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ANNUITY PRODUCT REFERENCE GUIDE

**NOVEMBER
2022**

**UPDATED:
11/22/2022**

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Thanksgiving
DAY



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10.00% Premium Bonus!!!

MarketPower Bonus Index[®]

from EquiTrust
Life Insurance
Company[®]

- **10% Premium Bonus!**
- Premium Bonus Vested Day 1
- 10% Annual Free Withdrawals After First Year
- Full Account Value at Death
- 14 year surrender charge schedule
- Nursing Home Waiver and Terminal Illness Rider
- 9.00% rollup rate for up to 10 years on Optional Income Rider!

EquiTrust may modify or discontinue the additional premium bonus at any time. EquiTrust Life Insurance Company is rated B++ by A.M. Best Company for its relative financial strength and ability to meet its obligations to policyholders. Surrender of the policy may be subject to a surrender charge and market value adjustment. Withdrawals may be subject to federal income tax and a 10% IRS penalty prior to age 59 1/2. Withdrawals do not participate in index returns. Product not available in all states. EquiTrust Life Insurance Company, West Des Moines, IA. Contract is issued on Contract Form Series ET-MPP-2000 (02-05). Group Certificates issued on Form Series ET-MPP-2000C(02-05). FOR PRODUCER USE ONLY. AC18-MPP-1123

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7	COREBRIDGE LIFE A.M. Best Rating* = A (excellent) (888) 438-6933
8	AMERICAN NATIONAL INSURANCE COMPANY A.M. Best Rating = A (excellent) (800) 835-5320
8	ASPIDA A.M. Best Rating = A- (excellent) 833-427-7498
9-10	ATHENE ANNUITY & LIFE ASSURANCE COMPANY A.M. Best Rating = A (excellent) (855) 428-4363, option 1
11	ATLANTIC COAST LIFE INSURANCE COMPANY A.M. Best Rating = B++ (good) (844) 442-3847
11	THE CAPITOL LIFE INSURANCE COMPANY A.M. Best Rating = A- (excellent) (800) 274-4825
12	CLEAR SPRING LIFE & ANNUITY COMPANY A.M. Best Rating = A- (excellent) (800) 767-7749
13	EQUITRUST LIFE INSURANCE COMPANY A.M. Best Rating = B++ (good) (866) 598-3694
14-15	F&G ANNUITIES AND LIFE A.M. Best Rating = A- (good) (800)-445-6758
16	GLOBAL ATLANTIC FINANCIAL GROUP A.M. Best Rating = A (excellent) (866) 645-2449
17-19	MASSMUTUAL ASCEND A.M. Best Rating = A+ (superior) (800) 438-3398 x11999
20	GUARANTEE INCOME LIFE INSURANCE COMPANY A.M. Best Rating = B++ (good) (833) 444-5426
21	LIFE INSURANCE COMPANY OF THE SOUTHWEST A.M. Best Rating = A+ (superior) (800) 906-3310
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*The most prominent independent ratings agencies continue to recognize American General Life Insurance Company in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, www.americangeneral.com/ratings. See Advertising Disclosures for additional information.

Indexed Annuities

(Lower Band Rates Shown)

