Annuity Financial & Insurance Services, Inc
800-537-2476

SPIA Quotes Available

Multi-Year Guaranteed Annuities

Guarantee Period	Carrier	A.M. Best	Product Name	Rate % Below $100k	Rate $100k+ Initial Rate - Beyond	Avg Yield $100k+	Avg Yield <$100k	Max Age	Commission (less older ages)
2 Years	Oceanview	A-	Harbourview 2	1.80 - 2 yrs	1.80 - 2 yrs	1.80%	1.80%	89	0.75% (0-79)
2 Years	SILAC	B+	Secure Savings	1.75 - 2 yrs	1.75 - 2 yrs	1.75%	1.75%	90	1.25% (0-75)
3 Years	Oceanview	A-	Harbourview 3	2.35 - 3 yrs	2.35 - 3 yrs	2.35%	2.35%	89	1.50% (0-79)
3 Years	Sagicor	A-	Milestone MYGA	1.35 - 3 yrs	2.30 - 3 yrs	2.30%	1.35%	90	1.25% (0-80)
3 Years	F&G Life	A-	**E-App ONLY**	1.95 - 3 yrs	1.95 - 3 yrs	1.95%	1.95%	90	1.50% (0-79)
3 Years	American National	A	Palladium MYG	1.75 - 3 yrs	1.85 - 3 yrs	1.85%	1.75%	90	1.50% (0-79)
3 Years	Guggenheim Life	B++	Preserve MYG	1.75 - 3 yrs	1.75 - 3 yrs	1.75%	1.75%	90	1.00% (0-80)>
3 Years	North American	A+	Guarantee Choice	1.30 - 3 yrs	1.75 - 3 yrs	1.75%	1.30%	90	1.50% (0-80)
3 Years	Oxford Life	A-	Multi-Select	1.70 - 3 yrs	1.70 - 3 yrs	1.70%	1.70%	80	1.00% (0-75)
3 Years	Global Atlantic	A	SecureFore 3	1.40 - 3 yrs	1.55 - 3 yrs	1.55%	1.40%	85	1.80% (0-80)
3 Years	Great American	A+	SecureGain 3	1.30 - 3 yrs	1.55 - 3 yrs	1.55%	1.30%	89	2.00% (0-80)
3 Years	Standard	A	FGA 3	1.40 - 3 yrs	1.50 - 3 yrs	1.50%	1.40%	93	1.50% (0-80)
3 Years	American Equity	A-	GuaranteeShield 3	1.45 - 3 yrs	1.45 - 3 yrs	1.45%	1.45%	85	1.50% (18-80)
3 Years	EquiTrust	B++	Certainty Select	1.20 - 3 yrs	1.20 - 3 yrs	1.20%	1.20%	90	2.00% (0-80)
3 Years	Securian Life	A+	SecureOption Choice	1.00 - 3 yrs	1.15 - 3 yrs	1.15%	1.00%~	90	1.50% (0-80)
4 Years	Oceanview	A-	Harbourview 4	2.60 - 4 yrs	2.60 - 4 yrs	2.60%	2.60%	89	1.00% (0-79)
4 Years	Oxford Life	A-	Multi-Select	2.25 - 4 yrs	2.25 - 4 yrs	2.25%	2.25%	80	1.27% (0-75)
4 Years	American General	A	VisionMYG	1.80 - 4 yrs	2.10 - 4 yrs	2.10%	1.80%	85	1.50% (0-75)
4 Years	Guggenheim Life	B++	Preserve MYG	2.00 - 4 yrs	2.00 - 4 yrs	2.00%	2.00%	90	1.75% (0-80)>
4 Years	Guaranty Income L	B++	Guaranty 4	2.00 - 4 yrs	2.00 - 4 yrs	2.00%	2.00%	100	1.60% (0-79)
5 Years	Sentinel Security	B++	Personal Choice Ann	3.15 - 5 yrs	3.15 - 5 yrs	3.15%*	3.15%*	90	2.25% (0-80)
5 Years	Sagicor	A-	Milestone MYGA	1.90 - 5 yrs	2.75 - 5 yrs	2.75%	1.90%	90	2.00% (0-80)
5 Years	SILAC	B+	Secure Savings	2.70 - 5 yrs	2.70 - 5 yrs	2.70%	2.70%	90	2.00% (0-75)
5 Years	Oceanview	A-	Harbourview 5	2.60 - 5 yrs	2.60 - 5 yrs	2.60%	2.60%	79	2.25% (0-79)
5 Years	F&G Life	A-	**E-APP ONLY**	2.55 - 5 yrs	2.55 - 5 yrs	2.55%	2.55%	90	2.00% (0-79)
5 Years	Oxford Life	A-	Multi-Select	2.40 - 5 yrs	2.40 - 5 yrs	2.40%	2.40%	80	2.50% (0-75)
5 Years	Great American	A+	SecureGain 5	2.10 (tiered rate)	2.25 (tiered rate)	2.25%^	2.10%^	89	2.50% (0-75)
5 years	Reliance Standard	A++	Eleos-MVA	2.25 - 5 yrs	2.25 - 5 yrs	2.25%	2.25%	85	2.50% (0-75)
5 Years	Guggenheim Life	B++	Preserve MYG	2.20 - 5 yrs	2.20 - 5 yrs	2.20%	2.20%	90	2.50% (0-80)>
5 Years	Global Atlantic	A	SecurFore 5	1.95 - 5 yrs	2.10 - 5 yrs	2.10%	1.95%	85	2.50% (0-80)
5 Years	American General	A	VisionMYG	1.80 - 5 yrs	2.10 - 5 yrs	2.10%	1.80%	70/85	1.50% (0-75)
5 Years	Standard	A	FGA 5	1.95 - 5yrs	2.05 - 5 yrs	2.05%	1.95%	93	2.00% (0-80)
5 Years	American Equity	A-	GuaranteeShield 5	2.00 - 5yrs	2.00 - 5 yrs	2.00%	2.00%	85	2.25% (18-80)
5 Years	American National	A	Palladium MYG	1.90 - 5 yrs	2.00 - 5 yrs	2.00%	1.90%	90	2.50% (0-79)
5 years	Symetra	A	Custom 5	1.40 - 5 yrs	1.90 - 5 yrs	1.90%	1.40%	85/90	2.00% (0-75)
5 Years	North American	A+	Guarantee Choice	1.60 - 5 yrs	1.90 - 5 yrs	1.90%	1.60%	90	2.00% (0-80)
5 Years	EquiTrust	B++	Certainty Select	1.70 - 5 yrs	1.70 - 5 yrs	1.70%	1.70%	90	3.00% (0-80)
5 Years	Lincoln Financial	A+	MYGuarantee Plus	1.00 - 5 yrs	1.05 - 5 yrs	1.05%	1.00%	85	2.00% (0-75)
