













TOP SELLERS | SPRING 2025




Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission			
FIXED INDEX ANNUITIES											
<p>GLOBAL ATLANTIC FINANCIAL GROUP</p> <p><i>A.M. Best "A" for financial strength</i></p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>New legend system. See page 18 for more details</p> </div> 	<p>Income 150+ SESM Single Premium Fixed Index Annuity</p> <p>Income Boost! Bonus up to 150% of your premium</p> <p>Premium Banding: Low Band: \$10,000-\$24,999 High Band: \$25K- \$99,999 Ultra Band: \$100,000</p> <p>Effective 09/30/24</p> <p>E-App Only</p>	\$10,000 min - \$1,000,000 max			<p>1-3.00% on 87.5% of premium</p>	<p>10% of the beginning -of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges.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)</p> <p>Nursing Home Waiver Terminal Illness Waiver</p> <p>Full Contract Value at Death</p>	<p>9,9,8,7,6,5,4,3,2,1% (+/- MVA, where applicable) <u>CT,DE,MD,MN,NV,OH,OK,OR,SC,TX,UT,WA:</u></p> <p>9,9,8,7,6,5,4,3,2,1% (+/- MVA, where applicable)</p> <p>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</p>	<p>55-85 NQ & Q</p>	<p>Not Available in: NY</p>	<p><u>Option A:</u> 7.00% 55-80 3.50% 81-85</p> <p><u>Option B:</u> 3.50% 55-80 2.00% 81-85 Trail 0.50% Years 2+</p> <p><u>Option C:</u> 1.00% 55-85 Trail 1.00% Years 2+</p> <p>Chargeback at death 100% months 1-12.</p>	
			Low/High	Ultra							Bail-Out
		Fixed Account	2.50%	2.75%							2.00%
		MSCI EAFE Point-to-Point	3.25% Cap	3.50% Cap							3.50%
		S&P 500 Point-to-Point	3.25% Cap	3.50% Cap							3.40%
		BlackRock Diversa Vol. Control Ap2p	55% Par	65% Par							30%
		PIMCO Balanced Point-to-Point	80% Par	90% Par							80%
		S&P 500 Performance Trigger	3.00% Rate	3.25% Rate							3.00%
		BlackRock Diversa Vol. Cont. 2 Year	85% Par	95% Par							50%
		Franklin US Index 2 Year	55% Par	65% Par							30%
JP Morgan Cross-Asset Ap2p	55% Par	65% Par	30%								
<p>Guaranty Income Life Insurance Company (GILICO)</p> <p><i>A.M. Best "A-"</i></p> 	<p>WealthChoice 10 Single Premium Deferred Annuity Additional Premium allowed in year 1</p> <p>10.00% Premium Bonus</p> <p>Effective 03/10/25</p>	\$20,000 NQ & Q \$1,000,000 Max without approval			<p>1-3% on 87.5% of Premium</p>	<p>10% Of your accumulation value or RMD, whichever is greater available in year 1.</p> <p><i>Return of Premium after year 5</i></p> <p>Death Benefit: Accumulation value</p>	<p>10,9,8,7,6,5,4,3,2,1 (+/- MVA, where applicable)</p> <p>CA: 8.65,7.90,6.85,5.75,4.70,3.60,2.50,1.35,0.25</p> <p>Bonus Recapture Schedule: 100,80,60,40,20,0</p> <p>Nursing Home Waiver Terminal Illness Waiver</p> <p>Optimal Income Rider (GLWB)</p>	<p>0-80 NQ & Q</p>	<p>Not Avail. In: AK,HI,ME, NY</p>	<p>6.50% 0-74 4.00% 75-80</p> <p>Chargeback at death 100% months 1-6 and 50% months 7-12.</p>	
			Cap/Rate/Par								
		Fixed Account	3.00%								
		S&P 500 Point-to-Point	25% Par								
		S&P 500 Point-to-Point	6.50% Cap								
		S&P 500 Monthly Point-to-Point	2.00% Cap								
		Horizon Ascend 5% Index	100% Par								
		Performance Trigger	5.30% Rate								
		Barclays Global Quality Index	125% Par								
		S&P 500 Dynamic Intraday TCA	8.00% Cap								
Horizon Ascend 5% Index	100% Par										


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GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> Effective 05/05/25 Optional 14% Premium Bonus. Rates/caps are lower. Call for details.  	Fore AccumulationSM II -10 year Fixed Account MSCI EAFE Point-to-Point S&P 500 Point-to-Point S&P 500 Cap Lock Ap2p Blackrock Diversa Ap2p PIMCO Balanced P2P S&P 500 Perf.Trigger Franklin US Index 2 Year E-App Only	\$25,000 Min NQ & Q Single Premium \$1,000,000 Max 0-80, \$500,000 81-85 <table border="1"> <tr> <td>Rates < \$100K</td> <td>Rates \$100K+</td> <td>Bail-Out</td> </tr> <tr> <td>4.65%</td> <td>4.75%</td> <td>2.00%</td> </tr> <tr> <td>9.75% Cap</td> <td>10.00% Cap</td> <td>3.50%</td> </tr> <tr> <td>9.00% Cap</td> <td>9.25% Cap</td> <td>3.50%</td> </tr> <tr> <td>7.25% Cap</td> <td>7.25% Cap</td> <td>3.00%</td> </tr> <tr> <td>15.75% Cap</td> <td>16.00% Cap</td> <td>5.00%</td> </tr> <tr> <td>190% Par</td> <td>195% Par</td> <td>80%</td> </tr> <tr> <td>7.75% Rate</td> <td>8.00% Rate</td> <td>3.00%</td> </tr> <tr> <td>200% Par</td> <td>205% Par</td> <td>80%</td> </tr> </table>	Rates < \$100K	Rates \$100K+	Bail-Out	4.65%	4.75%	2.00%	9.75% Cap	10.00% Cap	3.50%	9.00% Cap	9.25% Cap	3.50%	7.25% Cap	7.25% Cap	3.00%	15.75% Cap	16.00% Cap	5.00%	190% Par	195% Par	80%	7.75% Rate	8.00% Rate	3.00%	200% Par	205% Par	80%	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) Optional Enhanced Death Benefit Rider ages 0-80: -7% simple interest for 15 years -0.50% fee age 0-70 -0.95% ages 71-80 Optional Premium Enhancement Rider. Provides 14% premium bonus for lower caps/rates. (N/A in CA)	0-85	Not Avail. In: NY	7.00% 50-80 3.50% 81-85 <u>Option B:</u> 3.00% 50-80 1.50% 81-85 Trail 0.50% Yrs 2+ <u>Option C:</u> 1.00% 50-80 0.85% 81-85 Trail 0.85% Yrs 2+ Chargeback at death 100% months 1-12.				
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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH) <i>A.M. Best "A+" S&P "AA-"</i> Effective 08/01/24   	Benefit Solutions 10 Single Premium Deferred Annuity S&P 500 Goldman Sachs Equity TimeX S&P Multi-Asset Risk Control 5% ER Fidelity Multifactor Yield 5% ER Morgan Stanley Dynamic Global Index Barclays Transitions 6 VC Barclays Transitions 12 VC	\$20,000 Q & NQ Max Premium: \$1,000,000 without home office approval Fixed Account 2.30% <table border="1"> <tr> <td>Annual P2P</td> <td>Annual P2P Par</td> <td>Monthly P2P</td> <td>2 Year P2P</td> </tr> <tr> <td>5.00% Cap</td> <td>25% Par</td> <td>1.85% Cap</td> <td>35% Par</td> </tr> <tr> <td></td> <td>50% Par</td> <td></td> <td>75% Par</td> </tr> <tr> <td></td> <td>90% Par</td> <td></td> <td>135% Par</td> </tr> <tr> <td></td> <td>100% Par</td> <td></td> <td>145% Par</td> </tr> <tr> <td></td> <td>100% Par</td> <td></td> <td>145% Par</td> </tr> <tr> <td></td> <td>90%</td> <td></td> <td>140%</td> </tr> <tr> <td></td> <td>45%</td> <td></td> <td>70%</td> </tr> </table>	Annual P2P	Annual P2P Par	Monthly P2P	2 Year P2P	5.00% Cap	25% Par	1.85% Cap	35% Par		50% Par		75% Par		90% Par		135% Par		100% Par		145% Par		100% Par		145% Par		90%		140%		45%		70%	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 = 125% of Premium yrs 1-5 150% of Premium yrs 6-10 175% of Premium yrs 11+ (Income Rider payment doubles when confined to a nursing home)	10,10,9,9,8,8,7,6,4,2% (+/- MVA) <u>AK,CT,DE,HI,IL,IN,LA,MD,MN,MO,NJ,NV,OH,OK,OR,PA,SC,TX,UT,VA,WA</u> 9,9,8,7,6,5,4,3,2,1% (+/- 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 Call for Trail Options
		Annual P2P	Annual P2P Par	Monthly P2P	2 Year P2P																																		
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FIDELITY & GUARANTY LIFE <i>A.M. Best "A"</i> Effective 05/06/25  	Flex Accumulator Flexible Premium Index Annuity \$10,000 min NQ & Q \$1,000,000 Max. Fixed Rate : 1 year 3.50% S&P 500 Annual Point to Point 1 year Cap 8.00% 1 year Par 45%, Spread 3.00% 1 year charge Par 60%, Spread 3.00% S&P Monthly Point to Point 1 year Cap 3.00% / with charge 3.90% Barclays Trailblazer Sector 5 2 year Par 245% / with charge 285% Balanced Asset 10 Index 1 year Par Rate 90% 2 year Par 175%, Spread 4.00% 2 year charge Par 200%, Spread 4.00% BlackRock Market Advantage 2 year Par 195% / with charge 225%	1-3% on 87.5% of Premium	10% of the initial premium available in year 1. Systematic Withdrawals Nursing Home Rider Terminal Illness Rider Home Health Care Rider (N/A in all states)	12,11,10,9,8,7,6,5,4,3% (+/- MVA) <u>AK,AL,CA,DE,MA,MN,MS,MT,NJ,NV,OH,OK,OR,PA,SC,TX, UT, WA</u> and FL ages 65+ 9,9,8,7,6,5,4,3,2,1% (+/- MVA) Death Benefit: Full account value Enhanced Death Benefit Included at no charge: Double any earned interest for the death benefit base	0-85 NQ & Q	All Except: ID,NY 7.00% 0-70 4.75% 71-80 3.50% 81-85 <u>Trail Option :</u> 1.25% 0-70 Trail 1.00% Yrs 2+ 1.00% 71-80 Trail 0.90% Yrs 2+ 1.00% 81-85 Trail 0.80% Yrs 2+ Commission chargeback at death: 100% first year,																																	
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ATHENE ANNUITY & LIFE ASSURANCE COMPANY (Athene-IA) <i>A.M. Best "A+" Fitch "A-" S&P "A+"</i> Effective 03/21/25 	<i>AgilitySM 10</i> Single Premium Deferred Annuity	\$10,000* min NQ & Q *\$5,000 Min. CT,MN,NJ,OR,PA,TX,WA \$1,000,000 max without approval Crediting 1 Year 2 Year	1-3% on 87.50% of Premium	10% of accumulation value or initial premium during the first year. <u>Income & Death Rider</u> -50% premium bonus -Interest bonus of 200% 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%* (+/- MVA: N/A in MD,MN,PA,WA) 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 0.50% Bonus Now thru 08/15	Not Avail. in: NY Chargeback at death: 100% months 1-6, 50% months 7-12	6.50% 0-70 6.00% 71-75 5.75% 76-80 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		
	Fixed Account (call for CA)	Rate							2.95%	N/A
	S&P 500	APP Cap							5.25%	10.75%
	S&P 500 FC	APP Par							58%	82%
	UBS Innovative Balanced	APP Par							93%	130%
	Nasdaq FC	APP Par							77%	120%
	BNP Paribas Multi-Asset Diversified 5 Index	APP Par							130%	180%
	AI Powered US Equity Index	APP Par							102%	135%
AI Powered Global Opportunities Index	APP Par	90%	125%							
FIDELITY & GUARANTY LIFE <i>A.M. Best "A"</i> Effective 05/07/25 	<i>Accumulator-Plus 10</i> Flexible Premium Index Annuity	\$10,000 min NQ & Q \$2,500,000 Max. Crediting No Charge Charge*	1-3% on 87.5% of Premium	10% of the 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	12,11,10,9,8,7,6,5,4,3% (+/-MVA) AK,CA,DE,FL,ID,MA,MN,MT,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA 9,9,8,7,6,5,4,3,2,1% (+/-MVA) Death Benefit: Full account value	0-85 NQ 18-85 Q State Variations call for details	All Except: IN,NY,VT Trail Option: 1.25% 0-70 Trail 1.00% Yrs 2+ 1.00% 71-80 Trail 0.90% Yrs 2+ 1.00% 81-85 Trail 0.80% Yrs 2+ Commission Chargeback at death: 100% first year			
	Fixed Account	Rate						3.75%	N/A	
	S&P 500	MPP Cap						3.30%	4.30%	
	S&P 500	APP Cap						9.00%	11.75%	
	S&P 500	APP Par Rate						N/A	50%	
	S&P 500	Perform. Trigger						6.75%	8.75%	
	S&P 500	Monthly Avg. Cap						9.25%	16.75%	
	Barclays Trailblazer Sector 5 2 year	Par Rate						270%	310%	
GS Global Factor Index 1yr	Par Rate	200%	260%							
GS Global Factor Index 2yr	Par Rate	290%	335%							
		*Charge 1.25%								
RELIANCE STANDARD LIFE INSURANCE COMPANY <i>A.M. Best "A++" S&P "A+"</i> E-App Only 	<i>Reliance Accumulator 10</i> Single Premium Deferred Annuity Effective 03/14/25	\$20,000 min NQ & Q Ages 0-75 \$1,000,000 max 76-80 \$500,000 Cap Par. Fixed Rate 4.60% S&P 500 Ann. Pt -to-Pt 9.50% S&P 500 Ann. Pt -to-Pt 52% S&P 500 Monthly Averg. 10.00% S&P MARC 5% ER Ann. Pt -to-Pt Par 205% S&P MARC 5% ER Ann. Pt -to-Pt Par Spread w/ Par 1.00%/225%	Non Forfeiture Rate: 1.65% 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.	9,8,7,6,5,4,3,2,1,0.5% Confinement Waiver: Terminal Illness Wavier Waived for 90 consecutive days of Hospital/Nursing Home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness. Death Benefit: Full Account Value	0-80 NQ & Q CA: Keystone 10 available	Not Avail. In: NY Charge back at Death. First 6 months: 100% Second 6 months: 50%			



