-"</i>  	<b>Royal Select™</b> Single Premium Fixed Indexed Annuity  <b>8% Premium Bonus</b>  Effective 01/01/18	<b>\$20,000 min NQ &amp; Q</b> \$350,000 Maximum  <b>Fixed Account:</b> 1.70%  <b>Monthly Average Strategy:</b> Current Cap 2.80%  <b>Annual Point-to-Point Strategy:</b> Current Cap 2.80%	1.00% on 87.5% of premium	<b>10%</b> of the accumulated annuity value available after the 1 <sup>st</sup> year.  Systematic withdrawal of interest available at issue in the first year.  <b>Guaranteed Lifetime Withdrawal Benefit Rider</b> Can start after 1st year & age 50	<b>10,9,8,7,6,5,4,3,2,1%</b> <b>(+ or - MVA)</b>  Bonus Vesting 0,10,20,30,40,50,6,0,70,80,90,100 %  Home Health Care Benefit Nursing Home Benefit Terminal Illness Benefit (where avail)  Full Account Value at Death	<b>18-80</b>	<b>Not Avail. In</b> AL,CT,MS, MT,NY,VT, WV	<b>6.50%</b> Ages 18-75 <b>5.00%</b> Ages 76-80  Charge back at death first contract year, adjusted quarterly.			

<b>Allianz Life Insurance Company of North America</b> <i>A.M. Best "A+" for financial strength</i> Additional premium accepted through first 3 contract years Effective 01/03/18 	<b>Allianz 222</b> Single Premium Deferred Annuity	<b>\$20,000 min NQ &amp; Q</b> Fixed Account <b>1.50% (non-MVA 1.30%)</b>				1-3% on 87.50% of Premium State Variations apply call for details	<b>10%</b> of the premium paid available after year 1, as long as the money is withdrawn after the contract anniversary following the most recent premium payment Call for annuitization rules Death Benefit: Full accumulation value or guaranteed minimum value as lump sum. PIV value over 5 years (N/A in all states) Additional premium accepted through first 3 contract years	<b>10,10,10,8.75,7.50,6.25,5,3.75,2.50,1.25 %</b> (+/-MVA) <u>Protected Income Value (PIV)</u> 15% premium bonus Interest bonus equal to 50% of any earned fixe/index credit Income cannot start until after 10 contract years Income multiplier (N/A in all states) Nursing Home Benefit and Flexible Annuity Option Rider Flexible Withdrawal Rider Call for state availability	<b>0-80</b> NQ & Q	<b>Not Avail. in: NY</b>	<b>6.50%</b> 0-75 <b>4.50%</b> 76-80 <u>Option B</u> <b>4.25%</b> 0-75 <b>2.75%</b> 76-80 <b>0.50%</b> Trail years 2+ <u>Option C</u> <b>1.00%</b> 0-75 <b>0.75%</b> 76-80 <b>1.00%</b> Trail years 2+ Chargeback at death: 100% months 1-6, 50% months 7-12
	Nasdaq 100	1.50%	2.75%	N/A							
	S&P 500	1.50%	2.75%	N/A							
	Russell 2000	1.80%	2.75%	N/A							
	Blended with Spread	N/A	3.00%	N/A	2.50%						
	Bloomberg US Dymanic Balance II	N/A	3.25%	3.20%							
	PIMCO Tactical Balanced	N/A	3.00%	3.10%							

<b>Allianz Life Insurance Company of North America</b> <i>A.M. Best "A+" (Excellent) for financial strength</i> Additional premium accepted through first 3 contract years Effective 01/03/18 19575-11 	<b>Allianz 360<sup>SM</sup></b> Fixed Index Annuity with 360 Benefit rider	<b>\$20,000 min NQ &amp; Q</b> Fixed Account <b>1.90% (non-MVA 1.70%)</b>				1-3% on 87.50% of Premium for the first 10 contract years State Variations	<b>10%</b> of the premium paid available after year 1, as long as the money is withdrawn after the contract anniversary following the most recent premium payment <i>Can annuitize for full value with bonus after:</i> -year 5 for min. of 10 years -year 5 for 5 year payout of interest only then lump sum with full accumulation value	<b>10,10,10,8.75,7.50,6.25,5,3.75,2.50,1.25 %</b> (+/-MVA) <u>360 Rider Details:</u> Has an annual cost and must be elected at issue. Can cancel after the 5th contract year but will no longer receive interest bonuses or access to income withdrawal options from that point forward. Payout Option 1: Predictable Income Payout Option 2: Increasing Income Opportunity Other Features & Riders: Nursing Home Benefit and Flexible Annuity Option Rider Flexible Withdrawal Benefit Rider* Call for state availability & rider charges *At additional cost Death Benefit: Contracts accumulation value	<b>0-80</b> NQ & Q	<b>Not Avail. in: NY</b>	<b>6.50%</b> 0-75 <b>4.50%</b> 76-80 <u>Option B</u> <b>4.25%</b> 0-75 <b>2.75%</b> 76-80 <b>0.50%</b> Trail years 2+ <u>Option C</u> <b>1.00%</b> 0-75 <b>0.75%</b> 76-80 <b>1.00%</b> Trail years 2+ Commission subject to B/D approval Chargeback at Death: 100% months 1-6 50% months 7-12	
	C54370 R95316	Nasdaq 100	2.00%	3.75%	N/A							
		S&P 500	2.00%	3.75%	N/A							
		Russell 2000	2.10%	3.75%	N/A							
		Blended	N/A	4.25%	N/A							2.00%
		Bloomberg US Dymanic Balance II	N/A	4.60%	1.95%							
		PIMCO Tactical Balanced	N/A	4.35%	1.85%							

**A 25% interest bonus of any credited interest until lifetime withdrawals begin or until 360 Benefit Rider is terminated, whichever comes first.**

The bonus is subject to a 10-year vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11th contract year, when 100% will be vested. If you surrender your contract before the 11th contract year, you will lose the unvested bonus. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. During the first 10 contract years, we will apply a surrender charge and unvested bonus reduction if you partially or fully surrender your contract. The same would apply if you begin annuitization, which means receiving regular annuity payments over a specified period of time, prior to the sixth contract year (or for fewer than 10 years). These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal (your premium).

The Blended Index is comprised of Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (20% Index), and Russell 2000® Index (10%) Standard & Poor's 500® Index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors. "Standard & Poor's", "S&P", "S&P 500", "Standard & Poor's 500", and "500" are trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by Allianz Life Insurance Company of North America. The product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.