6 Years	Oceanview	A-	Harbourview 6	2.90 - 6 yrs	2.90 - 6 yrs	2.90%	2.90%	89	1.00% (0-79)
6 Years	Oxford Life	A-	Multi-Select	2.75 - 6 yrs	2.75 - 6 yrs	2.75%	2.75%	80	1.25% (0-75)
6 Years	Sagicor	A-	Milestone MYGA	2.15 - 6 yrs	2.75 - 6 yrs	2.75%	2.15%	90	2.15% (0-75)
6 Years	Guggenheim Life	B++	Preserve MYG	2.30 - 6 yrs	2.30 - 6 yrs	2.30%	2.30%	90	2.50% (0-80)>
6 Years	American National	A	Palladium MYG	2.20 - 6 yrs	2.30 - 6 yrs	2.30%	2.20%	90	2.50% (0-79)
6 Years	Guaranty Income L	B++	Guaranty 6	2.10 - 6 yrs	2.10 - 6 yrs	2.10%	2.10%	90	2.00% (0-79)
6 Years	American General	A	VisionMYG	1.80 - 6 yrs	2.10 - 6 yrs	2.10%	1.80%	70/85	2.00% (0-75)
6 Years	EquiTrust	B++	Certainty Select	1.85- 6 yrs	1.85 - 6 yrs	1.85%	1.85%	90	3.00% (0-80)
7 Years	Sentinel Security	B++	Personal Choice Ann	3.20 - 7yrs	3.20 - 7yrs	3.20%*	3.20%	90	2.25% (0-80)
7 Years	Oceanview	A-	Harbourview 7	2.95 - 7 yrs	2.95 - 7 yrs	2.95%	2.95%	79	2.75% (0-79)
7 Years	Sagicor	A-	Milestone MYGA	2.20 - 7 yrs	2.85 - 7 yrs	2.85%	2.20%	90	2.25% (0-80)
7 Years	F&G Life	A-	**E-APP ONLY**	2.80 - 7 yrs	2.80 - 7 yrs	2.80%	2.80%	90	2.25% (0-79)
7 Years	Oxford Life	A-	Multi-Select	2.65 - 7 yrs	2.65 - 7 yrs	2.65%	2.65%	80	2.50% (0-75)
7 Years	Guggenheim Life	B++	Preserve MYG	2.40 - 7 yrs	2.40 - 7 yrs	2.40%	2.40%	90	2.50% (0-80)>
7 Years	Great American	A+	SecureGain 7	2.24 (tiered rate)	2.39 (tiered rate)	2.39%^	2.24%^	85	3.50% (0-75)
7 Years	American National	A	Palladium MYG	2.20 - 7 yrs	2.30 - 7 yrs	2.30%	2.20%	90	2.50% (0-79)
7 Years	North American	A+	Guarantee Choice	1.80 - 7 yrs	2.20 - 7 yrs	2.20%	1.80%	90	2.50% (0-80)
7 Years	Standard	A	FGA 7	2.05 - 7 yrs	2.15 - 7 yrs	2.15%	2.05%	90	2.00% (0-80)
7 Years	American General	A	VisionMYG	1.80 - 7 yrs	2.10 - 7 yrs	2.10%	1.80%	70/85	2.00% (0-75)
7 Years	Guggenheim Life	B++	ProOption MYG **ROP**	2.05 - avg	2.05 - avg	2.05%	2.05%	90	2.50% (0-80)
7 Years	Symetra	A	Custom 7	1.90 - 1.40	2.40 - 1.90	1.97%	1.47%	85/90	4.00% (0-75)
7 Years	Securian Life	A+	SecureOption Choice	1.25 - 7 yrs	1.40 - 7 yrs	1.40%	1.25%~	90	2.25% (0-80)
8 Years	Oxford Life	A-	Multi-Select	2.85 - 8 yrs	2.85 - 8 yrs	2.85%	2.85%	80	1.45% (0-75)
8 Years	Guggenheim Life	B++	Preserve MYG	2.50 - 8 yrs	2.50 - 8 yrs	2.50%	2.50%	90	2.50% (0-80)>
8 Years	American National	A	Palladium MYG	2.20 - 8 yrs	2.30 - 8 yrs	2.30%	2.20%	90	2.50% (0-79)
8 Years	EquiTrust	B++	Certainty Select	2.00- 8 yrs	2.00 - 8 yrs	2.00%	2.00%	90	3.00% (0-80)
9 Years	Oxford Life	A-	Multi-Select	2.70 - 9 yrs	2.70 - 9 yrs	2.70%	2.70%	80	2.75% (0-75)
9 Years	Guggenheim Life	B++	Preserve MYG	2.60 - 9 yrs	2.60 - 9 yrs	2.60%	2.60%	90	2.50% (0-80)>
9 Years	American Nat'l	A	Palladium MYG	2.30 - 9 yrs	2.40 - 9 yrs	2.40%	2.30%	90	2.50% (0-79)
9 Years	Securian Life	A+	SecureOption Choice	1.45 - 9 yrs	1.60 - 9 yrs	1.60%	1.45%~	90	2.25% (0-80)
10 Years	Sentinel Security	B++	Personal Choice Ann	3.25 - 10 yrs	3.25 - 10 yrs	3.25%*	3.25%	90	2.75% (0-80)
10 Years	Oceanview	A-	Harbourview 10	3.05 - 10 yrs	3.05 - 10 yrs	3.05%	3.05%	79	2.75% (0-79)
10 Years	Guggenheim Life	B++	Preserve MYG	2.75 - 10 yrs	2.75 - 10 yrs	2.75%	2.75%	90	3.00% (0-80)>
10 Years	Oxford Life	A-	Multi-Select	2.75 - 10 yrs	2.75 - 10 yrs	2.75%	2.75%	80	3.00% (0-75)
10 Years	Guggenheim Life	B++	ProOption MYG **ROP**	2.40 - avg	2.40 - avg	2.40%	2.40%	90	3.00% (0-80)
10 Years	American National	A	Palladium MYG	2.30 - 10 yrs	2.40 - 10 yrs	2.40%	2.30%	90	2.50% (0-79)
10 Years	EquiTrust	B++	Certainty Select	2.20 - 10 yrs	2.20 - 10 yrs	2.20%	2.20%	90	3.00% (0-80)
10 Years	American General	A	VisionMYG	1.80 - 10 yrs	2.10 - 10 yrs	2.10%	1.80%	70/85	2.00% (0-75)
10 Years	North American	A+	Guarantee Choice	1.55 - 10 yrs	1.95 - 10 yrs	1.95%	1.55%	90	3.00% (0-80)
10 Years	Standard	A	FGA 10	1.80 - 10 yrs	1.90 - 10 yrs	1.90%	1.80%	80	3.00% (0-80)

