













TOP SELLERS | WINTER 2019


Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission																																								
FIXED INDEX ANNUITIES																																																
GLOBAL ATLANTIC FINANCIAL GROUP <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> 	Income 150+ SESM Single Premium Fixed Index Annuity Income Boost! Bonus up to 150% of your premium Premium Banding: Low Band: \$10,000-\$24,999 High Band: \$25K- \$99,999 Ultra Band: \$100,000 Effective 08/27/18	\$10,000 min - \$1,000,000 max	1-3.00% on 87.5% of premium	10% of the beginning -of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges.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) Nursing Home Waiver Terminal Illness Waiver Full Contract Value at Death	10,9,8,7,6,5,4,3,2,1 (+/- MVA, where applicable) <u>CT,DE,MD,MN,NV,OH,OK,OR,S</u> <u>C,TX,UT,WA:</u> 10,9,8,7,6,5,4,3,2,1 (+/- MVA, where applicable) Income Bonus Day 1 = 20% of premium Start of year 2,3,4 and 5 = 7.5% of premium Start of year 10: PLUS (+) = 150% of the interest earned on the contract value during years 1-9 will be added -LTC Doubler included where available	55-85 NQ & Q	Not Available in: NY	<u>Option A:</u> 7.00% 55-75 5.00% 76-85 <u>Option B:</u> 4.50% 55-75 2.50% 76-85 Trail 0.50% Years 2+ <u>Option C:</u> 2.00% 55-75 Trail 1.00% Years 2+ 1.25% 76-85 Trail 0.75% Years 2+ Chargeback at death 100% months 1-12. Extra 0.50% for E-App through 1/31/19																																								
		<table border="1"> <tr> <td></td> <td>Low/High</td> <td>Ultra</td> <td>Bail-Out</td> </tr> <tr> <td>Fixed Account</td> <td>1.50%</td> <td>1.75%</td> <td>1.50%</td> </tr> <tr> <td>MSCI EAFE Point-to-Point</td> <td>3.00% Cap</td> <td>3.00% Cap</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 Point-to-Point</td> <td>3.00% Cap</td> <td>3.00% Cap</td> <td>3.00%</td> </tr> <tr> <td>S&P 500 Point-to-Point</td> <td>3.00% Cap</td> <td>3.25% Cap</td> <td>3.00%</td> </tr> <tr> <td>S&P 500 Monthly Point-to-Point</td> <td>1.20% Cap</td> <td>1.25% Cap</td> <td>1.00%</td> </tr> <tr> <td>PIMCO Balanced Point-to-Point</td> <td>65% Par</td> <td>75% Par</td> <td>30%</td> </tr> <tr> <td>S&P 500 Performance Trigger</td> <td>2.60% Rate</td> <td>3.00% Rate</td> <td>2.50%</td> </tr> <tr> <td>BlackRock Diversa Vol. Cont. 2 Year</td> <td>4.50% Fee</td> <td>3.00% Fee</td> <td>9.00%</td> </tr> <tr> <td>Franklin US Index 2 Year</td> <td>4.50% Fee</td> <td>3.00% Fee</td> <td>9.00%</td> </tr> </table>								Low/High	Ultra	Bail-Out	Fixed Account	1.50%	1.75%	1.50%	MSCI EAFE Point-to-Point	3.00% Cap	3.00% Cap	3.00%	Russell 2000 Point-to-Point	3.00% Cap	3.00% Cap	3.00%	S&P 500 Point-to-Point	3.00% Cap	3.25% Cap	3.00%	S&P 500 Monthly Point-to-Point	1.20% Cap	1.25% Cap	1.00%	PIMCO Balanced Point-to-Point	65% Par	75% Par	30%	S&P 500 Performance Trigger	2.60% Rate	3.00% Rate	2.50%	BlackRock Diversa Vol. Cont. 2 Year	4.50% Fee	3.00% Fee	9.00%	Franklin US Index 2 Year	4.50% Fee	3.00% Fee	9.00%
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\$25,000 min NQ & Q \$1,000,000 max (0-75) \$750,000 max (76-79) \$500,000 max (80-85)	1.25% on 100% of Purchase Payments, less any Withdrawals	10% of the Account Value as of the prior Contract Anniversary available after the first contract year. Return of Premium Return of premium value is sum of all purchase payments, less the sum of all net withdrawals.	10,9,8,7,6,5,4,3,2,1 Each month this charge decreases by 1/12 of the difference between the rate for the current contract year and the next contract year Extended Care Waiver Terminal Illness Waiver Income Sustainer Rider Death Benefit: 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>	18-85 Q 0-85 NQ	All Except: NY	Commission Options <u>Heaped</u> 5.50% 0-75 4.10% 76-85 MOD 3: 4.75% 0-75 yr 1 3.25% 76-85 yr 1 All Ages: 1.50% yr 2 0.75% yr 3 Trail 75: 2.75% 0-75 yr 1 1.25% 76-85 yr 1 All Ages: 0.75% year 2+ <u>Trail 25,40,50 & 60 available. Call for details.</u> Charge back at death 100% in 1 st 6 months.																																										
Declared Rate Strategy: Declared Interest rate 2.00% Oregon: 1.00%																																																
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GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> Effective 08/27/18 	Choice Income II SM Single Premium Fixed Account MSCI EAFE Point-to-Point Russell 2000 Point-to-Point S&P 500 Point-to-Point S&P 500 Monthly Point-to-Point PIMCO Balanced Point-to-Point S&P 500 Performance Trigger BlackRock Diversa Vol. Cont. 2 Year Franklin US Index 2 Year	\$25,000 Min NQ & Q Rates Bail-Out <table border="1"> <tr> <td>2.00%</td> <td>1.50%</td> </tr> </table>	2.00%	1.50%	1.00% on 87.5% of Purchase Payments less any withdrawals	10% of the beginning of year contract value available after the first contract year. Nursing Home Waiver Terminal Illness Waiver Full Account Value at Death	9,9,8,7,6,5,4,3,2,1% (+/- MVA) Income Rider included at a fee - Guaranteed Builder Benefit (Level payments) - Income Multiplier Benefit (Increasing income) Both include Income Enhancement Benefit (LTC doubler)	45-85	Not Avail. In: NY	7.00% 50-80 5.00% 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.																						
		2.00%	1.50%																													
		\$20,000 Q & NQ Max Premium: \$1,000,000 without home office approval Fixed Account 2.90% Par. Rate Cap	1.00% on 100% of Premium, less withdrawals	5% of the accumulation Value annually, starting after the 1st contract year. (10% if no withdrawals taken in the prior year after second contract anniversary) Income Rider Included at purchase Benefit Base = 120% of Premium yrs 1-5 140% of Premium yrs 6-10 160% of Premium yrs 11+ (Income Rider payment doubles when confined to a nursing home)							10,10,9,9,8,8,7,6,5,4,2% (+/- 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	40-79 NQ & Q	Not Avail. In: NY	7.00% 0-75 5.25% 76-79																		
		Effective 11/06/18 <table border="1"> <tr> <td>S&P 500 Monthly Average</td> <td></td> <td>80%</td> </tr> <tr> <td>S&P 500 Monthly Point-to-Point</td> <td>2.40%</td> <td></td> </tr> <tr> <td>S&P 500 Point-to-Point</td> <td>6.20%</td> <td></td> </tr> <tr> <td>S&P 500 Low Vol. Daily Risk Control 5% Annual Point-to-Point</td> <td>1.50% Spread</td> <td>N/A</td> </tr> <tr> <td>DJIA Monthly Average</td> <td></td> <td>75%</td> </tr> <tr> <td>NASDAQ-100 Monthly point-to-point</td> <td>1.80%</td> <td></td> </tr> </table>													S&P 500 Monthly Average		80%	S&P 500 Monthly Point-to-Point	2.40%		S&P 500 Point-to-Point	6.20%		S&P 500 Low Vol. Daily Risk Control 5% Annual Point-to-Point	1.50% Spread	N/A	DJIA Monthly Average		75%	NASDAQ-100 Monthly point-to-point	1.80%	
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\$10,000 min NQ & Q \$1,000,000 Max. Fixed Interest Rate Interest rate 1.00% 1 Year Monthly Point-to-Point Monthly Cap 1.10% (min. 1%) 1 Year S&P Point-to-Point Annual Cap 2.00% (min. 1%) 1 Year Monthly Average Annual Cap 2.00% (min. 1%) Point-to-Point fixed rate on Index Gain Interest Rate 1.75% (min. 1%)	1-3% on 87.5% of Premium	10% 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) Enhanced Minimum Withdrawal Benefit Rider -Included at issue for a fee -Impairment Doubler (N/A in FL,IL.)	12,11,10,9,8,7,6,5,4,3% (+/- MVA) <u>AK,CA,DE,FL,MA,MN,NV,OH,OK,OR,SC,TX,PA, UT, WA and FL</u> ages 65+ 9,9,8,7,6,5,4,3,2,1% (+/- MVA) *Bonus Vesting Schedule 10,20,30,40,50,60,70,80,90,100% Death Benefit: Full account value	0-80 NQ & Q	All Except: AL,CT, ID,MS,NY	7.00% 0-75 5.00% 76-80 Call for commissions in : FL Commission chargeback at death: 100% first year,																										
Safe Income Plus Flexible Premium Index Annuity 8% Premium Bonus Vested <u>AK,CA,DE,FL,MA,MN,NV,O H,OK,OR,PA,SC,TX,UT,WA</u> 7.00% Bonus Issue dates: 1st, 8th, 15th and 22nd Effective 12/01/17																																

Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission
ATHENE ANNUITY & LIFE ASSURANCE COMPANY (Athene-IA) <i>A.M. Best "A" Fitch "A-"</i> 	AgilitySM 10 Single Premium Deferred Annuity Effective 06/11/18	\$10,000* min NQ & Q <small>*\$5,000 Min. CT,MN,NJ,OR,PA,TX,WA</small> \$1,000,000 max without approval Fixed Account: 1 year rate: 1.80% S&P 500 1 YR: Point-to-Point Cap 4.00% 2 YR: Point-to-Point Cap 7.00% Bailout Cap 2.00% MorningStar Div.Yield Focus Target Vol. 5 Index 1 year Par Rate 60% 2 year Par Rate 70% BNP Paribas Multi-Asset Div 5 Index 1 year Par Rate 80% 2 year Par Rate 115% Ianus SG Market Consensus Index 1 year Par Rate 50% 2 year Par Rate 80%	1-3% on 87.50% of Premium	10% of accumulation value during the first year. Income & Death Rider -25% premium bonus -Interest bonus of 175% of the dollar amount credited to the Accumulation Value. -Income cannot start until after 10 contract years -Enhanced Income Benefit doubler available	9,9,8,7,6,5,4,3,2,1%* <small>(+/- MVA: N/A in MD,MN,PA,WA)</small> CA: 9,8,7,5,9,4,8,3,6,2,5,1,3,0,1% Confinement Waiver Terminal Illness Waiver Call for state availability Death Benefit: Greater of the Accumulation Value and the minimum guaranteed contract value or may elect the Enhanced Death Benefit amount	40-80 NQ & Q	Not Avail. in: NY Chargeback at death: 100% months 1-6, 50% months 7-12	6.00% 0-70 5.50% 71-75 5.00% 76-78 Option 2 Call for details Option 3 1.00% 0-70, Trail 0.0833%/month 0.90% 71-75 Trail 0.075%/month 0.80% 76-78 Trail 0.0667%/month
GREAT AMERICAN LIFE <i>A.M. Best "A (Excellent)" for financial strength**</i> Index Strategy is tied to the S&P 500 	American Custom 10 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 07/07/18	\$25,000 min \$1,000,000 max (18-75) \$750,000 max (76-79) \$500,000 max (80-85) Declared Rate Strategy: Low Band Rate 1.75% High Band Rate 1.90% S&P 500 Risk Control Point-to-Point Low Band Participation 50% High Band Participation 55% S&P 500 Point-to-Point Low Band Cap 4.50% High Band Cap 5.00% SPDR Gold Shares Point-to-Point Low Band Cap 5.50% High Band Cap 5.75% iShares U.S Real estate Point-to-Point Low Band Cap 5.75% High Band Cap 6.00%	GMSV= 1.25% on 90% of Purchase Payments, less early withdrawal charges that would apply to full surrender	5% of the Account Value as of the prior Contract Anniversary available after the first contract year. Optional Riders <ul style="list-style-type: none"> Cumulative Free-Withdrawal option Simple Income Stacked Income Legacy Income Call for state availability	9.5,8,75,7,75,6,75,5,75,4,75,3,75,3,2,1 % <small>(+/- MVA. N/A in AK,OH, CA, TX)</small> Extended Care Waiver Waived if owner is confined to hospital/nursing home for 90days, confinement begins after 1 st contract year. Not available in all states. Some Restrictions apply. Call for Details. Death Benefit 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>	18-85 Q 0-85 NQ Inherited IRA 18-75 Inherited non-qualified 0-75	All Except: NY Charge back at surrender in first 2 years	Heaped 6.00% 0-75 3.75% 76-85 MOD 3: 4.25% 0-75 yr 1 2.25% 76-85 yr 1 All Ages: 2.00% yr 2 1.00% yr 3 Trail 75: 2.75% 0-75 yr 1 1.50% 76-85 yr 1 All Ages: 0.75% year 2+ Trail 25,40,50 & 60 available. Call for details.
RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A+" S&P "A+"</i> 	The KeystoneTM 10 Index Annuity Single Premium Deferred Annuity Index Strategies are tied to the S&P 500 Effective 01/16/19	\$10,000 min NQ & Q Min of \$5,000 per strategy Fixed Account: 1st Year Interest Rate 3.20% (min. 1%) Annual Point-to-Point: Current Cap 6.15% (min. 2%) Monthly Averaging: Current Cap 6.65% (min. 2%) Annual Point-to-Point: Participation Rate 44%	Guaranteed Min. Annuity 1.00% on 100% of premium Or Non Forfeiture Rate: 1.50% on 87.5% of Premium	10% 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 5 years or more.</i>	9,9,8,7,6,5,4,3,2,1% MN & OR: 9,8,7,6,5,4,3,2,1% Confinement Waiver: 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. Terminal Illness Waiver Death Benefit: Death of Annuitant- Full account value Death of Owner who is not annuitant-call for details	0-80 NQ & Q	Not Avail. In: MT,NY NJ: does not have participation strategies.	6.00% 0-80 Trail -A 3.50% Year 1 0.45% Years 2+ Charge back at Death. First 6 months: 100% Second 6 months: 50%

<p>DELAWARE LIFE</p> <p><i>A.M. Best "A-"</i></p> 	<p>Retirement Chapters 10</p> <p>Flexible Premium Deferred Fixed Index Annuity</p> <p>5% Premium Bonus</p> <p>Effective 01/02/18</p>	<p>\$25,000 Q & NQ min \$1,000,000 max without approval (\$500 min. additional premium) Fixed Account: 1.65%</p> <table border="1" data-bbox="478 162 850 511"> <tr> <td></td> <td>S&P</td> <td>CROCI Sectors III 5.5% VC</td> <td>Momentum Asset Allocator 5.5% VC</td> </tr> <tr> <td>APP Cap</td> <td>3.50% Cap</td> <td></td> <td></td> </tr> <tr> <td>APP Par</td> <td>30% Par</td> <td></td> <td>60% Par</td> </tr> <tr> <td>APP Spread</td> <td></td> <td>3.25% Spread</td> <td></td> </tr> <tr> <td>2 yr Par</td> <td></td> <td></td> <td>80% Par</td> </tr> </table>		S&P	CROCI Sectors III 5.5% VC	Momentum Asset Allocator 5.5% VC	APP Cap	3.50% Cap			APP Par	30% Par		60% Par	APP Spread		3.25% Spread		2 yr Par			80% Par	<p>1-3% on 87.50% of Premium</p>	<p>10% of accumulation value, after the first year.</p> <p>Nursing Home Waiver Terminal Illness Waiver</p> <p>Death Benefit: Full Contract Value</p> <p><i>Can annuitize for full value after the 5th contract year for a min. of 5 years (company practice). Life option contractual.</i></p>	<p>9,9,8,7,6,5,4,3,2,1 % +/- MVA</p> <p>Bonus Vesting schedule 10,20,30,40,50,60,70,80,90,100 %</p> <p>Optional Income Rider: STAIR (Stacked Accumulation Income Rider) available for an additional fee</p>	<p>21-80 NQ & Q</p> <p>IN: 21-75</p>	<p>Not Avail. in: CT,NM,NY</p>	<p>7.00% 21-74 5.25% 75-79 3.50% 80+</p> <p>TRAIL COMMISSION 2.50% 21-74 1.88% 75-79 1.25% 80+ 0.50% years 2+</p> <p>Chargeback at death: 100% first year</p>																				
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<p>American Equity Investment Life Insurance Company</p> <p><i>West Des Moines, IA</i> <i>A.M. Best "A-" for financial strength</i></p> <p>10-AE-2773</p> 	<p>Benefit Gold (ICC10IDX-110)</p> <p>Flexible Premium Deferred Annuity</p> <p>Max: 0-69 \$1,500,000. 70-74 \$1,00,000. 75-80 \$750,000</p> <p>5% Premium Bonus</p> <p>Effective 09/14/17</p> <p>Cap Min. 1% Participation Rate Min. 25% Fee set at issue and for life of contract</p>	<p>\$5,000 min NQ & Q Fixed Account 1.00% (min. 1.25%)</p> <table border="1" data-bbox="478 581 850 1122"> <tr> <td></td> <td>Cap</td> <td>PR</td> <td>Fee</td> </tr> <tr> <td>S&P 500 Annual Mo. Averg.</td> <td>2.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Point-to-Point</td> <td>2.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Point-to-Point</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>2.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Mo. Averg.</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Point-to-Point</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Performance Trigger</td> <td>1.75%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Bond Yield</td> <td>4.65%</td> <td>N.A</td> <td>2.00%</td> </tr> <tr> <td>Volatility Control Index</td> <td>N/A</td> <td>N/A</td> <td>4.00%</td> </tr> </table>		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%	Volatility Control Index	N/A	N/A	4.00%	<p>1.75% on 87.50% of Premium, less withdrawals</p>	<p>10% of the Contract Value once annually, starting after the 1st contract year.</p> <p><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></p> <p>Lifetime Income Benefit Rider</p>	<p>13.5,12.25,11,9.75,8.25,7,5.5,4,2.5,1 % (10 years)</p> <p>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.</p> <p>Terminal Illness Rider (ages 0-75)</p> <p>Death Benefit: Greater of the Contract Value or Minimum Guaranteed Surrender Value at death of owner or annuitant, whichever comes first.</p>	<p>0-80 NQ & Q</p> <p>FL 0-64 NQ & Q</p>	<p>Avail In: AK,MN,NJ,NV,OH,OK,OR,PA,TX,UT,WA</p>	<p>Option A Ages 0-75 6.00% Year 1 1.00% Year 2 1.00% Year 3</p> <p>Ages 76-80 4.50% Year 1 0.75% Year 2 0.75% Year 3</p> <p>Option U 7.00% ages 0-75 5.25% ages 76-80</p>
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Bond Yield	4.65%	N.A	2.00%																																													
Volatility Control Index	N/A	N/A	4.00%																																													
<p>DELAWARE LIFE</p> <p><i>A.M. Best "A-"</i></p> <p>Effective 10/01/18</p> 	<p>Target Income 10</p> <p>Flexible Premium Fixed Index Annuity</p>	<p>\$25,000 Q & NQ min \$1,000,000 max without approval (\$500 min. additional premium)</p> <table border="1" data-bbox="478 1208 850 1565"> <tr> <td></td> <td><\$100,000</td> <td>\$100,000-\$500,000</td> <td>\$500,000+</td> </tr> <tr> <td>S&P</td> <td>1 yr APP w/ Cap</td> <td>4.00%</td> <td>4.25%</td> </tr> <tr> <td>S&P</td> <td>1 yr APP w/ Par</td> <td>35%</td> <td>36%</td> </tr> <tr> <td>CROCI Sectors III 5.5% VC</td> <td>1 yr APP w/ Spread</td> <td>3.00%</td> <td>2.90%</td> </tr> <tr> <td>CROCI Sectors III 5.5% VC</td> <td>2 yr APP w/ Spread</td> <td>3.50%</td> <td>3.25%</td> </tr> <tr> <td>Morgan Stanley Global Opp</td> <td>1 yr APP w/ Par</td> <td>73%</td> <td>75%</td> </tr> <tr> <td>Morgan Stanley Global Opp</td> <td>5 yr APP w/ Par & Interest rate</td> <td>83% /2%</td> <td>85% /2%</td> </tr> <tr> <td>Fixed Account</td> <td>1 year</td> <td>2.00%</td> <td>2.05%</td> </tr> </table>		<\$100,000	\$100,000-\$500,000	\$500,000+	S&P	1 yr APP w/ Cap	4.00%	4.25%	S&P	1 yr APP w/ Par	35%	36%	CROCI Sectors III 5.5% VC	1 yr APP w/ Spread	3.00%	2.90%	CROCI Sectors III 5.5% VC	2 yr APP w/ Spread	3.50%	3.25%	Morgan Stanley Global Opp	1 yr APP w/ Par	73%	75%	Morgan Stanley Global Opp	5 yr APP w/ Par & Interest rate	83% /2%	85% /2%	Fixed Account	1 year	2.00%	2.05%	<p>1-3% on 87.50% of Premium</p>	<p>10% of anniversary account value available after the first year.</p> <p>Nursing Home Waiver Terminal Illness Waiver</p> <p>Death Benefit: Full Contract Value</p>	<p>10,10,10,10,10,9,8,7,6,5% +/- MVA</p> <p>AK,CT,FL,IA,IN,MA,MN,MO,NJ,OH,OR,PA,SC,UT,WA: 10,9,8,7,6,5,4,3,2,1% +/- MVA</p> <p>Optional Income Rider: 10% Benefit base bonus on 1st year premiums</p>	<p>18-80 NQ & Q</p> <p>IN: 21-75</p>	<p>Not Avail. in: CA,NY</p> <p>Chargeback at death: 100% first year</p>	<p>6.50% 18-74 4.90% 75-79 3.25% 80+</p> <p>TRAIL COMMISSION Option 2: 5.25% 18-74 3.95% 75-79 2.65% 80+ 0.25% years 2+</p> <p>Option 4: 2.00% 18-74 1.50% 75-79 1.00% 80+ 0.75% years 2+</p>								
	<\$100,000	\$100,000-\$500,000	\$500,000+																																													
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Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission			
American Equity Investment Life Insurance Company <i>West Des Moines, IA</i> <i>A.M. Best "A-" for financial strength</i> 	<i>IncomeShield 10</i> Flexible Premium Deferred Annuity 7% Premium Bonus Max: 0-69 \$1,500,000. 70-74 \$100,000. 75-80 \$750,000 Effective 03/19/18	\$5,000 min NQ & Q \$25 Additional premium Fixed Account 1.15% (min. 1.00%)	1.75% on 87.50% of Premium, less withdrawals	10% of the Contract Value once annually, starting after the 1st contract year. Cumulative penalty free withdrawal up to 10%. Lifetime Income Benefit Rider 5 Options included to choose from (Rates are higher if NO LIBR is elected)	9.1, 9,8,7,6,5,4,3,2,1% (+/- MVA) 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.	0-80 NQ & Q	Not available In: CA, DE, NY	Option A Ages 0-75 5.00% Year 1 1.50% Year 2 1.00% Year 3 Additional premiums years 2-5: 3.20% Ages 76-80 3.75% Year 1 1.15% Year 2 0.75% Year 3 Additional premiums years 2-5: 2.40% Option U 6.25% ages 0-75 4.70% ages 76-80 (call for CA commissions)			
		Cap							PR	Fee	
		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%
		Volatility Control*							3.25%	N/A	N/A
		Volatility Control*							N/A	55%	N/A
		Volatility Control* 2 Year							N/A	80%	N/A
*Volatility Control: S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index											
Lincoln Financial Group <i>A.M. Best "A+"</i> <i>S&P "AA-"</i> <i>Fitch "A+"</i> 	<i>OptiBlend Plus</i> Flexible Premium Deferred Annuity 6% Premium Bonus For Premiums added years 1-4 Indexed Accounts tied to the performance of the S&P 500 Index. Index Dates: 1st, 8th, 15th, 22nd) Effective 01/01/19	\$10,000 NQ & Q \$50 minimum additional premium \$1,000,000 Max	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).	10% of accumulation value per policy year available after the 1st year. Nursing home rider Terminal illness rider (N/A in all states) Optional Riders: Lifetime Income Edge i4LIFE	9,9,8,7,6,5,4,3,2,1% (+/- MVA) Bonus Vesting Schedule: 10,20,30,40,50,60,70,80,90,100% Death Benefit: Equal to the greater of the Accumulation Value or the guaranteed minimum non-surrender value. Annuitization: <i>After the 5th policy year for a minimum of 5 years or longer.</i>	0-80 NQ & Q	Not Available in: CA, NJ, NY, VI	7.00% Ages 0-74 4.00% Ages 75-79 1.75% Age 80 Trail commissions available. Commission charge back at full or partial surrenders, death and annuitization in the first policy year. Months 1-6 100% Months 7-12 50%			
		<\$100K							\$100K+		
		Fixed Rate							1.70%	1.75%	
		Volatility Controlled Annual point-to-point							2.70% Spread	2.35% Spread	
		Performance Triggered Rate							3.35%	3.60%	
		Annual Point-to-point							4.00% Cap	5.00% Cap	
OXFORD LIFE INSURANCE COMPANY <i>A.M. Best "A-"</i> 	<i>Royal Select™</i> Single Premium Fixed Indexed Annuity 8% Premium Bonus Effective 01/01/19	\$20,000 min NQ & Q \$350,000 Maximum Fixed Account: 2.25% Monthly Average Strategy: Current Cap 4.10% Annual Point-to-Point Strategy: Current Cap 4.10%	1.00% on 87.5% of premium	10% of the accumulated annuity value available after the 1st year. Systematic withdrawal of interest available at issue in the first year. Guaranteed Lifetime Withdrawal Benefit Rider Can start after 1st year & age 50	10,9,8,7,6,5,4,3,2,1% (+ or - MVA) 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	18-80	Not Avail. In AL, CT, MS, MT, NY, VT, WV	6.50% Ages 18-75 5.00% Ages 76-80 Charge back at death first contract year, adjusted quarterly.			