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<p><b>FIDELITY &amp; GUARANTY LIFE</b> <i>A.M. Best "B++"</i></p> <p>Effective 12/01/17</p> 	<p><b>Prosperity Elite 10</b> Single Premium Index Annuity <b>3% Bonus with Enhancement Package (EP) ages 0-75</b> (1.50% Bonus 76+)</p> <p><b>6% Bonus with Protection Package (PP) ages 0-75</b> (3.00% Bonus 76+) <u>AK,CA,DE,FL,MA,MN,NV,OH,OK,OR,PA,SC,TX,UT,W</u> <u>A</u> <b>(EP): 2.00%</b> 0-75, <b>1.00%</b> ages 76+ <b>(PP): 5.00%</b> 0-75, <b>2.50%</b> ages 76+</p>	<p><b>\$10,000 min NQ &amp; Q</b> \$1,000,000 Max. <b>Fixed Interest Rate</b> Interest rate 1.00%</p> <p><b>1 Year Monthly Point-to-Point</b> Monthly Cap 1.50% (min. 1%)</p> <p><b>1 Year Annual Point-to-Point</b> Annual Cap 3.25% (min. 3%)</p> <p><b>1 Year Monthly Average</b> Annual Cap 3.75% (min. 3%)</p> <p><b>Gold 1 Year Point-to-Point</b> Annual Cap 3.75%</p> <p><b>Point-to-Point fixed rate on Index Gain</b> Interest Rate 3.00% (min. 1%) <b>Barclay's Trailblazer Sectors 5</b> 2 year Spread 0.00%</p>	<p>1-3% on 87.5% of Premium</p>	<p><b>10%</b> of the Vested Account Value as of the prior anniversary year after the first contract year.</p> <p>Nursing Home Rider Terminal Illness Rider Home Health Care Rider</p> <p><b>(PP) Guaranteed Min. Withdrawal Benefit:</b> Factor based on age multiplied by greater of:</p> <ol style="list-style-type: none"> <li>1) Premium + 18% Bonus</li> <li>2) Premium growing at 6.50% compounded for no more than 10 years</li> <li>3) Vested Account Value</li> <li>4) Min. Guarantee Surrender Value</li> </ol> <p>Protection against Impairment also avail. on rider</p>	<p><b>12,11,10,9,8,7,6,5,4,3%</b> <u>AK,CA,DE</u> <u>(FL65+),MA,MN,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA</u> <b>9,9,8,7,6,5,4,3,2,1%</b></p> <p><b>*Bonus Vesting Schedule</b> <b>10,20,30,40,50,60,70,80,90,100%</b> Annuitization After the 5th contract year for full vested value.</p> <p><b>(EP) Death Benefit:</b> Greater of: - Account Value -Min. Guaranteed Surrender Value -Premium + bonus growing at 5% simple interest up to 10 years or age 85, whichever first</p> <p><b>(PP) Death Benefit:</b> Greater of: - EP calculations for death benefit</p>	<p><b>0-85</b> NQ <b>18-85</b> Q</p>	<p><b>All Except:</b> AL,CT,MS, NY</p> <p>State Variations: AZ,ID,MD, NC,PA</p>	<p>0-75 <b>8.00%</b> 76-80 <b>6.00%</b> 81-85 <b>4.00%</b></p> <p>Commission chargeback at death 100% first year.</p>
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<p><b>AMERICAN GENERAL LIFE INSURANCE GROUP</b> <i>A.M. Best "A" S&amp;P "A+"</i></p> 	<p><b>Power 10 Protector</b> Single Premium Index Annuity \$1,000,000 Max Effective 10/16/17</p>	<p><b>\$25,000 min NQ &amp; Q</b> Fixed Rate: 1.75% Rate</p> <table border="1" data-bbox="472 617 840 1063"> <tr> <td></td> <td>&lt;\$100K</td> <td>\$100,000+</td> </tr> <tr> <td>S&amp;P Annual Point-to-Point</td> <td>4.00% Cap</td> <td>5.00% Cap</td> </tr> <tr> <td>Merrill Lynch Strategic Balanced Index:* Annual Point-to-Point</td> <td>2.90% Spread</td> <td>1.50% Spread</td> </tr> <tr> <td>Merrill Lynch Strategic Balanced Index:* 2 year Point-to-Point</td> <td>1.50% Spread (1.80% for 2 yr term)</td> <td>0.50% Spread (0.50% for 2 yr term)</td> </tr> <tr> <td>PIMCO 2yr Point to-point</td> <td>4.45% Spread</td> <td>3.15% Spread</td> </tr> </table>		<\$100K	\$100,000+	S&P Annual Point-to-Point	4.00% Cap	5.00% Cap	Merrill Lynch Strategic Balanced Index:* Annual Point-to-Point	2.90% Spread	1.50% Spread	Merrill Lynch Strategic Balanced Index:* 2 year Point-to-Point	1.50% Spread (1.80% for 2 yr term)	0.50% Spread (0.50% for 2 yr term)	PIMCO 2yr Point to-point	4.45% Spread	3.15% Spread	<p>1.00% on 87.5% of Premium</p>	<p><b>10%</b> Of prior anniversary value, available after the first contract year.</p> <p>Terminal Illness Rider Extended Care Rider Activities of Daily Living Rider (N/A in all states)</p>	<p><b>10,9,8,7,6,5,4,3,2,1%</b> (+/- MVA)</p> <p>Full Account Value at Death</p>	<p><b>0-75</b></p>	<p><b>Not Avail in:</b> NY</p> <p>Merrill Lynch Index not avail in: NJ,NH,NV, MO</p>	<p><b>7.00%</b> 0-70 <b>5.00%</b> 71-75</p> <p><b>Option 2</b> <b>4.25%</b> ages 0-70 <b>2.25%</b> ages 71-75 <b>0.50%</b> Trail years 2+</p> <p><b>Option 3</b> <b>1.75%</b> ages 0-75 <b>1.00%</b> Trail years 2+</p> <p>Commission chargeback at death 100% first year.</p>
	<\$100K	\$100,000+																					
S&P Annual Point-to-Point	4.00% Cap	5.00% Cap																					
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<p><b>ATHENE ANNUITY &amp; LIFE ASSURANCE COMPANY (Athene-IA)</b> <i>A.M. Best "A" Fitch "A-"</i></p> 	<p><b>Ascent Pro 10 Bonus</b> Single Premium Deferred Annuity <b>1.00% Premium Bonus</b> Effective 08/14/17</p> <p>**\$5,000 Min in: AK,CT,HI,MN,NJ,OR,PA, TX,UT,WA</p>	<p><b>\$10,000** min NQ &amp; Q</b> <b>\$1,000,000 max</b> without approval <b>Fixed Account :</b> Rate: 1.05%</p> <p><b>S&amp;P 500</b> Monthly Sum: Cap 1.30% Point-to-Point: Cap 2.75% (bailout 1.00%) <b>S&amp;P 500 Daily Risk Control 5%</b> 1 Year Participation Rate 50% <b>Morningstar Dividend Yield</b> <b>Focus Target Vol 5 -</b> 1 year Par Rate 45% 2 year Par Rate 55% <b>BNP Paribas Multi-Asset Diversified 5</b> 1 year Par Rate 50% 2 year Par Rate 75% <b>Janus SG Market Consensus</b> 1 year Par Rate 30% 2 year Par Rate 60%</p>	<p>1-3% on 87.50% of Premium</p>	<p><b>10%</b> of accumulation value After the first year.</p> <p>Confinement Waiver Terminal Illness Waiver</p> <p>Death Benefit: Contracts accumulation value, including both vested &amp; unvested premium bonus</p>	<p><b>Pro 10 Bonus :</b> <b>10,10,10,10,9,8,7,6,5,4 %*</b> (+/- MVA: Call for state details)</p> <p>Bonus Vesting Schedule (in %): 0,0,0,0,0,0,20,40,60,80,100*</p> <p>*PRO 10 BONUS SELECT, BONUS 2.0 .ALL HAVE STATE DIFFERENCES PLEASE CALL FOR FULL DETAILS</p> <p><b>Income Rider Included for a Fee</b></p>	<p><b>0-80</b> NQ &amp; Q <u>MANY STATE VARIATIONS. PLEASE CALL FOR DETAILS</u></p>	<p><b>Not Avail. in:</b> NY</p>	<p><b>Option 1</b> <b>6.50%</b> 0-70 <b>6.00%</b> 71-75 <b>5.00%</b> 76+</p> <p><b>Option 2</b> Call for details</p> <p><b>Option 3</b> <b>1.00%</b> 0-70, Trail 0.0833%/month <b>0.90%</b> 71-75 Trail 0.075%/month <b>0.75%</b> 76-80 Trail 0.0625%/month</p> <p>Chargeback at death: 100% months 1-6, 50% months 7-12</p>
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<p><b>ATHENE ANNUITY &amp; LIFE ASSURANCE COMPANY (Athene-IA)</b></p> <p><i>A.M. Best "A" Fitch "A-"</i></p>	<p><b>Performance Elite 10 Plus</b></p> <p>Single Premium Deferred Annuity</p> <p><b>10 Plus: 9%</b> (6% CA) <b>10 Select Plus: 6%</b> <b>10 Pro Plus: 7%</b></p> <p><b>Premium Bonus</b> (versions depend on state)</p> <p>Effective 12/01/17</p>	<p><b>\$10,000* min NQ &amp; Q</b> *\$5,000 Min. CT,MN,NJ,OR,PA,TX,WA <b>\$1,000,000 max</b> without approval</p> <p><b>Fixed Account:</b> 1 year rate: 1.40% <b>S&amp;P 500</b> Point-to-Point Annual Cap 4.00% Monthly Sum: Cap 1.65%</p> <p><b>S&amp;P 500 Daily Risk Control 2 8%</b> 1 year Par Rate 45% 2 year Spread Rate 3.50%</p> <p><b>MorningStar Div.Yield Focus Target Vol. 5 Index</b> 1 year Par Rate 60% 2 year Par Rate 75%</p> <p><b>BNP Paribas Multi-Asset Div 5 Index</b> 1 year Par Rate 70% 2 year Par Rate 100%</p> <p><b>Ianus SG Market Consensus Index</b> 1 year Par Rate 50% 2 year Par Rate 80%</p>	<p>1-3% on 87.50% of Premium</p>	<p><b>10%</b> of accumulation value during the first year. <b>Cumulative up to 20%.</b></p> <p>Confinement Waiver Terminal Illness Waiver</p> <p><b>Return of Premium</b> available after the 4th contract year</p> <p>Death Benefit: Contracts accumulation value, including both vested &amp; unvested premium bonus</p>	<p><b>Elite 10 Plus : 12,12,12,11,10,9,8,7,6,4 %*</b> (+/- MVA: N/A in MD,MN,PA,WA)</p> <p>Bonus Vesting Schedule (in %): 0,0,0,0,0,0,20,40,60,80,100*</p> <p>*ELITE 10 SELECT, ELITE 10 PRO ALL HAVE STATE DIFFERENCES PLEASE CALL FOR FULL DETAILS</p> <p>Nursing Home Benefit and Flexible Annuity Option Rider Call for state availability</p> <p>0.95% Rider charge for Plus Contracts (Plus = higher bonus, ROP and Cumulative withdrawals)</p>	<p><b>0-78</b> NQ &amp; Q <u>MANY STATE VARIATIONS. PLEASE CALL FOR DETAILS</u></p>	<p><b>Not Avail. in: NY</b></p>	<p><b>6.50%</b> 0-70 <b>6.00%</b> 71-75 <b>5.00%</b> 76-78</p> <p><b>Option 2</b> Call for details</p> <p><b>Option 3</b> <b>1.00%</b> 0-70, Trail 0.0833%/month <b>0.90%</b> 71-75 Trail 0.075%/month <b>0.75%</b> 76-78 Trail 0.0625%/month</p> <p>Chargeback at death: 100% months 1-6, 50% months 7-12</p>										
<p><b>NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH)</b></p> <p><i>A.M. Best "A+" S&amp;P "AA-"</i></p> <p>Effective 12/01/17</p>	<p><b>Charter Plus 10</b> FlexiblePremium</p> <p><b>7% Bonus</b> (\$75,000+) <b>5% Bonus</b> (&lt;\$74,999) Bonus applied for payments in first 7 years Index</p>	<p><b>\$20,000 min NQ &amp; Q</b></p> <p><b>Declared Rate Strategy:</b> Annually Declared Interest rate 0.80%</p> <table border="1"> <tr> <td>Crediting</td> <td>0-\$74,999</td> <td>\$75,000+</td> </tr> </table>	Crediting	0-\$74,999	\$75,000+	<p>1.00% on 87.5% of Purchase Payments less any withdrawals</p>	<p><b>10%</b> of the Accumulation Value available after the first contract year.</p> <p><i>Can annuitize for full value after: -year 1 for min. of Life option OR -year 5 for 5 year certain</i></p>	<p><b>9,8.5,7.5,6.5,5.5,4.5,3.5,3,2 ,1,0 %</b> (+/- MVA)</p> <p>Bonus Recapture schedule <b>90,85,80,70,60,50,40,30,20,10 %</b></p> <p>Nursing Home Confinement Rider. Confinement must begin after the 1st contract anniversary and must be confined for at least 90 consecutive dates. Full account value available</p> <p>Full Account Value at Death</p>	<p><b>0-79</b> NQ &amp; Q</p>	<p><b>Avail. Only In:</b> AK,DE,HI, MN,MO,NV, OH,OK,OR, PA,SC,TX, UT,VA,WA</p>	<p><b>7.00%</b> 0-75 <b>5.25%</b> 76-79</p> <p><b>Option B</b> <b>5.50%</b> 0-75 <b>4.125%</b> 76-79 0.25% years 2+</p> <p><b>Option C</b> <b>4.00%</b> 0-75 <b>3.00%</b> 76-79 0.50% years 2+</p> <p><b>Option D avail.</b></p> <p>Charge back at Death. First 6 months: 100% Second 6 months: 50%</p>							
Crediting	0-\$74,999	\$75,000+																
<p><b>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX</b></p> <p><i>A.M. Best "A" S&amp;P "A"</i></p> <p>Index Dates: 1st, 8th, 16th and 24th of each month</p>	<p><b>Strategy Indexed Annuity PLUS 7 year</b> Equity Index Annuity single premium</p> <p><b>1.00% Premium Bonus</b></p> <p>Issue dates: 1st, 8th, 16th &amp; 24th of the month</p> <p>Effective 01/01/18</p>	<p><b>\$10,000 min NQ &amp; \$5,000 Q</b> \$1,00,000 Max.</p> <p>Strategies</p> <table border="1"> <tr> <td>Declared Rate</td> <td>2.55%</td> </tr> <tr> <td>1 Year Performance</td> <td>3.85% Rate</td> </tr> <tr> <td>1 Year Monthly Sum</td> <td>1.80% Cap</td> </tr> <tr> <td>1 Year: 100% Par.</td> <td>4.25% Cap</td> </tr> <tr> <td>1 Year: 50% Par.</td> <td>11.45% Cap</td> </tr> </table>	Declared Rate	2.55%	1 Year Performance	3.85% Rate	1 Year Monthly Sum	1.80% Cap	1 Year: 100% Par.	4.25% Cap	1 Year: 50% Par.	11.45% Cap	<p>1-3% on 87.5% of Premium</p>	<p><b>10%</b> of the Vested Account Value available after the first contract year.</p> <p>Confinement Rider Terminal Illness Rider Disability Rider</p> <p><b>Income Riders:</b> Lifetime Income (Fixed) Lifetime Income (Fixed + Interest)</p>	<p><b>7,6,5,4,3,2,1 %</b> (+/- MVA)</p> <p>Death Benefit: Full Account Value i</p>	<p><b>0-80</b> NQ &amp; Q</p>	<p><b>Avail. in all states</b></p>	<p><b>5.00%</b> Ages 0-75 <b>4.00%</b> Ages 76-80</p> <p>Chargeback at Death: 100% first year</p>
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Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission																																					
<b>RELIANCE STANDARD LIFE INSURANCE COMPANY</b>  <i>A.M. Best "A+"</i>  	<b>The Keystone™ 7 Index Annuity</b>  Single Premium Deferred Annuity  Index Strategies are tied to the S&P 500  Effective 12/18/17	<b>\$10,000 min NQ &amp; Q</b> Min of \$5,000 per strategy  <b>Fixed Account:</b> 1st Year Interest Rate 2.65% (min. 1%)  <b>Annual Point-to-Point:</b> Current Cap 5.15% (min. 2%)  <b>Monthly Averaging:</b> Current Cap 5.65% (min. 2%)  <b>Annual Point-to-Point:</b> Participation Rate 48%	Guaranteed Min. Annuity 1.00% on 100% of premium  Or  1.00% on 87.5% of Premium	<b>10%</b>  Of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges.  Systematic withdrawals available in the first year on the Fixed Interest Strategy.  <i>Annuitization:            After the 5th year for 6 years or more.</i>	<b>9,8,7,6,5,4,3</b>  <b>Confinement Waiver:</b> Ages 0-74 at issue: Up to 25% of your annuity value penalty free in each year that you are confined. Annuitant must be confined for 90 consecutive days starting after the first contract year.  <b>Terminal Illness Waiver</b> Death Benefit: Death of Annuitant- Full account value Death of Owner who is not annuitant- Annuity value or Guaranteed minimum value less any applicable surrender charges.	<b>0-85</b> NQ & Q	<b>Not Avail.</b> <b>In:</b> AL,MT,NY  NJ: does not have participation strategies.	<b>4.50%</b> 0-80 <b>2.70%</b> 81-85  <i>Trail A</i> 2.75% 0-75 year 1 0.315% year 2+  1.65% 76-85 year 1 0.189% year 2+  Charge back at Death. First 6 months: 100% Second 6 months: 50%																																					
		<b>\$20,000 min NQ &amp; Q</b>  Index                      Crediting                      <\$249,999    \$250,000+  <table border="1"> <tr> <td>Fixed Account</td> <td>Rate</td> <td>1.40%</td> <td>1.55%</td> </tr> <tr> <td>S&amp;P 500</td> <td>MPP Cap</td> <td>1.30%</td> <td>1.40%</td> </tr> <tr> <td>S&amp;P 500</td> <td>APP Cap</td> <td>3.50%</td> <td>3.85%</td> </tr> <tr> <td>S&amp;P 500</td> <td>APP Par Rate</td> <td>35%</td> <td>35%</td> </tr> <tr> <td>S&amp;P MARC 5% ER</td> <td>APP Index Margin</td> <td>3.30%</td> <td>2.45%</td> </tr> <tr> <td>S&amp;P 500- 5% Volatility App Threshold Par</td> <td>Threshold</td> <td>8%</td> <td>8%</td> </tr> <tr> <td>S&amp;P 500- 5% Volatility App Threshold Par</td> <td>Base Par Rate</td> <td>20%</td> <td>30%</td> </tr> <tr> <td>S&amp;P 500- 5% Volatility App Threshold Par</td> <td>Enhanced Par Rate</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>S&amp;P 500- 5% Volatility</td> <td>APP Index Margin</td> <td>4.65%</td> <td>4.10%</td> </tr> <tr> <td>S&amp;P 500- 8% Volatility</td> <td>2 yr PTP Index Mar</td> <td>5.90%</td> <td>5.30%</td> </tr> </table>							Fixed Account	Rate	1.40%	1.55%	S&P 500	MPP Cap	1.30%	1.40%	S&P 500	APP Cap	3.50%	3.85%	S&P 500	APP Par Rate	35%	35%	S&P MARC 5% ER	APP Index Margin	3.30%	2.45%	S&P 500- 5% Volatility App Threshold Par	Threshold	8%	8%	S&P 500- 5% Volatility App Threshold Par	Base Par Rate	20%	30%	S&P 500- 5% Volatility App Threshold Par	Enhanced Par Rate	100%	100%	S&P 500- 5% Volatility	APP Index Margin	4.65%	4.10%	S&P 500- 8% Volatility
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<b>GLOBAL ATLANTIC FINANCIAL GROUP</b>  <i>A.M. Best "A-" for financial strength</i>  	<b>Choice Accumulation<sup>SM</sup></b> Single Premium  Effective 01/16/18	<b>\$25,000 Min NQ &amp; Q</b> \$1,000,000 Max 0-80, \$500,000 81-85  Strategies                      Low/High band  <table border="1"> <tr> <td>3 yr ARMOUR II w/ Spread</td> <td>0.00%</td> </tr> <tr> <td>2 yr Black Rock Diversa w/ Spread</td> <td>0.00%</td> </tr> <tr> <td>Monthly point-to-point Cap</td> <td>2.00%</td> </tr> <tr> <td>Annual Point-to-point Cap</td> <td>4.85%</td> </tr> <tr> <td>Fixed Account</td> <td>2.45%</td> </tr> </table>	3 yr ARMOUR II w/ Spread	0.00%	2 yr Black Rock Diversa w/ Spread	0.00%	Monthly point-to-point Cap	2.00%	Annual Point-to-point Cap	4.85%	Fixed Account	2.45%	1.00% on 87.5% of Purchase Payments less any withdrawals	<b>10%</b>  of the beginning of year contract value available after the first contract year.  Nursing Home Waiver Terminal Illness Waiver  Full Account Value at Death	<b>9,8,7,6,5,4,3,%</b> (+/- MVA)	<b>50-85</b>	<b>Not Avail.</b> <b>In:</b> NY	<b>5.00%</b> 50-80 <b>2.75%</b> 81-85  <b>Option B:</b> 3.00% 50-80 1.75% 81-85 Trail 0.40% Yrs 2+  <b>Option C:</b> 1.50% 50-80 1.00% 81-85 Trail 0.75% Yrs 2+  Chargeback at death 100% months 1-12.																											
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<b>GREAT AMERICAN LIFE</b>  <i>A.M. Best "A (Excellent)" for financial strength**</i> COM09030	<b>American Legend III</b>  Flexible Purchase Payments  Max Premium: \$1,000,000 max (18-75) \$750,000 max (76-79)   \$500,000 max (80-85)  Rates Effective 12/21/17 and are subject to change at any time	<b>\$10,000 min NQ &amp; Q</b> Additional Premium: \$2,000 Q & \$5,000 NQ  <b>Declared Rate Strategy:</b> Rate 2.40%  <b>S&amp;P 500 1-Year Point-to-Point</b> Cap 5.40% (min. 1%)  <b>iShares U.S. Real Estate Point-to-Point :</b> Cap 6.50%  <b>S&amp;P 500 1-Year Monthly Sum</b> Monthly Cap 2.25% (min. 1%)  <b>GLD 1-Year Point-to-Point</b> Cap 6.00% (min. 1%)  <b>S&amp;P 500 Risk Control Point-to-Point</b> Par 65%  <b>S&amp;P US Retiree Spending Point-to-Point :</b> Par 70%	1.00% on 100% of Purchase Payments, less gross withdrawals, less early withdrawal charges that would apply to full Surrender	<b>10%</b>  of the Account Value as of the prior Contract Anniversary (plus any purchase payments received) available after the first contract year.  Withdrawals will be taken first from the Purchase Payment Account, then from funds in the Declared Rate Strategy. (Min. withdrawal: \$500. Min Account Value after withdrawal: \$5,000)	<b>9,8,7,6,5,4,3 %</b>  Long Term Care Waiver Surrender charges waived if owner is confined to hospital/nursing home for 90 days, confinement begins after 1 <sup>st</sup> contract year. Not available in all states. Some restrictions apply. Call for details.  <b>Terminal Illness Waiver (not available in all states)</b>  <b>Optional Riders:</b> IncomeSecure Rider IncomeSustainer Plus Income Enhancer  <b>Death Benefit:</b> Greater of the Account Value or the GMSV will be paid at death of owner. <i>Can annuitize after year 1 for min. of 5 years, or for life</i>	<b>18-85</b> Q  <b>0-85</b> NQ  <b>18-75</b> Inherited IRA	<b>All Except:</b> NY  Commission charge back at death 50% in 1 <sup>st</sup> 6 months.  <u>Trail 40.50 &amp; 60% available.</u> <u>Call for details.</u>	<b>4.75%</b> 0-75 <b>2.75%</b> 76-85  Mod 3 3.25% 0-75 2.10% 76-85 1.50% year 2 1.00% year 3  <u>Trail 25</u> 3.95% 0-75 2.50% 76-85 <b>0.25%</b> Trail years 2+  <u>Trail 75</u> 1.35% 0-75 1.00% 76-85 <b>0.75%</b> Trail years 2+										
			<b>The Standard</b>  <i>A.M. Best "A" S&amp;P "A+" Moody's "A1" Fitch "AA-"</i> Effective 01/01/2007	<b>\$15,000 min \$1,000,000 max NQ &amp; Q</b> <b>ISA 5</b> <b>Fixed Interest Account</b> Current rate 2.00% <b>Annual Point-to-Point, Annual Reset</b> <\$100K: <b>4.50%</b> \$100K+: <b>5.00%</b>  <b>ISA 7</b> <b>Fixed Interest Account</b> Current rate 2.00% <b>Annual Point-to-Point, Annual Reset</b> <\$100K: <b>4.75%</b> \$100K+: <b>5.25%</b>  <b>ISA 10</b> <b>Fixed Interest Account</b> Current rate 2.00% <b>Annual Point-to-Point, Annual Reset</b> <\$100K: <b>4.75%</b> \$100K+: <b>5.25%</b>	<b>Index 1.00%</b> On 87.5% of Premiums  <b>Guaranteed min. Accumulation Benefit:</b>  <b>ISA 5</b> <b>105%</b>  <b>ISA 7</b> <b>107%</b>  <b>ISA 10</b> <b>110%</b>	<b>10%</b>  free annual withdrawals available after the first contract year	<b>5 Year:</b> 7,6,5,4,2 % (+/- MVA)  <b>7 Year:</b> 7,6,5,4,3,2,1 % (+/- MVA)  <b>10 Year:</b> 8,7,6,5,4,3,2,1,0,9,0% (+/- MVA for 10 years)  <i>Nursing Home waiver:</i> Available after first contract year. Must be confined to nursing home residence for 30 consecutive days or incur a terminal condition. (Call for state availability)  <i>Annuitization</i> <i>After year 1 for 5 years or longer</i> <b>Full Value at Death</b>	0-90 NQ & Q  <b>ISA 10</b> 0-80 NQ & Q	<b>Not Available in:</b> NY  ISA 10 not available in: CA,MN, MO,TX,WA	<b>ISA 5</b> <b>3.00%</b> 0-80 <b>1.50%</b> 81-85 <b>1.35%</b> 86-90  <b>ISA 7</b> <b>4.00%</b> 0-80 <b>2.00%</b> 81-85 <b>1.45%</b> 86-90  <b>ISA 10</b> <b>5.00%</b> 0-80  <i>*Trail Options available</i> Charge back at death if issue age is 86-90. First 6 months: 100% Second 6 months: 50%								
<b>GREAT AMERICAN LIFE</b>  <i>A.M. Best "A (Excellent)" for financial strength**</i> COM09030	<b>American Landmark 5</b>  Single Purchase Payments (Subsequent purchase payments allowed in first 2 months)  Max Premium: \$1,000,000 max (18-75) \$750,000 max (76-79)   \$500,000 max (80-85)  Effective 12/21/17	<b>\$10,000 min NQ &amp; Q</b>	1.00% on 87.5% of Purchase Payments, less gross withdrawals, less early withdrawal charges that would apply to full Surrender	<b>10%</b>  of the Account Value as of the prior Contract Anniversary (plus any purchase payments received) available after the first contract year.	<b>9,8,7,6,5%</b> (+/- MVA)  <b>Terminal Illness Waiver Extended Care Waiver (not available in all states)</b>  <b>Death Benefit:</b> Greater of the Account Value or the GMSV will be paid at death of owner.  <i>Can annuitize after year 1 for min. of 5 years, or for life</i>	<b>18-89</b> Q  <b>0-89</b> NQ  <b>18-75</b> Inherited IRA  <b>0-75</b> Inherited Non-Qualified	<b>All Except:</b> NY  Commission charge back at death 50% in 1 <sup>st</sup> 6 months.  <u>Trail 40 &amp; 60% available.</u> <u>Call for details.</u>	<b>3.75%</b> 0-75 <b>2.75%</b> 76-85 <b>1.75%</b> 86-89  <u>Trail 25</u> 2.75% 0-75 1.90% 76-85 1.25% 86-89 <b>0.25%</b> Trail years 2+  <u>Trail 50</u> 1.95% 0-75 1.25% 76-85 0.80% 86-89 <b>0.50%</b> Trail years 2+										
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iShares U.S. Real Estate Annual Pt. to Pt.	6.00% Cap	6.25% Cap																






Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission			
<b>RELIANCE STANDARD LIFE INSURANCE COMPANY</b>  <i>A.M. Best "A+"</i>	<b>The Keystone™ 5 Index Annuity</b>  Single Premium Deferred Annuity  Index Strategies are tied to the S&P 500  Effective 12/18/17	<b>\$10,000 min NQ &amp; Q</b> Min of \$5,000 per strategy  <b>Fixed Account:</b> 1st Year Interest Rate 2.60% (min. 1%)  <b>Annual Point-to-Point:</b> Current Cap 4.65% (min. 2%)  <b>Monthly Averaging:</b> Current Cap 5.15% (min. 2%)  <b>Annual Point-to-Point</b> Participation Rate 44%	Guaranteed Min. Annuity 1.00% on 100% of premium  Or  Non Forfeiture Rate: 1.00% on 87.5% of Premium	<b>10%</b>  Of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges.  Systematic withdrawals available in the first year on the Fixed Interest Strategy.  <i>Annuitization: After the 5th year for 6 years or more.</i>	<b>9,8,7,6,5 %</b>  <b>Confinement Waiver:</b> Ages 0-74 at issue: Up to 25% of your annuity value penalty free in each year that you are confined. Annuitant must be confined for 90 consecutive days starting after the first contract year.  <b>Terminal Illness Wavier</b>  Death Benefit: Death of Annuitant- Full account value Death of Owner who is not annuitant- Annuity value or Guaranteed minimum value less any applicable surrender charges.	<b>0-85</b> NQ & Q	<b>Not Avail.</b>  <b>In:</b> AL,MT, NY  NJ: does not have participation strategies.	<b>3.25% 0-80</b> <b>1.95% 81-85</b>  Trail A 1.75% 0-75 year 1 0.27% year 2+  1.05% 76-85 year 1 0.162% year 2+  Charge back at Death. First 6 months: 100% Second 6 months: 50%			
		<b>\$25,000 Min NQ &amp; Q</b> \$1,000,000 Max (ages 0-80) \$500,000 Max (ages 81-85)  Strategies Cap/Spread							1.00% on 87.5% of Purchase Payments less any withdrawals  Or  GMAV at 0.75%	<b>10%</b>  of the beginning of the year Value available after the first contract year.  Any withdrawal terminates the GMAV value  Nursing Home Waiver Terminal Illness Waiver	<b>9,8,7,6,5,0%</b> (+/- MVA)  Full Account Value at Death
<table border="1"> <tr> <td>3 yr ARMOUR II w/ Spread</td> <td>1.00%</td> </tr> <tr> <td>2 yr Black Rock Diversa w/ Spread</td> <td>0.50%</td> </tr> <tr> <td>Monthly point-to-point Cap</td> <td>1.85%</td> </tr> <tr> <td>Annual Point-to-point Cap</td> <td>4.60%</td> </tr> <tr> <td>Fixed Account</td> <td>2.30%</td> </tr> </table>	3 yr ARMOUR II w/ Spread	1.00%	2 yr Black Rock Diversa w/ Spread	0.50%	Monthly point-to-point Cap	1.85%	Annual Point-to-point Cap	4.60%			
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**Annuity/LTC Hybrids**