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IBEXIS LIFE & ANNUITY INSURANCE COMPANY <i>A.M. Best "A-"</i> E-App Only Effective 02/20/25	FIA Plus 10 With Premium Bonus Single Premium Deferred Annuity 16% Premium Bonus	\$25,000 min NQ & Q \$1,500,000 max without approval *Bailout Cap rate 3.75%(Under \$100K 2.75%) **Any funds allocated to the fixed Interest account cannot re-allocate Crediting Under Over \$100K \$100K			1-3% on 87.50% of Premium	10% Of the sum of the Tracking Value and Fixed interest strategy from the previous contract anniversary is available after the 1st contract year. RMDs not available in year 1. Floor Limit Choices that may be available at re-allocation: 0,-2.5,-5,-10,-15%	9,9,8,7,25,6,25,5,4,3,2,1 <small>(+/- MVA)</small> Bonus Recapture schedule (in %): 100,90,80,70,60,50,40,30,20,10 Nursing Home or Hospital Confinement and Terminal Illness Rider Call for state availability Full Value at Death	0-82 NQ & Q	Not Avail. in: AL,CA,FL, NY,NJ,RI,SD SC,VT,WI	7.00% 0-70 6.00% 71-75 4.00% 76-82 Chargeback at death: 100% first year
	Fixed Interest Account**	Rate	2.65%	2.65%						
	S&P 500	APP Cap*	4.75%	5.75%						
	HSBC AI Global Tactical Index	APP Par	60%	67%						
	BofA US Strength Fast Convergence Index	APP Par	53%	59%						
	Annual Declared	Rate	2.65%	2.85%						
DELAWARE LIFE <i>A.M. Best "A-"</i> Effective 04/01/25	PrimeStart Bonus 10 Flexible Premium Fixed Index Annuity 10% Premium Bonus	\$25,000 Q & NQ min \$1,000,000 max without approval (\$500 min. additional premium) Optional index strategies for a Fee			1-3% on 87.50% of Premium GMAV: 125%	10% of the last contract anniversary Nursing Home Waiver Terminal Illness Waiver Death Benefit: Full Contract Value Lowest Starting Index Value: The initial starting index value is set using the lowest index value following the first 90 days of your contract issue date.	9,8,7,25,6,50,5,50,4,75,3,75,3,2,1 <small>+/- MVA</small> Bonus Recapture % 100,95,85,75,65,55,45,30,20,10 CA: 7.25,6,5.25,4.50,3.50,2.75,1.75,0.50,0.50 Bonus Recapture % 100,95,85,75,65,55,40,30,15	18-80 NQ & Q	Not Avail. in: NY Chargeback at death: 100% first year	7.00% 18-74 5.25% 75-79 3.50% 80 TRAIL COMMISSION Option 2: 5.50% 18-74 4.15% 75-79 2.75% 80+ 0.25% years 2+ Option 4: 1.00% 18-74 0.75% 75-79 0.50% 80+ 1.00% years 2+
		<\$100,000	\$100,000+							
	S&P	1 yr APP w/ Cap	5.75%	7.00%						
	S&P	1 yr APP w/ PR	40%	45%						
	S&P	1 yr Perf. Trigger	4.75%	5.50%						
	Goldman Sachs Canopy Index	1 yr APP w/ Flex lock PR	80%	85%						
	First Trust Capt. Strength Barclays 10%	1 yr APP w/ Flex Lock PR and Volatility limit	70%	75%						
	Franklin SG Select Index	1 yr APP w/ Flex lck PR, Boost, Knockout	130% PR / 2.00% Boost	140% PR/ 2.00% Boost						
	Fixed Account	1 year	3.25%	3.50%						
Oceanview Life and Annuity Company <i>A.M. Best "A"</i> Proprietary Product Effective 08/19/24	Topsider Single Premium Fixed Index Annuity	\$20,000 Min NQ & Q CA rates differ. Call for details. 5 Year 7 Year 10 Year			1.00% on 87.5% of Purchase Payments less any withdrawals	10% of contract value available after the first contract year. Nursing Home Terminal Illness Rider Gain Control allows client to increase their participation percentage each year by 50%, 75% or opt out.	5 Year: 9,8,7,6,5% 7Year: 9,8,7,6,5,4,3% 10 Year: 9,9,8,7,6,5,4,3,2,1% <small>(+/- MVA)</small> States may differ Full Account Value at Death	5 year 0-89 7 and 10 year 0-84	Not Avail. In: CT,NY,VT	5 Year 4.00% 0-79 2.00% 80-89 7 Year 5.25% 0-79 2.625% 80-84 10 Year 7.00% 0-79 3.50% 80-84 Chargeback at death on a pro rata basis year 1
	Fixed Interest	3.00%	3.00%	3.50%						
	S&P 500 Annual Cap	8.50%	8.75%	9.00%						
	S&P 500 Daily Risk Control 10% ER Annual p2p and Gain Control Option (50% Min. Allocation required at application)	100% Par	100% Par	100% Par						