Company	Product Name	Bonus	Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period	Commission (less at Older Ages)
5 year term								
Great American Life	American Landmark 5	0.00%	10.25%	4.10%	100% First Year	1.00% on 87.5%	5 years	2.75%
Oxford Life	Select Series	0.00%	8.10%	4.35%	100% First Year	1.00% on 87.5%	5 years	3.50%
Atlantic Coast Life	Retirement Plus Multiplier	0.00%	7.25%	3.65%	100% First Year	1.00% on 87.5%	5 years	6.15%
7 year term								
SILAC Life	Teton Bonus 7	6.00%	6.25%	2.50%	100% First Year	1.00% on 87.5%	7 years	6.00%
American National	Strategy Plus - 7	0.00%	7.15%	3.20%	100% First Year	1.00% on 87.5%	7 years	5.00%
Athene Annuity	Performance Elite - 7	0.00%	10.75%	3.00%	100% First Year	1.00% on 100%	7 years	5.00%
Global Atlantic	Choice Accumulation II	0.00%	10.75%	4.25%	100% First Year	1.00% on 100%	7 years	5.00%
SILAC Life	Denali 7	0.00%	8.75%	4.00%	100% First Year	1% on 87.5%	7 years	6.00%
EquiTrust	MarketSeven Index	0.00%	8.00%	4.15%	100% First Year	1% on 87.5%	7 years	5.50%
F&G	Accumulator Plus 7	0.00%	9.00%	4.25%	100% First Year	1.00% on 87.5%	7 years	5.00%
8 year term								
North American	Performance Choice 8	0.00%	8.00%	3.60%	100% First Year	1.00% on 87.5%	8 years	5.25%
10 year term								
Athene Annuity	Performance Elite- 10	4.00%	9.00%	2.65%	100% First Year	1.00% on 87.5%	10 years	6.50%
Clear Spring	Highlander	4.00%	7.50%	3.50%	100% First Year	1.00% on 100%	10 years	7.00%
SILAC Life	Teton Bonus 10	8.00%	5.25%	2.50%	100% First Year	1.00% on 87.5%	10 years	7.25%
EquiTrust Life	Market Value EIA	0.00%	8.00%	4.00%	100% First Year	1.00% on 87.5%	10 years	7.00%
American National	Strategy Plus - 10	0.00%	7.25%	3.30%	100% First Year	1.00% on 87.5%	10 years	7.00%
Oceanview	Harbourview FIA	0.00%	10.25%	5.00%	100% For Term	1.00% on 87.5%	10 years	7.00%
North American	Charter Plus - 10	8.00%	4.75%	2.40%	100% First Year	1.00% on 87.5%	10 years	7.00%
North American	VersaChoice	0.00%	7.25%	3.30%	100% First Year	1.00% on 87.5%	10 years	7.00%
Global Atlantic	ForeAccumulation II	0.00%	10.75%	4.25%	100% First Year	1.00% on 87.5%	10 years	7.00%
EquiTrust Life	Market 10 Bonus	6.00% for 5yrs	6.00%	3.20%	100% First Year	1.00% on 100%	10 years	6.00%
Oxford Life	Royal Select	8.00%	6.50%	3.65%	100% First Year	1.00% on 87.5%	10 years	6.50%
F&G	Accumulator Plus 10	0.00%	9.00%	4.00%	100% First Year	1.00% on 87.5%	10 years	7.00%
14 year term								
EquiTrust Life	Market Power Bonus	10.00%	6.00%	3.00%	100% First Year	1.00% on 87.5%	14 years	8.00%
North American	Charter Plus - 14	10.00% for 7 yrs	5.00%	2.70%	100% First Year	1.00% on 87.5%	14 years	6.50%
SILAC Life	Teton Bonus 14	10.00%	6.25%	3.00%	100% First Year	1.00% on 87.5%	14 years	8.50%

Cap = S&P 1 Year Point to Point with CAP

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Guarantee Income Rider (Living Benefit) Comparison