<b>GLOBAL ATLANTIC FINANCIAL GROUP</b>  <i>A.M. Best "A-"</i>  <b>LTC/Annuity Combo</b>	<b>ForeCare<sup>SM</sup></b>  Single Premium tax-deferred annuity with qualified long term care benefits  Simplified Underwriting!	<b>\$35,000* min Single &amp; Joint</b> \$400,000 Max Single. \$600,000 Joint <b>Non-Qualified funds only</b> *OR: Standard \$60K single & \$70K joint Premier: \$40K single & \$50K joint **Call for VT & WI premiums  <b>Under \$200K:</b> First Year Interest Rate <b>2.25%</b>  <b>Over \$200K:</b> First Year Interest Rate <b>2.50%</b>  <b>Premier = 3x Account Value</b> <b>Standard = 2x Account Value for LTC</b> Effective 07/18/15	<b>1.00%</b>  of the beginning of the year Contract Value may be withdrawn each year. Long Term care benefit claims will reduce the amount available for the 10% Free Withdrawals.  Optional Nonforfeiture Benefit Rider  Optional Inflation Protection Rider	<b>10%</b>  of the beginning of the year Contract Value may be withdrawn each year. Long Term care benefit claims will reduce the amount available for the 10% Free Withdrawals.  Optional Nonforfeiture Benefit Rider  Optional Inflation Protection Rider	<b>8,8,7,6,5,4,3,2,1%</b>  Single Life	<b>50-80</b> NQ	<b>Not Avail. in:</b> CT,NY	<b>6.00% Ages 50-75</b> <b>3.00% Ages 76-80</b>					
					<table border="1"> <tr> <th>Rating</th> <th>Accelerated Benefit</th> <th>Extended Benefit</th> <th>Total Duration</th> </tr> <tr> <td>Standard</td> <td>36 Months</td> <td>36 Months</td> <td>72</td> </tr> <tr> <td>Premier</td> <td>24 Months</td> <td>48 Months</td> <td>72</td> </tr> </table>				Rating	Accelerated Benefit	Extended Benefit	Total Duration	Standard
Rating	Accelerated Benefit	Extended Benefit	Total Duration										
Standard	36 Months	36 Months	72										
Premier	24 Months	48 Months	72										