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THE STANDARD <i>A.M. Best "A" S&P "A+"</i> Effective 0/15/25	Enhanced Choice Index Plus 10, 7 or 5 Single Premium Deferred Annuity	\$15,000 min NQ & Q \$1,000,000 Max without approval	1% on 87.5% of premium OR 100% of Net Premium	10% Of your accumulation value after year 1 **Participation rates are guaranteed for the term of the contract on the 5 & 7 year terms. Enhanced Index Rates available for a 1.50% Fee Optional Rider: Legacy Max (Ages 0-80) Greater of 6.00% annual growth or 200% of interest earned each year.	10 YEAR: 9.4,8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5,0.5% (MVA +/-) 7 YEAR: 9.4,8.5,7.5,6.5,5.5,4.5,3.5% CA: 8,7,6,5,4,3,2% (MVA +/-) 5 YEAR: 9.4,8.5,7.5,6.5,5.5% CA: 8,7,6,5,4% (MVA +/-) Nursing Home Rider Terminal Illness Rider Death Benefit: Greater of Accumulation value or Minimum Guaranteed Surrender	10 Year 0-80 7 Year 0-90 5 Year 0-93 NQ & Q	Not Avail. In: NY	10 YEAR 7.00% 0-80 7 YEAR 6.00% 0-80 3.00% 81-85 1.50% 86-90 5 YEAR 5.00% 0-80 2.50% 81-85 1.25% 86-90 1.00% 91-93 Commission Chargeback at death ages 86+: Months 1-6= 100% Months 7-12= 50%																																																				
		<table border="1"> <thead> <tr> <th></th> <th>10 Year</th> <th>7 Year</th> <th>5 Year</th> </tr> </thead> <tbody> <tr> <td>Fixed Rate</td> <td>4.00%</td> <td>4.00%</td> <td>4.00%</td> </tr> <tr> <td>S&P 500 Ap2p</td> <td>9.00% Cap</td> <td>9.50% Cap</td> <td>9.00% Cap</td> </tr> <tr> <td>S&P 500 Ap2p Trigger Rate</td> <td>7.00% Rate</td> <td>7.00% Rate</td> <td>6.50% Rate</td> </tr> <tr> <td>S&P 500 Ap2p Locked Cap</td> <td>7.50% Cap</td> <td>7.50% Cap</td> <td>7.00% Cap</td> </tr> <tr> <td>S&P 500 Ap2p Trigger Lock</td> <td>6.00% Rate</td> <td>6.00% Rate</td> <td>5.50% Rate</td> </tr> <tr> <td>S&P 500 Dynamic TCA</td> <td>11.00% Cap</td> <td>11.00% Cap</td> <td>11.00% Cap</td> </tr> <tr> <td>S&P 500 Dynamic TCA Trigger Rate</td> <td>8.00% Rate</td> <td>8.00% Rate</td> <td>7.50% Rate</td> </tr> <tr> <td>S&P 500 Dynamic TCA Trigger Rate Plus</td> <td>6.25% Rate</td> <td>6.25% Rate</td> <td>6.00% Rate</td> </tr> <tr> <td>S&P 500 Dynamic TCA</td> <td>60% Par</td> <td>60% Par</td> <td>60% Par</td> </tr> <tr> <td>S&P 500MARC 5% ER</td> <td>165% Par</td> <td>170% Par</td> <td>175% Par</td> </tr> <tr> <td>S&P 500 Daily Risk Control 5% ER</td> <td>165% Par</td> <td>170% Par</td> <td>175% Par</td> </tr> <tr> <td>BofA Global MegaTrends Ap2p</td> <td>110% Par</td> <td>115% Par</td> <td>120% Par</td> </tr> </tbody> </table>								10 Year	7 Year	5 Year	Fixed Rate	4.00%	4.00%	4.00%	S&P 500 Ap2p	9.00% Cap	9.50% Cap	9.00% Cap	S&P 500 Ap2p Trigger Rate	7.00% Rate	7.00% Rate	6.50% Rate	S&P 500 Ap2p Locked Cap	7.50% Cap	7.50% Cap	7.00% Cap	S&P 500 Ap2p Trigger Lock	6.00% Rate	6.00% Rate	5.50% Rate	S&P 500 Dynamic TCA	11.00% Cap	11.00% Cap	11.00% Cap	S&P 500 Dynamic TCA Trigger Rate	8.00% Rate	8.00% Rate	7.50% Rate	S&P 500 Dynamic TCA Trigger Rate Plus	6.25% Rate	6.25% Rate	6.00% Rate	S&P 500 Dynamic TCA	60% Par	60% Par	60% Par	S&P 500MARC 5% ER	165% Par	170% Par	175% Par	S&P 500 Daily Risk Control 5% ER	165% Par	170% Par	175% Par	BofA Global MegaTrends Ap2p	110% Par	115% Par	120% Par
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Performance Choice 8 Flexible Premium	\$20,000 Min NQ & Q <u>Declared Rate Strategy:</u> Annually Declared Interest rate 3.35% APP 2yr PP MP2P	1.00% on 87.5% of Purchase Payments less any withdrawals	10% of the Accumulation Value available after the first contract year. Additional premiums are placed into the Fixed Account and will earn the then-current Fixed Account interest rate until the contract anniversary. **More index strategies. See rate sheet	10,10,10,10,9,8,5,3% Full Account Value at Death	0-85 NQ & Q	Not Avail. In: ID,NY	5.25% 0-75 3.95% 76-79 2.63% 80-85 Trail Options: B, C, D available Charge back at Death. First 6 months: 100% Second 6 months: 50%																																																					
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<p>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX <i>A.M. Best "A" S&P "A"</i></p> <p>Effective 05/14/25</p> 	<p>Rate Certainty Annuity Single premium Fixed Index Annuity</p> <table border="1"> <tr> <td>Declared Rate</td> <td>Rate</td> <td>3.85%</td> <td>3.85%</td> </tr> <tr> <td rowspan="2">S&P 500 Dynatic Intraday Protected Trigger</td> <td>Trigger Rate</td> <td>6.00%</td> <td>6.00%</td> </tr> <tr> <td>Floor</td> <td>2.00%</td> <td>2.00%</td> </tr> <tr> <td rowspan="2">S&P 500 Dynatic Intraday Performance Trigger</td> <td>Trigger Rate</td> <td>7.55%</td> <td>7.80%</td> </tr> <tr> <td>Floor</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td rowspan="3">S&P 500 Dynatic Intraday Enhanced Trigger</td> <td>Trigger Rate</td> <td>9.50%</td> <td>10.00%</td> </tr> <tr> <td>Floor</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td>Trigger Threshold</td> <td>5.00%</td> <td>5.00%</td> </tr> </table>	Declared Rate	Rate	3.85%	3.85%	S&P 500 Dynatic Intraday Protected Trigger	Trigger Rate	6.00%	6.00%	Floor	2.00%	2.00%	S&P 500 Dynatic Intraday Performance Trigger	Trigger Rate	7.55%	7.80%	Floor	0.00%	0.00%	S&P 500 Dynatic Intraday Enhanced Trigger	Trigger Rate	9.50%	10.00%	Floor	0.00%	0.00%	Trigger Threshold	5.00%	5.00%	<p>\$10,000 min NQ & \$5,000 Q \$3,000,000 Max.</p> <table border="1"> <tr> <td>7 Year</td> <td>10 Year</td> </tr> </table>	7 Year	10 Year	<p>1-3% on 87.5% of Premium</p>	<p>10% of the Account Value available after the first contract year.</p> <p>Confinement Rider Terminal Illness Rider Disability Rider</p> <p>All Rates Guaranteed for Term of Contract</p>	<p>10 Year: 9,8,7,6,5,5,4,3,2,1 %</p> <p>7 Year: 9,8,7,6,5,4,3 %</p> <p>Death Benefit: Greater of full Annuity valued, including partial index credits and without surrender charges or MVA, or surrender value.</p>	<p>0-85 NQ & Q</p>	<p>Not Avail. in: OR, NY</p>	<p>10 Year: 8.00% 0-75 5.75% 76-80 4.75% 81-85</p> <p>7 Year: 7.75% 0-75 5.50% 76-80 4.50% 81-85</p> <p>Chargeback at Death: 100% first year</p>					
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<p>ATHENE ANNUITY & LIFE ASSURANCE COMPANY (Athene-IA) <i>A.M. Best "A+" Fitch "A-" S&P "A+"</i></p> <p>Effective 03/21/25</p> 	<p>Performance Elite 10 PLUS Single Premium Deferred Annuity 20% Premium Bonus* Call for MD, AK, DE</p> <table border="1"> <tr> <td>Fixed Account (call for CA)</td> <td>Rate</td> <td>3.00%</td> <td>N/A</td> </tr> <tr> <td>S&P 500</td> <td>APP Cap</td> <td>5.75%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 FC</td> <td>APP Par</td> <td>62%</td> <td>85%</td> </tr> <tr> <td>UBS Innovative Balanced</td> <td>APP Par</td> <td>95%</td> <td>130%</td> </tr> <tr> <td>Nasdaq FC</td> <td>APP Par</td> <td>80%</td> <td>125%</td> </tr> <tr> <td>BNP Paribas Multi-Asset Diversified 5 Index</td> <td>APP Par</td> <td>135%</td> <td>190%</td> </tr> <tr> <td>AI Powered US Equity Index</td> <td>APP Par</td> <td>110%</td> <td>145%</td> </tr> <tr> <td>AI Powered Global Opportunities Index</td> <td>APP Par</td> <td>95%</td> <td>130%</td> </tr> </table>	Fixed Account (call for CA)	Rate	3.00%	N/A	S&P 500	APP Cap	5.75%	N/A	S&P 500 FC	APP Par	62%	85%	UBS Innovative Balanced	APP Par	95%	130%	Nasdaq FC	APP Par	80%	125%	BNP Paribas Multi-Asset Diversified 5 Index	APP Par	135%	190%	AI Powered US Equity Index	APP Par	110%	145%	AI Powered Global Opportunities Index	APP Par	95%	130%	<p>\$10,000* min NQ & Q *\$5,000 Min. CT,MN,NJ,OR,PA,TX,WA \$1,000,000 max without approval 18% Bonus* CA,CT,ID,IN,MN,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA</p> <table border="1"> <tr> <td>Crediting</td> <td>1 Year</td> <td>2 Year</td> </tr> </table>	Crediting	1 Year	2 Year	<p>1-3% on 87.50% of Premium</p>	<p>10% of accumulation value during the first year. Cumulative up to 20%.</p> <p>Confinement Waiver Terminal Illness Waiver</p> <p>Return of Premium available after the 4th contract year</p> <p>Death Benefit: Contracts accumulation value, including both vested & unvested premium bonus</p> <p>*Bonuses shown with 'Plus' Rider Charge</p>	<p>Most states*: 12,12,12,11,10,9,8,7,6,4 % (+/- MVAMD and MO)</p> <p>Bonus Vesting Schedule (in %): 0,0,0,0,0,20,40,60,80,100*</p> <p><u>*MANY STATE VARIATIONS. PLEASE CALL FOR DETAILS</u></p> <p>Nursing Home Benefit and Flexible Annuity Option Rider Call for state availability</p> <p>0.95% Rider charge for Plus Contracts (Plus = higher bonus, ROP and Cumulative withdrawals)</p>	<p>0-78 NQ & Q</p> <p>0-74 Indiana</p> <p>0.50% Bonus Now thru 08/15</p>	<p>Not Avail. in: NY</p>	<p>7.00% 0-70 6.50% 71-75 5.50% 76-78</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% 76-78 Trail 0.0625%/month</p> <p>Chargeback at death: 100% months 1-6, 50% months 7-12</p>
Fixed Account (call for CA)	Rate	3.00%	N/A																																								
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<p>DELAWARE LIFE <i>A.M. Best "A-"</i></p> <p>Effective 05/01/25</p> 	<p>Target Growth 10 Flexible Premium Fixed Index Annuity</p> <table border="1"> <tr> <td rowspan="2">S&P</td> <td>1 yr APP w/ Cap</td> <td>8.50%*</td> <td>10.50%*</td> </tr> <tr> <td>1 yr APP w/ PR</td> <td>50%</td> <td>55%</td> </tr> <tr> <td>S&P</td> <td>1 yr Perf. Trigger</td> <td>6.90%</td> <td>7.90%</td> </tr> <tr> <td>Goldman Sachs Canopy Index</td> <td>1 yr APP w/ Flex lock PR</td> <td>105%</td> <td>115%</td> </tr> <tr> <td>First Trust Capt. Strength Barclays 10%</td> <td>1 yr APP w/ Flex Lock PR and Volatility limit</td> <td>90%</td> <td>100%</td> </tr> <tr> <td>Franklin SG Select Index</td> <td>1 yr APP w/ Flex lck PR, Boost, Knockout</td> <td>165% PR / 2.00% Boost</td> <td>185% PR / 2.00% Boost</td> </tr> <tr> <td>Fixed Account</td> <td>1 year</td> <td>4.50%</td> <td>4.85%</td> </tr> </table>	S&P	1 yr APP w/ Cap	8.50%*	10.50%*	1 yr APP w/ PR	50%	55%	S&P	1 yr Perf. Trigger	6.90%	7.90%	Goldman Sachs Canopy Index	1 yr APP w/ Flex lock PR	105%	115%	First Trust Capt. Strength Barclays 10%	1 yr APP w/ Flex Lock PR and Volatility limit	90%	100%	Franklin SG Select Index	1 yr APP w/ Flex lck PR, Boost, Knockout	165% PR / 2.00% Boost	185% PR / 2.00% Boost	Fixed Account	1 year	4.50%	4.85%	<p>\$25,000 Q & NQ min \$1,000,000 max without approval (\$500 min. additional premium)</p> <table border="1"> <tr> <td><\$100,000</td> <td>\$100,000+</td> </tr> </table> <p>GMAV: 125%</p>	<\$100,000	\$100,000+	<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>*Current Bailout Cap 3.00%</p>	<p>10,10,10,10,10,9,8,7,6,5% +/- MVA</p> <p>AK,CA,CT,DE,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>18-80 NQ & Q</p> <p>IN: 21-75</p>	<p>Not Avail. in: NY</p> <p>Chargeback at death: 100% first year</p>	<p>7.00% 18-74 5.25% 75-79 3.50% 80</p> <p>TRAIL COMMISSION</p> <p>Option 2: 5.50% 18-74 4.15% 75-79 2.75% 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>						
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American Equity Investment Life Insurance Company <i>West Des Moines, IA</i> <i>A.M. Best "A" for financial strength</i> 	IncomeShield 10 With LIBR Rider Flexible Premium Deferred Annuity 10% Premium Bonus Max: 0-69 \$1,500,000. 70-74 \$100,000. 75-80 \$750,000 Effective 10/31/24 *Volatility Control: S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index	\$5,000 min NQ & Q \$25 Additional premium Fixed Account 2.00% (min. 1.00%)	1.00% 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 then 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 (call for CA commissions)	Option U 7.00% ages 0-75 5.45% ages 76-80 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%																																				
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BlackRock Adaptive US 5% 2 yr P2P	N/A	145%	N/A																																									
\$10,000 NQ & Q \$50 minimum additional premium \$1,000,000 Max	GMIR: 1.00% 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 30 days. Nursing home rider Terminal illness rider (N/A in all states)	9,9,8,7,6,5,4,3,2,1 % (+/- MVA) Death Benefit: Equal to the greater of the Accumulation Value or the guaranteed minimum non-surrender value. <i>Annuitization:</i> <i>After the 5th policy year for a minimum of 5 years or longer.</i>	0-80 NQ & Q	Not Available in: NY **CA rates differ	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%																																						
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\$10,000 min NQ & Q Max: \$500,000 ages 18-75, \$350,000 ages 76-80 Fixed Account: 4.00% Monthly Average Strategy: Current Cap 7.90% Annual Point-to-Point Strategy: Current Cap 7.90%	1.00% on 87.5% of premium	10% of the accumulated annuity value available after the 1 st 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.																																						
OptiBlend 10 Flexible Premium Deferred Annuity Indexed Accounts tied to the performance of the S&P 500 Index. Index Dates: 1st, 8th, 15th, 22nd) Effective 04/18/25 **CA Rates differ																																												
Royal Select™ Single Premium Fixed Indexed Annuity 8% Premium Bonus Effective 05/01/25																																												




Comp. Bonus = 0.55%
Now thru 4/30




Company	Product Name	Interest Rates					Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission	
Allianz Life Insurance Company of North America <i>A.M. Best "A+" for financial strength</i> Additional premium accepted in the first 18 months Effective 05/06/25 	Allianz 222 Single Premium Deferred Annuity	\$20,000 min NQ & Q Fixed Account 2.80% MPP APP APP 2 yr PP 5yr PP Parr. MY Par MY Par					.15-3% on 87.50% of Premium State Variations apply call for details	10% of the premium paid available after year 1. Unused free withdrawal percentage carries over to the following year up to 20%. 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)	9.3,9.3,8.3,7.3,6.25,5.25,4.2,3.15,2.10,1.05 % (+/-MVA) <u>Protected Income Value (PIV)</u> 45%* 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 Call for state availability	0-80 NQ & Q	Not Avail. in: NY	7.00% 0-75 5.00% 76-80 <u>Option B</u> 4.75% 0-75 3.25% 76-80 0.50% Trail years 2+ <u>Option C</u> 1.50% 0-75 1.25% 76-80 1.00% Trail years 2+ Chargeback at death: 100% months 1-6, 50% months 7-12	
	S&P 500	1.70%	5.00%										
	S&P Performance Trigger		4.25% Rate										
	Bloomberg US Dymanic Balance III ER			100%	125%	165%							
	PIMCO Tactical Balanced			95%	120%	165%							
	Blended Futures Index			50%									
	S&P 500 Futures Index ER			40%	45%	60%							
	Morgan Stanley Strategic Trends 10 ER			60%	70%	100%							
Allianz Life Insurance Company of North America <i>A.M. Best "A+" (Excellent) for financial strength</i> Additional premium accepted in the first 18 months Effective 05/06/25 	Allianz Accumulation Advantage+ Fixed Index Annuity 14% Premium Bonus	\$20,000 min NQ & Q Max: \$2,000,000 Fixed Account = 3.30% Under \$100K Fixed Account = 2.80% MPP APP APP APP 2 yr PP 5yr PP Perf. Trig. Parr. MY Par MY Par					1-3% on 87.50% of Premium for the first 10 contract years State Variations	10% of the premium paid available after year 1, plus, any unused free withdrawal percentage carries over into the next year - for up to a 20% free withdrawal	9.30,8.85,7.90,6.95,5.95,5,4.3,2,1 % (+/-MVA) Bonus Vesting Schedule: 0,10,20,30,40,50,60,70,80,90,100% Index Lock feature available on annual point-to-point with participation rate and MY point-to-point with participation rate crediting methods. Call for details. Nursing Home Benefit Flexible Annuity Option Rider Call for state availability Death Benefit: Contracts accumulation value Enhanced crediting methods are subject to an Allocation Charge that is deducted annually. Call for details, rates not listed.	0-80 NQ & Q	Not Avail. in: NY	7.00% 0-75 5.00% 76-80 <u>Option B</u> 4.75% 0-75 3.25% 76-80 0.50% Trail years 2+ <u>Option C</u> 1.50% 0-75 1.25% 76-80 1.00% Trail years 2+ Chargeback at Death: 100% months 1-6 50% months 7-12	
	S&P 500	1.90%	6.25%	5.75%									
	Blended Futures Index				55%	60%							
	Bloomberg US Dymanic Balance II				110%	120%							
	MS Strategic Trends10 ER				60%	65%							
	PIMCO Tactical Balanced				100%	110%							
	S&P 500 Futures ER				45%	50%							
	S&P 500 Futures daily risk Control 5%				110%	120%							
	UNDER \$100,000 PREMIUM												
	S&P 500	1.60%	4.00%	3.75%									
	Blended Futures Index				45%	50%							
	Bloomberg US Dymanic Balance II				90%	95%							
	MS Strategic Trends10 ER				45%	50%							
	PIMCO Tactical Balanced				80%	90%							
S&P 500 Futures ER				30%	35%								
S&P 500 Futures daily risk Control 5%				90%	95%								