	American General	American National	Athene Annuity	Atlantic Coast Life	Atlantic Coast Life	Atlantic Coast Life	Clear Spring	EquiTrust	EquiTrust	EquiTrust	EquiTrust	Nassau RE	North American	Oxford Life
	Lifetime Income Choice	Strategy Plus Income Rider	Ascent Income Rider Option 1	ACL Income Rider	Guaranteed Income Annuity	Income Navigator	Lifetime Withdrawal Rider	Market Value IR	MarketTen IR	Market Seven IR	Market Power IR	Income Strategy Tomorrow	Income Pay Pro	GLWB
Roll-up Rate in Accumulation Period	5.50% for 10 years	6.85% 10 years or 3.85% plus interest for 10 years	7% income base bonus 10% Simple yrs 1-10 5% Simple yrs 11-20	7% for 10 years Plus an additional 1% in first year	8.00% years 1-10 2.00% years 11-20	6.50% years 1-10 2.00% years 11-20	5% Income Base Bonus, 4% roll-up + stacking credits for 10 years	10% Income Base Bonus 3% Roll Up Plus Credited Rate for 10 Years	5.00% for 10 years	7.00% for 7 years	6.00% for 10 years	14.00% Simple Interest for 10 years	7% compound roll-up (Guaranteed for 10 years)	7.15% annually for first ten policy years
Interest Credited	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually
Income W/D Multiplier - Confinement Feature <small>(See Contract for Qualifying Confinement Criteria)</small>	No	No	Yes 180 days of confinement, Not available in all states	No	No	No	No	Yes Based on ADL's	Yes Based on ADL's	Yes Based on ADL's	Yes Based on ADL's	No	Yes, after 90 days of confinement in third year of policy or later	Yes
Start Stop Option	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rider Charge <small>(calculated annually against the LAV, deducted monthly from AV)</small>	1.10%	1.00% 0.70% with stacking	1.00%	1.05%	1.25% fee years 1-5, 1.60% fee years 6-10 (10 year contract)	1.50%	0.90%	0.95%	1.00%	1.25%	1.25%	0.95%	1.15%	0.95%
Increasing Benefit Option	Yes	No	Yes	No	No	No	No	No	No	No	No	No	Yes	No
Guaranteed Payments for Life	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Withdrawal Phase Waiting Period	1 Year and 60 year old	1 year and 50 year old	Age 50	Age 55	Immediate	Immediate	1 Year and 60 year old	1 Years and 50 year old	1 Years and 50 year old	1 Years and 50 year old	1 Years and 50 year old	Age 50	Age 50	1 Year and 50 year old
Rider Charge Refund	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Account Available at Death	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes
Joint Lifetime Withdrawal Option available	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State Availability	All except: NY	All except: CA, NY	All except: NY	All except: NJ, NY, WA	All except: SD	All except: FL	All except: NY	All except: NY	All except: NY	All except: NY, OR	All except: CA, DE, NY	See Page 22	All Except: ID, NY	All except: AL, NY, VT, WV (MT & CA for some products)
Issue Ages	50-75	40-80	35-80	45-80	0-85	0-85	50-80	40-80	40-80	40-85	40-75	0-80	40-79	50-80

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Option to add 10 more years available!

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Bonus Gold 10% Premium Bonus on all 1st year premiums 	Minimum: \$5,000 Maximum: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.3	16 years (20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0%) DE - 17 year	18-80 Q and NQ FL ONLY 18-64 Q & NQ	N	7.00% Ages 18-75 5.25% ages 76-80 Florida 7.00% Ages 18-64	AK, CA, CT, DE, MN, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA, NJ
Retirement Gold 8% Premium Bonus on all 1st year premiums IN (8% ages 18-73, 5% ages 74-78) 	Minimum: \$5,000 Maximum: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days	10 years (12.5,12,12,11, 10,9,8,7,6,4,0%) 8% bonus fully vested after year 14	18-78 Q and NQ	N	7.00% ages 18-78 IN (7.00% ages 18-75) FL (7.00% ages 18-64)	AK, CA, CT, DE, FL, MN, NV, NY, NJ, OH, OK, OR, PA, SC, TX, UT, WA
AssetShield Series 5 year, 7 year, and 10 year options *Call for California rates*	Minimum: \$5,000 Maximum: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. Riders: ICC19 R-NCR ICC19 R-TIR ICC16 R-MVA ICC18 R-WSC	18-85: 9.20, 9, 8, 7, 6, 0% (5 yrs.) 18-85: 9.20, 9, 8, 7, 6, 4, 2, 0% (7 yrs.) 18-80: 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (10 yrs.)	18-85	Y	5 year 18-75: 3.75% 76-80: 2.81% 81-85: 1.88% 7 year 18-75: 4.50% 76-80: 3.38% 81-85: 2.25% 10 year 18-75: 6.00% 76-80: 4.50%	CA, ID, NY
EstateShield 10 20% Initial Bonus on LIBR! 	Min (Qual): \$5,000 Max: 40-69: \$1,500,000 70-75: \$1,000,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.	10 Years 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	40-75	Y	6.50%	CA, DE, ID, NY
FlexShield 10 	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80: \$500,000	Up to 10% of contract value annually, starting year two Systemic Withdrawal of interest only from the Fixed Interest Strategy, available after 30 days	10 years (9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0)	18-80	Y	18-75: 6.00% 76-80: 4.50%	CA, DE, FL, ID, ND, NY

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AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)





INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
IncomeShield 7 7% Premium Bonus on all 1st Year Premiums	Minimum: \$5,000 Maximum: 50-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.	7 years Issue Ages 50-80: 9.20, 9, 8, 7, 6, 4, 2, 0%	50-80	Y	Ages 50-75: 5.00% Ages 76-80: 3.75%	CA, NY
IncomeShield 10 7% Premium Bonus on all 1st Year Premiums	Minimum: \$5,000 Maximum: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.	10 years Issue Ages 18-80: 9.10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	18-80	Y	Ages 18-75: 7.00% Ages 76-80: 4.70%	CA, NY
INCOMESHIELD 10 WITH LIBR 7% Premium Bonus on all 1st Year Premiums	Minimum: \$5,000 Maximum: 50-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.	10 years Issue Ages 50-80: 9.10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	18-80	Y	Ages 18-75: 7.00% Ages 76-80: 4.70%	CA, NY
Destinations 9 (CA ONLY)	Minimum: \$5,000 Maximum: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.	9 years Issue Ages 18-80: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0%	18-80	Y	Ages 18-75: 6.00% Ages 76-80: 4.50%	

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COREBRIDGE LIFE (AGLC)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Power 5 Protector	\$25,000 Q & NQ	<p>Penalty Free Withdrawal After the first contract year, 10% of the previous contract anniversary contract value (which includes any interest credited on that date). Note: Penalty-free withdrawals are not permitted during the first contract year, unless it is a withdrawal of the RMD (some states require that the 10% penalty-free withdrawal be available in the first contract year).</p> <p>The Minimum Withdrawal Value is equal to: 87.5% of premiums (90% in New Jersey) less any withdrawals (excluding any withdrawal charges or any applicable MVA associated with those withdrawals) (excluding any withdrawal charges or any applicable MVA associated with those withdrawals) accumulated at a rate specified in the contract. Note 1.) 1.00%, as of 7/1/19 2.) For non-MVA states, "any applicable MVA" would not apply</p> <p>Market Value Adjustment Applies to any withdrawal subject to a withdrawal charge and annuitization that occurs during the withdrawal charge period. The MVA is applied to amounts withdrawn and is not applied to remaining contract value. Note: MVA does not apply in the following states: AK, MN, MO, OR, PA, UT and WA.</p>	5 years (8,7,6,5,4)	18-85 Q & NQ	Y	0-80 3.25% 81-85 1.00%	NY
 Power 7 Protector *(2% for entire 2-year term)	\$25,000 Q & NQ	<p>Free withdrawals: After the first contract year, you can take out up to 10% of your contract value without incurring any withdrawal charges or MVA. These riders may not be available in all states. Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more info. No Guaranteed Living Benefit Rider is available.</p>	7 years (8,7,6,5,4,3,2)	18-85 Q & NQ	Y	4.75% - (0-80) 2.75% - (81-85)	NY
 Power 7 Protector Plus Income *(2% for entire 2-year term)	\$25,000 Q & NQ	<p>Free withdrawals: After the first contract year, you can take out up to 10% of your contract value without incurring any withdrawal charges or MVA. These riders may not be available in all states. Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more info. Guaranteed Living Benefit Rider is available.</p>	7 years (8,7,6,5,4,3,2)	50-80 Q & NQ	Y	4.75% - (50-80)	NY
 Power 10 Protector	\$25,000 Q & NQ	<p>Free withdrawals: After the first contract year, you can take out up to 10% of your contract value without incurring any withdrawal charges or MVA. Easy access to your money in times of need or illness: The withdrawal charge and MVA may be waived if you: Are diagnosed with a terminal illness, Have extended care needs, Are confined to a nursing home or an assisted living facility. Restrictions and limitations apply. These riders may not be available in all states. Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more info. No Guaranteed Living Benefit Rider is available.</p>	10 years (10,9,8,7,6,5,4,3,2,1)	18-75 Q & NQ	Y	7.00% - (0-70)	NY
 Power 10 Protector with Income	\$25,000 Q & NQ	<p>Death Benefit: Upon death, the beneficiary receives the greater of the contract value (excluding withdrawal charges and MVA or the Minimum withdrawal value). Free Withdrawals: After the first contract year, clients may withdraw up to 10% of the annuity value (based on the previous contract anniversary) without withdrawal charges or MVA. No Free Withdrawals are allowed in the first contract year (unless required by state law or taken under Lifetime Income Plus or as Required Minimum Distributions). If Lifetime Income Plus is elected, clients may take out up to the maximum annual withdrawal amount (MAWA) without any company-imposed charges. A withdrawal in excess of the MAWA will reduce future income under the benefit, even if it is a Free Withdrawal. Terminal Illness, Extended Care and Activities of Daily Living Riders: The withdrawal charge and MVA may be waived if the contract owner: Is diagnosed with a terminal illness, has extended care needs or requires assistance with activities of daily living. These riders are not available in all states. Required Minimum Distributions (RMDs): If clients purchase their annuity under a qualified plan (e.g., an IRA), the Internal Revenue Code directs that a minimum amount of retirement income must be paid each year beginning in the year the owner turns to age 70 1/2. These payments are known as RMDs. Withdrawal charges and MVA will not apply to RMDs attributable to a Power Index Plus contract at any time after issue, including the first contract year. RMD amounts do count against the 10% Free Withdrawal amount, thereby reducing or possibly eliminating the ability to take other Free Withdrawals within a contract year. Failure to satisfy the RMD requirements may result in a tax penalty. Clients should consult their tax advisor for more information. Annuitization Choices: Clients can choose from five options, AKA income plans: 1) Life income; 2) Joint and survivor annuity; 3) Joint and survivor annuity with 10- or 20-year period certain; 4) Life annuity with 10- or 20-year period certain; and 5) Income for a specified period (5-30 years). Cash Surrender Value: Equals the greater of the Minimum Withdrawal Value or the contract value adjusted for any MVA, optional living benefit fee and withdrawal charge. Lifetime Income Plus is an optional guaranteed living benefit rider. The value on which guaranteed withdrawals and the rider fee are based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium; it is increased with each additional eligible premium.</p>	10 years (10,9,8,7,6,5,4,3,2,1)	50-75 Q & NQ	Y	7.00% - (0-70)	NY