**Fixed Products and Annuity/LTC Hybrids**

<p><b>OneAmerica Company</b>  <b>The State Life</b>  <i>A.M. Best "A+" (Superior)</i>  <i>Standard &amp; Poor's "AA" (Very Strong)</i></p> <p><b>LTC/Annuity Combo</b></p> 	<p><b>Indexed Annuity Care</b></p> <p>Single Premium Indexed Annuity</p> <p>Minimal number of health questions on application.  <b>No phone call.</b></p>	<p><b>\$50,000 NQ &amp; Q NQ Fund = tax free benefit* \$500,000 Max</b></p> <p><b>Fixed Account:</b> Interest Rate 1.10%</p> <p><b>Annual Point-to-Point:</b> Cap 2.20%</p> <p><b>Annual Point-to-Point:</b> Par 20%</p> <p><b>Monthly Averaging:</b> Cap 2.20%</p> <p><b>Monthly Averaging:</b> Par 30%</p> <p>Rates Effective 01/15/18</p>	<p><b>1.00%</b></p>	<p><b>10%</b> of the accumulation value, available after the 1<sup>st</sup> contract year.</p> <p>*NQ Withdrawals for LTC expenses from the LTC Fund are not subject to Tax. Pension Protection Act (1/1/10) Friendly Product</p> <p>Full Accumulation Value at Death</p>	<p><b>9,8,7,6,5,4,3,2,1 %</b></p> <p><b>LTC Fund Withdrawals</b>          -60 day waiting period before funds can be accessed          -Qualification to access funds in one of two ways:          1) Inability to perform 2 of the 6 activities of daily living          2) Cognitive impairment          -LTC Multipliers. Greater of:          1) Account Value x 1.01 and increases by 0.01 each year to max out at 1.15          2) Premium x 1.15 at year 11 and increasing each year by 0.05. Maxing out at 1.50          -Minimum 24 months of coverage single and 30 months for joint          -Reimbursement for LTC expenses</p>	<p><b>40-85</b></p>	<p><b>Not Avail. in: HI,NY</b></p>	<p><b>6.00% 50-75</b>  <b>4.50% 76-85</b></p>																
<p><b>American Equity Investment Life Insurance Company</b>  <i>West Des Moines, IA</i>  <i>A.M. Best "A-"</i></p>	<p><b>RateShield 7</b>  <b>RateShield 10</b>  <b>RateShield 10+</b></p> <p>Single Premium Fixed Annuity with optional income rider</p> <p>Rates Effective 03/06/17</p>	<p><b>\$5,000 NQ &amp; Q</b>          \$1,500,000 Max ages 18-69          \$1,000,000 Max ages 70-74          \$750,000 Max ages 75-80</p> <table border="1" data-bbox="483 690 856 885"> <tr> <td></td> <td><b>7</b></td> <td><b>10</b></td> <td><b>10+</b></td> </tr> <tr> <td><b>Bonus</b></td> <td></td> <td></td> <td>5%</td> </tr> <tr> <td><b>Non-MVA</b></td> <td>1.80%</td> <td>1.95%</td> <td>1.45%</td> </tr> <tr> <td><b>MVA</b></td> <td>1.95%</td> <td>2.15%</td> <td>1.65%</td> </tr> </table> <p>Rates are current for 1 year</p>		<b>7</b>	<b>10</b>	<b>10+</b>	<b>Bonus</b>			5%	<b>Non-MVA</b>	1.80%	1.95%	1.45%	<b>MVA</b>	1.95%	2.15%	1.65%	<p><b>1.00%</b> On 87.5% of premium</p>	<p><b>10%</b> of the accumulation value, available after the 1<sup>st</sup> contract year.</p> <p>Ages 0-75 at issue:          Nursing Home Confinement Waiver</p>	<p><b>RateShield 7 &amp; 10</b>  <b>9.2,9.2,8.2,7.2,6.2,5.2,4.1,3.1, 2.1,1 % (+/- MVA)</b></p> <p><b>Rate Shield 10+</b>  <b>9.2,9.2,8.5,7.5,6.5,5.5,4.5,3.4, 2.3,1.1 % (+/- MVA)</b>          Bonus Vesting Schedule:          (0,10,20,30,40,50,60,70,80,90,100)</p> <p><b>Optional IncomeShield Rider</b>          Income Account Value (IAV)          -IAV Rate: 8.50% Simple Interest          -IAV Period: 20 years          -IAV Fee: 1.00% of contract value</p>	<p><b>50-80</b></p>	<p><b>Not Avail. in: CA,NY</b></p>	<p><b>RateShield 7</b>  <b>5.00% 18-75</b>  <b>3.75% 76-80</b></p> <p><b>RateShield 10 &amp; 10+</b>  <b>5.50% 18-75</b>  <b>4.10% 76-80</b></p> <p>Trail options available.          Call for details</p>
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<p><b>NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH)</b></p> <p><i>A.M. Best "A+" S&amp;P "AA-"</i></p> 	<p><b>NAC FoundationChoice<sup>SM</sup> Plus 7 or 10</b></p> <p>Single Premium Fixed Annuity</p> <p>Effective 12/01/17</p>	<p><b>\$20,000 NQ &amp; Q</b>          Additional premiums accepted in the first 12 months</p> <table border="1" data-bbox="483 1136 856 1250"> <tr> <td></td> <td><b>Low Band &lt;\$200K</b></td> <td><b>High Band \$200K+</b></td> </tr> <tr> <td>7 Year:</td> <td><b>1.50%</b></td> <td><b>1.80%</b></td> </tr> <tr> <td>10 Year:</td> <td><b>1.65%</b></td> <td><b>2.00%</b></td> </tr> </table> <p>First year interest rate. Renewal rate in years 2+</p>		<b>Low Band &lt;\$200K</b>	<b>High Band \$200K+</b>	7 Year:	<b>1.50%</b>	<b>1.80%</b>	10 Year:	<b>1.65%</b>	<b>2.00%</b>	<p><b>1.00%</b></p>	<p><b>10%</b> of the accumulation value, available after the 1<sup>st</sup> contract year.</p> <p>Nursing Home Confinement Waiver</p> <p>Full Account Value at Death</p>	<p><b>7 Year: 9,8,7,5,3,2,1 %</b>  <b>10 Year: 9,8,5,7,5,6,5,5,5,4,5,3,5,3,2,1% (+/- MVA)</b></p> <p><b>Income Rider:</b></p> <table border="1" data-bbox="1213 1153 1545 1437"> <tr> <td><b>GLWB Option 1</b></td> <td><b>GLWB Option 2</b></td> </tr> <tr> <td>Standard Lifetime Payout Percentages</td> <td>Higher Lifetime Payout Percentages than GLWB option 1</td> </tr> <tr> <td>No Rider Charge</td> <td>0.50% Annual Rider Charge</td> </tr> </table> <p>Level or Increasing Income</p>	<b>GLWB Option 1</b>	<b>GLWB Option 2</b>	Standard Lifetime Payout Percentages	Higher Lifetime Payout Percentages than GLWB option 1	No Rider Charge	0.50% Annual Rider Charge	<p><b>7 Yr: 40-85</b>          NQ &amp; Q</p> <p><b>10 Yr: 40-79</b>          NQ &amp; Q</p>	<p><b>All Except: NY</b></p>	<p><b>7 Year:</b>  <b>4.50% Ages 40-75</b>  <b>3.375% Ages 76-79</b>  <b>2.25% Ages 80-85</b></p> <p><b>10 Year:</b>  <b>5.50% Ages 40-75</b>  <b>4.125% Ages 76-79</b></p> <p>Trail Options Available          Call for details</p> <p>Charge back at death          100% first 6 months          50% 7-12 months</p>	
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Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission
<b>RELIANCE STANDARD LIFE INSURANCE COMPANY</b> A.M. Best "A+" S & P "A" 	<b>APOLLO-SP</b>  <i>Single Premium Only</i>  <i>Effective 12/18/17</i>  *Without home office approval	<b>\$5,000 – \$500,000*</b>  <b>1<sup>st</sup> Year Rate 4.25%</b> Base rate is 2.25%  4% Annuitization bonus (NOT avail. in WA)  Rates differ on MVA version	<b>1.00%</b>	<b>10%</b> Free withdrawal available after 30 days. Cumulative beginning in year 3 up to a maximum of 30%* of the single premium. (Systematic withdrawals of interest available after first 30 days)  *Cumulative withdrawal N/A in WA <i>Can be annuitized after fifth policy year for a minimum of 6 years without surrender charges</i>	<b>9,8,7,6,5,4,2 %</b>  IA,IL,KY Issue Ages 60+: 8,7,6,5,5.5,4.5,3.5,2 %  25% waived if owner is confined to a hospital or nursing home for 90 days, and confinement begins after the first policy year Available ages 0-74 Full Value @ death (if owner/annuitant same)	<b>0-85</b> NQ & Q	<b>All Except: AL,MT, NY</b>	<b>4.00% Ages 0-75</b> <b>3.20% Ages 76-80</b> <b>2.40% Ages 81-85</b>  <b>Trail Option Avail.</b>  Charge back at death 100% first 6 months 50% 7-12 months
<b>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX</b> A.M. Best "A" S&P "A" 	<b>WealthQuest Citadel Seven Diamond Series</b>  Flexible Premium (Additional premiums added in years 1-3 receive the 2% additional interest) <i>Effective 01/01/18</i>	<b>\$5,000 NQ-\$2,000 Q \$1,000,000 max</b>  <b>1<sup>st</sup> Year Rate 4.15%</b> Base rate is 2.15% (Base rate is guaranteed in year 2)  Policies over \$100,000+ receive an <b>additional 10 basis pts</b> for life of contract.	<b>2.00%</b> MD  <b>Index</b> All other states	<b>10%</b> of annuity value as of the beginning of each policy year, beginning in year one.  Systematic withdrawals available immediately, includes monthly interest option.  Principal Guarantee	<b>7,7,7,6,5,4,2 %</b>  Confinement waiver*: Issue ages 0-80. Available if confined after 3 months for a minimum of 60 days.  Terminal Illness rider Full Value at Death  <i>Can annuitize after year 1 for min. of 10 years.</i>	<b>0-85</b> NQ & Q	<b>Available in all states</b>	<b>0-80 3.50%</b> <b>81-85 2.50%</b>  Commission charge back at death in the first year, Ages 80+
<b>SAGICOR LIFE INSURANCE COMPANY</b>  A.M. Best "A-" 	<b>Gold Series Sage Choice</b>  Single Premium Deferred Annuity  Bailout Feature Effective 10/01/17	<b>\$2,000 Q &amp; NQ \$500,000 max</b>  <b>1<sup>st</sup> Year Interest Rate 3.00%</b>  After the first policy year if renewal rate is lower than a rate that is 1% below the initial fixed rate, the owner may request within 30 days to surrender contract penalty free	<b>2.00%</b> Years 1-10  <b>3.00%</b> Years 11+	<b>10%</b> of the last contract anniversary may be withdrawn each year starting in year 1  Monthly Interest Option available for policies with an account value of \$25,000+. Must elect at issue to start in year 1  <i>Annuitization: After the 1st year for 5 year certain or more.</i>	<b>7,7,7,6,5,3 %</b> (+/- MVA)  Waiver of Surrender Charges: If owner is confined to a licensed nursing home or hospital for 90 consecutive days. The client can access the full account value.  Full Value at Death	<b>0-90</b> NQ & Q	<b>All Except: AK,CT,ME, MT,NH,NY, VT</b>	<b>3.00%</b> 0-80 <b>1.00%</b> 81-90  Charge back at death 100% first 6 months 50% 7-12 months
<b>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX</b> A.M. Best "A" S&P "A" 	<b>WealthQuest Citadel Five Diamond Series</b>  Single Premium (Additional premiums added in year 1 receive the 1% additional interest) <i>Effective 01/01/18</i>	<b>\$5,000-\$1,000,000 NQ &amp; Q</b>  <b>1<sup>st</sup> Year Rate 3.05%</b> Base rate is 2.05% (Base rate is guaranteed in year 2)  Policies over \$100,000+ receive an <b>additional 10 basis pts</b> for life of contract.	<b>2.00%</b> MD  <b>Index</b> All other states	<b>10%</b> of annuity value as of the beginning of each policy year, beginning in year one.  Systematic withdrawals available immediately, includes monthly interest option.  Principal Guarantee	<b>7,7,7,6,5 %</b>  Confinement waiver*: Issue ages 0-80. Available if confined after 3 months for a minimum of 60 days.  Terminal Illness rider Full Value at Death  <i>Can annuitize after year 1 for min. of 10 years.</i>	<b>0-85</b> NQ & Q	<b>Available in all states</b>	<b>0-80 3.00%</b> <b>81-85 2.00%</b>  Commission charge back at death in the first year, Ages 80+
<b>RATE LOCK PRODUCTS (MYGAs)</b>								
<b>RELIANCE STANDARD LIFE INSURANCE COMPANY</b> A.M. Best "A+" S & P "A" 	<b>ELEOS-SP</b>  <i>Single Premium Only</i>  *Without home office approval <i>Effective 01/01/18</i>	<b>\$10,000 – \$500,000*</b>  <b>SP Version: 2.55%</b> Guaranteed for 5 year term  Rates differ on MVA version	<b>1.00%</b>	<b>10%</b> Free withdrawal available after 30 days. (Systematic withdrawals of interest available after first 30 days)  Full Value @ death (if owner/annuitant same)	<b>8,7,6,5,4 %</b>  25% Waived if owner is confined to a hospital, nursing home or custodial care for 90 days, and confinement begins after the first policy year Available ages 0-74  <i>Can be annuitized after fifth policy year for a minimum of 6 years without surrender charges</i>	<b>0-85</b> NQ & Q	<b>All Except: AL,MO, MT,NY,UT</b>	<b>2.50% 0-75</b> <b>2.00% 76-80</b> <b>1.50% 81-85</b>  <b>Trail Option Avail.</b>  Charge back at death 100% first 6 months 50% 7-12 months


Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission
<b>RATE LOCK PRODUCTS (MYGAs)</b>								
<b>DELAWARE LIFE</b>  <i>A.M. Best "A-"</i>  	<b>Pinnacle MYGA</b>  Single Premium Deferred Annuity  <b>Rate Guarantee!</b>	<b>\$5,000 min Q &amp; \$10,000 min NQ</b> <b>\$1,000,000 max</b>	1-3% on 87.5% of premium	<b>10%</b>  of the full account value available after the 1 <sup>st</sup> year.  Systematic Withdrawal	<b>3 Year: 7,6,5 %</b> <b>5 Year: 7,6,5,4,3</b> <b>7 Year: 7,6,5,4,3,2,1</b> <b>10 Year: 7,6,5,4,3,2,1,1,1,0.75</b> <i>(+ or - MVA)</i> <i>30 Day window at the end of the guarantee period to exit before renewal</i>  <i>Annuity available after the first year</i>  <b>Full Value at Death</b>	<b>0-85</b> NQ & Q	Not Available in: NY	<b>FGA 3 2.00%</b> 0-80 <b>1.00%</b> 81-85  <b>FGA 5 2.50%</b> 0-80 <b>1.25%</b> 81-85  <b>FGA 7 2.50%</b> 0-80 <b>1.25%</b> 81-85  <b>FGA 10 3.00%</b> 0-80 <b>1.50%</b> 81-85 Charge back at Death 100% first year
		<b>3 Year: 2.15%</b> <b>5 Year: 2.65%</b> <b>7 Year: 2.90%</b> <b>10 Year: 3.10%</b>  Effective 01/02/18						<b>5 year: 1.50%</b> 0-75 0.75% 76-85 <b>6 year: 2.00%</b> 0-75 1.00% 76-85 <b>7 year: 2.00%</b> 0-75 1.00% 76-85 <b>10 yr: 2.00%</b> 0-75 1.00% 76-85
<b>AMERICAN GENERAL LIFE INSURANCE COMPANY</b>  <i>A.M. Best "A" SIP "A+"</i>  	<b>American Pathway SolutionsMYG</b>  Single Premium Deferred Annuity  <b>Rate Guarantee!</b>	<b>\$10,000 min NQ &amp; Q</b> <b>\$1,000,000 max</b>	<b>1.00%</b>	<b>15%</b>  of the previous anniversary annuity value available after the 1 <sup>st</sup> year.  Systematic withdrawal of interest available after first 30 days.  Activities of Daily Living rider	<b>8,8,8,7,6,5,4,3,2,1%</b> +/- MVA (Surrender charge schedule applies to all guarantee periods. At the end of the guarantee period there is a 30 day window in which all funds can be accessed without penalty or MVA)  Full Accumulation Value at Death	<b>0-85</b> NQ & Q  <b>0-70</b> New tax qualified annuities	Not Avail in: IA,MN,MO, NY,SC	<b>5 year: 1.50%</b> 0-75 0.75% 76-85 <b>6 year: 2.00%</b> 0-75 1.00% 76-85 <b>7 year: 2.00%</b> 0-75 1.00% 76-85 <b>10 yr: 2.00%</b> 0-75 1.00% 76-85
		<b>Low Band &lt;\$100K</b> <b>High Band \$100K+</b> 5 Year: <b>2.50%</b> <b>2.80%</b> 6 Year: <b>2.50%</b> <b>2.80%</b> 7 Year: <b>2.50%</b> <b>2.80%</b> 10 Year: <b>2.50%</b> <b>2.80%</b>  Effective 10/02/17						TRAIL OPTIONS AVAIL. Charge back at Death 100% months 1-6, 50% months 7-12
<b>ATHENE ANNUITY &amp; LIFE ASSURANCE COMPANY (Athene-IA)</b>  <i>A.M. Best "A" Fitch "A-"</i>  	<b>Athene MaxRate®</b>  Flexible Premium Deferred Annuity  <b>Rate Guarantee!</b>	<b>\$10,000 min &amp; \$1,000,000 max</b> (min. additional premium \$1,000)	<b>0.25%</b>	Interest only payments after first 30 days  Systematic Withdrawal  Terminal Illness rider Confinement Waiver (N/A in CA)	<b>3 Year: 10,10,10%</b> <b>5 Year: 10,10,10,10,10%</b> <b>7 Year: 10,10,10,10,10,10%</b> <i>(+ or - MVA)</i>  AK,CA,CT,DE,HI,MN,MO,NJ,NV, OH,OK,OR,PA,SC,TX,UT,WA <b>3 Year: 9.3, 8.4, 7.5%</b> <b>5 Year: 9.3, 8.4, 7.5, 6.6, 5.7%</b> <b>7 Year: 9.3,8.4,7.5,6.6,5.7,4.7, 3.8%</b> <i>(+ or - MVA .N/A in CA)</i>  <b>Full Value at Death</b>	MYG 3  <b>0-85</b>  MYG 5 & 7  <b>0-83</b>	Not Available in: NY	<b>FGA 3 1.30%</b> 0-75 <b>0.90%</b> 76-80 <b>0.40%</b> 81+  <b>FGA 5 2.00%</b> 0-75 <b>1.80%</b> 76-80 <b>1.10%</b> 81+  <b>FGA 7 2.50%</b> 0-75 <b>2.25%</b> 76-80 <b>1.30%</b> 81+  TRAIL OPTIONS AVAIL. Charge back at Death 100% months 1-6, 50% months 7-12
		<b>&lt;\$100,000</b> <b>\$100,000+</b> <b>FGA 3: 1.50%</b> <b>1.65%</b> <b>FGA 5: 2.35%</b> <b>2.50%</b> <b>FGA 7: 2.45%</b> <b>2.60%</b>  AK,CA,CT,DE,HI,MN,MO,NJ,NV, OH,OK,OR,PA,SC,TX,UT,WA <b>&lt;\$100,000</b> <b>\$100,000+</b> <b>FGA 3: 1.50%</b> <b>1.65%</b> <b>FGA 5: 2.30%</b> <b>2.45%</b> <b>FGA 7: 2.40%</b> <b>2.55%</b>  Effective 12/01/17						
<b>THE STANDARD</b>  <i>A.M. Best "A" S&amp;P "A+" Moody's "A1" Fitch "AA-"</i>  	<b>Focused Growth Annuity (FGA)</b>  Single Premium Deferred Annuity  <b>Rate Guarantee!</b>	<b>\$15,000 min NQ &amp; Q</b> <b>\$1,000,000 max</b>	<b>1.00%</b>	Interest only payments after first 30 days	<b>FGA 5: 8,7,6,5,4</b> (+ or - MVA) <b>FGA 6: 8,7,6,5,4,3</b> (+ or - MVA) <b>FGA 7: 8,7,6,5,4,3,2</b> (+ or - MVA) <b>FGA 10: 8,7,6,5,4,3,2,1,0.9</b> <i>(+ or - MVA for 10 years)</i>  <i>Nursing Home waiver:</i> Available after first year. Must be confined to nursing home residence for 30 consecutive days. Not Avail. in MA <b>Terminal Condition Waiver</b>  <i>Annuity available</i> After year 1 for 5 years or longer <b>Full Value at Death</b>	<b>FGA 5 &amp; 6</b> 0-90 NQ & Q  <b>FGA 7</b> Owner: 18-90 Annuitant: 0-90  <b>FGA 10</b> Owner: 18-80 Annuitant: 0-80	Not Available in: NY (CA FGA 10 not avail)  Charge back at Death Ages 0-85: None 86+: 100% first 6 months, 50% months 7-12	<b>FGA 5 2.00%</b> 0-80 <b>1.00%</b> 81-85 <b>0.77%</b> 86-90  <b>FGA 6 2.00%</b> 0-80 <b>1.00%</b> 81-85 <b>0.77%</b> 86-90  <b>FGA 7 2.00%</b> 0-80 <b>1.00%</b> 81-85 <b>0.77%</b> 86-90  <b>FGA 10 3.00%</b> 0-80
		<b>&lt;\$100K</b> <b>\$100K+</b> <b>FGA 5: 2.60%</b> <b>2.70%</b> <b>FGA 6: 2.65%</b> <b>2.75%</b> <b>FGA 7: 2.70%</b> <b>2.80%</b> <b>FGA 10: 2.70%</b> <b>2.80%</b>  Effective 01/16/18						

<p><b>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX</b> A.M. Best "A" S&amp;P "A" IMG3270</p> 	<p><b>Palladium MYG</b> Single Premium <b>Rate Guarantee!</b> Initial premium over \$100,000 will earn an additional 0.10%</p>	<p><b>\$5,000 min \$1,000,000 max NQ &amp; Q</b></p> <table border="1"> <thead> <tr> <th></th> <th>1<sup>st</sup> year</th> <th>Base</th> </tr> </thead> <tbody> <tr> <td>3-year</td> <td>Closed</td> <td></td> </tr> <tr> <td>4-year</td> <td>Closed</td> <td></td> </tr> <tr> <td>5-year</td> <td>3.20%</td> <td>2.20%</td> </tr> <tr> <td>6-year</td> <td>2.60%</td> <td>2.60%</td> </tr> <tr> <td>7-year</td> <td>3.55%</td> <td>2.55%</td> </tr> <tr> <td>8-year</td> <td>2.75%</td> <td>2.75%</td> </tr> <tr> <td>9-year</td> <td>4.60%</td> <td>2.60%</td> </tr> <tr> <td>10-year</td> <td>3.75%</td> <td>2.75%</td> </tr> </tbody> </table> <p>Effective 01/01/18</p>		1 <sup>st</sup> year	Base	3-year	Closed		4-year	Closed		5-year	3.20%	2.20%	6-year	2.60%	2.60%	7-year	3.55%	2.55%	8-year	2.75%	2.75%	9-year	4.60%	2.60%	10-year	3.75%	2.75%	<p><b>1.50%</b> MD,WY <b>NAIC Index:</b> All other states.</p>	<p><b>10% available after the 1<sup>st</sup> contract year</b> Interest only available immediately</p>	<p><b>8,8,8,7,6,5,4,3,2,1</b> (Surrender charge schedule applies to all guarantee periods. At the end of the guarantee period there is a 30 day window in which all funds can be accessed without penalty) +/- MVA or in certain states EID  <i>Nursing Home waiver:</i> Confinement needs to begin after 90 days and must be confined for 60 days.  <i>Annuitization</i> After year 3 for 5 years or longer  Full Value at Death</p>	<p><b>0-85</b> NQ &amp; Q</p>	<p><b>Available in all states</b>  Commission charge back at death in the 1<sup>st</sup> year</p>	<p><b>3-year</b> 0-79 1.50% 80+ .50% <b>4-year</b> 0-79 2.00% 80+ 1.00% <b>5-year</b> 0-79 2.50% 80+ .50% <b>6-year</b> 0-79 2.50% 80+ .50% <b>7-year</b> 0-79 2.50% 80+ .50% <b>8-year</b> 0-79 2.50% 80+ .50% <b>9-year</b> 0-79 2.50% 80+ .50% <b>10-year</b> 0-79 2.50% 80+ .50%</p>
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<p><b>American Equity Investment Life Insurance Company</b> West Des Moines, IA A.M. Best "A-"</p> 	<p><b>Guaranteed Series</b> (SPDA-MYGA MVA) Single Premium Deferred Annuity Effective 06/09/17 10-AE-2271</p>	<p><b>\$10,000 NQ &amp; Q</b> Max: 0-69 \$1,500,000 70-74 \$1,00,000 &amp; 75-80 \$750,000 <b>Guarantee 5: 2.30%</b> <b>Guarantee 6: 2.45%</b> <b>Guarantee 7: 2.60%</b> Call for rates in DE</p>	<p><b>2.00%</b></p>	<p><b>Interest Only</b> One penalty free withdrawal of any amount of interest credited during that contract year.  Systematic withdrawals of Interest only  Nursing home rider Terminal illness rider</p>	<p><b>Guarantee 5: 9,8,7,6,5</b> <b>Guarantee 6: 9,8,7,6,5,4</b> <b>Guarantee 7: 9,8,7,6,5,4,3</b> (+/- MVA) 30 day window at the end of the term.  Full Value @ death</p>	<p><b>0-85</b> NQ &amp; Q</p>	<p><b>All Except: NY</b>  MVA not applicable and 5 &amp; 7 year only: DE</p>	<p><b>3.00% Ages 0-75</b> <b>2.10% Ages 76-80</b> <b>1.50% Ages 81-85</b>  Charge back at death in first year. 100% first month &amp; decreases by 1/12 each month</p>																											
<p><b>OXFORD LIFE INSURANCE COMPANY</b> A.M. Best "A-"</p> 	<p><b>Multi-Select</b> Single Premium Effective 01/01/18</p>	<p><b>\$20,000 min NQ &amp; Q</b> Max: 18-75 \$1,000,000 76-80 \$500,000 <b>3 Year: 2.15%</b> <b>4 Year: 2.65%</b> <b>5 Year: 2.70%</b> <b>6 Year: 3.10%</b> <b>7 Year: 3.00%</b> <b>8 Year: 3.25%</b> <b>9 Year: 3.10%</b> <b>10 Year: 3.15%</b></p>	<p><b>1.00%</b></p>	<p><b>10%</b> of the accumulated annuity value available after the 1<sup>st</sup> year. Two withdrawals per year.  Systematic withdrawal of interest available at issue in the first year.</p>	<p><b>10,9,8,7,6,5,4,3,2,1%</b> (+ or - MVA) 30 Day window at end of term to where surrender charges and MVA are waived.  Home Health Care Benefit Nursing Home Benefit Terminal Illness Benefit (where avail)  <i>Annuitization</i> After 1st year for life with 10 year or longer  Full Account Value at Death</p>	<p><b>18-80</b> <b>8 year</b> 18-79 <b>9 year</b> 18-77 <b>10 year</b> 18-75</p>	<p><b>All Except</b> AL,MT,MS, NY,VT,WV  Charge back at death first contract year, adjusted quarterly.</p>	<p><b>3-year</b> 0-75 1.00% 76+ .50% <b>4-year</b> 0-75 1.27% 76+ 0.54% <b>5-year</b> 0-75 2.50% 76+ 1.50% <b>6-year</b> 0-75 1.25% 76+ 0.75% <b>7-year</b> 0-75 2.50% 76+ 1.50% <b>8-year</b> 0-75 1.45% 76-79 0.92% <b>9-year</b> 0-75 2.75% 76-77 1.75% <b>10-year</b> 0-75 3.00%</p>																											
<p><b>Guaranty Income Life Insurance Company (GILICO)</b> A.M. Best "B++"</p> 	<p><b>Guaranty 4 Guaranty 6</b> Single Premium Effective 04/08/17</p>	<p><b>\$5,000 min NQ &amp; \$2,000 Q</b> (Guaranty 4: Max: 0-89 \$600,000 90+ \$200,000 without approval) <b>Guaranty 4: 2.60%</b> <b>Guaranty 6: 3.25%</b></p>	<p><b>1.00%</b></p>	<p><b>Interest Only</b> May withdrawal up to 100% of the accumulated interest or elect to receive monthly interest payments, subject to a \$100 min.</p>	<p><b>Guaranty 4: 8,7,6,5 %</b> (+/- MVA) <b>Guaranty 6: 8,7,7,6,5,4 %</b> (+/- MVA)  Full Account Value at Death</p>	<p><b>4 Year: 0-100</b> NQ &amp; Q OK: 0-85 <b>6 Year: 0-79</b></p>	<p><b>All Except:</b> AK,CT,DE, HI,ID,ME, MD,MA,MN ,NH,NJ,NY, PA,RI,SD,VT, VA,WV,WI</p>	<p><b>Guaranty 4</b> <b>1.60% Ages 0-79</b> <b>0.80% Ages 80+</b>  <b>Guaranty 6</b> <b>2.00% Ages 0-79</b>  Charge back at death: 100% first 6 months, 50% months 7-12.</p>																											