<p>FIDELITY & GUARANTY LIFE</p> <p><i>A.M. Best "A"</i></p> <p>Issue dates: 1st, 8th, 15th and 22nd</p> <p>Effective 06/08/24</p> 	<p>Safe Income Advantage Flexible Premium Annuity</p> <table border="1"> <tr> <th></th> <th>Crediting</th> <th>No Charge</th> <th>Charge*</th> </tr> <tr> <td>Fixed Account</td> <td>Rate</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>S&P 500</td> <td>Dec. Rate on gain</td> <td>2.25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500</td> <td>Monthly Averg Cap</td> <td>2.50%</td> <td>N/A</td> </tr> <tr> <td>S&P 500</td> <td>MPP Cap</td> <td>1.00%</td> <td>N/A</td> </tr> <tr> <td>S&P 500</td> <td>APP Cap</td> <td>2.50%</td> <td>N/A</td> </tr> <tr> <td>Balanced Asset 5 Index</td> <td>APP</td> <td>75% Par w/ 1% Fee</td> <td>120%</td> </tr> <tr> <td>Balanced Asset 5 Index</td> <td>2yr APP</td> <td>100% Par w/ 1% Fee</td> <td>125%</td> </tr> </table>		Crediting	No Charge	Charge*	Fixed Account	Rate	2.00%	N/A	S&P 500	Dec. Rate on gain	2.25%	N/A	S&P 500	Monthly Averg Cap	2.50%	N/A	S&P 500	MPP Cap	1.00%	N/A	S&P 500	APP Cap	2.50%	N/A	Balanced Asset 5 Index	APP	75% Par w/ 1% Fee	120%	Balanced Asset 5 Index	2yr APP	100% Par w/ 1% Fee	125%	<p>\$10,000 min NQ & Q \$2,000,000 Max.</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 Home Health Care Rider (N/A in all states)</p> <p>Enhanced Minimum Withdrawal Benefit Rider -Included at issue for a fee -Impairment Doublor (N/A in FL,IL,)</p>	<p>12,11,10,9,8,7,6,5,4,3% (+/- MVA)</p> <p><u>AK,AL,CA,CT,DE,FL,MA,MN,MS,MT,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA</u> and FL ages 65+</p> <p>9,9,8,7,6,5,4,3,2,1% (+/- MVA)</p> <p>MVA does not apply in: AK,AL,CT,ID,IL,MN,MO,MS,MT,OR,PA,WA</p> <p>Death Benefit: Full account value</p>	<p>0-80 NQ & Q</p> <p>All Except: NY</p> <p>Trail Option : 1.00% 0-80 Trail 1.00% Yrs 2+</p> <p>Call for commissions in : FL</p> <p>Commission chargeback at death: 100% first year,</p>	<p>7.00% 0-75 5.00% 76-80</p>	
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<p>Corebridge Financial</p> <p>(Formerly: AMERICAN GENERAL)</p> <p><i>A.M. Best "A"</i> <i>S&P "A+"</i></p> <p>Single Premium Deferred Annuity</p> <p>Effective 05/05/25</p> 	<p>Power 10 Protector</p> <table border="1"> <tr> <th></th> <th><\$100K</th> <th>\$100,000+</th> </tr> <tr> <td>S&P 500 A2P</td> <td>9.00% Cap</td> <td>10.00% Cap</td> </tr> <tr> <td>S&P 500 AP2P</td> <td>37% Par / 48% Fee*</td> <td>42% Par / 53% Fee*</td> </tr> <tr> <td>S&P 500 Performance Trig.</td> <td>7.00%</td> <td>8.00%</td> </tr> <tr> <td>PIMCO Global Optima</td> <td>64% Par / 84% Fee*</td> <td>69% Par / 94% Fee*</td> </tr> <tr> <td>PIMCO Global Optima 2yr</td> <td>87% Par / 127% fee*</td> <td>94% Par / 132% Fee*</td> </tr> <tr> <td>Merrill Lynch Strategic Balanced Index:* AP2P</td> <td>95% Par / 125% with fee*</td> <td>115% Par / 145% with fee*</td> </tr> <tr> <td>Merrill Lynch Strategic Balanced Index:* 2 Year</td> <td>125% Par / 175% with fee*</td> <td>145% Par / 195% with fee*</td> </tr> <tr> <td>AQR DynamiQ Allocation</td> <td>175% Par / 235% with fee*</td> <td>165% Par / 245% with fee*</td> </tr> <tr> <td>2 Yr. AQR DynamiQ Alloc.</td> <td>240% Par / 315% with fee*</td> <td>250% Par / 325% with fee*</td> </tr> <tr> <td>Fixed Rate</td> <td>4.75%</td> <td>5.00%</td> </tr> </table>		<\$100K	\$100,000+	S&P 500 A2P	9.00% Cap	10.00% Cap	S&P 500 AP2P	37% Par / 48% Fee*	42% Par / 53% Fee*	S&P 500 Performance Trig.	7.00%	8.00%	PIMCO Global Optima	64% Par / 84% Fee*	69% Par / 94% Fee*	PIMCO Global Optima 2yr	87% Par / 127% fee*	94% Par / 132% Fee*	Merrill Lynch Strategic Balanced Index:* AP2P	95% Par / 125% with fee*	115% Par / 145% with fee*	Merrill Lynch Strategic Balanced Index:* 2 Year	125% Par / 175% with fee*	145% Par / 195% with fee*	AQR DynamiQ Allocation	175% Par / 235% with fee*	165% Par / 245% with fee*	2 Yr. AQR DynamiQ Alloc.	240% Par / 315% with fee*	250% Par / 325% with fee*	Fixed Rate	4.75%	5.00%	<p>\$25,000 min NQ & Q \$1,000,000 Max</p> <p>1.00% on 87.5% of Premium</p> <p>10% Of prior anniversary value , available after the first contract year.</p> <p>*Fee is 1.50% for higher Caps/Participation rates</p> <p>Terminal Illness Rider Extended Care Rider Activities of Daily Living Rider (N/A in all states)</p> <p>Optional Income Rider (Crediting rates will differ)</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>
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<p>The Standard</p> <p><i>A.M. Best "A"</i> <i>S&P "A+"</i> <i>Moody's "A1"</i> <i>Fitch "AA-"</i> Effective 01/01/2007</p> 	<p>Index Select Annuity 5, 7, 10 (ISA)</p> <p>Single Premium</p> <p>Guaranteed Minimum Accumulation Benefit</p> <p>May reallocate funds. Must be elected prior to the end of the index term & will be transacted on the 1st day of the new index term.</p> <p>Effective 04/21/25</p>	<p>\$15,000 min: \$1,000,000 max</p> <p>ISA 5 Fixed Interest Account: 4.75% Annual Point-to-Point, Annual Reset CAP: <\$100K: 9.00% \$100K+: 9.25% PAR: <\$100K: 53% \$100K+: 55%</p> <p>ISA 7 Fixed Interest Account: 4.75% Annual Point-to-Point, Annual Reset CAP: <\$100K: 9.25% \$100K+: 9.50% PAR: <\$100K: 55% \$100K+: 57%</p> <p>ISA 10 Fixed Interest Account: 4.75% Annual Point-to-Point, Annual Reset CAP: <\$100K: 8.75% \$100K+: 9.00% PAR: <\$100K: 56% \$100K+: 58%</p> <p>Index 1.25% On 87.5% of Premiums</p> <p>Guaranteed min. Accumulation Benefit:</p> <p>ISA 5 105%</p> <p>ISA 7 107%</p> <p>ISA 10 110%</p>	<p>10% free annual withdrawals available after the first contract year</p> <p>5 Year: 9.4, 8.5, 7.5, 6.5, 5.5% (+/- MVA)</p> <p>7 Year: 9.4,8.5, 7.5, 6.5, 5.5, 4.5, 3.5% (+/- MVA)</p> <p>10 Year: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.50% (+/- MVA)</p> <p><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)</p> <p><i>Annuitization</i> After year 1 for 5 years or longer</p> <p>Full Value at Death</p>	<p>ISA 5 0-93</p> <p>ISA 7 0-90</p> <p>ISA 10 0-80</p> <p>NQ & Q</p>	<p>Not Available in: NY</p> <p>ISA 10 not available in: CA,NY</p> <p>ISA 5 3.00% 0-80 1.50% 81-85 1.35% 86-93</p> <p>ISA 7 4.00% 0-80 2.00% 81-85 1.45% 86-90</p> <p>ISA 10 5.00% 0-80</p> <p>*Trail Options available Charge back at death if issue age is 86-90. First 6 months: 100% Second 6 months: 50%</p>																																	