*Different rates in FL,CA,MN - assumes no riders ^*lower in CT,IN,MN,MO,OH,VA* ~ 0.10% lower in CA >lower in DE < $250k band

Custom Spreadsheets for Income Riders and SPIAs

Annuity Financial & Insurance Services, Inc

Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Allianz (A+)	**ABC Annuity**	Fixed Account: **1.00%** Ann P2P S&P Cap: **2.75%** Ann P2P Nasdaq 100 Cap: **2.50%** Ann P2P Russell 2000 Cap: **2.50%** Ann P2P Bloombrg Index Cap: **3.00%** Ann P2P BlackRock iBLD Claria Cap: **2.65%** PIMCO Tactical Bal Index Annual Cap: **2.90%** Bloomberg Dyn Bal II P2P: spread **3.60** PIMCO Tactical Bal Index Annual Spread: **3.60** Ann P2P BlackRock iBLD Claria spread: **3.35** Ann P2P Bloomberg USDB ER Par Rt (no cap): **50%** Ann P2P BlkRock iBLD Claria ER Par Rt (no cap): **55%** PIMCO Tact Bal Index ER Par Rate (no cap): **50%** 2-Yr P2P BlackRock iBLD ER Par Rt (no cap): **80%** 2-Yr Bloomberg USDB II ER Par Rt (no cap): **70%** 2-YR PIMCO Tact Bal Index ER Par Rate (no cap): **70%**	10 Years 9.3,9.3,8.3,7.3,6.25, 5.25,4.2,3.15,2.1,1.05 >>>>>>>>>>>> Increasing Income Available Immediately >>>>>>>>>>>>>>	**18% Bonus** (1) Accelerated PIV Accum value 50% PIV 250% during deferral 100%/150% during income phase (0.95% fee) (2) Balanced PIV Accum value 100% PIV 150% during both deferral & Income phase (0.95% fee) DB Option 5-yr payout of PIV not to exceed 2.5X	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80 trail options
	360	Fixed Account: **1.90%** Annual P2P S&P Cap: **3.25%** Annual P2P Nasdaq 100 Cap: **3.25%** Annual P2P Russell 2000 Cap: **3.25%** Ann P2P BlackRock iBLD Claria Cap: **5.00%** PIMCO Tactical Bal Index Annual Cap: **5.15%** Bloombrg Dyn Bal II P2P Cap: **5.35%** PIMCO Tactical Bal Index Annual Spread: **1.60** Ann P2P BlackRock iBLD Claria spread: **1.20** Bloomberg Dyn Bal II spread: **1.60** BlackRock iBLD Claria ER Par rate (no cap): **75%** Bloomberg USDB II ER Par rate (no cap): **70%** PIMCO Tactical Balance ER Par rate (no cap): **70%** 2-Yr P2P BlackRock iBLD ER Par Rt (no cap): **110%** 2-Yr Bloomberg USDB II ER Par Rt (no cap): **100%** 2-YR PIMCO Tact Bal Index ER Par Rate (no cap): **100%**	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	**50%** interest bonus before rider trigger. Income base = acct val. Increasing income option. Competitive income % increases while in deferral. (130 bp cost)	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80 trail options
	222	Fixed Account: **1.10%** Ann P2P S&P Cap: **2.25%** Ann P2P Nasdaq 100 Cap: **2.00%** Ann P2P Russell 2000 Cap: **2.00%** Ann P2P Bloombrg Index Cap: **2.50%** Ann P2P BlackRock iBLD Claria Cap: **2.15%** PIMCO Tactical Bal Index Annual Cap: **2.40%** Bloomberg Dyn Bal II P2P: spread **4.10** PIMCO Tactical Bal Index Annual Spread: **4.10** Ann P2P BlackRock iBLD Claria spread: **3.85** Ann P2P Bloomberg USDB ER Par Rt (no cap): **40%** Ann P2P BlkRock iBLD Claria ER Par Rt (no cap): **45%** PIMCO Tact Bal Index ER Par Rate (no cap): **40%** 2-Yr P2P BlackRock iBLD ER Par Rt (no cap): **70%** 2-Yr Bloomberg USDB II ER Par Rt (no cap): **60%** 2-YR PIMCO Tact Bal Index ER Par Rate (no cap): **60%**	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	**25% bonus** on income base. 1.5 X growth on income base during accum phase. Increasing income 1.5 X index credit once triggered. 10-YEAR WAIT. Rider built in-no cost. 2 of 6 DOUBLER & Death Benefit feature	After 1 year, 10% of premiums paid annually	6.50% 0-75 4.50% 76-80 trail options

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Custom Spreadsheets for Income Riders and SPIAs