<p><b>Sentinel Security Life</b></p> <p><i>A.M. Best "B++"</i></p>	<p><b>Personal Choice Annuity™</b></p> <p>Single Premium Deferred Annuity</p> <p>An a la carte solution for a custom annuity</p> <p>Effective 01/01/18</p>	<p><b>\$2,500 min NQ &amp; Q</b> \$1,000,000 Max</p> <p>Personal Choice 5 <b>3.35%</b> Personal Choice 7 <b>3.50%</b> Personal Choice 10 <b>3.60%</b></p> <p><b>CA &amp; FL RATES:</b> Personal Choice 5 <b>3.25%</b> Personal Choice 7 <b>3.40%</b> Personal Choice 10 <b>3.50%</b> (Death Benefit Rider is included)</p> <p><b>Call for rates in MN</b></p> <p>Choose optional riders that will reduce the credited interest rate.</p>	<p>1.00%</p>	<p><b>9,8,7,6,5,5,5,5,5%</b></p> <p>Charges differ in NV, UT, TX &amp; OK (call for details) 30 days prior to the end of any guarantee period surrender charges and MVA will not apply</p> <p>Optional Riders and their charges:</p> <table border="1"> <tr> <td>Required Minimum Distribution</td> <td>0.16%</td> </tr> <tr> <td>Preferred 10% Free withdrawal (1 time withdrawal per year after the first contract year. Surrender charges and MVA are waiver)</td> <td>0.08%</td> </tr> <tr> <td>Terminal Illness/Nursing Home Care (Waiver of surrender charges with terminal illness or requires skilled nursing care for more than 90 consecutive days. Age limits apply)</td> <td>0.15%</td> </tr> <tr> <td>72(t) Free Withdrawal</td> <td>0.05%</td> </tr> <tr> <td>Death Benefit Feature (Waives surrender charges associated with a lump sum payment at death of annuitant) Req'd ages 86-90 &amp; CA ages 65+</td> <td>0.35%</td> </tr> <tr> <td>Accumulated Interest Withdrawals</td> <td>0.08%</td> </tr> </table>	Required Minimum Distribution	0.16%	Preferred 10% Free withdrawal (1 time withdrawal per year after the first contract year. Surrender charges and MVA are waiver)	0.08%	Terminal Illness/Nursing Home Care (Waiver of surrender charges with terminal illness or requires skilled nursing care for more than 90 consecutive days. Age limits apply)	0.15%	72(t) Free Withdrawal	0.05%	Death Benefit Feature (Waives surrender charges associated with a lump sum payment at death of annuitant) Req'd ages 86-90 & CA ages 65+	0.35%	Accumulated Interest Withdrawals	0.08%	<p><b>0-90</b> NQ &amp; Q</p>	<p><b>All Except:</b> AL,AK,CT,ME,MA,MI,MO,NH,NJ,NY,OH,RI,SC,TN,VT,VA,WA,WV,WI</p> <p>Call for details on FL version</p>	<p><b>5 &amp; 7 Year</b> 0-80 <b>2.25%</b> 81-90 <b>1.50%</b></p> <p><b>10 Year</b> 0-80 <b>2.75%</b> 81-90 <b>2.00%</b></p> <p>Chargeback at Death: 100% months 1-6 50% months 7-12</p>																
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<p><b>Bankers Life Insurance Company</b></p> <p><i>A.M. Best "B"</i></p>	<p><b>SPDA-5 SPDA-7</b></p> <p>Single Premium Rate Guarantee Product</p> <p>Effective 01/11/18</p>	<p><b>\$10,000 min NQ &amp; Q</b> (\$5,000 min. but commission is decreased. Call for details)</p> <p>SPDA 5: <b>3.25%</b></p> <p>SPDA 7: <b>3.50%</b></p>	<p>1.00%</p>	<p><b>10%</b> of the Accumulated contract value, available after the 1<sup>st</sup> year.</p> <p>Monthly Interest option-available after 30 days <i>Annuitization: after the 1<sup>st</sup> year for a min. of 5 years (SPDA 5). Minimum of 10 years (SPDA 7)</i></p>	<p><b>SPDA 5: 9,8,7,6,5 %</b> <b>SPDA 7: 9,8,7,6,5,4,3%</b></p> <p>Withdrawal of up to 50% of accumulated value if owner is confined in a residential care facility or skilled nursing facility for 90 consecutive days. The contract must be in force for at least 90 days.</p> <p>Full Account Value at Death (Withdrawal charges will apply at death of a non-annuitant owner)</p>	<p><b>0-85</b> NQ &amp; Q</p>	<p><b>All Except:</b> CA,CT,IA,ME,MA,MT,NH,NJ,NY,OR,RI,VT,WI <i>SPDA 7 also not avail:</i> DC,DE,FL,ND,SD</p>	<p><b>2.25% Ages 0-80</b> <b>1.25% Ages 81-85</b></p> <p>Monthly Production Bonus @ \$250K 0.25% @ \$500K 0.25% @ \$750K 0.25%</p> <p>Total of 3.00% payout ages 0-80 Charge back at death in first year based on monthly pro-rata basis.</p>																											
<p><b>NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH)</b></p> <p><i>A.M. Best "A+" S&amp;P "AA-"</i></p>	<p><b>North American Guarantee Choice II</b></p> <p>Single Premium Multi-Year Guarantee Deferred Annuity</p> <p>Effective 06/09/17</p>	<p><b>\$10,000 NQ &amp; \$2,000 Q Min.</b></p> <table border="1"> <thead> <tr> <th></th> <th>Low Band &lt;\$200K</th> <th>High Band \$200K+</th> </tr> </thead> <tbody> <tr> <td>3 Year:</td> <td><b>1.45%</b></td> <td><b>1.75%</b></td> </tr> <tr> <td>4 Year:</td> <td><b>1.70%</b></td> <td><b>1.90%</b></td> </tr> <tr> <td>5 Year:</td> <td><b>2.25%</b></td> <td><b>2.50%</b></td> </tr> <tr> <td>6 Year:</td> <td><b>2.10%</b></td> <td><b>2.35%</b></td> </tr> <tr> <td>7 Year:</td> <td><b>2.25%</b></td> <td><b>2.50%</b></td> </tr> <tr> <td>8 Year:</td> <td><b>2.45%</b></td> <td><b>2.65%</b></td> </tr> <tr> <td>9 Year:</td> <td><b>2.55%</b></td> <td><b>2.75%</b></td> </tr> <tr> <td>10 Year:</td> <td><b>2.65%</b></td> <td><b>2.85%</b></td> </tr> </tbody> </table>		Low Band <\$200K	High Band \$200K+	3 Year:	<b>1.45%</b>	<b>1.75%</b>	4 Year:	<b>1.70%</b>	<b>1.90%</b>	5 Year:	<b>2.25%</b>	<b>2.50%</b>	6 Year:	<b>2.10%</b>	<b>2.35%</b>	7 Year:	<b>2.25%</b>	<b>2.50%</b>	8 Year:	<b>2.45%</b>	<b>2.65%</b>	9 Year:	<b>2.55%</b>	<b>2.75%</b>	10 Year:	<b>2.65%</b>	<b>2.85%</b>	<p>0.25%</p>	<p>Interest Withdrawals Monthly available systematically. Priors years interest available annually.</p> <p>Annuitization: After first year for Life Options. After 5th year for a 5 year certain or more.</p> <p><i>Nursing Home Confinement Waiver: Issue ages 0-75. Benefit begins after 1st contract year and conferment of 90 days or longer. Increase of the penalty-free partial surrender by 10% of the contracts accumulation value each year while annuitant is confined to qualified nursing home facility.</i></p>	<p><b>3 Year: 9.3, 8.4, 7.5%</b> <b>4 Year: 9.3, 8.4, 7.5, 6.6%</b> <b>5 Year: 9.3, 8.4, 7.5, 6.6, 5.7%</b> <b>6 Year: 9.3, 8.4, 7.5, 6.6, 5.7, 4.75%</b> <b>7 Year: 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8%</b> <b>8 Year: 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85%</b> <b>9 Year: 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9%</b> <b>10 Year: 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, .95%</b> (+/- Interest Adjustment) Surrender Charges differ in CA</p> <p>30 day window at the end of the guarantee period with no surrender charges or interest adjustment</p> <p>Full Accumulation Value at Death</p>	<p><b>0-90</b> NQ &amp; Q</p>	<p><b>All Except:</b> CT, NY</p> <p><u>FL</u> 6-10 year rates not avail.</p> <p>Commission charge back at death, 100% first 6 months, 50% months 7-12</p>	<p><b>3 &amp; 4 Yr: 1.50%</b> 0-80 1.125% 81-85 0.75% 86-90</p> <p><b>5 &amp; 6 Yr: 2.00%</b> 0-80 1.50% 81-85 1.00% 86-90</p> <p><b>7 &amp; 8 Yr: 2.50%</b> 0-80 1.875% 81-85 1.25% 86-90</p> <p><b>9 &amp; 10 Yr: 3.00%</b> 0-80 2.25% 81-85 1.50% 86-90</p> <p>Re-entry: 0.50% 0-80</p>
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9 Year:	<b>2.55%</b>	<b>2.75%</b>																																	
10 Year:	<b>2.65%</b>	<b>2.85%</b>																																	
<p><b>FIDELITY &amp; GUARANTY LIFE</b></p> <p><i>A.M. Best "B++"</i></p>	<p><b>FG Guarantee -Platinum</b></p> <p>Single Premium Deferred Annuity</p> <p>Effective 01/08/18</p>	<p><b>\$20,000 min NQ &amp; Q</b> \$1,000,000 max</p> <p>Platinum 3 <b>1.25%</b> Platinum 5 <b>3.25%</b> Platinum 7 <b>2.05%</b></p>	<p>1-3%</p>	<p>Interest Only (Unscheduled withdrawals up to 4 times per year)</p> <p><i>Annuitization: after the 1<sup>st</sup> year for a min. of 5 years</i></p>	<p><b>9,8,7,6,5, %</b> (+/-MVA)</p> <p>30 day window at end of guarantee period to avoid charges and MVA adjustment. CT,NC,OK,VT do not reset surrender charges</p> <p>Nursing Home Waiver Terminal Illness Waiver Call for state availability Full Accumulation Value at Death</p>	<p><b>0-90</b> NQ &amp; Q</p>	<p><b>Not Avail in:</b> AL,MS,MT NY</p>	<p><b>3 Year: 1.50%</b> 0-79 0.75% 80-90 <b>5 Year: 2.00%</b> 0-79 1.00% 80-90 <b>7 Year: 3.25%</b> 0-79 1.625% 80-90</p> <p>Commission charge back at death, 100% first year</p>																											