<p>Integrity Life Insurance Company</p> <p><i>A.M. Best "A+" S&P "AAA"</i></p> 	<p>Indextra[®] 7 or 10 Single Premium Deferred Annuity</p> <p>Effective 05/15/25</p>	<p>\$15,000 NQ & Q Max \$1,000,000 (0-75) \$500,000 (76+)</p> <table border="1"> <tr> <td></td> <td>7 Year</td> <td>10 Year</td> </tr> <tr> <td>Fixed Rate</td> <td>4.00%</td> <td>4.00%</td> </tr> <tr> <td>S&P 500</td> <td>9.00% Cap</td> <td>9.00% Cap</td> </tr> <tr> <td colspan="3">GS Momentum Builder, Multi-Asset Class</td> </tr> <tr> <td>1 Year</td> <td>145% Par</td> <td>145% Par</td> </tr> <tr> <td>2 Year</td> <td>210% Par</td> <td>210% Par</td> </tr> <tr> <td>3 year</td> <td>275% Par</td> <td>275% Par</td> </tr> <tr> <td colspan="3">J.P. Morgan Strategic Balanced (N/A in OR)</td> </tr> <tr> <td>1 Year</td> <td>120% Par</td> <td>120% Par</td> </tr> <tr> <td>2 Year</td> <td>165% Par</td> <td>165% Par</td> </tr> <tr> <td>3 year</td> <td>200% Par</td> <td>200% Par</td> </tr> </table>		7 Year	10 Year	Fixed Rate	4.00%	4.00%	S&P 500	9.00% Cap	9.00% Cap	GS Momentum Builder, Multi-Asset Class			1 Year	145% Par	145% Par	2 Year	210% Par	210% Par	3 year	275% Par	275% Par	J.P. Morgan Strategic Balanced (N/A in OR)			1 Year	120% Par	120% Par	2 Year	165% Par	165% Par	3 year	200% Par	200% Par	<p>1.00% on 87.5% of premium</p> <p>GMAV 10 year: 110% 7 year: 107%</p>	<p>10% of the account value beginning immediately, available penalty free</p> <p>Guaranteed Lifetime Withdrawal Benefit (Optional for a fee)</p>	<p>10 Year: 9,8,5,8,7,6,5,4,3,2,1 %</p> <p>7 Year: 9,8,5,8,7,6,5,4 %</p> <p>Call for CA schedule</p> <p>-Limited Life Expectancy -Confinement to Nursing home, hospital, or licensed health care facility</p> <p>Death Benefit: Greater of the Account Value</p>	<p>18-85 NQ & Q</p>	<p>Not Avail. In: NY</p>	<p>10 Year: 6.50% 0-75 5.00% 76-85</p> <p>7 Year: 5.25% 0-75 4.25% 76-85</p> <p>NO chargeback at Death</p>						
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<p>NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH)</p> <p><i>A.M. Best "A+" S&P "AA-"</i></p> <p>Effective 04/08/25</p> <p>More Index Strategies Call for details!</p> 	<p>VersaChoice 10 Single Premium</p> <p>Low Band- \$20,000-\$74,999 High Band- \$75,000+ Index</p>	<p>\$20,000 min NQ & Q Declared Rate Strategy: Low Band 2.80% High Band 3.05%</p> <table border="1"> <tr> <td>Crediting</td> <td>Low Band</td> <td>High Bnd</td> </tr> <tr> <td>S&P 500</td> <td>MPP Cap</td> <td>1.70% 1.85%</td> </tr> <tr> <td>S&P 500</td> <td>APP Cap</td> <td>7.75% 8.75%</td> </tr> <tr> <td>Goldman Sachs TimeX</td> <td>App Par</td> <td>55% 65%</td> </tr> <tr> <td>S&P 500</td> <td>APP Par Rate</td> <td>25% 30%</td> </tr> <tr> <td>S&P 500 MARC 5% ER</td> <td>APP Par Rate</td> <td>90% 115%</td> </tr> <tr> <td>Fidelity Multifactor Yield</td> <td>APP Par Rate</td> <td>95% 120%</td> </tr> <tr> <td>S&P 500</td> <td>2 yr APP Par Rate</td> <td>30% 35%</td> </tr> <tr> <td>Goldman Sachs TimeX</td> <td>2 yr APP Par Rate</td> <td>70% 85%</td> </tr> <tr> <td>S&P 500 MARC 5% ER</td> <td>2 yr APP Par Rate</td> <td>145% 170%</td> </tr> <tr> <td>Fidelity Multifactor Yield</td> <td>2 yr APP Par Rate</td> <td>150% 175%</td> </tr> <tr> <td>Fidelity Multifactor Yield</td> <td>APP Par / Fee</td> <td>150% / 0.95% 165% / 0.95%</td> </tr> <tr> <td>Fidelity Multifactor Yield</td> <td>2yr APP Par / Fee</td> <td>215% / 0.95% 240% / 0.95%</td> </tr> </table>	Crediting	Low Band	High Bnd	S&P 500	MPP Cap	1.70% 1.85%	S&P 500	APP Cap	7.75% 8.75%	Goldman Sachs TimeX	App Par	55% 65%	S&P 500	APP Par Rate	25% 30%	S&P 500 MARC 5% ER	APP Par Rate	90% 115%	Fidelity Multifactor Yield	APP Par Rate	95% 120%	S&P 500	2 yr APP Par Rate	30% 35%	Goldman Sachs TimeX	2 yr APP Par Rate	70% 85%	S&P 500 MARC 5% ER	2 yr APP Par Rate	145% 170%	Fidelity Multifactor Yield	2 yr APP Par Rate	150% 175%	Fidelity Multifactor Yield	APP Par / Fee	150% / 0.95% 165% / 0.95%	Fidelity Multifactor Yield	2yr APP Par / Fee	215% / 0.95% 240% / 0.95%	<p>1.00% on 87.5% of Purchase Payments less any withdrawals</p>	<p>10% of the Accumulation Value available after the first contract year.</p>	<p>10,10,9,9,8,8,7,6,4,2,0 % (+/- MVA)</p> <p><u>Optional Enhanced Liquidity Benefit Rider (for a Fee)</u></p> <ul style="list-style-type: none"> Enhanced Penalty free withdrawals to 20% if not taken prior year Return of Premium after year 3 (state variations) ADL based Surrender charge waiver ADL based payout benefit <p>Full Account Value at Death</p>	<p>0-79 NQ & Q</p>	<p>Not Avail. In: NY</p>	<p>7.00% 0-75 5.25% 76-79</p> <p>Option B 5.50% 0-75 4.13% 76-79 0.25% years 2+</p> <p>Option C 4.00% 0-75 3.00% 76-79 0.50% years 2+</p> <p>Option D avail.</p> <p>Charge back at Death. First 6 months: 100% Second 6 months: 50%</p>
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<p>Guaranty Income Life Insurance Company (GILICO)</p> <p><i>A.M. Best "A-"</i></p> 	<p>WealthChoice 7 Single Premium Deferred Annuity</p> <p>Additional funds accepted in the first year only to the fixed account.</p> <p>Effective 03/10/25</p>	<p>\$20,000 NQ & Q \$1,000,000 max without approval</p> <table border="1"> <tr> <td>Fixed Rate</td> <td>6.00%</td> </tr> <tr> <td>Horizon Ascend 5% Index Ap2p Par</td> <td>150%</td> </tr> <tr> <td>S&P 500 Ap2p Par</td> <td>45%</td> </tr> <tr> <td>S&P 500 Ap2p Cap</td> <td>10.75%</td> </tr> <tr> <td>S&P 500 Monthly Sum Cap</td> <td>2.50%</td> </tr> <tr> <td>S&P 500 Performance Trigger</td> <td>7.10%</td> </tr> <tr> <td>S&P 500 Dynamic Intraday TCA</td> <td>13.00%</td> </tr> </table>	Fixed Rate	6.00%	Horizon Ascend 5% Index Ap2p Par	150%	S&P 500 Ap2p Par	45%	S&P 500 Ap2p Cap	10.75%	S&P 500 Monthly Sum Cap	2.50%	S&P 500 Performance Trigger	7.10%	S&P 500 Dynamic Intraday TCA	13.00%	<p>1.00% on 87.5% of premium</p>	<p>10% of accumulation value per policy year available after 30 days.</p> <p>Nursing home rider Terminal illness rider (N/A in all states)</p> <p><i>Optional Income Rider for a fee</i></p>	<p>9,9,8,7,6,5 % (+/- MVA)</p> <p>Return of Premium after the 5th contract year.</p> <p>Death Benefit: Equal to the greater of the Accumulation Value or the guaranteed minimum non-surrender value.</p> <p>Death Benefit Enhancement: if beneficiary elects a period certain payout of 5+ years, the death benefit will be multiplied by 110% prior to determining the period payment.</p>	<p>0-90 NQ & Q</p> <p>Maturity age 110</p>	<p>Not Avail. in: AK, HI, ME, NY</p>	<p>4.50% Ages 0-74 2.25% Ages 75-90</p> <p>Commission charge back at full or partial surrenders, death and annuitization in the first policy year. Months 1-6 100% Months 7-12 50%</p>																									
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Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Withdrawal Charges	Issue Ages	State Avail.	Commission																																					
AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX <i>A.M. Best "A" S&P "A"</i> Effective 03/07/25 	Strategy Indexed Annuity PLUS 7 Flexible Premium Deferred Annuity 11.00% Premium Bonus Effective 05/14/25	\$10,000 min NQ \$5,000 min Q \$3,000,000 max Additional deposits \$1,000 unscheduled or \$100/mo EFT	Guaranteed Min. Annuity 1-3% on 100% of premium Or 2.20% on 87.5% of Premium	10% Of the annuity value at the beginning of that policy year. After 1st year. Confinement Waiver Terminal Illness Waiver	7,6,5,4,3,2,1% (+/- MVA) Death Benefit: Full account value	0-80 NQ & Q	Not Avail. In: NY	5.00% 0-75 4.00% 76-80 No Charge back at Death.																																					
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FIDELITY & GUARANTY LIFE <i>A.M. Best "A"</i> Effective 05/07/25 	Accumulator-Plus 7 Flexible Premium Index Annuity	\$10,000 min NQ & Q \$2,500,000 Max.	1-3% on 87.5% of Premium	10% of the 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	9,9,8,7,6,5,4% (+/-MVA) No MVA: AK,AL,CT,ID,IL,MO,MS,MT,OR,PA,WA Death Benefit: Full account value	0-85 NQ 18-85 Q	All Except: NY State Variations call for details	5.25% 0-75 4.25% 76-80 3.25% 81-85 Commission Chargeback at death: 100% first year																																					
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GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> Effective 05/05/25 E-App Only  	Fore AccumulationSM II 7 year Fixed Account	\$25,000 Min NQ & Q Single Premium \$1,000,000 Max 0-80, \$500,000 81-85	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	8,8,7,6,5,4,3,% (+/- MVA) Optional Enhanced Death Benefit Rider ages 0-80: -7% simple interest for 15 years -0.50% fee age 0-70 -0.95% ages 71-80	0-85	Not Avail. In: NY	5.00% 50-80 2.50% 81-85 <u>Option B:</u> 2.50% 50-80 1.25% 81-85 Trail 0.50% Yrs 2+ <u>Option C:</u> 1.00% 50-80 0.75% 81-85 Trail 0.75% Yrs 2+ Chargeback at death 100% months 1-12.																																					
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Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission		
MassMutual Ascend Formerly: GREAT AMERICAN LIFE <i>A.M. Best 'A++'</i> 	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 05/07/25 and are subject to change at any time AK,PA,UT Rates Differ	\$10,000 min NQ & Q Additional Premium: \$2,000 Q & \$5,000 NQ	3.00% 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. 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) 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> Optional Riders: IncomeSecure Inheritance Enhancer	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. <u>Trail 40,50 & 60% available. Call for details.</u> <u>Trail 75</u> 1.35% 0-75 1.00% 76-85 0.75% Trail years 2+	5.00% 0-75 3.00% 76-85 <u>Mod 3</u> 3.25% 0-75 2.10% 76-85 1.50% year 2 1.00% year 3 <u>Trail 25</u> 3.95% 0-75 2.50% 76-85 0.25% Trail years 2+ <u>Trail 75</u> 1.35% 0-75 1.00% 76-85 0.75% Trail years 2+		
		<\$100K							4.50%	4.70%
		Fixed Rate							4.50%	4.70%
		S&P APP Cap							9.50%	10.00%
		S&P 500 Risk Control APP							70% Par	75% Par
		S&P U.S. Retiree Spending APP							65% Par	70% Par
		iShares U.S. Real Estate APP							11.00% Cap	12.00% Cap
		Gold APP Cap							11.75%	12.50%
		S&P 500 7-year cap lock APP							8.00%	8.50%
		First Trust Barclay's Edge APP							13.75% Cap	14.25% Cap
DELAWARE LIFE <i>A.M. Best "A-"</i> Flexible Premium Deferred Fixed Index Annuity Bailout Cap 3.00% (S&P Annual point-to-point) Effective 05/01/25 	Retirement Stages Select 5	\$10,000 Q & NQ min \$1,000,000 max without approval (\$500 min. additional premium)	1-3% on 87.50% of Premium GMAV: 115% at end of policy term	10% of accumulation value, after the first year. Nursing Home Waiver (ages 0-76) Terminal Illness Waiver Systematic Withdrawals of Interest	8,7,6,5,4% (+/- MVA) CA schedule differs	18-85 NQ & Q	Not Avail. in: NY Chargeback at death: 100% first year ROP Surrender - chargeback 24 months	3.75% 18-74 2.80% 75-79 1.90% age 80+ TRAIL COMMISSION Option 1: 2.50% 18-74 1.90% 75-79 1.25% age 80+ 0.40% years 2+ Option 2: 1.75% 18-74 1.30% 75-79 0.90% age 80+ 0.50% years 2+		
		<\$100K							4.35%	4.70%
		Fixed Rate							4.35%	4.70%
		S&P 500 point to point Cap							8.75%	10.00%
		S&P 500 Par							40%	45%
		S&P 1 year Perf. Trigger							6.75%	7.75%
		Goldman Sachs Canopy 1yr w/ Flex lock and PF							95%	105%
		First Trust Capital Strength 1yr w/ Flex lock PR and Volatility Limit							80%	90%
		Franklin SG w/ Flex lock PR							150% PR / 2.00% Boost	170% PR / 2.00% Boost
MassMutual Ascend Formerly: GREAT AMERICAN LIFE <i>A.M. Best 'A++'</i> 	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 05/07/25 Rates Differ: AK,PA,UT	\$10,000 min NQ & Q	3.00%* on 87.5% of Purchase Payments, less gross withdrawals, less early withdrawal charges that would apply to full Surrender *In WA 1.25%	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. Call for details.</u> <u>Trail 50</u> 1.95% 0-75 1.25% 76-85 0.80% 86-89 0.50% Trail years 2+	4.00% 0-75 3.00% 76-85 2.00% 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+		
		<\$100K							4.25%	4.45%
		Fixed Rate							4.25%	4.45%
		S&P APP							8.00% Cap	8.50% Cap
		S&P 500 Risk Control APP							65% Par	70% Par
		S&P U.S. Retiree Spending APP							60% Par	65% Par
		iShares U.S. Real Estate APP							10.00% Cap	10.80% Cap
		S&P 500 5 year cap lock APP							7.50%	8.00%
		First Trust Barclay's Edge APP							12.50% Cap	13.00% Cap



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> E-App Only 	Reliance Accumulator 5 Single Premium Deferred Annuity Effective 03/14/25	\$20,000 min NQ & Q Ages 0-75 \$1,000,000 max 76-85 \$500,000	Guaranteed Min. Annuity 1.00% on 100% of premium Or Non Forfeiture Rate: 1.65% on 87.5% of Premium	10% Of your premium paid in the first year, and after the first year. Systematic withdrawals available in the first year on the Fixed Interest Strategy.	8,8,7,6,5 % 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 Wavier 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 Trail A 1.75% 0-75 year 1 0.27% year 2+ 1.05% 76-85 year 1 0.162% year 2+ Charge back at Death. First 6 months: 100% Second 6 months: 50%			
		Fixed Rate							4.70%		
		S&P 500 Ap2p							9.50% Cap		
		S&P 500 Ap2p							52% Par		
		S&P 500 Monthly Average							10.00% Cap		
		S&P MARC 5% ER Ap2p							205% Par		
S&P MARC 5% ER Ap2p Spread with Par	1.00% / 225%										
GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A" for financial strength</i> Effective 05/05/25 E-App Only 	Fore Accumulation™ II 5 year	\$25,000 Min NQ & Q Single Premium \$1,000,000 Max (ages 0-80) \$500,000 Max (ages 81-85)	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	8,8,7,6,5,0% (+/- MVA) Full Account Value at Death	0-85	Not Avail. In: NY	Option A: 3.75% 0-80 1.75% 81-85 Option B: 1.00% 0-80 0.75% 81-85 Trail 0.50% Yrs 2+ Option C: 0.75% 0-80 Trail 0.75% Yrs 2+			
		Fixed Account							4.35%	4.45%	2.00%
		MSCI EAFE Point-to-Point							9.25% Cap	9.50% Cap	3.50%
		S&P 500 Point-to-Point							8.75% Cap	9.00% Cap	3.50%
		S&P 500 Cap Laocked Ap2p							7.00% Cap	7.00% Cap	3.00%
		BlackRock Diversa Vol. Ap2p							15.75% Cap	16% Cap	5.00%
		PIMCO Balanced Point-to-Point							185% Par	190% Par	80%
		S&P 500 Performance Trigger							7.50% Rate	7.75% Rate	3.00%
		Franklin US Index 2 Year							195% Par	200% Par	80%
		More Index Strategies available. Call for details.									
MassMutual Ascend Formerly: GREAT AMERICAN LIFE <i>A.M. Best 'A++'</i> 	American Landmark 3® Single Purchase Payments (Subsequent purchase payments allowed in first 2 months) Effective 03/21/25 Non MVA where Rates Differ: AK, PA,UT	\$50,000 min NQ & Q \$1,000,000 max (0-80) \$500,000 max (86+)	3.00%* on 87.5% of Purchase Payments, less gross withdrawals, less early withdrawal charges that would apply to full Surrender *In WA 1.25%	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% (+/- 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.	0-90 NQ & Q 0-75 Inherited IRA and Inherited Non-qualified 0-85 TX	All Except: NY Commission charge back at death 100% first year.	3.00% 0-75 2.50% 76-85 2.00% 86-90 Trail 25 2.50% 0-75 2.00% 76-85 1.50% 86-90 0.25% Trail years 2+			
		<\$150K							3.60%	\$150,000+	3.70%
		Fixed Rate (N/A in CA)							3.60%	3.70%	
		S&P 500 Ap2p							6.50% Cap	6.75% Cap	
		iShares MSCI EAFE ETF Ap2p							7.75% Cap	8.00% Cap	
		iShares U.S. Real Estate ETF Ap2p							8.75% Cap	9.00% Cap	
		First Trust Barclays Edge Ap2p							120%	125%	
First Trust Barclays Edge Ap2p with Rate Lock	120%	125%									