Annuity Financial & Insurance Services, Inc

Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Allianz (A+)	**Core Income 7**	Fixed Account: **2.40%** Ann P2P S&P Cap: **4.25%** Ann P2P Nasdaq 100 Cap: **4.25%** Ann P2P Russell 2000 Cap: **4.25%** Bloomberg Dyn Bal II Cap: **7.50%** 1-year Bloomberg ER Par Rate (no cap): **90%** 2-year Bloomberg ER Par Rate (no cap): **125%** Bloomberg Dyn Bal II spread: **0.75**	7 Years 8.5,8,7,6,5,4,3,0	Income base = acct value Level or increasing income options. (125 bp cost)	After 1 year, 10% of premiums paid annually	5.50% 0-75 4.00% 76-80 E-app promo
American Equity (A-)	**AssetShield 5** (Diff in CA,ID)	Fixed Account: **1.60%** S&P 500 Cap: **2.50%** S&P 500 Participation Rate (no cap): **15%** B of A Destination index par rate (no cap): **60%** CS Tech Edge par rate (no cap): **65%** S&P Div Aristocrats DRC ER par rate: **50%** SG Global Sentiment par rate: **65%** S&P 500 NeXt Mnthly P2P w/ Replacmnt Rt: **0.10%**	5 Years 9.20,9,8,7,6,0	N/A	10% after 1 year	3.75% 18-75 2.81% 76-80 1.88% 81-85
	AssetShield 7 (Diff in CA,ID)	Fixed Account: **1.90%** S&P 500 Cap: **3.00%** S&P 500 Participation Rate (no cap): **15%** B of A Destination index par rate (no cap): **75%** CS Tech Edge par rate (no cap): **80%** S&P Div Aristocrats DRC ER par rate: **65%** SG Global Sentiment par rate: **80%** S&P 500 NeXt Mnthly P2P w/ Replacmnt Rt: **0.50%**	7 Years 9.20,9,8,7,6,4,2,0	N/A	10% after 1 year	4.50% 18-75 3.38% 76-80 2.25% 81-85
	AssetShield 9 **CA ONLY**	Fixed Account: **1.85%** S&P 500 Cap: **3.25%** S&P 500 Monthly Sum Cap: **1.90%** S&P 500 No-Cap Participation Rate: **23%** 1-yr S&P Div Arist. Daily Rsk Cntrl Par Rate: **85%** 2-yr S&P Div Arist. Daily Rsk Cntrl Par Rate: **115%**	9 Years 8.30,8.25,7.25,6.25, 5.20,4.20,3.15,2.10,1	N/A	10% after 1 year	6.00% 18-75 4.50% 76-80
	AssetShield 10 (Diff in CA,ID)	Fixed Account: **2.00%** S&P 500 Cap: **3.25%** S&P 500 Participation Rate (no cap): **20%** B of A Destination index par rate (no cap): **80%** CS Tech Edge par rate (no cap): **85%** S&P Div Aristocrats DRC ER par rate: **70%** SG Global Sentiment par rate: **85%** S&P 500 NeXt Mnthly P2P w/ Replacmnt Rt: **0.60%**	10 Years 9.20,9,8,7,6,5,4,3,2,1	N/A	10% after 1 year	6.00% 18-75 4.50% 76-80
	Income-Shield 10 (9yr version in CA)	**Premium Bonus 7%** (on acct value and BB) Fixed Account: **1.10%** (**1.00%** w/ LIBR) S&P 500 Cap: **1.75%** (**1.75%** w/ LIBR) S&P 500 Monthly Sum Cap: **1.50%** (**1.40%** w/ LIBR) S&P 500 No-Cap Par Rate: **10%** (**10%** w/ LIBR) 1-yr S&P Div Arist. Dly Rsk Cntrl Cap: **2.50%** (**2.25%**) 1-yr S&P Div Arist. Dly Rsk Cntrl Par Rt: **35%** (30%) 2-yr S&P Div Arist. Dly Rsk Cntrl Par Rt: **55%** (45%)	10 Years 9.10,9,8,7,6,5,4,3,2,1,0 **9-year version in CA**	**7% Bonus** 6% comp for 10yr or 7.25% simple for 7 yrs (110 bps) well-being +10bp	10% after 1 year	6.00% 18-75 4.50% 76-80 Trail options available
	Destinations 10 (Diff in CA)	Fixed Account: **1.90%** BofA Destinations Index 1-yr P2P Par Rate: **82%** BofA Destinations Index 2-yr P2P Par Rate: **116%** S&P 500 NeXt Mnthly P2P w/ Replacmnt Rt: **1.10%*** *Highest 3-months = 1.10% (3.30%) +/- next 9 months	10 Years 9.20,9,8,7, 6,5,4,3,2,1,0	N/A	10% after 1 year	6.00% 18-75 4.50% 76-80 Trail options

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Always check for state variations