Allianz Life Insurance Company of North America <i>A.M. Best "A+" for financial strength</i> Additional premium accepted through first 3 contract years Effective 09/18/18 	Allianz 222 Single Premium Deferred Annuity	\$20,000 min NQ & Q Fixed Account 1.90% (non-MVA 1.30%) MPP APP APP APP Mo. Avg. Spread Parr. Spread	1-3% on 87.50% of Premium State Variations apply call for details	10% 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	10,10,10,8.75,7.50,6.25,5,3.75,2.50,1.25 % (+/-MVA) <u>Protected Income Value (PIV)</u> 22%* premium bonus Interest bonus equal to 50% of any earned fixed index credit Income cannot start until after 10 contract years Income multiplier (N/A in all states) *25% in NJ and OR Nursing Home Benefit and Flexible Annuity Option Rider Flexible Withdrawal Rider Call for state availability	0-80 NQ & Q	Not Avail. in: NY	6.50% 0-75 4.50% 76-80 <u>Option B</u> 4.25% 0-75 2.75% 76-80 0.50% Trail years 2+ <u>Option C</u> 1.00% 0-75 0.75% 76-80 1.00% Trail years 2+ Chargeback at death: 100% months 1-6, 50% months 7-12																																			
	<table border="1"> <tr><td>Nasdaq 100</td><td>1.50%</td><td>3.25%</td><td></td><td></td><td></td></tr> <tr><td>S&P 500</td><td>1.30%</td><td>3.25%</td><td></td><td></td><td></td></tr> <tr><td>Russell 2000</td><td>1.60%</td><td>3.25%</td><td></td><td></td><td></td></tr> <tr><td>Blended with Spread</td><td></td><td>3.50%</td><td></td><td></td><td>2.00%</td></tr> <tr><td>Bloomberg US Dymanic Balance II</td><td></td><td>3.50%</td><td>3.10%</td><td>50%</td><td></td></tr> <tr><td>PIMCO Tactical Balanced</td><td></td><td>3.40%</td><td>3.10%</td><td>50%</td><td></td></tr> <tr><td>BlackRock iBLD Claria Index²</td><td></td><td>3.15%</td><td>2.85%</td><td>55%</td><td></td></tr> </table>	Nasdaq 100	1.50%	3.25%				S&P 500	1.30%	3.25%				Russell 2000	1.60%	3.25%				Blended with Spread		3.50%			2.00%	Bloomberg US Dymanic Balance II		3.50%	3.10%	50%		PIMCO Tactical Balanced		3.40%	3.10%	50%		BlackRock iBLD Claria Index ²		3.15%	2.85%	55%	
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Allianz Life Insurance Company of North America <i>A.M. Best "A+" (Excellent) for financial strength</i> Additional premium accepted through first 3 contract years Effective 09/18/18 19575-11 	Allianz 360SM Fixed Index Annuity with 360 Benefit rider	\$20,000 min NQ & Q Fixed Account 2.60% (non-MVA 1.70%) MPP APP APP APP Mo. Avg. Spread Parr. Spread	1-3% on 87.50% of Premium for the first 10 contract years State Variations	10% 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: -year 5 for min. of 10 years -year 5 for 5 year payout of interest only then lump sum with full accumulation value</i>	10,10,10,8.75,7.50,6.25,5,3.75,2.50,1.25 % (+/-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	0-80 NQ & Q	Not Avail. in: NY	6.50% 0-75 4.50% 76-80 <u>Option B</u> 4.25% 0-75 2.75% 76-80 0.50% Trail years 2+ <u>Option C</u> 1.00% 0-75 0.75% 76-80 1.00% Trail years 2+ Commission subject to B/D approval Chargeback at Death: 100% months 1-6 50% months 7-12																																			
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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).

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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The EURO STOXX 50® Index, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersetor leaders in the Eurozone. The Index covers 50 stocks from 12 Eurozone countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain. The EURO STOXX 50 is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland. Allianz products based on the Index are in no way sponsored, endorsed, sold, or promoted by STOXX and shall not have any liability with respect thereto.




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The Russell 2000® Index measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000 is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index. For financial professional use only—not for use with the public. Guarantees are backed by the financial strength and claims-paying ability of the issuing company. Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The ratings do not apply to the safety or performance of any specific insurance product. Ratings are as of [today's date] and are subject to change. For the latest ratings, please access www.StandardandPoors.com. Products are issued by Allianz Life Insurance Company of North America.