Annuity/LTC Hybrids and Fixed Annuity





Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges & LTC Benefit Information	Issue Ages	State Avail.	Commission					
GLOBAL ATLANTIC FINANCIAL GROUP <i>A.M. Best "A"</i> LTC/Annuity Combo 	ForeCareSM Single Premium tax-deferred annuity with qualified long term care benefits Simplified Underwriting! (Phone Interview Required Age 70+) Single Life & Joint Life	\$35,000*min Single & Joint \$600,000 Max Single. \$900,000 Joint Non-Qualified Funds Only *CA: Standard \$60K single & \$70K joint Premier: \$40K single & \$50K joint Under \$200K: First Year Interest Rates 5.50% Over \$200K: First Year Interest Rate 6.00% Premier = 3x Account Value Standard = 2x Account Value for LTC Effective 02/10/25	1.00% 0.10% after surrender term	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: 5%	8,8,7,6,5,4,3,2,1% (+/-MVA) Single Life	50-80 NQ	Not Avail. in: CT,NY	7.00% Ages 50-75 3.50% Ages 76-80					
					<table border="1"> <thead> <tr> <th>Single Life 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>				Single Life Rating	Accelerated Benefit	Extended Benefit	Total Duration	Standard
Single Life Rating	Accelerated Benefit	Extended Benefit	Total Duration										
Standard	36 Months	36 Months	72										
Premier	24 Months	48 Months	72										
EQUITRUST LIFE INSURANCE COMPANY <i>A.M. Best "B++"</i> <i>S&P "A-"</i> LTC/Annuity Combo 	Bridge Annuity Flexible Premium Indexed Annuity Assured Digital Underwriting Underwriting Class: -Preferred -Standard -Secure (guaranteed issue) Rates Effective 08/28/24	\$50,000 NQ Only Subsequent minimum \$2,000 Fixed Account: 4.50% S&P Annual Point-to-Point: Cap 8.00% S&P Annual Point-to-Point: Par 45% S&P Monthly Averaging: Par 80% Focus50 Annual Point-to-Point: Par 145% MARC 5% Annual Point-to-Point: Par 170%	1.00% On 87.5% of premium	10% of the accumulation value on previous contract anniversary, available after the 1 st contract year. Nursing Home Rider Terminal illness rider Full Accumulation Value at Death	9,8,7,6,5,5,5,4,5,3,5,2,5,1,5, 0.5 % +/- MVA	55-80 (55-74 WI)	Not Avail. in: CA,IN, NY,PA	Year 1 Premium 9.00% 55-75 6.75% 76-80 Trail options available Charge back at death 100% first 6 months 50% 7-12 months					
					-Benefit Vesting (4 year schedule): 20,40,60,80,100% -Qualification to access funds in one of two ways: 1) Inability to perform 2 of the 6 activities of daily living 2) Cognitive impairment -Benefit period of 60 months (5 years) -Indemnity Payments -Monthly Rider charges dependent on age, class and net amount at risk -NeverStop Wellness Rider enrolled at issue for \$100/annual fee				1.00% Comp Bonus Thru 06.30				
ONE AMERICA <i>A.M. Best "A"</i> Qualified & Non-Qualified Funding 	Annuity Funded Whole Life Single Premium Annuity that funds 10pay Life insurance. Simplified Underwriting Full Underwriting, for Cause. Single Life & Joint Life Rates Effective 01/15/25	\$50,000 Min (differs in CA, SD, WA and WI) Qualified & Non-Qualified Funding Fixed Account: 2.25% Annuity Premium Bonus: 25% The annuity uses a 10-year certain income rider to fund a 10-pay whole life insurance policy with accelerated death benefits for qualifying LTC expenses. Optional Inflation Rider Available: 3% or 5% compound for 20yr or Lifetime	Annuity Value (yrs 1-9) + Death Benefit	NQ Funding: Withdrawals from the annuity portion are interest first, then principal. Interest-only distributions are subject to income tax. Qual Funding: Withdrawals from the annuity portion are fully taxable.	LTC Max Monthly Payout on Death benefit (AOB): 25 Months, 33 Months, 50 Months.	59½ – 80 Max: 25yrs between unrated joint insureds.	Not Avail. in: NY	65% of Life Premium *The commission payable on the life insurance policy premium funded by annual withdrawals from the annuity is commissionable only in the first year.					
					Continuation of Benefits Rider (COB): optional rider can extend LTC benefits for and additional 25 Months, 33 Months, 50 Months, Or Lifetime.								





<p>Corebridge Financial (Formerly: AMERICAN GENERAL) <i>A.M. Best "A" S&P "A+"</i></p> 	<p>Assured Edge Income Achiever Single Premium Deferred Annuity Rate Guarantee! Effective 04/15/24</p>	<p>\$25,000 min \$1,000,000 max Guaranteed Rate 2.25%</p>	<p>1-3% On 87.5% of Premium</p>	<p>10% of annuity value as of the Previous contract anniversary each policy year, beginning in year one. Systematic withdrawals available immediately, includes monthly interest option. Full Value at Death</p>	<p>9,9,8,7,6,5,4,3,2,1% CA: 9,8,7,6,5,4,3,2,1% (+/- MVA) Included Riders: Esterd Care Activities of Daily Living Terminal Illness Income Rider Included</p>	<p>50-80 NQ & Q</p>	<p>All Except: NY Charge back at death 100% first year</p>	<p>50-80 5.00% Trail 2 3.25% 50-80 0.25% Trail years 2+ Trail 3 2.00% 50-80 0.50% Trail years 2+ Trail 4 1.00% 50-80 0.75% Trail years 2+</p>
<p>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX <i>A.M. Best "A" S&P "A"</i></p> 	<p>WealthQuest Citadel Seven Diamond Series Flexible Premium (Additional premiums added in years 1-3 receive the 2% additional interest) Effective 08/09/24</p>	<p>\$5,000 NQ-\$2,000 Q \$1,500,000 max 1st Year Rate 6.10% Base rate is 4.10% (Base rate is guaranteed in year 2) Policies over \$100,000+ receive an additional 10 basis pts for life of contract.</p>	<p>2.00% MD Index All other states</p>	<p>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</p>	<p>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></p>	<p>0-85 NQ & Q</p>	<p>Available in all states</p>	<p>0-80 3.50% 81-85 2.50% Commission charge back at death in the first year, Ages 80+</p>
<p>EQUITRUST LIFE INSURANCE COMPANY <i>A.M. Best "B++" S&P "A-"</i></p> 	<p>ChoiceFour Single Premium Deferred Annuity. Additional deposits in first year only. Liquidity + MVA version Effective 08/28/24</p>	<p>\$10,000 NQ & Q Max: \$1,000,000 1.50% First Year Premium Bonus 1st Year Rate 4.25% (First year yield 6.06%) Min.Base rate is 2.80%</p>	<p>3.00% On 100% of premium</p>	<p>Interest Only in 1st contract year. 10% of account value years 2+ Nursing home rider Ages 0-80 Terminal illness rider</p>	<p>12,11,10,9,8,7% (+/- MVA) Surrender charges differ: AK,CA,CT,ID,IN,MA,MD,MN,MT,NV,NJ,OH,OK,OR,PA,TX,UT,VT,WA 9,8,7,6,5,5,5,4,5% (+/- MVA) Full Value at Death</p>	<p>0-85</p>	<p>All Except: NY Charge back at Death 100% months 1-6, 50% months 7-12</p>	<p>5.50% Ages 0-80 4.125% Ages 81-85</p>


RATE LOCK ANNUITIES

<p>NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (NACOLAH) <i>A.M. Best "A+" S&P "AA-"</i></p> 	<p>NAC Guarantee Plus Single Premium Multi-Year Guarantee Deferred Annuity Effective 05/15/25</p>	<p>\$20,000 NQ & Q Min. Low Band High Band <\$100K \$100K+ 3 Year: 4.25% 4.65% 5 Year: 4.80% 5.05% 7 Year: 4.75% 5.05% CA, FL only offers 3 and 5 year term.</p>	<p>0.25%</p>	<p>Beginning 2nd contract year, equal to the interest earned in the prior contract year. Nursing Home Confinement Waiver</p>	<p>3 Year: 9, 8, 7% 5 Year: 9,8,7,6,5, % 7 Year: 9,8,7,6,5,4,3 % (+/- Interest Adjustment) Surrender Charges differ in CA 30 day window at the end of the guarantee period with no surrender charges or interest adjustment Full Accumulation Value at Death</p>	<p>0-90 NQ & Q</p>	<p>All Except: NY 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 5 Year: 2.00% 0-80 1.50% 81-85 1.00% 86-90 7 Year: 2.50% 0-80 1.875% 81-85 1.25% 86-90</p>
<p>IBEXIS LIFE AND ANNUITY COMPANY <i>A.M. Best "A-"</i></p> 	<p>MYGA Plus Single Premium Deferred Annuity E-App Only Effective 03/20/25</p>	<p>\$10,000 NQ & Q Min Fixed Rate < \$100K \$100K+ 3 Year: 4.80% 5.25% 5 Year: 5.10% 5.60% 7 Year: 5.45% 5.95% Simple interest credit Index Link < \$100K \$100K+ 3 Yr Cap: 5.90% 6.30% 5 Yr Cap: 6.30% 6.70% 7 Yr Cap: 6.30% 6.70%</p>	<p>1-3%</p>	<p>10% of annuity value as of the Previous contract anniversary each policy year, after yar 1. Extended Care Waiver Terminal Illness Waiver Indexed Linked option max allocation of 50%</p>	<p>3 Year: 7.75,7.5,7.25% 5 Year: 7.75,7.5,7.25,7.6% 7 Year: 7.25,7.5,7.25,7.6,5,4% (+/- MVA) 30 day window prior to the end of the guarantee period with no surrender charges or interest adjustment Full Accumulation Value at Death</p>	<p>3-5 Year: 0-85 NQ & Q 7 Year: 0-80</p>	<p>All Except: AL,NJ,NY, WI,VT Commission charge back at death, 100% first 6 months, 50% months 7-12</p>	<p>3 Year: 1.50% 0-80 1.00% 81-85 5 Year: 2.50% 0-80 1.25% 81-85 7 Year: 3.00% 0-75 1.75% 76-80</p>