Agent Use Only
Rates Subject to Change

Annuity Financial & Insurance Services, Inc

Fixed-Indexed Annuities

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
American General (A)	**Power 5 Protector**	Fixed Account: **1.30%** Ann P2P S&P Cap: **2.75%** (**4.10%** over $100k) Ann P2P S&P Par Rate: **15%** (**20%** over $100k) S&P 500 5-Year Par Rate: **15%** (**22%** over $100k) Russell 2000 Annual Cap: **2.40%** (**3.40%** over $100k) MSCI EAFE annual Cap: **2.40%** (**3.40%** over $100k) ML Strategic Bal Par Rate: **46%** (**72%** $100k+) PIMCO Global Optima Par Rate: **25%** (**38%** $100k+) AQR Dyn Allocation: **65% par 1% sprd** (**80%-1%** $100k) 2-yr AQR Dyn Allo: **70% par 0% sprd** (**87%-0%** $100k)	5 Years 8%,7,6,5,4,0 MVA	N/A	10% after 1 year	3.25% 0-80 1.00% w/ 0.15% trail ages 81-85
	Power 7 Protector	Fixed Account: **1.35%** Ann P2P S&P Cap: **2.80%** (**4.15%** over $100k) Ann P2P S&P Par Rate: **16%** (**21%** over $100k) Russell 2000 Annual Cap: **2.50%** (**3.70%** over $100k) MSCI EAFE annual Cap: **2.50%** (**3.70%** over $100k) ML Strategic Bal Par Rate: **48%** (**75%** $100k+) PIMCO Global Optima Par Rate: **27%** (**40%** $100k+)	7 Years 8%,7,6,5,4,3,2,0 MVA	N/A	10% after 1 year	4.75% 0-80 trail options
	Power 7 Protector Plus Income	Fixed Account: **1.30%** Ann P2P S&P Cap: **2.60%** (**3.80%** above $100k) Ann P2P S&P Par Rate: **15%** (**18%** above $100k) ML Strategic Bal Par Rate: **45%** (**70%** $100k+) PIMCO Global Optima Par Rate: **25%** (**38%** $100k+)	7 Years 8%,7,6,5,4,3,2,0 MVA	5.50% simple until income trigger (1.10% fee)	10% after 1 year	4.75% 0-80 trail options
	Power 10 Protector	Fixed Account: **1.40%** Ann P2P S&P Cap: **3.00%** (**4.20%** above $100k) Ann P2P S&P Par Rate: **18%** (**23%** above $100k) Russell 2000 Annual Cap: **2.70%** (**3.75%** over $100k) MSCI EAFE annual Cap: **2.70%** (**3.75%** over $100k) ML Strategic Bal Par Rate: **50%** (**77%** $100k+) PIMCO Global Optima Par Rate: **28%** (**42%** $100k+)	10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA	N/A	10% after 1 year	7.00% 0-75 trail options
	Power 10 Protector Plus Income	Fixed Account: **1.35%** Ann P2P S&P Cap: **2.75%** (**4.00%** above $100k) Ann P2P S&P Par Rate: **17%** (**20%** above $100k) ML Strategic Bal Par Rate: **48%** (**72%** $100k+) PIMCO Global Optima Par Rate: **27%** (**40%** $100k+)	10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA	5.50% simple until income trigger (1.10% fee)	10% after 1 year	7.00% 0-75 trail options

Company A.M. Best	Product	Account Options	7-Year	10-Yr	Surrender Schedule	Income Rider	Free Withdrawals	Commission
American National (A)	**Strategy Index Annuity Plus**	**Premium Enhancement**	**N/A**	**1.00%**	7 Year 7%,6,5,4,3,2,1,0 10 Year 9,9,8,7,6,5,4,3,2,1,0	(1) 6.85% compound roll-up for 10 yrs (1% cost) or (2) 4.20% + index gain for 10 years (70 bp cost)	10% starting 1st year	7 Year 5.00% 0-75 4.00% 76-80 10 Year 7.00% 0-75 5.50% 76-80 Trail options
		Fixed Account	**1.95%**	**2.05%**				
		Perform Trigger Rate	**3.25%**	**3.35%**				
		1-Year Monthly Sum	**2.00%**	**2.10%**				
		100% Par Rate Cap	**4.25%**	**4.35%**				
		50% Par Rate Cap	**4.50%**	**4.60%**				
		S&P MARC 5% Par Rate	**85.00%**	**95.00%**				

Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Equitrust (B++)	**Market Seven Index**	Fixed Account: **2.40%** S&P Annual P2P Cap: **4.25%** S&P Annual P2P Par Rate: **28%** S&P Monthly Avg Cap: **4.75%** S&P Monthly Avg Par Rate: **50%** S&P Montly Sum Cap: **1.90%** S&P 2-yr Mntly Avg Cap: **10.00%** 1-yr Barclays Focus50 Par Rate: **85%** 2-Yr Barclays Focus50 Par Rt: **115%** 1-Yr S&P MARC5 Par Rate: **95%**	7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5,0	7.00% Bonus 7% compounded for 7 years (1.25% fee)	10% after first year	5.50% 0-75 4.12% 76-80 2.75% 81-85 Trail options