<p>FIDELITY & GUARANTY LIFE</p> <p><i>A.M. Best "A-"</i></p> <p>Effective 06/01/18</p> 	<p>Prosperity Elite 10</p> <p>Single Premium Index Annuity</p> <p>4% Bonus with Enhancement Package (EP) ages 0-75 (2% Bonus 76+)</p> <p>7% Bonus with Protection Package (PP) ages 0-75 (3.50% Bonus 76+)</p> <p>AK,CA,DE,FL,MA,MN,NV,OH,OK,OR,PA,SC,TX,UT,W</p> <p>(EP): 3.00% 0-75, 1.50% ages 76+ (PP): 6.00% 0-75, 3.00% ages 76+</p>	<p>\$10,000 min NQ & Q \$1,000,000 Max. Fixed Interest Rate Interest rate 1.50%</p> <p>1 Year Monthly Point-to-Point Monthly Cap 1.85% (min. 1%)</p> <p>1 Year Annual Point-to-Point Annual Cap 5.25% (min. 3%)</p> <p>1 Year Monthly Average Annual Cap 5.75% (min. 3%)</p> <p>Gold 1 Year Point-to-Point Annual Cap 5.50%</p> <p>Point-to-Point fixed rate on Index Gain Interest Rate 4.25% (min. 1%)</p> <p>Barclay's Trailblazer Sectors 5 2 year Spread 0% Par 120%</p>	<p>1-3% on 87.5% of Premium</p>	<p>10% 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>(PP) Guaranteed Min. Withdrawal Benefit: Factor based on age multiplied by greater of:</p> <ol style="list-style-type: none"> 1) Premium + 18% Bonus 2) Premium growing at 6.50% compounded for no more than 10 years 3) Vested Account Value 4) Min. Guarantee Surrender Value <p>Protection against Impairment also avail. on rider</p>	<p>12,11,10,9,8,7,6,5,4,3%</p> <p>AK,CA,DE (FL65+),MA,MN,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA</p> <p>9,9,8,7,6,5,4,3,2,1%</p> <p>*Bonus Vesting Schedule 10,20,30,40,50,60,70,80,90,100% Annuitization After the 5th contract year for full vested value.</p> <p>(EP) Death Benefit: 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>(PP) Death Benefit: Greater of: - EP calculations for death benefit</p>	<p>0-85 NQ</p> <p>18-85 Q</p>	<p>All Except: AL,CT,MS, NY</p> <p>State Variations: AZ,ID,MD, NC,PA</p>	<p>0-75 8.00% 76-80 6.00% 81-85 4.00%</p> <p>Commission chargeback at death 100% first year.</p>
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<p>AMERICAN GENERAL LIFE INSURANCE GROUP</p> <p><i>A.M. Best "A" S&P "A+"</i></p> 	<p>Power 10 Protector</p> <p>Single Premium Index Annuity</p> <p>\$1,000,000 Max</p> <p>Effective 01/07/19</p>	<p>\$25,000 min NQ & Q Fixed Rate: 2.10% Rate</p> <table border="1"> <tr> <td></td> <td><\$100K</td> <td>\$100,000+</td> </tr> <tr> <td>S&P Annual Point-to-Point</td> <td>4.80% Cap</td> <td>6.05% Cap</td> </tr> <tr> <td>Merrill Lynch Strategic Balanced Index:* Annual Point-to-Point</td> <td>1.10% Spread</td> <td>1.95% Spread</td> </tr> <tr> <td>Merrill Lynch Strategic Balanced Index:* 2 year Point-to-Point</td> <td>0.95% Spread (1.90% for 2 yr term)</td> <td>0.00% Spread (0.00% for 2 yr term)</td> </tr> <tr> <td>PIMCO 2yr Point to-point</td> <td>2.45% Spread</td> <td>3.85% Spread</td> </tr> </table>		<\$100K	\$100,000+	S&P Annual Point-to-Point	4.80% Cap	6.05% Cap	Merrill Lynch Strategic Balanced Index:* Annual Point-to-Point	1.10% Spread	1.95% Spread	Merrill Lynch Strategic Balanced Index:* 2 year Point-to-Point	0.95% Spread (1.90% for 2 yr term)	0.00% Spread (0.00% for 2 yr term)	PIMCO 2yr Point to-point	2.45% Spread	3.85% Spread	<p>1.00% on 87.5% of Premium</p>	<p>10% 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>10,9,8,7,6,5,4,3,2,1% (+/- MVA)</p> <p>Full Account Value at Death</p>	<p>0-75</p>	<p>Not Avail in: NY</p> <p>Merrill Lynch Index not avail in: NJ,NH,NV, MO</p>	<p>7.00% 0-75</p> <p>Option 2 4.25% ages 0-75 0.50% Trail years 2+</p> <p>Option 3 1.75% ages 0-75 1.00% Trail years 2+</p> <p>Commission chargeback at death 100% first year.</p>
	<\$100K	\$100,000+																					
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<p>ATHENE ANNUITY & LIFE ASSURANCE COMPANY (Athene-IA)</p> <p><i>A.M. Best "A" Fitch "A-"</i></p> 	<p>Ascent Pro 10 Bonus</p> <p>Single Premium Deferred Annuity</p> <p>3.00% Premium Bonus</p> <p>Effective 10/26/18</p> <p>**\$5,000 Min in: AK,CT,HI,MN,NJ,OR,PA, TX,UT,WA</p>	<p>\$10,000** min NQ & Q \$1,000,000 max without approval Fixed Account: Rate: 1.05%</p> <p>S&P 500 Monthly Sum: Cap 1.40% Point-to-Point: Cap 3.00% (bailout 1.00%)</p> <p>S&P 500 Daily Risk Control 5% 1 Year Participation Rate 50%</p> <p>Morningstar Dividend Yield Focus Target Vol 5 - 1 year Par Rate 45% 2 year Par Rate 55%</p> <p>BNP Paribas Multi-Asset Diversified 5 1 year Par Rate 55% 2 year Par Rate 85%</p> <p>Janus SG Market Consensus 1 year Par Rate 30% 2 year Par Rate 60%</p>	<p>1-3% on 87.50% of Premium</p>	<p>10% of accumulation value After the first year.</p> <p>Confinement Waiver Terminal Illness Waiver</p> <p>Death Benefit: Contracts accumulation value, including both vested & unvested premium bonus</p>	<p>Pro 10 Bonus: 10,10,10,10,9,8,7,6,5,4% %* (+/- 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>Income Rider Included for a Fee</p>	<p>0-80 NQ & Q</p> <p>MANY STATE VARIATIONS. PLEASE CALL FOR DETAILS</p>	<p>Not Avail. in: NY</p>	<p>Option 1 6.50% 0-70 6.00% 71-75 5.00% 76+</p> <p>Option 2 Call for details</p> <p>Option 3 1.00% 0-70, Trail 0.0833%/month 0.90% 71-75 Trail 0.075%/month 0.75% 76-80 Trail 0.0625%/month</p> <p>Chargeback at death: 100% months 1-6, 50% months 7-12</p>
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Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission																						
Integrity Life Insurance Company <i>A.M. Best "A+" S&P "AAA"</i> 	Indextra[®] Single Premium Deferred Annuity Effective 01/15/19	\$15,000 NQ & Q Max \$1,000,000 (0-75) \$500,000 (76+)	1.75% on 87.5% of premium GMAV 110% <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>	10% of the account value beginning immediately, available penalty free Guaranteed Lifetime Withdrawal Benefit (Optional for a fee)	9,8,5,8,7,6,5,4,3,2,1 % -Limited Life Expectancy -Confinement to Nursing home, hospital, or licensed health care facility Death Benefit: Greater of the Account Value	18-85 NQ & Q	Not Avail. In: NY	6.50% 0-75 5.00% 76-85																						
		<table border="1"> <tr> <td></td> <td>1 year</td> <td>2 year</td> <td>3 year</td> </tr> <tr> <td>Fixed Rate</td> <td>2.40%</td> <td></td> <td></td> </tr> <tr> <td>S&P 500</td> <td>5.00% Cap</td> <td></td> <td></td> </tr> <tr> <td>GS Momentum Builder, Multi-Asset Class</td> <td>100% Par</td> <td>120% Par</td> <td>145% Par</td> </tr> <tr> <td>J.P. Morgan Strategic Balanced (N/A in OR)</td> <td>67% Par</td> <td>100% Par</td> <td>117% Par</td> </tr> </table>								1 year	2 year	3 year	Fixed Rate	2.40%			S&P 500	5.00% Cap			GS Momentum Builder, Multi-Asset Class	100% Par	120% Par	145% Par	J.P. Morgan Strategic Balanced (N/A in OR)	67% Par	100% Par	117% Par		
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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH) <i>A.M. Best "A+" S&P "AA-"</i> Effective 11/06/18 	Charter Plus 10 <small>Flexible Premium</small> 8% Bonus (\$75,000+) 6% Bonus (<\$74,999) Bonus applied for payments in first 7 years Index	\$20,000 min NQ & Q Declared Rate Strategy: Annually Declared Interest rate 1.80% Crediting 0-\$74,999 \$75,000+	1.00% on 87.5% of Purchase Payments less any withdrawals	10% of the Accumulation Value available after the first contract year. <i>Can annuitize for full value after: -year 1 for min. of Life option OR -year 5 for 5 year certain</i>	9,8,5,7,5,6,5,5,5,4,5,3,5,3,2,1,0 % (+/- MVA) Bonus Recapture schedule 90,85,80,70,60,50,40,30,20,10 % 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 Full Account Value at Death	0-79 NQ & Q	Avail. Only In: AK,DE,HI, MN,MO,NV, OH,OK,OR, PA,SC,TX, UT,VA,WA Other Version available in all other states but NY	7.00% 0-75 5.25% 76-79 Option B 5.50% 0-75 4.125% 76-79 0.25% years 2+ Option C 4.00% 0-75 3.00% 76-79 0.50% years 2+ Option D avail. Charge back at Death. First 6 months: 100% Second 6 months: 50%																						
		S&P 500							DA Index Spread	3.30%	3.30%																			
		S&P 500							MPP Cap	1.40%	1.40%																			
		S&P 500							APP Cap	3.50%	3.50%																			
		S&P 500							APP Par Rate	25%	25%																			
		S&P 500- 5% Volatility							APP Index Spread	3.85%	3.85%																			
		S&P 500- 8% Volatility							2 Yr PTP Spread	5.15%	5.15%																			
		NASDAQ-100							MPP Cap	1.15%	1.15%																			
AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX <i>A.M. Best "A" S&P "A"</i> Index Dates: 1st, 8th, 16th and 24th of each month 	Strategy Indexed Annuity PLUS 7 year Equity Index Annuity single premium 1.00% Premium Bonus Issue dates: 1st, 8th, 16th & 24th of the month Effective 01/01/19	\$10,000 min NQ & \$5,000 Q \$1,00,000 Max.	1-3% on 87.5% of Premium	10% of the Vested Account Value available after the first contract year. Confinement Rider Terminal Illness Rider Disability Rider <u>Income Riders:</u> Lifetime Income (Fixed) Lifetime Income (Fixed + Interest)	7,6,5,4,3,2,1 % (+/- MVA) Death Benefit: Full Account Value	0-80 NQ & Q	Avail. in all states	5.00% Ages 0-75 4.00% Ages 76-80 Chargeback at Death: 100% first year																						
		Strategies																												
		Declared Rate							2.65%																					
		1 Year Performance							4.00% Rate																					
		1 Year Monthly Sum							1.00% Cap																					
		1 Year: 100% Par.							5.50% Cap																					
1 Year: 50% Par.	6.00% Cap																													







Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission																								
RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A+"</i> <i>S&P "A+"</i> 	The Keystone™ 7 Index Annuity Single Premium Deferred Annuity Index Strategies are tied to the S&P 500 Effective 01/16/19	\$10,000 min NQ & Q Min of \$5,000 per strategy Fixed Account: 1st Year Interest Rate 3.15% (min. 1%) Annual Point-to-Point: Current Cap 5.80% (min. 2%) Monthly Averaging: Current Cap 6.30% (min. 2%) Annual Point-to-Point: Participation Rate 42%	Guaranteed Min. Annuity 1.00% on 100% of premium Or 1.50% on 87.5% of Premium	10% 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:</i> <i>After the 5th year for 5 years or more.</i>	9,8,7,6,5,4,3 Confinement Waiver: 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. Terminal Illness Waiver 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.	0-85 NQ & Q	Not Avail. In: MT,NY NJ: does not have participation strategies.	4.50% 0-80 2.70% 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%																								
FIDELITY & GUARANTY LIFE <i>A.M. Best "A-"</i> Effective 11/01/18 	Accumulator-Plus 7 Flexible Premium Index Annuity Index	\$10,000 min NQ & Q Crediting No Charge* Charge* <table border="1"> <tr> <td>Fixed Account</td> <td>Rate</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>S&P 500</td> <td>MPP Cap</td> <td>2.10%</td> <td>2.85%</td> </tr> <tr> <td>S&P 500</td> <td>Monthly Average</td> <td>7.00%</td> <td>9.00%</td> </tr> <tr> <td>S&P 500</td> <td>APP Cap</td> <td>6.00%</td> <td>8.75%</td> </tr> <tr> <td>Barclays Trailblazer Sector 5</td> <td>Spread/Par Rate</td> <td>0% / 130%</td> <td>0% / 150%</td> </tr> <tr> <td>S&P 500</td> <td>Declared Rate on gain</td> <td>4.75%</td> <td>6.25%</td> </tr> </table> *Current Charge 1.00%	Fixed Account	Rate	1.00%	1.00%	S&P 500	MPP Cap	2.10%	2.85%	S&P 500	Monthly Average	7.00%	9.00%	S&P 500	APP Cap	6.00%	8.75%	Barclays Trailblazer Sector 5	Spread/Par Rate	0% / 130%	0% / 150%	S&P 500	Declared Rate on gain	4.75%	6.25%	1-3% on 87.5% of Premium Systematic Withdrawals Nursing Home Rider Terminal Illness Rider Home Health Care Rider	10% of the Account Value after the first contract year. Systematic Withdrawals Nursing Home Rider Terminal Illness Rider Home Health Care Rider	9,9,8,7,6,5,4% (+/- MVA) No MVA: AK,IL,MN,MO,OR,PA,WA Nursing Home Confinement Rider. Confinement must begin after the 1st contract anniversary and must be confined for at least 90 consecutive dates. Penalty free will be increased by 10% of the accumulation value each year while confined Full Account Value at Death	0-85 NQ & Q	Not Avail. In: AL,CT,MS,NY	5.00% 40-70 4.00% 71-80 3.00% 81-85 Charge back at Death 100% first year
Fixed Account	Rate	1.00%	1.00%																													
S&P 500	MPP Cap	2.10%	2.85%																													
S&P 500	Monthly Average	7.00%	9.00%																													
S&P 500	APP Cap	6.00%	8.75%																													
Barclays Trailblazer Sector 5	Spread/Par Rate	0% / 130%	0% / 150%																													
S&P 500	Declared Rate on gain	4.75%	6.25%																													
GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> Effective 01/22/19 	Choice Accumulation™ II 7 year Fixed Account	\$25,000 Min NQ & Q Single Premium \$1,000,000 Max 0-80, \$500,000 81-85 <table border="1"> <tr> <td>Rates</td> <td>Bail-Out</td> </tr> <tr> <td>2.85%</td> <td>1.50%</td> </tr> <tr> <td>MSCI EAFE Point-to-Point</td> <td>5.25% Cap 3.00%</td> </tr> <tr> <td>Russell 2000 Point-to-Point</td> <td>5.25% Cap 3.00%</td> </tr> <tr> <td>S&P 500 Point-to-Point</td> <td>5.85% Cap 3.00%</td> </tr> <tr> <td>S&P 500 Monthly Point-to-Point</td> <td>1.90% Cap 1.00%</td> </tr> <tr> <td>PIMCO Balanced Point-to-Point</td> <td>105% Par 30%</td> </tr> <tr> <td>S&P 500 Performance Trigger</td> <td>4.55% Rate 2.50%</td> </tr> <tr> <td>BlackRock Diversa Vol. Cont. 2 Year</td> <td>0.70% Fee 9.00%</td> </tr> <tr> <td>Franklin US Index 2 Year</td> <td>0.70% Fee 9.00%</td> </tr> </table>	Rates	Bail-Out	2.85%	1.50%	MSCI EAFE Point-to-Point	5.25% Cap 3.00%	Russell 2000 Point-to-Point	5.25% Cap 3.00%	S&P 500 Point-to-Point	5.85% Cap 3.00%	S&P 500 Monthly Point-to-Point	1.90% Cap 1.00%	PIMCO Balanced Point-to-Point	105% Par 30%	S&P 500 Performance Trigger	4.55% Rate 2.50%	BlackRock Diversa Vol. Cont. 2 Year	0.70% Fee 9.00%	Franklin US Index 2 Year	0.70% Fee 9.00%	1.00% on 87.5% of Purchase Payments less any withdrawals	10% of the beginning of year contract value available after the first contract year. Nursing Home Waiver Terminal Illness Waiver Full Account Value at Death	9,8,7,6,5,4,3,% (+/- MVA) Optional Enhanced Death Benefit Rider ages 0-75: -7% simple interest for 15 years -0.50% fee	50-85	Not Avail. In: NY	5.00% 50-80 2.75% 81-85 <u>Option B:</u> 3.00% 50-80 1.75% 81-85 Trail 0.40% Yrs 2+ <u>Option C:</u> 1.50% 50-80 1.00% 81-85 Trail 0.75% Yrs 2+ Chargeback at death 100% months 1-12. Extra 0.50% for E-App through 1/31/19				
Rates	Bail-Out																															
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Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission		
GREAT AMERICAN LIFE <i>A.M. Best "A (Excellent)" for financial strength**</i> COM09030	American Legend[®] 7 Flexible Purchase Payments Max Premium: \$1,000,000 max (18-75) \$750,000 max (76-79) \$500,000 max (80-85) Rates Effective 12/21/18 and are subject to change at any time AK,CA, UT, VA Rates Differ	\$10,000 min NQ & Q Additional Premium: \$2,000 Q & \$5,000 NQ		1.25% on 87.5% of	10% 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)	9,8,7,6,5,4,3 % (+/- MVA) Long Term Care Waiver Surrender charges waived if owner is confined to hospital/nursing home for 90 days, confinement begins after 1 st contract year. Not available in all states. Some restrictions apply. Call for details. Terminal Illness Waiver (not available in all states) Optional Riders: IncomeSecure Rider IncomeSustainer Plus Income Enhancer Death Benefit: 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>	18-85 Q 0-85 NQ 18-75 Inherited IRA	All Except: IA,NY Commission charge back at death 50% in 1 st 6 months. Trail 40,50 & 60% available. Call for details. Trail 75 1.35% 0-75 1.00% 76-85 0.75% Trail years 2+	4.75% 0-75 2.75% 76-85 Mod 3 3.25% 0-75 2.10% 76-85 1.50% year 2 1.00% year 3 Trail 25 3.95% 0-75 2.50% 76-85 0.25% Trail years 2+ Trail 75 1.35% 0-75 1.00% 76-85 0.75% Trail years 2+	
		<\$100K	\$100,000+							
		Fixed Rate	2.90%							3.00%
		S&P APP	5.90% Cap							6.15% Cap
		S&P 500 Risk Control APP	60% Par							65% Par
		S&P U.S. Retiree Spending APP	65% Par							70% Par
		iShares U.S. Real Estate APP	7.50% Cap							8.00% Cap
		S&P Monthly Sum	2.30% Cap							2.50% Cap
Gold APP	7.00% Cap	7.25% Cap								
The Standard <i>A.M. Best "A" S&P "A+" Moody's "A1" Fitch "AA-"</i> Effective 01/01/2007	Index Select Annuity 5, 7, 10 (ISA) Single Premium NEW- Guaranteed Minimum Accumulation Benefit May reallocate funds. Must be elected prior to the end of the index term & will be transacted on the 1 st day of the new index term. Effective 01/15/19	\$15,000 min: \$1,000,000 max ISA 5 Fixed Interest Account: 2.00% Annual Point-to-Point, Annual Reset CAP: <\$100K: 5.25% \$100K+: 5.50% PAR: <\$100K: 42% \$100K+: 44%		Index 1.55% On 87.5% of Premiums Guaranteed min. Accumulation Benefit: ISA 5 105% ISA 7 107% ISA 10 110%	10% free annual withdrawals available after the first contract year	5 Year: 7,6,5,4,2 % (+/- MVA) 7 Year: 7,6,5,4,3,2,1 % (+/- MVA) 10 Year: 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> After year 1 for 5 years or longer Full Value at Death	ISA 5 0-93 ISA 7 0-90 ISA 10 0-80 NQ & Q	Not Available in: NY ISA 10 not available in: CA,MN, MO,TX,WA	ISA 5 3.00% 0-80 1.50% 81-85 1.35% 86-93 ISA 7 4.00% 0-80 2.00% 81-85 1.45% 86-90 ISA 10 5.00% 0-80 *Trail Options available Charge back at death if issue age is 86-90. First 6 months: 100% Second 6 months: 50%	
		ISA 7 Fixed Interest Account: 2.00% Annual Point-to-Point, Annual Reset CAP: <\$100K: 5.75% \$100K+: 6.00% PAR: <\$100K: 47% \$100K+: 49%								
		ISA 10 Fixed Interest Account: 2.00% Annual Point-to-Point, Annual Reset CAP: <\$100K: 6.00% \$100K+: 6.25% PAR: <\$100K: 48% \$100K+: 50%								
GREAT AMERICAN LIFE <i>A.M. Best "A (Excellent)" for financial strength**</i> COM09030	Premier Bonus Flexible Purchase Payments 5.75% Premium Bonus Max Premium: \$1,000,000 max (18-75) \$750,000 max (76-79) \$500,000 max (80-85) Rates Effective 08/13/18 and are subject to change at any time	\$10,000 min NQ & Q Additional Premium: \$2,000		1.25% on 87.5% of	10% 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)	6,5,4,3,3,3,3% (+/- MVA) Bonus Vesting Schedule: 0,0,0,0,33,66,100% Terminal Illness Waiver Extended Care Waiver (not available in all states) Death Benefit: Greater of the Account Value or the GMSV will be paid at death of owner.	18-85 Q 0-85 NQ 18-75 Inherited IRA	All Except: MN,NY,NJ, WA Commission charge back at death 100% in 1 st year.	4.00% 0-75 2.25% 76-85 Trail 25 2.75% 0-75 1.00% 76-85 0.25% Trail years 2+	
		<\$150K	\$150,000+							
		Fixed Rate	1.65%							1.80%
		S&P APP	3.00% Cap							3.25% Cap
		S&P 500 Risk Control APP	35% Par							35% Par
		S&P U.S. Retiree Spending APP	35% Par							40% Par
		iShares U.S. Real Estate APP	4.00% Cap							4.25% Cap
		AK,CA, UT Rates Differ								





Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission																											
RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A+" S&P "A+"</i>	The Keystone™ 5 Index Annuity Single Premium Deferred Annuity Index Strategies are tied to the S&P 500 Effective 01/16/19	\$10,000 min NQ & Q Min of \$5,000 per strategy Fixed Account: 1st Year Interest Rate 3.15% (min. 1%) Annual Point-to-Point: Current Cap 5.45% (min. 2%) Monthly Averaging: Current Cap 5.95% (min. 2%) Annual Point-to-Point Participation Rate 40%	Guaranteed Min. Annuity 1.00% on 100% of premium Or Non Forfeiture Rate: 1.50% on 87.5% of Premium	10% 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 5 years or more.</i>	9,8,7,6,5 % Confinement Waiver: 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. Terminal Illness Waiver 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.	0-85 NQ & Q	Not Avail. In: MT,NY NJ: does not have participation strategies.	3.25% 0-80 1.95% 81-85 <u>Trail A</u> 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%																											
	GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> Premium Banding: Low Band: \$10,000-\$24,999 High Band: \$25K-\$99,999 Ultra Band: \$100,000+ Effective 01/22/19	Choice Accumulation™ II 5 year Fixed Account <table border="1"> <tr> <td></td> <td>2.75%</td> <td>1.50%</td> </tr> <tr> <td>MSCI EAFE Point-to-Point</td> <td>5.10% Cap</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 Point-to-Point</td> <td>5.10% Cap</td> <td>3.00%</td> </tr> <tr> <td>S&P 500 Point-to-Point</td> <td>5.65% Cap</td> <td>3.00%</td> </tr> <tr> <td>S&P 500 Monthly Point-to-Point</td> <td>1.80% Cap</td> <td>1.00%</td> </tr> <tr> <td>PIMCO Balanced Point-to-Point</td> <td>100% Par</td> <td>30%</td> </tr> <tr> <td>S&P 500 Performance Trigger</td> <td>4.40% Rate</td> <td>2.50%</td> </tr> <tr> <td>BlackRock Diversa Vol. Cont. 2 Year</td> <td>0.75% Fee</td> <td>9.00%</td> </tr> <tr> <td>Franklin US Index 2 Year</td> <td>0.75% Fee</td> <td>9.00%</td> </tr> </table>		2.75%	1.50%	MSCI EAFE Point-to-Point	5.10% Cap	3.00%	Russell 2000 Point-to-Point	5.10% Cap	3.00%	S&P 500 Point-to-Point	5.65% Cap	3.00%	S&P 500 Monthly Point-to-Point	1.80% Cap	1.00%	PIMCO Balanced Point-to-Point	100% Par	30%	S&P 500 Performance Trigger	4.40% Rate	2.50%	BlackRock Diversa Vol. Cont. 2 Year	0.75% Fee	9.00%	Franklin US Index 2 Year	0.75% Fee	9.00%	\$25,000 Min NQ & Q Single Premium \$1,000,000 Max (ages 0-80) \$500,000 Max (ages 81-85) Rates Bail-Out	1.00% on 87.5% of Purchase Payments less any withdrawals Or GMAV at 0.75%	10% 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	9,8,7,6,5,0% (+/- MVA) Full Account Value at Death	0-85	Not Avail. In: NY
	2.75%	1.50%																																	
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GREAT AMERICAN LIFE <i>A.M. Best "A (Excellent)" for financial strength**</i> COM09030	American Landmark 5 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 12/21/18	\$10,000 min NQ & Q <table border="1"> <tr> <td></td> <td><\$100K</td> <td>\$100,000+</td> </tr> <tr> <td>Fixed Rate</td> <td>2.85%</td> <td>3.00%</td> </tr> <tr> <td>S&P Annual Point-to-Point</td> <td>5.80% Cap</td> <td>6.05% Cap</td> </tr> <tr> <td>S&P 500 Risk Control Annual Pt. to Pt.</td> <td>60% Par</td> <td>65% Par</td> </tr> <tr> <td>S&P U.S. Retiree Spending Annual Pt. to Pt.</td> <td>65% Par</td> <td>70% Par</td> </tr> <tr> <td>iShares U.S. Real Estate Annual Pt. to Pt.</td> <td>7.00% Cap</td> <td>7.25% Cap</td> </tr> </table> Rates Differ: AK,CA,PA,UT,VA		<\$100K	\$100,000+	Fixed Rate	2.85%	3.00%	S&P Annual Point-to-Point	5.80% Cap	6.05% Cap	S&P 500 Risk Control Annual Pt. to Pt.	60% Par	65% Par	S&P U.S. Retiree Spending Annual Pt. to Pt.	65% Par	70% Par	iShares U.S. Real Estate Annual Pt. to Pt.	7.00% Cap	7.25% Cap	1.25% on 87.5% of Purchase Payments, less gross withdrawals, less early withdrawal charges that would apply to full Surrender	10% of the Account Value as of the prior Contract Anniversary (plus any purchase payments received) available after the first contract year.	9,8,7,6,5% (+/- MVA) Terminal Illness Waiver Extended Care Waiver (not available in all states) Death Benefit: 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>	18-89 Q 0-89 NQ 18-75 Inherited IRA 0-75 Inherited Non-Qualified	All Except: NY Commission charge back at death 100% first year. <u>Trail 40 & 60% available.</u> <u>Call for details.</u>	3.75% 0-75 2.75% 76-85 1.75% 86-89 <u>Trail 25</u> 2.75% 0-75 1.90% 76-85 1.25% 86-89 0.25% Trail years 2+ <u>Trail 50</u> 1.95% 0-75 1.25% 76-85 0.80% 86-89 0.50% Trail years 2+									
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Extra 0.50% for E-App through 1/31/19