Company	Product Name	Interest Rates	Min. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	State Avail.	Commission									
RATE LOCK PRODUCTS (MYGAs)																	
Nassau Life and Annuity Company <i>A.M. Best "B++"</i> E-App Only 	MyAnnuity 5X / 7X Single Premium Deferred Annuity Effective 01/13/25	\$10,000 min NQ & Q \$1,000,000 max	1-3% on 87.5% of premium	Must elect at issue 0% or 10%	5 Year: 9,8,7,6,5 % 7 Year: 9,8,7,6,5,4,3 % <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> Nursing Home Rider ages 0-80 Terminal Illness Rider Full Value at Death	0-85 NQ & Q	Not Available in: MA, ME, NY Charge back at Death 100% first 6 months, 50% months 7-12	5 Year: 2.50% 0-80 1.30% 81-85 7 Year: 3.00% 0-80 1.55% 81-85									
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		Free Withdrawals							5 Year	7 Year							
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EQUITRUST LIFE INSURANCE COMPANY <i>A.M. Best "B++"</i> <i>S&P "A-"</i> 	Certainty Select Single Premium Deferred Annuity Effective 01/31/2025	\$10,000 NQ & Q Max: \$1,000,000	2.80% On 87.5% of premium	Cumulative interest earned, either systematically or as a single withdrawal. Nursing home rider Ages 0-80 Terminal illness rider	3 Year: 10,10,9% 5 Year: 10,10,9,9,8% 6 Year: 10,10,9,9,8,8% 8 Year: 10,10,9,9,8,8,7,7 % 10 Yr: 10,10,9,9,8,8,7,7,6,5% <i>(+ or - MVA)</i> 30 day window prior to the end of the term. Surrender charges differ: AK,CA,CT,ID,IN,MN,MT,NJ,OH,OK,OR,PA,SC,TX,UT,WA Full Value at Death	0-90	All Except: NY	3Year 2.00% 0-80 1.50% 81-90 5, 6, 8, 10 Year 3.00% 0-80 2.25% 81-90 Charge back at Death 100% months 1-6, 50% months 7-12									
		3 Year: 5.00% 5 Year: 5.25% 6 Year: 5.30% 8 Year: 5.35% 10 Year: 5.50%															
PACIFIC GUARDIAN LIFE <i>A.M. Best "A"</i> <i>S&P "A"</i> 	Diamond Head MYGA Single Premium Deferred Annuity Rate Guarantee! Effective 04/21/25	\$10,000 NQ & Q Max: \$1,000,000	1.00%	10% of the Account Value available after the free look period. Systematic withdrawals of Interest only after 30 days RMD Friendly Life Events Rider	3 Year: 9,8,7% 4Year: 9,8,7,6% 5 Year: 9,8,7,6,5% 6 Year: 9,8,7,6,5,4 % 7 Yr: 9,8,7,6,5,4,3% 8 Yr: 9,8,7,6,5,4,3,2% 9 Yr: 9,8,7,6,5,4,3,2,1% 10 Yr: 9,8,7,6,5,4,3,2,1,0% <i>(+ or - MVA)</i> 30 day window at the end of the term. Renews into a 1 year term Full Value at Death	18-85	All Except: CT, FL,KS, NJ,ND, NY,SC	3Year 1.50% 4 Year 2.00% 5 Year 2.25% 6 Year 2.35% 7 Year 2.45% 8 Year 2.55% 9 Year 2.65% 10 Year 2.75% Charge back at Death Decreased monthly.									
		3 Year: 4.70% 4 Year: 4.70% 5 Year: 5.00% 6 Year: 5.00% 7 Year: 5.00% 8 Year: 5.00% 9 Year: 5.00% 10 Year: 5.00%															
THE STANDARD <i>A.M. Best "A"</i> <i>S&P "A+"</i> <i>Moody's "A1"</i> <i>Fitch "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 Annuitization <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									
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<p>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX A.M. Best "A" S&P "A"</p> <p>IMG3270</p> 	<p>Palladium MYG</p> <p>Single Premium</p> <p>Rate Guarantee!</p> <p>E-App for premium under \$25,000</p>	<p>\$5,000 min \$1,500,000 max NQ & Q</p> <table border="1"> <thead> <tr> <th></th> <th><\$100K</th> <th>\$100K-\$250K</th> <th>\$250K+</th> </tr> </thead> <tbody> <tr> <td>3-yr</td> <td>4.70%</td> <td>4.80%</td> <td>4.95%</td> </tr> <tr> <td>5-yr</td> <td>5.15%</td> <td>5.25%</td> <td>5.40%</td> </tr> <tr> <td>6-yr *</td> <td>4.45%</td> <td>4.55%</td> <td>4.70%</td> </tr> <tr> <td>7-yr</td> <td>5.20%</td> <td>5.30%</td> <td>5.45%</td> </tr> <tr> <td>8-yr</td> <td>5.05%</td> <td>5.15%</td> <td>5.30%</td> </tr> <tr> <td>9-yr</td> <td>5.05%</td> <td>5.15%</td> <td>5.30%</td> </tr> <tr> <td>10-yr</td> <td>5.05%</td> <td>5.15%</td> <td>5.30%</td> </tr> </tbody> </table> <p>Effective 05/14/25</p> <p>*6 year has a 5.00% rate bonus year 1 over stated guaranteed rate</p>		<\$100K	\$100K-\$250K	\$250K+	3-yr	4.70%	4.80%	4.95%	5-yr	5.15%	5.25%	5.40%	6-yr *	4.45%	4.55%	4.70%	7-yr	5.20%	5.30%	5.45%	8-yr	5.05%	5.15%	5.30%	9-yr	5.05%	5.15%	5.30%	10-yr	5.05%	5.15%	5.30%	<p>NAIC Index:</p> <p>All other states.</p>	<p>10%</p> <p>of the premium available after 30 days in year 1. Based off of account value years 2+</p> <p>Interest only available Immediately</p> <p><i>Annuitization</i> After year 3 for 5 years or longer</p>	<p>8,8,8,7,6,5,4,3,2,1</p> <p>(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</p> <p>Terminal illness rider <i>Nursing Home waiver ages 0-80:</i> Confinement needs to begin after 90 days and must be confined for 60 days.</p> <p>Full Value at Death</p>	<p>0-90</p> <p>NQ & Q</p>	<p>Not Avail in: UT</p> <p>Commission charge back at death in the 1st year</p>	<p>3-year 0-80 1.50% 81-85 0.75% 86-90 0.40%</p> <p>5 & 6 year 0-80 2.50% 81-85 1.25% 86-90 0.65%</p> <p>7-year 0-80 2.75% 81-85 1.40 86-90 0.70%</p> <p>8 & 9 year 0-80 2.85% 81-85 1.45% 86-90 0.70%</p> <p>10-year 0-80 3.00% 81-85 1.50% 86-90 0.75%</p>				
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<p>GLOBAL ATLANTIC FINANCIAL GROUP</p> <p>A.M. Best "A" for financial strength</p> 	<p>SecureForeSM</p> <p>Single Premium</p> <p>E-App Only</p> <p>Effective 04/28/25</p>	<p>\$10,000 min NQ & Q \$1,000,000 Max 0-80, \$500,000 81+</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>3.95%</td> <td>4.15%</td> </tr> <tr> <td>5 Year:</td> <td>4.70%</td> <td>4.90%</td> </tr> <tr> <td>7 Year:</td> <td>5.00%</td> <td>5.20%</td> </tr> </tbody> </table>		Low Band <\$100K	High Band \$100K+	3 Year:	3.95%	4.15%	5 Year:	4.70%	4.90%	7 Year:	5.00%	5.20%	<p>0.10%</p>	<p>10%</p> <p>of the beginning of year contract value available after the first year, not available in year where full surrender occurs</p> <p>Interest only available Immediately</p>	<p>SecureFore 3: 8,8,7 %</p> <p>SecureFore 5: 8,8,7,6,5 %</p> <p>Full Account Value at Death</p> <p><i>Nursing Home Waiver:</i> If the owner becomes confined for 60 consecutive days after the 1st contract year Terminal Illness Waiver</p>	<p>0-85</p> <p>NQ & Q</p> <p>NQ stretch 0-75</p>	<p>Not Avail in: NY</p> <p>Charge back at death: 100% first 6 months</p>	<p>SecureFore 3: 1.80% Ages 3-80 0.90% Ages 81-85</p> <p>SecureFore 5: 2.50% Ages 0-80 1.25% Ages 81-85</p> <p>SecureFore 7: 3.00% Ages 0-80 1.50% Ages 81-85</p>																								
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<p>OXFORD LIFE INSURANCE COMPANY</p> <p>A.M. Best "A"</p> 	<p>Multi-Select</p> <p>Single Premium</p> <p>Effective 05/01/25</p>	<p>\$20,000 min NQ & Q Max: 18-75 \$1,000,000 76-80 \$750,000, 81-85 \$500,000</p> <p>3 Year: 4.85% 4 Year: 5.15% 5 Year: 5.15% 6 Year: 5.35% 7 Year: 5.20% 8 Year: 5.20% 9 Year: 5.10% 10 Year: 5.10%</p>	<p>1.00%</p>	<p>10%</p> <p>of the accumulated annuity value available after the 1st year. Two withdrawals per year.</p> <p>Systematic withdrawal of interest available at issue in the first year.</p> <p>No RMDs in year 1</p>	<p>10,9,8,7,6,5,4,3,2,1% (+ or - MVA)</p> <p>30 Day window at end of term to where surrender charges and MVA are waived.</p> <p>Home Health Care Benefit Nursing Home Benefit Terminal Illness Benefit (where avail)</p> <p><i>Annuitization</i> After 1st year for life with 10 year or longer</p> <p>Full Account Value at Death</p>	<p>18-85</p>	<p>All Except AL,MS,NY, VT,WV</p> <p>Charge back at death first contract year, adjusted quarterly.</p>	<p>3-year 0-75 1.00% 76-80 .50%, 81-85 .38%</p> <p>4-year 0-75 1.30% 76-80 .55%, 81-85 .45%</p> <p>5-year 0-75 2.50% 76-80 1.50%, 81-85 1.15%</p> <p>6-year 0-75 1.25% 76-80 .75%, 81-85 .55%</p> <p>7-year 0-75 2.50% 76-80 1.50%, 81-85 1.15%</p> <p>8-year 0-75 1.45% 76-80 .90%, 81-85 .60%</p> <p>9-year 0-75 2.75% 76-80 1.75%, 81-85 1.20%</p> <p>10-year 0-75 3.00% 76-80 2.00%, 81-85 1.50%</p>																																				
<p>Guaranty Income Life Insurance Company (GILICO)</p> <p>A.M. Best "A"</p> 	<p>Guaranty Rate Lock</p> <p>Single Premium</p> <p>E-App Only</p> <p>Effective 04/24/25</p>	<p>\$10,000 min. Q & NQ (Max: 0-79 \$5M and 80+ \$500,000 without approval)</p> <table border="1"> <thead> <tr> <th></th> <th><\$100K</th> <th>\$100K-\$250K</th> <th>\$250K+</th> </tr> </thead> <tbody> <tr> <td>3-yr</td> <td>3.60%</td> <td>3.70%</td> <td>3.70%</td> </tr> <tr> <td>4-yr</td> <td>3.80%</td> <td>3.90%</td> <td>3.90%</td> </tr> <tr> <td>5-yr</td> <td>5.15%</td> <td>5.25%</td> <td>5.25%</td> </tr> <tr> <td>6-yr</td> <td>4.00%</td> <td>4.10%</td> <td>4.10%</td> </tr> <tr> <td>7-yr</td> <td>5.15%</td> <td>5.25%</td> <td>5.25%</td> </tr> <tr> <td>8-yr</td> <td>4.00%</td> <td>4.10%</td> <td>4.10%</td> </tr> <tr> <td>9-yr</td> <td>4.00%</td> <td>4.10%</td> <td>4.10%</td> </tr> <tr> <td>10-yr</td> <td>4.00%</td> <td>4.10%</td> <td>4.10%</td> </tr> </tbody> </table>		<\$100K	\$100K-\$250K	\$250K+	3-yr	3.60%	3.70%	3.70%	4-yr	3.80%	3.90%	3.90%	5-yr	5.15%	5.25%	5.25%	6-yr	4.00%	4.10%	4.10%	7-yr	5.15%	5.25%	5.25%	8-yr	4.00%	4.10%	4.10%	9-yr	4.00%	4.10%	4.10%	10-yr	4.00%	4.10%	4.10%	<p>1-3% on 87.5% of premium</p>	<p>5%</p> <p>of prior anniversary accumulation value available after the 1st year. No withdrawals in year 1.</p>	<p>9,8,7,6,5,4,3,2,1,0.50% (+ or - MVA)</p> <p>30 Day window at end of term to where surrender charges and MVA are waived.</p> <p>Nursing Home Benefit (Issue ages 0-75) Terminal Illness Benefit</p> <p>Full Account Value at Death</p>	<p>3-5 Year: 0-100</p> <p>NQ & Q</p> <p>6-10 Year: 0-90</p>	<p>All Except: AK,HI,ME, NY,</p> <p>Charge back at death: 100% first 6 months, 50% months 7-12</p>	<p>3 YR: <74 1.85%, 75+ 0.93 % 4 YR: <74 2.25%, 75+ 1.13 % 5 YR: <74 2.75%, 75+ 1.50% 6 YR: <74 2.75%, 75+ 1.38 % 7-8 YR: <74 3.00%, 75+ 1.50 % 9-10 YR: <74 3.25%, 75+ 1.63 %</p>
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<p>Aspida Life Insurance Company</p> <p><i>A.M. Best "A-"</i></p> 	<p>Synergy Choice MYGA™</p> <p>Single Premium Deferred Annuity</p> <p>E-App Only</p> <p>An a la carte solution for a custom annuity</p> <p>Effective 05/06/25</p>	<p>\$25,000 min NQ & Q \$1,000,000 Max</p> <table border="1"> <tr> <td></td> <td><\$100,000</td> <td>\$100,000+</td> </tr> <tr> <td>2 Year:</td> <td>4.55%</td> <td>4.70%</td> </tr> <tr> <td>3 Year:</td> <td>4.90%</td> <td>5.05%</td> </tr> <tr> <td>5 Year:</td> <td>5.25%</td> <td>5.40%</td> </tr> <tr> <td>7 Year:</td> <td>5.35%</td> <td>5.50%</td> </tr> </table> <p>Choose optional riders that will reduce the credited interest rate.</p>		<\$100,000	\$100,000+	2 Year:	4.55%	4.70%	3 Year:	4.90%	5.05%	5 Year:	5.25%	5.40%	7 Year:	5.35%	5.50%	<p>1.00%</p>	<p>2 Year: 9,8% 3 Year: 9,8,7% 5 Year: 9,8,7,6,5% 7 Year: 9,8,7,6,5,4,3%</p> <p>30 day window after the initial period, surrender charges and MVA will not apply</p> <p>Optional Riders and their charges:</p> <table border="1"> <tr> <td></td> <td>2 Year</td> <td>3, 5 and 7 Year</td> </tr> <tr> <td>Free Interest Withdrawal available after 30 days</td> <td>-0.05%</td> <td>-0.10%</td> </tr> <tr> <td>10% Free Withdrawal available after the 1st contract year</td> <td>-0.10%</td> <td>-0.20%</td> </tr> </table>		2 Year	3, 5 and 7 Year	Free Interest Withdrawal available after 30 days	-0.05%	-0.10%	10% Free Withdrawal available after the 1st contract year	-0.10%	-0.20%	<p>18-90 NQ & Q</p>	<p>All Except: NC,NY</p>	<p>2 Year 18-80 1.00% 81-90 0.50%</p> <p>3 Year 18-80 1.50% 81-90 0.75%</p> <p>5 Year 18-80 2.25% 81-90 1.125%</p> <p>7 Year 18-80 2.75% 81-90 1.375%</p> <p>Chargeback at Death: 100% months 1-6 50% months 7-12</p>	
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<p>Oceanview Life and Annuity Company</p> <p><i>A.M. Best "A"</i></p> 	<p>Harborview</p> <p>Single Premium Deferred Annuity</p> <p>Effective 05/19/25</p>	<p>\$20,000 NQ & Q Max \$1,000,000 (0-75) /\$750,000 (76+)</p> <table border="1"> <tr> <td></td> <td>Low Band <\$70K</td> <td>High Band \$70K+</td> </tr> <tr> <td>2 Year:</td> <td>4.40%</td> <td>4.75%</td> </tr> <tr> <td>3 Year:</td> <td>4.40%</td> <td>4.75%</td> </tr> <tr> <td>4 Year:</td> <td>4.65%</td> <td>5.00%</td> </tr> <tr> <td>5 Year:</td> <td>4.50%</td> <td>4.85%</td> </tr> <tr> <td>6 Year:</td> <td>4.85%</td> <td>5.20%</td> </tr> <tr> <td>7 Year:</td> <td>4.60%</td> <td>4.95%</td> </tr> <tr> <td>10 Year:</td> <td>5.05%</td> <td>5.40%</td> </tr> </table> <p>CALL for California Rates</p>		Low Band <\$70K	High Band \$70K+	2 Year:	4.40%	4.75%	3 Year:	4.40%	4.75%	4 Year:	4.65%	5.00%	5 Year:	4.50%	4.85%	6 Year:	4.85%	5.20%	7 Year:	4.60%	4.95%	10 Year:	5.05%	5.40%	<p>1.00%</p>	<p>10% of the account value after the first of the year available penalty free</p> <p>Systematic withdrawals of interest but not until after year 1</p> <p>No RMDs in year 1</p>	<p>2 Year: 9,8 3 Year: 9,8,7 5 year: 9,8,7,6,5 7 Year: 9,8,7,7,6,5,4,3 10 Year: 9,9,8,7,6,5,4,3,2,1 + or - MVA (CA: MVA not available and Surrender charges differ)</p> <p>30 day window prior to the end of guarantee period to avoid charges and MVA adjustment.</p> <p>Full Value at Death</p>	<p>0-89 NQ & Q</p>	<p>Not Avail. In: NY,VT</p> <p>Chargeback at Death pro-rata months 1-12</p>	<p>2 Year: 0.85% 0-79 0.425% 80-89 3 Year: 1.50% 0-79 0.75% 80-89 4 Year: 1.15% 0-79 0.575% 80-89 5 Year: 2.25% 0-79 1.125% 80-89 6 Year: 1.25% 0-79 0.625% 80-89 7, 10 Year: 2.75% 0-79 1.375% 80-89</p>
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<p>ATHENE ANNUITY & LIFE ASSURANCE COMPANY (Athene-IA)</p> <p><i>A.M. Best "A+"</i> <i>Fitch "A-"</i> <i>S&P "A+"</i></p> 	<p>Athene MaxRate®</p> <p>Flexible Premium Deferred Annuity</p> <p>Rate Guarantee!</p> <p>Effective 05/15/25</p>	<p>\$10,000 min & \$1,000,000 max (min. additional premium)</p> <table border="1"> <tr> <td></td> <td><\$100,000</td> <td>\$100,000+</td> </tr> <tr> <td>3 Year:</td> <td>4.40%</td> <td>4.65%</td> </tr> <tr> <td>5 Year:</td> <td>4.85%</td> <td>5.10%</td> </tr> <tr> <td>7 Year:</td> <td>4.85%</td> <td>5.10%</td> </tr> </table> <p>AK,CA,CT,DE,HI,ID,MD,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,WA</p> <table border="1"> <tr> <td></td> <td><\$100,000</td> <td>\$100,000+</td> </tr> <tr> <td>3 Year:</td> <td>4.40%</td> <td>4.65%</td> </tr> <tr> <td>5 Year:</td> <td>4.80%</td> <td>5.05%</td> </tr> <tr> <td>7 Year:</td> <td>4.80%</td> <td>5.05%</td> </tr> </table>		<\$100,000	\$100,000+	3 Year:	4.40%	4.65%	5 Year:	4.85%	5.10%	7 Year:	4.85%	5.10%		<\$100,000	\$100,000+	3 Year:	4.40%	4.65%	5 Year:	4.80%	5.05%	7 Year:	4.80%	5.05%	<p>0.25%</p>	<p>Interest only payments after first 30 days</p> <p>Systematic Withdrawal</p> <p>Terminal Illness rider Confinement Waiver (N/A in CA)</p>	<p>3 Year: 10,10,10% 5 Year: 10,10,10,10,10% 7 Year: 10,10,10,10,10,10% (+ or - MVA)</p> <p>AK,CA,CT,DE,HI,ID,MD,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,WA</p> <p>3 Year: 9.3, 8.4, 7.5% 5 Year: 9.3, 8.4, 7.5, 6.6, 5.7% 7 Year: 9.3,8.4,7.5,6.6,5.7,4.7, 3.8% (+ or - MVA, N/A in CA)</p> <p>Full Value at Death</p>	<p>MYG 3 0-85</p> <p>MYG 5 & 7 0-83</p>	<p>Not Available in: NY</p>	<p>FGA 3 1.30% 0-75 0.90% 76-80 0.40% 81+</p> <p>FGA 5 2.00% 0-75 1.80% 76-80 1.10% 81+</p> <p>FGA 7 2.50% 0-75 2.25% 76-80 1.30% 81+</p> <p>TRAIL OPTIONS AVAIL. Charge back at Death 100% months 1-6, 50% months 7-12</p>
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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 Max MYGA <i>Single Premium Only</i> E-App Only Effective 04/29/25 *Without home office approval	\$25,000 NQ & Q Max \$750,000*	1.00% on 87.5% of premium	10% of the account value beginning starting in year 2 RMD friendly every year Nursing Home Waiver Terminal Illness Waiver <i>Annuitization available after the 1st year</i>	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,NY *CA Milestone MYGA still avail.	3 Year 0-80 1.55% 81-85 1.05% 86-90 0.80% 4 Year 0-80 1.70% 81-85 1.05% 6-90 0.80% 5 & 6 Year 0-80 2.25% 81-85 1.50% 86-90 1.00% 7 Year 0-80 2.30% 81-85 1.80% 6-90 1.05% Charge back at death 100% first 6 months. 50% months 7-12.																	
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\$25,000 min Q & 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 Nursing Home Waiver Terminal Illness Waiver	3 Year: 8,7,6 % 5 Year: 8,7,6,5,4% 7 Year: 8,7,6,5,4,3,2% 10 Year: 8,7,6,5,4,3,2,1,1,0.50 (+ or - MVA) <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	18-85 NQ & Q	Not Available in: NY	3 Year 2.00% 0-80 1.00% 81-85 5 & 7 Year 2.50% 0-80 1.25% 81-85 10 Year 3.00% 0-80 1.50% 81-85 Charge back at Death 100% first year													
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\$20,000 Q & NQ- \$1,000,000 (0-75), \$500,000 (76+)	1-3%	10% Free withdrawal available after 30 days. (Systematic withdrawals of interest available after first 30 days) Full Value @ death (if owner/annuitant same)	5 Year: 8,8,7,6,5 % 7 Year: 8,8,7,6,5,4,3 % 10 Year: 8,8,7,6,5,4,3,2,1,0.5 (+/- MVA during surrender term) Call for CA age 6+ schedule	0-85 NQ & Q	All Except: NY Charge back at death 100% first 6 months 50% 7-12 months	5 Year 0-75 2.50% 76-80 2.00% 81-85 1.50% 7 Year 0-75 3.50% 76-80 2.80% 81-85 2.00% 10 Year 0-75 5.00% 76-80 4.00% 81-85 3.00%																			
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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>
Protective Life A.M Best "A+" S&P "AA-"	N/A	\$985.38	N/A	\$578.50	N/A	All payouts 3.00%
Lincoln Financial ** S&P "AAA" A.M Best "A+"	N/A	\$989.52	\$594.29	\$584.06	\$498.98	Life Options Ages 15-85 3.00% Period Certains Ages 0-95: 3.00%
The Standard** S&P "A+" A.M Best "A"	\$1,772.00	\$965.39	\$379.94	\$373.04	\$303.82	60to 83 mo: 1.85% 7+ year: 2.85% (Restricted SPIA 48-59 mo: 1.00%, 60-83 mo 1.85%, 84+ mo: 2.85%)
American National S&P "AA-" A.M Best "A"	\$1,774.30	\$973.15	\$557.36	\$550.14	\$482.65	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"	\$1,744.10	\$984.19	\$608.16	\$592.31	\$521.40	Life Options & Period Certains 10+ 3.50% Period Certains 1-9 years 2.75%
NACOLAH S&P "A+" A.M Best "A+"	\$1,674.00	\$864.00	\$460.31	\$450.26	\$386.88	Period certains 5-9 years 1.00% All other payouts 3.00%
Integrity Life S&P "AAA" A.M Best "A+"	\$1,775.78	\$987.23	\$604.38	\$595.70	\$514.55	Period certains 5-9 years 3.00% All other payouts 3.75%
American General S&P "A" A.M Best "A+"	\$1,810.22	\$998.06	\$636.50	\$616.10	\$530.64	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+"	\$1,795.93	\$996.30	\$594.29	\$584.12	\$511.64	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-"	\$1,779.04	\$980.17	\$585.69	\$547.30	\$492.04	Period certains 5-9 years 2.00% All other payouts 3.00%
Sagicor Life A.M Best "A-"	\$1,781.90	\$984.70	\$552.69	\$541.31	\$466.46	Period certains 5-9 years 2.00% Ages 0-120 All other payouts 3.00%
Equitrust Life A.M Best "B++"	\$1,826.81	\$1,034.68	\$643.50	\$619.74	\$528.95	All payouts 3.00%
Nationwide** A.M Best "A+"	\$1,829.40	\$1,006.17	\$617.17	\$621.14	\$534.75	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.