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Company A.M. Best	Product	Account Options	Surrender Schedule	Income Rider	Free Withdrawals	Commission
Equitrust (B++)	**MarketTen Bonus**	**6% Premium Bonus First 5 Years of Deposits** **Return of Premium Built-In** Fixed Account: **1.00%** S&P Annual P2P Cap: **2.00%** S&P Monthly Avg Cap: **2.25%** S&P Monthly Avg Par Rate: **20%** 1-yr Barclays Focus50 Par Rate: **30%** 2-Yr Barclays Focus50 Par Rt: **50%**	10 Years 10,10,10,10,8.5, 7,5.5,4,3,1.5,0 Non-Rolling	6% Bonus 5.00% compound for 10 yrs (1.00% fee)	10% after first year	6.00% 0-80
	MarketValue Index	**10% Bonuns on Income base** *(if selected)* Fixed Account: **2.50%** S&P Annual P2P Cap: **4.50%** S&P Annual P2P Par Rate: **30%** S&P Monthly Avg Cap: **5.00%** S&P Monthly Avg Par Rate: **55%** S&P Montly Sum Cap: **1.85%** 1-yr Barclays Focus50 Par Rate: **90%** 2-Yr Barclays Focus50 Par Rt: **120%** 1-Yr S&P MARC5 Par Rate: **100%**	10 Years 12,12,12,12,11, 10,8,6,4,2,0 Varies by State	10% Bonus Rollup of 3% + index credit for 10 years LTC Doubler after 3 years (95 bps)	10% after first year	7.00% 0-80
F&G Life (A-)	**Accelerator Plus 10**	**Premium Bonus 5.00% (3.25% ages 76+)** **Prem Bonus Lite States 3.00% (2.25% ages 76+)** **Rates/Caps below in parenthesis 1.25% annual fee** Fixed Account: **1.00%** S&P 1-year annual P2P cap: **4.00%** (**7.00%**) S&P 1-year par rate *(fee only)* : (**40%**) 2-yr Barclays Trailblazer Par Rate: **125%** (**155%**) S&P Performance Trigger Rate: **3.50%** (**5.50%**)	10 Years 14,13,12,11,10, 8,6,4,2,1,0 **Lite States** 9,9,8,7,6,5,4,3,2,1,0 MVA Crisis waiver income doubler option	7% Bonus 5% Lite States 5% rollup for 10 yr or acct value performance factor (115 bp cost)	10% after first year	7.50% 0-75 5.50% 76-80 3.75% 81-85
	Accumulator Plus 10	**Rates/Caps below in parenthesis 1.25% annual fee** Fixed Account: **1.00%** S&P Par Rate (fee only): **35%** S&P 1-year annual P2P cap: **4.25%** (**7.00%**) S&P 1-year monthly avg cap: **4.50%** (**9.00%**) S&P 1-year monthly sum cap: **1.85%** (**2.75%**) 2-yr Barclays Trailblazer Par Rate: **135%** (**170%**) S&P Performance Trigger Rate: **3.50%** (**5.50%**)	10 Years 12,11,10,9,8,7,6,5,4,3 Lite States 9,9,8,7,6,5,4,3,2,1	N/A	10% after first year	6.50% 0-70 4.50% 71-80 3.25% 81-85
Global Atlantic (A)	**Income 150+ SE**	Fixed Account: **1.25%** (**1.50%** $100k+) S&P 500 Cap: **2.25%** (**2.50%** $100k+) MSCI EAFE Cap: **2.25%** (**2.50%** $100k+) Russell 2000 Cap: **2.25%** (**2.50%** $100k+) 1-Yr PIMCO Bal Index Par Rate: **55%** (**65%** $100k+) S&P Performance Trigger: **2.10%** (**2.35%** $100k+) 2-Yr BlackRock Low Vol spread: **6.00** (**4.00** $100k+) 2-Yr Franklin US Index spread: **6.00** (**4.00** $100k+)	10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA Different in some states	**Income Base Bonus** Day 1 = 20% Years 2-5: 7.50% simple interest Day 1, year 10 % of int earned yrs 1-9 x 150% added (1.05% fee)	10% after first year	7.00% 55-75 5.00% 76-85 Trail Options
	Choice Accum II 5, 7, 10	**5-Year Version * 7-Year Version * 10-Year Version** **All rates below for $100k Band** Fixed Account: **1.10% - 1.15% - 1.20%** S&P 500 Cap: **3.45% - 3.75% - 4.50%** MSCI EAFE 1-year Cap: **3.45% - 3.75% - 4.50%** Russell 2000 Ann P2P Cap: **3.45% - 3.75% - 4.50%** PIMCO Participation Rate: **55% - 60% - 70%** S&P 500 Performance Trigger: **1.70% -1.75% - 1.80%** S&P Monthly Sum Cap: **0.85% - 0.90% - 0.95%** 2-Yr BlackRock Low Vol spread: **6.25 - 6.00 - 5.25** 2-Yr Franklin US Index spread: **6.25 - 6.00 - 5.25**	5 Years 9%,8,7,6,5,0 7 Years 9%,8,7,6,5,4,3,0 10 Years 9%,9,8,7,6,5,4,3,2,1,0	No Income Rider **Optional Enhanced Death Benefit** 7% simple rollup for 15 years. Max issue age 75 Lump sum to Beneficiary (0.50% fee)	10% starting 1st year	**5-year** 4.00% 0-80 2.00% 81-85 **7-year** 5.00% 0-80 2.75% 81-85 **10-year** 7.00% 0-80 4.00% 81-85

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Global Atlantic (A)	**Choice Income II 7 & 10**	**7-Year Version * 10-Year Version** Fixed Account: **1.50% - 1.60%** S&P 500 Cap: **2.50% - 2.75%** MSCI EAFE 1-year Cap: **2.75% - 3.00%** Russell 2000 Ann P2P Cap: **2.75% - 3.00%** PIMCO Participation Rate: **70% - 75%** S&P 500 Performance Trigger: **2.00% -2.25%** S&P Monthly Sum Cap: **1.10% - 1.20%** 2-Yr BlackRock Low Vol spread: **4.00 - 3.50** 2-Yr Franklin US Index spread: **4.00 - 3.50** Different caps for Mutiplier Roll-up option	7 Years 9%,8,7,6,5,4,3,0 10 Years 9%,9,8,7,6,5,4,3,2,1,0	8% simple rollup until income trigger, credited end-of-contract yr **** OR **** 2X interest credit in deferral & 1X credit on increasing income (1.05% fee)	10% starting 1st year	**7-year** 5.00% 0-80 2.75% 81-85 **10-year** 7.00% 0-80 5.00% 81-85
Great American (A+)	**LandMark 3** different rates AK,CA, PA,UT	Fixed Account: **1.05%** (**1.15%** $100k+) S&P Annual P2P Cap: **2.10%** (**2.35%** $100k+) iShares MSCI EAFE ETF Cap: **2.25%** (**2.50%** $100k+) iShares U.S. Real Est P2P Cap: **2.10%** (**2.20%** $100k)	3 Years 9%,8,7,0	N/A	10% beginning 1st year	2.50% 0-75 2.00% 76-85 1.50% 86-89 Trail options
	LandMark 5 different rates in AK,CA,PA,UT	Fixed Account: **1.50%** (**1.60%** $100k+) S&P Annual P2P Cap: **3.80%** (**4.05%** $100k+) S&P Ann P2P Cap **(LOCK)**: **3.55%** (**3.80%** $100k+) Ann P2P S&P Risk Cntrl Par Rate: **40%** (**45%** $100k) S&P Ret Spdg index Ann P2P Par Rt: **50%** (**55%** $100k) iShares U.S. Real Est P2P Cap: **3.80%** (**4.05%** $100k)	5 Years 9%,8,7,6,5,0	N/A	10% beginning 1st year	3.75% 0-75 2.75% 76-85 1.75% 86-89 Trail options
	American Legend 7 different rates in AK,CA,PA,UT	Fixed Account: **1.70%** (**1.85%** $100k+) Annual P2P S&P Cap: **4.15%** (**4.40%** $100k+) Annual P2P S&P Cap **(LOCK)**: **3.80%** (**4.05%** $100k+) Ann P2P S&P Risk Cntrl Par Rate: **45%** (**50%** $100k+) GOLD 1-year P2P Cap: **4.75%** (**5.00%** $100k+) iShares U.S. Real Est Ann P2P: **4.25%** (**4.75%** 100k) U.S. Retiree Spnding Indx Ann P2P Par Rt: **60%** (**65%**) Monthly Sum S&P P2P Cap: **1.60%** (**1.85%** $100k+)	7 Years 9%,8,7,6,5,4,3,0	6% simple growth for 10 yrs (0.95)	10% beginning 1st year	4.75% 0-75 2.75% 76-85 Trail options
	Premier Bonus	***Temporarily Suspended***	7 Years 6%,5,4,3,3,3,3,0	N/A	10% beginning 1st year	4.00% 0-75 2.25% 76-85
	Premier Income Bonus different rates in AK,CA,PA,UT	Fixed Account: **1.70%** (**1.80%** $100k+) Ann P2P S&P Risk Cntrl Par Rate: **35%** (**35%** $100k+) S&P 500 1-year P2P Cap: **2.35%** (**2.60%** $100k+) iShares U.S. Real Est Ann P2P: **3.75%** (**4.00%** 100k) U.S. Retiree Spnding Indx Ann P2P Par Rt: **35%** (**40%**)	7 Years 6%,5,4,3,3,3,3,0	Built-in Rider 6% bonus with 6% simple rollup for 10 years (1.15% cost)	10% beginning 1st year	6.00% 0-75 4.25% 76-85
	Custom 10	***Temporarily Suspended***	10 Years 9.5, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0 No MVA in CA,IN,OH,PA,TX	Simple Incom Option 7% simple for 10 1st 5yrs bonus factor (1.05 bp cost) Stacked Income Opt 4% simple for 10yrs plus interest dollars each year (1.35%)	5% beginning 1st year	6.00% 0-75 3.75% 76-85 Trail options
	Safe Return	Fixed Account: **1.20%** ***RETURN of Premium feature*** S&P Annual P2P Cap: **3.00%** Ann P2P S&P Risk Cntrl Participation Rate: **30%** iShares U.S. Real Estate Ann P2P: **3.00%**	10 Years 10,9,8,7,6,5,4,3,2,1,0 **Return of Premium**	6% simple growth for 10 yrs (0.95)	10% beginning 1st year	5.50% 0-75 4.10% 76-85 Trail options