# Asset Based LTC | Annuity & Life Linked Benefit Solutions

	LIFE INSURANCE + LTC				ANNUITY + LTC			
	One America		Nationwide	Lincoln Financial	Global Atlantic	One America	Lincoln Financial	Guarantee Income Life
<b>Product</b>	<i>AssetCare I</i>	<i>AssetCare IV</i>	<i>CareMatters</i>	<i>MoneyGuard</i>	<i>ForeCare</i>	<i>AnnuityCare II</i>	<i>LTC Annuity</i>	<i>Annuicare 7</i>
<b>Issue Ages</b>	35-80	20-80	40-75	40-79	50-80	40-80	45-74	0-85
<b>Min Premium Min. Face</b>	Premium: \$10,000	Face: Ages 20-50 = \$100,000 Ages 51+ = \$50,000	Face \$60,000 for 2, 4, 6 year benefits	Face: \$50,000	\$35,000* *State Variations	\$10,000* *State Variations	\$50,000* *State Variations	\$36,500
<b>Max Premium Max Face</b>	Face: \$1,500,000	Face: \$1,500,000	Face \$500,000 for 2, 4, 6 year benefits	Face: \$500K for 2 yr & \$750K for 3 year LABR	\$400,000 Single* \$600,000 Joint*	\$300,000 with inflation \$500K no inflation	\$400,000 2+4 \$600,000 3+3	\$300,000
<b>Payment Options</b>	Single Pay	Continuous Pay	Single, 5 or 10 pay	Single, 2-10 pay	Single Premium	Single Premium	Single Premium	Single Premium
<b>LTC Benefit</b>	Reimbursement	Reimbursement	Indemnity	Reimbursement	Reimbursement	Reimbursement	Indemnity	Reimbursement
<b>Policy Set up</b>	Single or Joint	Single or Joint	Single	Single	Single or Joint	Single or Joint	Single	Single
<b>Length of Coverage</b>	Base Policy: 25, 33 or 50 months  Extension of Benefits: 25, 33, 50 months or LIFETIME	Base Policy: 25, 33 or 50 months  Extension of Benefits: 25, 33, 50 months or LIFETIME	Base & Extension 2 year + 0 3 year + 0 2 year + 2 year 3 year + 2 year 2 year + 4 year 3 year + 4 year	LABR/LEBR 2 year + 0 3 year + 0 2 year + 2 year 3 year + 2 year 2 year + 4 year 3 year + 4 year	Premier: Single: 24 mo + 48 mo Joint: 30 mo + 60 mo  Standard: Single: 36 mo + 36 mo Joint: 42 mo + 42 mo	Single 2 year + 3 year 2 year + 6 year 2 year + 9 year Joint 2.5 year + 3 year 2.5 year + 6 year 2.5 year + 9 year	Base & Extension 2 year + 4 year 3 year + 3 year	Base & Extension 2 year + 4 year
<b>Inflation Protection</b>	2-5%	2-5%	3% or 5%	3% or 5%	Yes	5%	3% or 5%	0-5%
<b>Return Of Premium</b>	On Base Policy Premium	On Base Policy Premium	Single pay-ROP at end of 6th year	Yes. 80% or 100% over 6 years	Return of premium at end of annuity term	No	No	No
<b>Surrender Charge Length</b>	10 years	12 or 14 years	10 years	10 year	9 years: 8,8,7,6,5,4,3,2,1	9 years: 9,8,7,6,5,4,3,2,1	7 years: 8,8,7,6,5,4,3	7 years: 8,7,6,5,5,4,3
<b>Death Benefit Guarantee</b>	None	None	20% Residual	Min. of 5% or \$10,000	Full Account Value	Full Account Value	Full Account Value	Full Account Value
<b>Underwriting</b>	Full Underwriting	Full Underwriting	Streamlined Underwriting. No Exam	Streamline Underwriting. No Exam	Simplified. Med. Questions & Interview	Simplified. MIB Check & Interview	Simplified. Med. Questions and Rx Check	Ages 0-69 Phone Interview 70-85 Face to face
<b>Commission</b>	8.00%	Continuous Pay = 80% First year, 3% renewal	7.50% Target yr 1, 7.5% renewal years 2-10	6.00%	6.00% ages 50-75 3.00% ages 76-80	6.50%	6.00%	4.50% ages 0-74 2.50% ages 75-85
<b>Not for Sale in</b>	NY	NY	CA, HI, MT, NY	NY	CT, NY	CT, NH, NY	CO, CT, FL, HI, ID, MA, MN, MA, MN, NH, NJ, NY, PA, UT, VT, VA, WA	AK, CT, DE, HI, ID, ME, MN, MA, MN, NH, NJ, NY, PA, RI, SD, VT, VA, WV, WI

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# TOP IMMEDIATE ANNUITY CARRIERS



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<u>COMPANIES</u>	<u>5 Year Certain</u>	<u>10 Year Certain</u>	<u>Life Only (65 Male)</u>	<u>Life W/ 10 (65 Male)</u>	<u>Joint &amp; Survivor 100% (65 Male &amp; Female)</u>	<u>COMMISSIONS</u>
<b>Great American**</b> A.M Best "A"	\$1,690.48	\$898.29	\$503.41	\$484.04	\$387.83	Ages 0-95: <b>3.00%</b> 5 year certain: <b>0.60%</b> 6 year certain: <b>1.50%</b> **Call for commissions on Fixed Period not to exceed life expectancy payouts
<b>Lincoln Financial **</b> S&P "AAA" A.M Best "A++"	N/A	\$881.75	\$515.76	\$502.90	\$430.16	Life Options Ages 15-85 <b>3.00%</b> Period Certains Ages 0-95: <b>3.00%</b>
<b>The Standard**</b> S&P "A+" A.M Best "A"	\$1,648.41	\$865.39	\$379.36	\$373.00	\$304.05	5 & 6 year: <b>2.00%</b>   7+ year: <b>3.00%</b> (Restricted SPIA 4yr: 1.00%, 5 & 6 yr 2.00%, 7+ years: 3.00%)
<b>American National</b> S&P "AA-" A.M Best "A"	\$1,681.56	\$885.22	\$540.97	<b>\$530.50</b>	<b>\$461.45</b>	Ages 0-90 Payout Periods 5-9: <b>1.50%</b> Ages 0-84 All other payouts <b>3.00%</b> 85-90 All other payouts <b>1.50%</b>
<b>American Equity Investment Life</b> A.M Best "A-"	\$1,687.89	\$900.00	\$544.51	\$531.98	\$465.05	Life Options & Period Certains 10+ <b>3.00%</b> Period Certains 1-9 years <b>1.50%</b>
<b>Symetra</b> S&P "A" A.M Best "A"	\$1,709.38	\$919.99	\$535.81	\$520.19	\$438.58	Life Options & Period Certains 10+ <b>4.00%</b> Period Certains 1-9 years <b>3.00%</b>
<b>NACOLAH</b> S&P "A+" A.M Best "A+"	N/A	\$915.56	\$549.67	\$533.59	\$460.77	Period certains 5-9 years <b>Not Avail</b> All other payouts <b>2.00%</b>
<b>Principal Life</b> S&P "A" A.M Best "A+"	\$1,719.95	\$916.37	\$525.62	\$517.03	\$442.99	Period certains 5-9 years <b>1.50%</b> All other payouts <b>3.00%</b>
<b>Integrity Life</b> S&P "AAA" A.M Best "A+"	N/A	\$900.54	\$529.26	\$520.48	\$444.44	Period certains 5-9 years <b>3.00%</b> All other payouts <b>3.75%</b>
<b>American General</b> S&P "A" A.M Best "A+"	\$1,709.19	\$914.42	\$518.04	\$508.71	\$428.00	Payout Periods <7 years: <b>1.50%</b> Payout Periods 7-14 years: <b>2.50%</b> Life Options and 15+ year certains <b>3.00%</b>
<b>Minnesota Life</b> S&P "A+" A.M Best "A+"	\$1,686.23	\$899.99	\$531.83	\$517.01	\$444.05	Ages 0-90 Payout Periods <10: <b>1.50%</b> Ages 0-80 All other payouts <b>3.00%</b> 81-85 All other payouts <b>1.50%</b> 86-90 All other payouts <b>0.75%</b>
<b>Global Atlantic</b> A.M Best "A-"	<b>\$1,719.73</b>	\$924.16	\$500.60	\$491.30	\$418.16	Period certains 5-9 years <b>2.00%</b> All other payouts <b>3.00%</b>
<b>Sagicor Life</b> A.M Best "A-"	\$1,708.16	<b>\$927.51</b>	\$537.60	\$523.96	\$439.81	Period certains 5-9 years <b>2.00%</b> Ages 0-120 All other payouts <b>3.00%</b>
<b>Equitrust Life</b> A.M Best "B++"	\$1,710.24	\$924.71	<b>\$554.71</b>	\$535.15	\$444.77	All payouts <b>3.00%</b>

\*\*Medicaid Friendly.

Based on \$100,000 Deposit. Monthly Payments. Rates subject to change at any time. Call for quotes. Rates run at the beginning of every month

# Map Your Product Solution

Your Client's Financial Needs "if this"

The Solution "then this"



- Want a Guaranteed Interest Rate? ..... Multi-year Guarantee Annuity
- Want Possibility of Higher Return?
  - Tied to Market Indices ..... Fixed Indexed Annuity
  - Tied to Current Rate Environment ..... Fixed Annuity



- Want Income Now?
  - Needs access to principal ..... Fixed Income Annuity with Income rider
  - No need for principal access ..... Immediate Annuity
- Want Income Later?
  - Accumulation Focused ..... Fixed Indexed Annuity with Income rider
  - Income in the distant future ..... Deferred Immediate Annuity



- Non-Qualified Money?
  - With Underwriting ..... Single Premium Universal IUL/Whole Life
  - Without Underwriting ..... Fixed Indexed Annuity w/ Enhanced Death Benefit Rider
- Qualified Money? ..... Without Underwriting ..... Fixed Indexed Annuity w/ Enhanced Death Benefit Rider



- Non-Qualified Money?
  - Legacy to Heirs ..... Life/LTC Linked Benefits (Underwriting)
  - Liquidity Options ..... Fixed Indexed Annuity w/ LTC Doubler (No Underwriting)
  - ..... Annuity/LTC Linked Benefits (Underwriting)
- Qualified Money?
  - Legacy to Heirs ..... Life/LTC Linked Benefits (Underwriting)
  - Liquidity Options ..... Fixed Indexed Annuity w/ LTC Doubler (No Underwriting)



- Don't want to take RMD's Now? ..... Qualified Longevity Annuity Contract (QLAC)
- Want to take RMD's and Leave a Legacy? ..... Fixed Indexed Annuity with Legacy Rider

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# Submitting Qualified Applications Post 6/9/2017

## IMPORTANT

**DOL Fiduciary rule transition period 6/9/17 - 6/30/19.**  
Here is what you need to submit a qualified annuity application.

This information is intended to help with the DOL Fiduciary Rule transition period and the **requirements** it places on you, the advisor, **to continue to receive commissions for Fixed Annuity Sales**. Please review fully and start your preparation today! The Annuity Source, Inc. is your partner and we are here to help you through this transition period. Please contact us with any questions you have at **800-743-4930**.

**You must act in the best interest of your client when making recommendations regarding their **QUALIFIED** accounts. You must also avoid misleading statements and agree to charge only reasonable compensation.**

### REQUIRED DOCUMENTS:

- Transitional 84-24 (to be retained in clients file for 6 years)

[Download Transitional 84-24](#)

### RECOMMENDED ARTIFACTS TO KEEP IN CLIENT FILE WITH APPLICATION:

- Carrier Vitality Assessment
- Client Portfolio Assessment, Risk Analysis and Product Comparison

[Download DOL Workbook](#)

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