Annuity/LTC Hybrids and Fixed Annuity

Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission					
GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A"</i>  	ForeCareSM Single Premium tax-deferred annuity with qualified long term care benefits Simplified Underwriting!	\$35,000* min Single & Joint \$400,000 Max Single. \$600,000 Joint Non-Qualified funds only *OR: Standard \$60K single & \$70K joint Premier: \$40K single & \$50K joint **Call for VT & WI premiums Under \$200K: First Year Interest Rate 2.75% Over \$200K: First Year Interest Rate 3.00% Premier = 3x Account Value Standard = 2x Account Value for LTC Effective 02/15/18	1.00% 10% 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	8,8,7,6,5,4,3,2,1% (+/-MVA) Single Life	50-80 NQ	Not Avail. in: CT,NY	6.00% Ages 50-75 3.00% Ages 76-80						
				<table border="1"> <thead> <tr> <th>Rating</th> <th>Accelerated Benefit</th> <th>Extended Benefit</th> <th>Total Duration</th> </tr> </thead> <tbody> <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> </tbody> </table>				Rating	Accelerated Benefit	Extended Benefit	Total Duration	Standard	36 Months
Rating	Accelerated Benefit	Extended Benefit	Total Duration										
Standard	36 Months	36 Months	72										
Premier	24 Months	48 Months	72										
Guaranty Income Life Insurance Company (GILICO) <i>A.M. Best "B++"</i>  	AnnuiCare 7 AnnuiCare 10 Single Premium Simplified Underwriting! Effective 11/01/18	\$36,500 min NQ & \$50,000 Q Max: \$600,000 AnnuiCare 7: 3.10% AnnuiCare 10: 3.40% Leverage 3x Account Value for LTC	1.00% 100% of the accumulated interest. Full Account Value at Death	AnnuiCare 7 8,7,6,5,5,4,3%	7 Yr: 0-85 NQ & Q* 10 Yr: 0-79 NQ & Q* *Must be 59 1/2.	All Except: AK,CT, DE,HI,ID ,ME,MA, MD,MN, NH,NJNY ,PA,RI,SD ,VT,VI,WV ,WI	AnnuiCare 7: 4.50% Ages 0-74 2.50% Ages 75-85 AnnuiCare 10: 7.50% Ages 0-74 5.50% Ages 75-79 Charge back at death 100% first 6 months 50% 7-12 months						
				AnnuiCare 10 9,8,7,6,5,4,3,2,1% (IA: 8,7,6,6,5,4,3,2,1)				Benefit Eligibility -unable to perform 2 of 6 ADL's -Severe Cognitive Impairment -Satisfaction of 90-day deductible period LTC Benefit Period- 6 years					
OneAmerica Company The State Life <i>A.M. Best "A+" (Superior) Standard & Poor's "AA" (Very Strong)</i>  	Indexed Annuity Care Single Premium Indexed Annuity Minimal number of health questions on application. No phone call.	\$50,000 NQ & Q NQ Fund = tax free benefit* \$500,000 Max Fixed Account: Interest Rate 1.70% Annual Point-to-Point: Cap 3.05% Annual Point-to-Point: Par 25% Monthly Averaging: Cap 3.30% Monthly Averaging: Par 35% Rates Effective 01/15/19	1.40% 10% of the accumulation value, available after the 1 st contract year. *NQ Withdrawals for LTC expenses from the LTC Fund are not subject to Tax. Pension Protection Act (1/1/10) Friendly Product Full Accumulation Value at Death	9,8,7,6,5,4,3,2,1%	40-85	Not Avail. in: NY	6.00% 50-75 4.50% 76-85						
				LTC Fund Withdrawals -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									

Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission
AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX <i>A.M. Best "A" S&P "A"</i> 	Century Plus Single Premium 5% First year bonus Effective 01/01/19	\$5,000 NQ \$1,000,000 max <u>\$100,000+:</u> 1st Year Rate 8.00% Base rate is 3.00% <u><\$100,000:</u> 1st Year Rate 7.90% Base rate is 2.90%	1.75% on 90% of Premium	10% of annuity value as of the beginning of each policy year, beginning in year one. Systematic withdrawals available immediately, includes monthly interest option. Full Value at Death	10,9,8,7,6,5,4,3,2,1% CA: 9,8,7,6,5,4,3,2,1% (+/- MVA) Included Riders: Nursing home or Hospital confinement Disability Terminal Illness Option Income Rider for a Fee	0-80 NQ & Q	All Except: NY	0-75 5.00% 76-80 3.00% Charge back at death 100% first 6 months 50% 7-12 months
RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A+" S & P "A"</i> 	APOLLO Single Premium Only Effective 01/07/19 *Without home office approval	\$5,000 – \$500,000* SP : 1st Year Rate 4.80% Base rate is 2.80% MVA: 1st Year Rate 4.95% Base rate is 2.95% (MVA version N/A in MD,MT,ND,OR,TX,VT,WA)	1.60%	10% Free withdrawal available after 30 days. Cumulative beginning in year 3 up to a maximum of 30%* of the single premium taken lump sum only. 4% Annuitization bonus* <i>Can be annuitized after fifth policy year for a minimum of 6 years without surrender charges.</i> <i>*N/A in WA</i>	9,8,7,6,5,4,2 % 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)	0-85 NQ & Q	All Except: AL,NY, UT	4.00% Ages 0-75 3.20% Ages 76-80 2.40% Ages 81-85 Trail Option Avail. Charge back at death 100% first 6 months 50% 7-12 months
AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX <i>A.M. Best "A" S&P "A"</i> 	WealthQuest Citadel Seven Diamond Series Flexible Premium (Additional premiums added in years 1-3 receive the 2% additional interest) Effective 01/01/19	\$5,000 NQ-\$2,000 Q \$1,000,000 max 1st Year Rate 4.80% Base rate is 2.80% (Base rate is guaranteed in year 2) Policies over \$100,000+ receive an additional 10 basis pts for life of contract.	2.00% MD Index All other states	10% 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	7,7,7,6,5,4,2 % 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>	0-85 NQ & Q	Available in all states	0-80 3.50% 81-85 2.50% Commission charge back at death in the first year, Ages 80+
SAGICOR LIFE INSURANCE COMPANY <i>A.M. Best "A-"</i> 	Gold Series Sage Choice Single Premium Deferred Annuity Bailout Feature Effective 01/20/18	\$2,000 Q & NQ \$500,000 max 1st Year Interest Rate 3.50% 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	2.00% Years 1-10 3.00% Years 11+	10% 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 Annuitization: <i>After the 1st year for 5 year certain or more.</i>	7,7,7,6,5,3 % (+/- 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	0-90 NQ & Q	All Except: AK,CT,ME, MT,NH,NY, VT	3.00% 0-80 1.75% 81-90 Charge back at death 100% first 6 months 50% 7-12 months
AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX <i>A.M. Best "A" S&P "A+"</i> 	WealthQuest Citadel Five Diamond Series Single Premium (Additional premiums added in year 1 receive the 1% additional interest) Effective 01/01/19	\$5,000-\$1,000,000 NQ & Q 1st Year Rate 3.70% Base rate is 2.70% (Base rate is guaranteed in year 2) Policies over \$100,000+ receive an additional 10 basis pts for life of contract.	2.00% MD Index All other states	10% 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	7,7,7,6,5 % 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>	0-85 NQ & Q	Available in all states	0-80 3.00% 81-85 2.00% Commission charge back at death in the first year, Ages 80+


Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission																		
RATE LOCK PRODUCTS (MYGAs)																										
DELAWARE LIFE <i>A.M. Best "A"</i> 	Pinnacle MYGA Single Premium Deferred Annuity Rate Guarantee!	\$5,000 min Q & \$10,000 min NQ \$1,000,000 max	1-3% on 87.5% of premium	10% of the full account value available after the 1 st year. Systematic Withdrawal	3 Year: 7,6,5 % 5 Year: 7,6,5,4,3 7 Year: 7,6,5,4,3,2,1 10 Year: 7,6,5,4,3,2,1,1,1,0.75 <i>(+ or - MVA)</i> <i>30 Day window at the end of the guarantee period to exit before renewal</i> <i>Annuitization available after the first year</i> Full Value at Death	0-85 NQ & Q	Not Available in: NY	FGA 3 2.00% 0-80 1.00% 81-85 FGA 5 2.50% 0-80 1.25% 81-85 FGA 7 2.50% 0-80 1.25% 81-85 FGA 10 3.00% 0-80 1.50% 81-85 Charge back at Death 100% first year																		
		3 Year: 3.00% 5 Year: 3.15% 7 Year: 3.40% 10 Year: 3.55% Effective 10/01/18						5 year: 1.50% 0-75 0.75% 76-85 6 year: 2.00% 0-75 1.00% 76-85 7 year: 2.00% 0-75 1.00% 76-85 10 yr: 2.00% 0-75 1.00% 76-85 Charge back at death 100% first 6 months																		
AMERICAN GENERAL LIFE INSURANCE COMPANY <i>A.M. Best "A" SIP "A+"</i> 	American Pathway SolutionsMYG Single Premium Deferred Annuity Rate Guarantee!	\$10,000 min NQ & Q \$1,000,000 max	1.00%	15% of the previous anniversary annuity value available after the 1 st year. Systematic withdrawal of interest available after first 30 days. Activities of Daily Living rider	8,8,8,7,6,5,4,3,2,1% +/- 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) <i>Nursing Home waiver:</i> Terminal illness waiver Full Accumulation Value at Death	0-85 NQ & Q 0-70 New tax qualified annuities	Not Avail in: NY	5 year: 1.50% 0-75 0.75% 76-85 6 year: 2.00% 0-75 1.00% 76-85 7 year: 2.00% 0-75 1.00% 76-85 10 yr: 2.00% 0-75 1.00% 76-85 Charge back at death 100% first 6 months																		
		Low Band <\$100K High Band \$100K+ 5 Year: 3.20% 3.50% 6 Year: 3.20% 3.50% 7 Year: 3.20% 3.50% 10 Year: 3.20% 3.50% Effective 01/14/19						Charge back at death 100% first 6 months																		
EQUITABLE LIFE & CASUALTY <i>A.M. Best "B"</i> 	SECURE SAVINGS <i>Single Premium Only</i> <i>Effective 11/01/18</i> *Without home office approval	\$10,000 - \$500,000*	1.00%	9,8,7,6,5 % +/- MVA (30 day window at the end of the rate guarantee term to exit MVA and penalty free)	0-90 NQ & Q	All Except: CA,DE,LA, MN,NJ,NY, VA <i>Elite All Except</i> AK,CA,CT,IN, LA,MD,MA, MI,MO,MT, MN,NE, NH,NJ,NY,NC ,OR,PA,VA,VT, VI,WA	2 Year*: 1.25% Ages 0-80 1.00% Ages 81-90 5 year*: 2.00% Ages 0-75 1.75% Ages 76-80 0.75% Ages 81-90 *Comp bonus for Elite line. Charge back at death 100% first 6 months 50% 7-12 months	FL rates differ and only 2 year availalbe. Call for details																		
		<table border="1"> <thead> <tr> <th></th> <th>Secure Savings</th> <th>Secure Savings Elite</th> </tr> </thead> <tbody> <tr> <td>2 Year</td> <td>2.85%</td> <td>3.20%</td> </tr> <tr> <td>5 Year</td> <td>4.00%</td> <td>4.10%</td> </tr> </tbody> </table>							Secure Savings	Secure Savings Elite	2 Year	2.85%	3.20%	5 Year	4.00%	4.10%	<table border="1"> <tbody> <tr> <td>5% Penalty Free withdrawal</td> <td>Included</td> <td>0.06%</td> <td>N/A</td> </tr> <tr> <td>Accumulated Interest (\$100 min.)</td> <td>Included</td> <td>0.06%</td> <td>N/A</td> </tr> <tr> <td>Required Min. Distribution</td> <td>Included</td> <td>0.10%</td> <td>N/A</td> </tr> <tr> <td>Death Benefit Equal to account value</td> <td>Included</td> <td>N/A</td> <td>N/A</td> </tr> </tbody> </table>	5% Penalty Free withdrawal	Included	0.06%	N/A	Accumulated Interest (\$100 min.)	Included	0.06%	N/A	Required Min. Distribution
	Secure Savings	Secure Savings Elite																								
2 Year	2.85%	3.20%																								
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5% Penalty Free withdrawal	Included	0.06%	N/A																							
Accumulated Interest (\$100 min.)	Included	0.06%	N/A																							
Required Min. Distribution	Included	0.10%	N/A																							
Death Benefit Equal to account value	Included	N/A	N/A																							
THE STANDARD <i>A.M. Best "A" S&P "A+" Moody's "A1" Sitch "AA-"</i> 	Focused Growth Annuity (FGA) Single Premium Deferred Annuity Rate Guarantee! Additional premiums accepted in the first 90 days of the contract	\$15,000 min NQ & Q \$1,000,000 max	1.00%	Interest only payments after first 30 days	9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5 % <i>+ or - MVA for 10 years</i> (30 day window at the end of the rate guarantee term to exit MVA and penalty free) <i>Nursing Home waiver:</i> Available after first year. Must be confined to nursing home residence for 30 consecutive days. Not Avail. in MA Terminal Condition Waiver <i>Annuitization</i> <i>After year 1 for 5 years or longer</i> Full Value at Death	FGA 3 & 5 0-93 NQ & Q FGA 6 18-90* FGA 7 18-90* FGA 10 18-80* *Annuitant Can be age 0+	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	FGA 3 1.50% 0-80 0.75% 81-85 0.50% 86-93 FGA 5 2.00% 0-80 1.00% 81-85 0.77% 86-93 FGA 7 2.00% 0-80 1.00% 81-85 0.77% 86-90 FGA 10 3.00% 0-80																		
		<\$100K \$100K+ FGA 3: 2.90% 3.00% FGA 5: 3.40% 3.50% FGA 7: 3.45% 3.55% FGA 10: 3.45% 3.55% Effective 01/15/19						Charge back at death 100% first 6 months 50% 7-12 months																		