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Guggenheim Life (B++)	**Highlander 7**	Fixed Account: **2.50%** Annual S&P Cap: **4.50%** Annual S&P 500 Par Rate (no cap): **35%** Annual S&P MARC 5 Par Rate (no cap): **95%**	7 Years 9,8,7,6,5,4,3,0 First yr in CA is 8.5%	N/A	10% after 1 year	5.00% 0-75 4.00% 76-80 1% less in CA/FL
Extra 1% comm after $300k of FIA production for ENTIRE 2021!!	**Highlander**	**4% Bonus on Account Value** Fixed Account: **2.00%** Annual P2P S&P Cap: **3.75%** S&P MARC 5% ER Participation Rate: **85%** Annual P2P S&P Participation Rate (no cap): **30%**	10%,9,8,7,6,5,4,3,2,1 lower in some states	5% Bonus on Income Base Only 4% + index credit rollup for 10 years, even after income starts (90 bp fee)	10% after first year	7.00% 0-75 5.00% 76-80 1% less CA/FL
	TriVysta	Fixed Account: **2.50%** Annual P2P S&P Cap: **4.50%** S&P DRC 5% USD Excess Return Par Rate: **100%** S&P Economic Cycle Factor Rotator Par Rate: **90%** 1-yr Morg Stnley Diversified Sel Idx Par Rate: **90%** 2-yr Morg Stnley Diversified Sel Idx Par Rate: **110%**	10 Years 10,10,10,10, 9,8,6,4,2,1 (most states) 9,9,8,7,6,5,4,3,2,1 Non-MVA States		10% after 1 year	7.00% 0-75 5.00% 76-80 3.50% age 81 1% less in CA
	ViStar	Fixed Account: **2.50%** Annual P2P S&P Cap: **4.50%** Annual S&P 500 Par Rate (no cap): **35%** 1-yr S&P Sctr Rotator Daily RC2 5% ER Par Rate: **95%** 1-yr S&P Economic Cycle Factor Rot Idx Par Rt: **85%** 1-yr S&P MARC 5% Excess Return Idx Par Rt: **95%**	10 Years 10,10,10,10, 9,8,6,4,2,1 (most states) 9,9,8,7,6,5,4,3,2,1 Non-MVA States		10% after 1 year	7.00% 0-75 5.00% 76-80 3.50% age 81 1% less in CA/FL
Lafayette Life (A+)	**Marquis SP 10**	Fixed Account: **1.10%** Annual P2P S&P Cap: **3.25%** Monthly Avg Cap: **2.50%** 1-Yr GS Mom Blder M.A.C. Par Rate (no cap): **35%** 2-Yr GS Mom Blder M.A.C. Par Rate (no cap): **50%** 3-Yr GS Mom Blder M.A.C Part Rate (no cap): **100%** 1-Yr JP Morgan Par Rate (no cap): **30%** 2-Yr JP Morgan Par Rate (no cap): **42%** 3-Yr JP Morgan Part Rate (no cap): **50%**	10 Years 9%,8.5,8,7,6,5,4,3,2,1	Max issue age 80 for income rider. 10-year rollup varies by attained age 45-60: 7.00% 61-74: 8.00% 75-85: 9.00% (simple int) 0.95%	10% after first year	6.50% 18-75 5.00% 76-85
Lincoln Financial (A+)	**OptiBlend 5** *Rates differ in CA*	Fixed Account: **1.00%** (1yr) (**1.10%** $100k+) 1-yr Fidelity AIM Par Rate: **50%** (**60%** $100k+) S&P 500 Par Rate (no cap): **10%** (**15%** $100k+) S&P Annual P2P Cap: **3.15%** (**4.00%** $100k+) 1-yr BlackRock Dyn Alloc Par Rate: **60%** (**75%** $100k+) S&P P2P Low-Vol Cntrl Spread: **1.10** (**0.85** $100k+)	5 Years 9%,8,7,6,5,0	N/A	10% starting first year	3.00% 0-74 2.20% 75-79 1.20% 80-84 0.50% 85
	OptiBlend 7 *Rates differ in CA*	Fixed Account: **1.05%** (1yr) (**1.15%** $100k+) 1-yr Fidelity AIM Par Rate: **50%** (**65%** $100k+) S&P 500 Par Rate (no cap): **15%** (**20%** $100k+) S&P Annual P2P Cap: **3.30%** (**4.30%** $100k+) 1-yr BlackRock Dyn Alloc Par Rate: **75%** (**85%** $100k+) S&P P2P Low-Vol Cntrl Spread: **1.10** (**0.85** $100k+)	7 Years 9%,8,7,6,5,4,3,0	Temproarily Suspended	10% starting first year	4.50% 0-74 3.00% 75-79 1.75% 80-84 0.75% 85
	OptiBlend 10 *Rates differ in CA*	Fixed Account: **1.10%** (1yr) (**1.20%** $100k+) 1-yr Fidelity AIM Par Rate: **50%** (**80%** $100k+) S&P 500 Par Rate (no cap): **25%** (**30%** $100k+) S&P Annual P2P Cap: **3.50%** (**4.50%** $100k+) 1-yr BlackRk Dyn Alloc Par Rate: **85%** (**100%** $100k+) S&P P2P Low-Vol Cntrl Spread: **0.95** (**0.70** $100k+)	10 Years 9,9,8,7,6,5,4,3,2,1,0	Temproarily Suspended	10% starting first year	7.00% 0-74 4.00% 75-79 1.75% 80