**MEDICAID FRIENDLY

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

	LIFE INSURANCE + LTC				
	Nationwide		OneAmerica	Lincoln Financial	Securian Financial
Product	<i>CareMatters Together</i>	<i>CareMatters II</i> (*CA- version varies: Call)	<i>AssetCare</i> (*CA version —Call for details)	<i>MoneyGuard Fixed Adv</i> (*CA- version varies: Call)	<i>SecureCare III</i> (*CA version —Call for details)
Issue Ages	30-70	30-75	35-80	40-80	40-75
Min. Face	Both Pref- \$54,000 Either Std- \$72,000	\$60,000	\$50,000 (differs in CA, SD, WA, WI)	\$50,000	\$50,000
Max Face	\$750,000	\$500,000	\$1,500,000	\$500,000	\$500,000
Payment Options	Single Pay, 5pay, 10pay, 20pay, Pay to A100	Single, 5pay, 10 pay, pay to age 65, pay to age 100	Single Pay, 5pay, 10pay, 20pay, Pay to A95	Single & Reoccurring up to 10yrs (varies by age)	Single Pay, 5pay, 7pay, 10pay, 15pay
LTC Benefit	Indemnity	Indemnity	Reimbursement	Reimbursement	Indemnity
Policy Set up	Joint (Both must be approved)	Single	Single or Joint	Single	Single
Length of Coverage	48 Months 72 Months 96 Months	24 Months 36 Months 48 Months 60 Months 72 Months 84 Months	Base Policy- AOB: *25, 33 or 50 months (*Not avail on Joint policies) Extension of Benefits- COB *25, 33, 50 months or LIFETIME	36 Months 48 Months 60 Months 72 Months	48 Months 60 Months 72 Months 84 Months 96 Months
Inflation Protection	3% Cmpd for 20yrs or Life 5% Compound	3% simple or compound 5% compound Medical Inflation Index	3% Cmpd for 20yrs or Life 5% Cmpd for 20yrs or Life (state specific)	3% or 5% compound	3% or 5% Simple or Compound
Return Of Premium	None	Vested Option One-Time Step Up Option Min Refund/Max LTC Option	Yes, option available.	Basic Option Vested Option	100% ROP- vested in yr 6. 75% ROP LTC Boos Option
Residual Death Benefit	Last to Die: 10% of Base Specified amount	20% of Initial Specified Amt	None	Lesser of 5% of initial Specified Amt or \$10,000	Lesser of 10% of initial Specified Amt or \$10,000
International Benefits	Yes	Yes	Yes	Yes	Yes
Underwriting	Streamlined Underwriting. No Exam	Streamlined Underwriting. No Exam	Streamlined or Full Underwriting, for Cause	Streamline Underwriting. No Exam.	Streamlined Underwriting. No Exam. APS for cause
Commission	Single Pay: 7.50% 5pay: 37.50%; 10pay:60%; 20pay:70%, Pay to 100: 80%	Single Pay-7.5%; 5pay:37.5%; 10pay: 60%; pay to 65:70%; pay to 100: 80%	Single Pay: 8.00% 5pay: 25%; 10pay:45%; 20pay:75%; Pay to 95: 90%	8.00%	6.5%
Not for Sale in	AZ, CA, MT, NY, DC	NY, MT	NY	NY, NJ	CT, NY

*** Most popular products shown. Other product options available. Call a case designer for the best possible solution. ***

YOUR CLIENT'S FINANCIAL NEEDS

"if this"

THE ANNUITY SOLUTION

"then this"

 **ACCUMULATE WEALTH**

- Want a Guaranteed Interest Rate?**
- Want possibility of higher return?**
 - Tied to Market Indices
 - Tied to Current Rate Environment

- Multi-year Guarantee Annuity**
- Fixed Index Annuity**
- Fixed Annuity**

 **INCOME**

- Want Income NOW?**
 - Needs access to principal
 - No need for principal access
- Want Income LATER?**
 - Accumulation Focused
 - Income in the Distant Future

- Fixed Income Annuity With Income Rider**
- Immediate Annuity**
- Fixed Index Annuity with Income Rider**
- Deferred Immediate Annuity**

 **LEGACY**

- Non-Qualified Money?**
 - With Underwriting
 - Without Underwriting
- Qualified Money?**
- Without Underwriting

- Single Premium Universal/IUL/Whole Life**
- Fixed Index Annuity with Enhanced Death Benefit Rider**
- Fixed Index Annuity with Enhanced Death Benefit Rider**

 **LONG TERM CARE**

- Non-Qualified Money?**
 - Simplified Underwriting
 - Without Underwriting
- Qualified Money?**
- Without Underwriting

- LTC/Annuity Hybrid**
- Fixed Index Annuity with LTC Doubler Rider**
- Fixed Index Annuity with LTC Doubler Rider**

 **RMD CONCERNS**

- Don't want to take RMD's Now?**
- Want to take RMD's and leave a legacy?**

- QLAC (Qualified Longevity Annuity Contract)**
- Fixed index annuity with Legacy Rider**