<p>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX A.M. Best "A" S&P "A" IMG3270</p> 	<p>Palladium MYG Single Premium Rate Guarantee! Initial premium over \$100,000 will earn an additional 0.10%</p>	<p>\$5,000 min \$1,000,000 max NQ & Q</p> <table border="1"> <thead> <tr> <th></th> <th>1st 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>4.35%</td> <td>3.35%</td> </tr> <tr> <td>6-year</td> <td>3.75%</td> <td>3.75%</td> </tr> <tr> <td>7-year</td> <td>4.70%</td> <td>3.70%</td> </tr> <tr> <td>8-year</td> <td>3.75%</td> <td>3.75%</td> </tr> <tr> <td>9-year</td> <td>5.60%</td> <td>3.60%</td> </tr> <tr> <td>10-year</td> <td>4.75%</td> <td>3.75%</td> </tr> </tbody> </table> <p>Effective 01/01/19</p>		1 st year	Base	3-year	Closed		4-year	Closed		5-year	4.35%	3.35%	6-year	3.75%	3.75%	7-year	4.70%	3.70%	8-year	3.75%	3.75%	9-year	5.60%	3.60%	10-year	4.75%	3.75%	<p>1.50% MD,WY NAIC Index: All other states.</p>	<p>10% available after the 1st contract year Interest only available immediately</p>	<p>8,8,8,7,6,5,4,3,2,1 (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>0-85 NQ & Q</p>	<p>Available in all states Commission charge back at death in the 1st year</p>	<p>3-year 0-79 1.50% 80+ .50% 4-year 0-79 2.00% 80+ 1.00% 5-year 0-79 2.50% 80+ .50% 6-year 0-79 2.50% 80+ .50% 7-year 0-79 2.50% 80+ .50% 8-year 0-79 2.50% 80+ .50% 9-year 0-79 2.50% 80+ .50% 10-year 0-79 2.50% 80+ .50%</p>
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<p>GLOBAL ATLANTIC FINANCIAL GROUP A.M. Best "A" for financial strength</p> 	<p>SecureForeSM Single Premium Effective 01/22/19</p>	<p>\$10,000 min NQ & Q \$1,000,000 Max 0-80, \$500,000 81+</p> <p>SecureFore 3: 2.90% Guaranteed</p> <p>SecureFore 5: 3.30% Guaranteed</p>	<p>1.00%</p>	<p>10% of the beginning of year contract value available after the first year, not available in year where full surrender occurs <i>Nursing Home Waiver:</i> If the owner becomes confined for 60 consecutive days after the 1st contract year Terminal Illness Waiver</p>	<p>SecureFore 3: 8,8,7 % SecureFore 5: 8,8,7,6,5 % Full Account Value at Death</p>	<p>0-85 NQ & Q</p>	<p>Not Avail in: SecureFore 3: NY SecureFore 5: NY</p>	<p>SecureFore 3: 1.80% Ages 0-80 0.90% Ages 81-85 SecureFore 5: 2.50% Ages 0-80 1.25% Ages 81-85</p>																											
<p>OXFORD LIFE INSURANCE COMPANY A.M. Best "A-"</p> 	<p>Multi-Select Single Premium Effective 01/01/19</p>	<p>\$20,000 min NQ & Q Max: 18-75 \$1,000,000 76-80 \$500,000</p> <p>3 Year: 2.85% 4 Year: 3.25% 5 Year: 3.30% 6 Year: 3.65% 7 Year: 3.50% 8 Year: 3.75% 9 Year: 3.60% 10 Year: 3.65%</p>	<p>1.00%</p>	<p>10% of the accumulated annuity value available after the 1st year. Two withdrawals per year. Systematic withdrawal of interest available at issue in the first year.</p>	<p>10,9,8,7,6,5,4,3,2,1% (+ 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>18-80 8 year 18-79 9 year 18-77 10 year 18-75</p>	<p>All Except AL,MT,MS, NY,VT,WV Charge back at death first contract year, adjusted quarterly.</p>	<p>3-year 0-75 1.00% 76+ .50% 4-year 0-75 1.27% 76+ 0.54% 5-year 0-75 2.50% 76+ 1.50% 6-year 0-75 1.25% 76+ 0.75% 7-year 0-75 2.50% 76+ 1.50% 8-year 0-75 1.45% 76-79 0.92% 9-year 0-75 2.75% 76-77 1.75% 10-year 0-75 3.00%</p>																											
<p>Guaranty Income Life Insurance Company (GILICO) A.M. Best "B++"</p> 	<p>Guaranty 4 Guaranty 6 Single Premium Effective 11/01/18</p>	<p>\$5,000 min NQ & \$2,000 Q (Guaranty 4: Max: 0-89 \$600,000 90+ \$200,000 without approval)</p> <p>Guaranty 4: 3.00% Guaranty 6: 4.10%</p>	<p>1.00%</p>	<p>Interest Only May withdrawal up to 100% of the accumulated interest or elect to receive monthly interest payments, subject to a \$100 min.</p>	<p>Guaranty 4: 8,7,6,5 % (+/- MVA) Guaranty 6: 8,7,7,6,5,4 % (+/- MVA) Full Account Value at Death</p>	<p>4 Year: 0-100 NQ & Q OK: 0-85 6 Year: 0-90</p>	<p>All Except: AK,CT,DE, HI,ID,ME, MD,MA,MN ,NH,NJ,NY, PA,RI,SD,VT, VA,WV,WI</p>	<p>Guaranty 4 1.60% Ages 0-79 0.80% Ages 80+ Guaranty 6 2.00% Ages 0-79 1.00% Ages 80-90 Charge back at death: 100% first 6 months, 50% months 7-12.</p>																											

<p>Sentinel Security Life</p> <p><i>A.M. Best "B++"</i></p>	<p>Personal Choice Annuity™</p> <p>Single Premium Deferred Annuity</p> <p>An a la carte solution for a custom annuity</p> <p>Effective 07/09/18</p>	<p>\$2,500 min NQ & Q \$1,000,000 Max</p> <p>Personal Choice 5 4.00% Personal Choice 7 4.10% Personal Choice 10 4.20%</p> <p>CA & FL RATES: Personal Choice 5 3.90% Personal Choice 7 4.00% Personal Choice 10 4.10% (Death Benefit Rider is included)</p> <p>Call for rates in MN</p> <p>Choose optional riders that will reduce the credited interest rate.</p>	<p>1.65%</p>	<p>9,8,7,6,5,5,5,5,5%</p> <p>Charges differ in NV, UT, TX & 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 & 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>0-90 NQ & Q</p>	<p>All Except: AK,CT,ME, MA,MI, MO,NH,NJ, NY,RI,TN,VT, VA,WA, WV,WI</p> <p>Call for details on FL version</p>	<p>5 & 7 Year 0-80 2.25% 81-90 1.50%</p> <p>10 Year 0-80 2.75% 81-90 2.00%</p> <p>Chargeback at Death: 100% months 1-6 50% months 7-12</p>				
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<p>Colorado Bankers Life Insurance Company</p> <p><i>A.M. Best "B++"</i></p>	<p>CBLA-3 CBLA-5 CBLA-7</p> <p>Single Premium</p> <p>Rate Guarantee Product</p> <p>Effective 10/27/18</p>	<p>\$50,000 min NQ & Q CBLA 3: 2.50%</p> <p>\$10,000 min NQ & Q (\$5,000 min. but commission is decreased. Call for details)</p> <p>CBLA 5: 3.20% CBLA 7: 3.30%</p>	<p>1.00%</p>	<p>10%</p> <p>of the Accumulated contract value, available after the 1st year.</p> <p>Monthly Interest option- available after 30 days <i>Annuitization: after the 1st year for a min. of 5 years (SPDA 5). Minimum of 10 years (SPDA 7)</i></p>	<p>SPDA 3: 9,8,7 % SPDA 5: 9,8,7,6,5 % SPDA 7: 9,8,7,6,5,4,3%</p> <p>Ages 0-80: 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 1 year.</p> <p>Full Account Value at Death (Withdrawal charges will apply at death of a non-annuitant owner)</p>	<p>0-90 NQ & Q</p>	<p>All Except: CA,NY</p>	<p>SPDA 3: 1.75% Ages 0-80 0.75% Ages 81-90</p> <p>SPDA 5: 2.50% Ages 0-80 1.25% Ages 81-90</p> <p>SPDA 7: 3.00% Ages 0-80 1.50% Ages 81-90</p> <p>Chargeback at Death: 100% months 1-6 50% months 7-12</p>															
<p>NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH)</p> <p><i>A.M. Best "A-" S&P "AA-"</i></p>	<p>North American Guarantee Choice II</p> <p>Single Premium Multi-Year Guarantee Deferred Annuity</p> <p>Effective 1/01/19</p>	<p>\$10,000 NQ & \$2,000 Q Min.</p> <table border="1"> <thead> <tr> <th></th> <th>Low Band ≤\$100K</th> <th>High Band \$100K+</th> </tr> </thead> <tbody> <tr> <td>3 Year:</td> <td>2.65%</td> <td>3.00%</td> </tr> <tr> <td>5 Year:</td> <td>3.05%</td> <td>3.40%</td> </tr> <tr> <td>7 Year:</td> <td>2.85%</td> <td>3.15%</td> </tr> <tr> <td>10 Year:</td> <td>3.10%</td> <td>3.35%</td> </tr> </tbody> </table> <p>(CA only offers 3 and 5 year. Call for rates)</p>		Low Band ≤\$100K	High Band \$100K+	3 Year:	2.65%	3.00%	5 Year:	3.05%	3.40%	7 Year:	2.85%	3.15%	10 Year:	3.10%	3.35%	<p>0.25%</p>	<p>Interest Withdrawals Monthly available systematically. Priors years interest available annually. 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>3 Year: 9.3, 8.4, 7.5% 5 Year: 9.3, 8.4, 7.5, 6.6, 5.7% 7 Year: 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8% 10 Year: 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, .95% (+/- 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>0-90 NQ & Q</p>	<p>All Except: CT, NY</p> <p>FL 6-10 year rates not avail.</p> <p>Commission charge back at death, 100% first 6 months, 50% months 7-12</p>	<p>3 Year: 1.50% 0-80 1.125% 81-85 0.75% 86-90</p> <p>5 Year: 2.00% 0-80 1.50% 81-85 1.00% 86-90</p> <p>7 Year: 2.50% 0-80 1.875% 81-85 1.25% 86-90</p> <p>10 Year: 3.00% 0-80 2.25% 81-85 1.50% 86-90</p> <p>Re-entry: 0.50% 0-80</p>
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<p>FIDELITY & GUARANTY LIFE</p> <p><i>A.M. Best "A-"</i></p>	<p>FG Guarantee -Platinum</p> <p>Single Premium Deferred Annuity</p> <p>Effective 10/15/18</p>	<p>\$20,000 min NQ & Q \$1,000,000 max</p> <p>Platinum 3 2.75% Platinum 5 3.70% Platinum 7 4.00%</p>	<p>1-3%</p>	<p>Interest Only (Unscheduled withdrawals up to 4 times per year)</p> <p><i>Annuitization: after the 1st year for a min. of 5 years</i></p>	<p>9,8,7,6,5, % (+/-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</p> <p>Full Accumulation Value at Death</p>	<p>0-90 NQ & Q</p>	<p>Not Avail in: AL,MS,MT NY</p>	<p>3 Year: 1.50% 0-79 0.75% 80-90 5 Year: 2.00% 0-79 1.00% 80-90 7 Year: 3.00% 0-79 1.50% 80-90</p> <p>Commission charge back at death, 100% first year 16</p>															

Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission																					
SAGICOR LIFE INSURANCE COMPANY <i>A.M. Best "A-"</i>	Milestone MYGA <i>Single Premium Only</i> <i>Effective 12/15/18</i> *Without home office approval	\$15,000 NQ & Q Max \$750,000*	1.00% on 87.5% of premium	10% of the account value beginning starting in year 2	3 Year: 9,8,7 5 year: 9,8,7,6,5 7 Year: 9,8,7,6,5,4,3 +/- MVA (30 day window at the end of term to exit without surrender charges or MVA adjustment) Full Value at death	0-90 NQ & Q	All Except: CA,MT, NY	3 Year 0-80 1.25% 81-85 0.75% 86-90 0.50% 5 Year 0-80 2.00% 81-85 1.25% 86-90 0.75% 7 Year 0-80 2.25% 81-85 1.75% 86-90 1.00%																					
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Integrity Life Insurance Company <i>A.M. Best "A+"</i> <i>S&P "AAA"</i>	MultiVantage Single Premium Deferred Annuity Rate Lock! At the end of your initial guaranteed period, additional renewal options of 4-,5-, 7- or 10-year guarantees are also available. Effective 01/01/19	\$20,000 NQ & Q Max \$1,000,000 (0-75) \$750,000 (76+) Guaranteed Rate Option	1.00%	10% of the account value beginning immediately, available penalty free Annuitization: After year 1 for minimum period certain that the carrier allows at that time.	4 Year: 8,8,7,7 5 year: 8,8,7,7,6 7 Year: 8,8,7,7,6,5,4 10 Year: 8,8,7,7,6,5,4,3,2,1 + or - MVA Death Benefit: Death Benefit is equal to the account value	0-89 NQ & Q	Not Avail. In: CA,MI	4 Year 0-75 2.00% 76-85 1.50% 86-89 1.20% 5 Year 0-75 2.50% 76-85 2.00% 86-89 1.70% 7 Year 0-75 3.00% 76-85 2.20% 86-89 1.80% 10 Year 0-75 3.50% 76-85 2.70% 86-89 2.00%																					
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GUGGENHEIM LIFE & ANNUITY COMPANY <i>A.M. Best "B++"</i>	Preserve Multi-Year Guaranteed Annuity Single Premium Multi-Year Guarantee Deferred Annuity Effective 01/01/19	\$10,000 NQ & \$5,000 Q Min. \$1,000,000 Max <table border="1"> <tr> <td></td> <td>Low Band</td> <td>High Band</td> </tr> <tr> <td></td> <td><\$250K</td> <td>\$250K+</td> </tr> <tr> <td>3 Year:</td> <td>3.10%</td> <td>3.20%</td> </tr> <tr> <td>4 Year:</td> <td>3.20%</td> <td>3.30%</td> </tr> <tr> <td>5 Year:</td> <td>3.25%</td> <td>3.35%</td> </tr> <tr> <td>7 Year:</td> <td>3.40%</td> <td>3.50%</td> </tr> <tr> <td>10 Year:</td> <td>3.55%</td> <td>3.65%</td> </tr> </table>		Low Band	High Band		<\$250K	\$250K+	3 Year:	3.10%	3.20%	4 Year:	3.20%	3.30%	5 Year:	3.25%	3.35%	7 Year:	3.40%	3.50%	10 Year:	3.55%	3.65%	1.00%	10% of the previous year anniversary Account Value available after the 1 st year. RMD friendly Systematic withdrawal of interest available after first 30 days. Annuitization: Anytime for a min. of 10 years or for 5 years after the initial guaranteed period	3 Year: 7,6,5 4 year: 7,6,5,4 5 Year: 7,6,5,4,3 6 Year: 7,6,5,4,3,2 7 Year: 7,6,5,4,3,2,1 8 Year: 7,6,5,4,3,2,1,1 9 Year: 7,6,5,4,3,2,1,1,1 10 Year: 7,6,5,4,3,2,1,1,1, 0.75 + or - MVA Full Value at death	0-90 NQ & Q	Not Avail in: NY Charge back at death 100% first year.	3 Year 0-80 1.00% 81-85 0.75% 86-90 0.50% 4 Year 0-80 1.75% 81-85 1.31% 86-90 0.88% 5 & 7 Year 0-80 2.50% 81-85 1.88% 86-90 1.25% 10 Yr 0-80 3.00% 81-85 2.25% 86-90 1.50% Call for comp on 6, 8 and 9 year
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RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A+"</i> <i>S&P "A+"</i>	ELEOS <i>Single Premium Only</i> Guaranteed for 5 year term *Without home office approval Effective 01/07/19	\$10,000 - \$500,000* SP Version: 3.20% (SP version Not Avail in: MO,MT) MVA Version: 3.35% (MVA version Not Avail in: ND,NY,OR,UT, WA)	1.60%	10% Free withdrawal available after 30 days. (Systematic withdrawals of interest available after first 30 days) Full Value @ death (if owner/annuitant same)	8,7,6,5,4 % 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 Can be annuitized after fifth policy year for a minimum of 6 years without surrender charges	0-85 NQ & Q	All Except: NY,UT	2.50% 0-75 2.00% 76-80 1.50% 81-85 Trail Option Avail. Charge back at death 100% first 6 months 50% 7-12 months																					

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
Product	<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>
Issue Ages	35-80	20-80	40-75	40-79	50-80	40-80	45-74	0-85
Min Premium Min. Face	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
Max Premium Max Face	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
Payment Options	Single Pay	Continuous Pay	Single, 5 or 10 pay	Single, 2-10 pay	Single Premium	Single Premium	Single Premium	Single Premium
LTC Benefit	Reimbursement	Reimbursement	Indemnity	Reimbursement	Reimbursement	Reimbursement	Indemnity	Reimbursement
Policy Set up	Single or Joint	Single or Joint	Single	Single	Single or Joint	Single or Joint	Single	Single
Length of Coverage	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
Inflation Protection	2-5%	2-5%	3% or 5%	3% or 5%	Yes	5%	3% or 5%	0-5%
Return Of Premium	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
Surrender Charge Length	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
Death Benefit Guarantee	None	None	20% Residual	Min. of 5% or \$10,000	Full Account Value	Full Account Value	Full Account Value	Full Account Value
Underwriting	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
Commission	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
Not for Sale in	NY	NY	HI,MT,NY	NY	CT, NY	CT, NH, NY	CO,CT,FL,HI,ID,MA, NV,NH,NY,OH,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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<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 & Survivor 100% (65 Male & Female)</u>	<u>COMMISSIONS</u>
Great American** A.M Best "A"	\$1,710.89	\$926.32	\$561.97	\$538.70	\$443.74	Ages 0-95: 3.00% 5 year certain: 0.60% 6 year certain: 1.50% **Call for commissions on Fixed Period not to exceed life expectancy payouts
Lincoln Financial ** S&P "AAA" A.M Best "A++"	N/A	\$922.06	\$556.33	\$542.13	\$480.21	Life Options Ages 15-85 3.00% Period Certains Ages 0-95: 3.00%
The Standard** S&P "A+" A.M Best "A"	\$1,712.45	\$907.76	\$408.13	\$400.57	\$297.15	5 & 6 year: 2.00% 7+ year: 3.00% (Restricted SPIA 4yr: 1.00%, 5 & 6 yr 2.00%, 7+ years: 3.00%)
American National S&P "AA-" A.M Best "A"	\$1,755.63	\$953.01	\$561.90	\$553.39	\$483.38	Ages 0-90 Payout Periods 5-9: 1.50% Ages 0-84 All other payouts 3.00% 85-90 All other payouts 1.50%
American Equity Investment Life A.M Best "A-"	\$1,687.89	\$900.00	\$544.51	\$531.98	\$465.05	Life Options & Period Certains 10+ 3.00% Period Certains 1-9 years 1.50%
Symetra S&P "A" A.M Best "A"	\$1,740.98	\$953.01	\$547.60	\$538.52	\$464.69	Life Options & Period Certains 10+ 4.00% Period Certains 1-9 years 3.00%
NACOLAH S&P "A+" A.M Best "A+"	\$1,734.00	\$930.00	\$547.90	\$533.13	\$463.90	Period certains 5-9 years Not Avail All other payouts 2.00%
Principal Life S&P "A" A.M Best "A+"	\$1,755.63	\$949.53	\$550.19	\$537.81	\$465.86	Period certains 5-9 years 1.50% All other payouts 3.00%
Integrity Life S&P "AAA" A.M Best "A+"	\$1,720.95	\$935.20	\$547.05	\$540.78	\$464.00	Period certains 5-9 years 3.00% All other payouts 3.75%
American General S&P "A" A.M Best "A+"	\$1,756.35	\$955.76	\$548.72	\$540.63	\$446.74	Payout Periods <7 years: 1.50% Payout Periods 7-14 years: 2.50% Life Options and 15+ year certains 3.00%
Minnesota Life S&P "A+" A.M Best "A+"	\$1,734.68	\$939.57	\$569.96	\$553.70	\$481.23	Ages 0-90 Payout Periods <10: 1.50% Ages 0-80 All other payouts 3.00% 81-85 All other payouts 1.50% 86-90 All other payouts 0.75%
Global Atlantic A.M Best "A-"	\$1,759.33	\$957.51	\$554.27	\$541.64	\$469.09	Period certains 5-9 years 2.00% All other payouts 3.00%
Sagicor Life A.M Best "A-"	\$1,708.16	\$927.51	\$537.60	\$523.96	\$439.81	Period certains 5-9 years 2.00% Ages 0-120 All other payouts 3.00%
Equitrust Life A.M Best "B++"	\$1,741.28	\$944.12	\$568.76	\$548.53	\$457.97	All payouts 3.00%
Nationwide** A.M Best "A+"	\$1,739.36	\$943.37	\$561.41	\$567.42	\$476.19	Ages 0-90 Payout Periods 5-9: 1.50% Ages 0-90 All other payouts 3.00% Call for commission on 3 & 4 yr payouts.

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 - 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)



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