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North American (A+)	**Performance Choice 8**	Fixed Account: **1.50%** S&P Annual Cap: **3.00%** S&P Monthly Sum Cap: **1.40%** S&P low volatility daily risk ctrl sprd: **3.00** 1-yr S&P 500 Par Rate (no cap): **20%** 1-yr Fidelity Multifactor Yield Idx Par Rate: **60%** 1-yr S&P MARC 5% ER par rate (no cap): **55%** 2-yr S&P 500 Par Rate: 3**0%** 2-yr Fidelity Multifactor Yield Idx Par Rate: **90%** 2-yr S&P MARC 5% ER par rate: **80%** **Options below have 1.50% fee** 1-Yr Fidelity MultiFctor Par Rate: **120%** 2-Yr Fidelity MultiFctor Par Rate: **180%**	8 Years 10,10,10,10,9,8,5,3,0 MVA	N/A	10% after first year	4.75% 0-75 3.56% 76-79 2.37% 80-85 *Trail options* Bonus Tiers
	Benefit Solutions 10	Fixed Account: **1.50%** S&P Monthly Avg Par Rt. (no cap): **35%** S&P Annual cap: **4.00%** S&P Monthly Sum cap: **1.40%** Dow Jones Monthly Avg Par Rate: **35%** Nasdaq 100 Monthly Sum cap: **1.20%** S&P low volatility daily risk control sprd: **4.35**	10 Years 10,10,9,9,8,,8,7,6,4,2 MVA	Benefit Base Minimum **120%** years 1-5 **140%** years 6-10 **160%** year 11+ (1.20% fee)	5% after first year 10% cumulative	6.50% 40-75 4.87% 76-79 Trail options Bonus Tiers
	Versa Choice 10	Fixed Account: **1.25%** (**1.60%** $75k+) S&P Annual cap: **2.75%** (**3.25%** $75k+) 1-Yr S&P P2P Par Rt. (no cap): **15%** (**20%** $75k+) 2-Yr S&P P2P Par Rt. (no cap): **25%** (**30%** $75k+) S&P Low Volatility DRC spread: **4.00** (**2.75** $75k+) 1-Yr S&P MARC 5% Par rate: **45%** (**60%** $75k+) 2-Yr S&P MARC 5% Par rate: **65%** (**85%** $75k+) 1-Yr Fidelity MultiFactor Par Rate: **50%** (**65%** $75k+) 2-Yr Fidelity MultiFactor Par Rate: **75%** (**95%** $75k+) **Options below have 1.50% fee** 1-Yr Fidelity MultiFctor Par Rate: **115%** (**125%** $75k+) 2-Yr Fidelity MultiFctor Par Rate: **165%** (**185%** $75k+)	Optional Enhanced Liquidity Rider (60 bps) 1. 20% cumulative w/d 2. ROP after 3rd year 3. 2/6 ADLs w/d waiver 4. ADL enhance payout benefit after year 2	No Income Rider **Surrender Sched** 10 Years 10,10,9,9,8,8, 7,6,4,2,0	10% starting 1st year	6.50% 0-75 4.87% 76-79 Trail options Bonus Tiers
Standard (A)	**Index Select 5**	Fixed Account: **2.00%** S&P Annual P2P Cap: **3.45%** S&P Annual P2P Cap $100k+: **3.70%** S&P Participation Rate (no cap): **27%** (**29%** $100k)	5 Years 7%,6,5,4,2,0 MVA	N/A	10% after first year	3.00% 0-80 1.50% 81-85 1.35% 86-93
	Index Select 7	Fixed Account: **2.00%** S&P Annual P2P Cap: **4.50%** S&P Annual P2P Cap $100k+: **4.75%** S&P Participation Rate (no cap): **33%** (**35%** $100k)	7 Years 7%,6,5,4,3,2,1,0 MVA	N/A	10% after first year	4.00% 0-80 2.00% 81-85 1.45% 86-90
	Index Select 10	Fixed Account: **2.00%** S&P Annual P2P Cap: **4.50%** S&P Annual P2P Cap $100k+: **4.75%** S&P Participation Rate (no cap): **33%** (**35%** $100k)	9 Years 8%,7,6,5,4,3,2,1,0.9,0 MVA	N/A	10% after first year	5.00% 0-80

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