AMERICAN NATIONAL INSURANCE COMPANY (ANL)

INDEXED	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American National Strategy Plus - 10 (1.00% Premium Bonus)	1.00% to 87.5% of Premium NAIC States 1.75%	7 Year: NQ & Q \$10,000 10 Year: Q: \$5K NQ: \$10K	Free 10% withdrawal after year 1. Confinement waiver: Surrender charges may be waived when the contract owner is confined to a licensed hospital, licensed convalescent care facility, skilled nursing facility, custodial care facility, or licensed hospice facility for 60 or more days. This special waiver of surrender charge is available to you beginning 90 days after issue. Disability waiver: Prior to age 65, surrender charges may be waived when the contract owner is physically disabled, or diagnosed with a disabling terminal illness. This special waiver of surrender charge is available to you after issue. Terminal Illness Waiver: Surrender charges may be waived when the contract owner is diagnosed with an injury or illness expected to result in death within 12 months. This special waiver of surrender charges is available to you after issue. Death Benefit: At the death of the owner, the greater of the Annuity Value or the Surrender Value will be paid.	10 Years (9,9,8,7,6,5,4,3,2,1)	0-80 Q&NQ	Y (No MVA in AK,FL, MO,WA)	7.00% Ages 0-75 5.50% Ages 76-80	NY
American National Strategy Plus - 7 (1.00% Premium Bonus)				7 Years (7,6,5,4,3,2,1)		Y (No MVA in FL,WA)	5.00% Ages 0-75 4.00% Ages 76-80	NY

ASPIDA (ASP)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Aspida Wealthlock Accumulator	Min: \$25,000 Max: \$1,000,000	<p>Death Benefit If you are the owner/annuitant and die before the maturity date, your named beneficiaries will receive the full contract value, with no withdrawal charges or MVA applied, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.</p> <p>Free Withdrawals After the first 30 days of your contract, you can set up regular withdrawals of the interest credited to the contract value on a monthly, quarterly, semiannual, or annual basis. Beginning in the second contract year you may withdraw up to 5% of the Contract Value without any Withdrawal Changes or Market Value Adjustment (MVA).</p> <p>MVA Explanation Subject to exceptions, an MVA will be applied if part or all of the Contract Value is withdrawn. The MVA can be positive or negative. Minimum Distributions Required Minimum Distribution from your tax-qualified IRA available after 30 days, all other withdrawals available beginning year two.</p> <p>Nursing Home You can withdraw up to 100% of your annuity's contract value if you are confined to an eligible Nursing Home. This benefit is available if you are confined for at least 90 consecutive days any time after the your first Contract Anniversary and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. To receive the Nursing Home Waiver, you cannot be confined on the Contract Effective Date.</p> <p>Terminal Illness You can withdraw up to 100% of your annuity's contract value if you are diagnosed with a terminal illness that is expected to result in death within one year and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. This waiver is available after your first Contract Anniversary and the initial diagnosis of terminal illness must be made after the Contract Effective Date.</p>	<p>7 Years 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%</p> <p>10 Years 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%</p>	18-90	Y	<p>7 Year: 5.00% (18-75) 3.50% (76-90)</p> <p>10 Year: 6.50% (18-75) 4.50% (76-90)</p>	CA, CT, GA, ME, NY, PR, TX, VI, WA

ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Performance Elite 7 PLUS premium Bonus (Most states): 6.00%	Minimum: \$10,000, (\$25,000 in TX) Maximum: \$1,000,000	10% free withdrawals starting in year 1. Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period. Terminal Illness Waiver Confinement Waiver are included. Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	7 Years 9% (year 1) 8.8% (year 2) 7.9% (year 3) 6.9% (year 4) 5.9% (year 5) 5% (year 6) 4% (year 7)	0-83	Y	5.00% ages 0-75 4.50% ages 71-75 3.50% ages 76-80 3.00% ages 81+	NY
Performance Elite 10 Premium Bonus: 4.00% (Most States) PLUS premium Bonus: 10.00% (Most States) PLUS CA - 8.00%	Single premium only Minimum: \$10,000, (\$5,000 in CT, MN, NJ, OR, PA, TX, WA) Maximum: \$1,000,000	5% free withdrawals starting in year 2. Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period. Terminal Illness Waiver (not in CA), Confinement Waiver (not in CA or MA) are included. Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	10 Years (12, 12, 12, 11, 10, 9, 8, 7, 6, 4)	0-78 most states Call for other states	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-75 6.00% ages 71-75 5.00% ages 76-78	NY
Performance Elite 15 Premium Bonus: 9.00% PLUS premium Bonus: 17.00% IN - 14.00% DE - 15.00%	\$10,000 Single premium only	5% free withdrawals starting in year 2. Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period. Terminal Illness Waiver (not in CA), Confinement Waiver (not in CA or MA) are included. Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	15 Years (15, 15, 14, 14, 13, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4)	0-73 Most states Call for other states	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-70 6.00% ages 71+	CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, UT, WA

ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Athene Agility 10	Minimum \$10,000 (\$25,000 in TX) Maximum \$1,000,000	Maximum of 10% of Accumulated Value or 10% of Initial Premium per year, Withdrawals may be subject to federal and state income tax and except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59 1/2. You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract year. Additional limitations state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.	10 Years (9,9,8,7,6,5,4,3,2,1) CA (9,8,2,7,5,9,4,8,3,6,2,5,1,3,1)	40-80	Yes	0-70: 6.00% 71-75: 5.50% 76-80: 5.00%	NY
Athene Ascent Pro 10	Single premium only Minimum: \$10,000, (\$5,000 in AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA) Maximum: \$1,000,000	10% free withdrawals per year Bailout feature! Terminal Illness Waiver (not in CA) Confinement Waiver (Not in CA or MA)	10 Years (9,9,8,7,6,5,4,3,2,1)	35-80	Yes (No MVA in AK, HI, MN, MO, NJ, OR, PA, UT, WA)	0-70: 5.50% 71-75: 5.00% 76-80: 4.00%	NY
Ascent Pro 10 Bonus Premium Bonus: 3% (ask about vesting schedule)	\$10,000 \$5,000 - AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA	10% of Accumulated Value per year. Withdrawals may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59 1/2 Terminal Illness Waiver - You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.	10 Years 12, 12, 12, 11, 10, 9, 8, 7, 6, 4 (AL, AR, AZ, CO, DC, FL (ages 35-64). GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY) 10 Years 8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, 0.9 (AK, CT, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA) 10 Years 10, 10, 10, 9, 8, 7, 6, 5, 4 (FL)	35-80	Yes (No MVA in MO)	0-70: 6.50% 71-75: 6.00% 76-80: 5.00%	NY

ATLANTIC COAST LIFE INSURANCE COMPANY (ACL)


INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Retirement Plus Multiplier Annuity 5	\$5,000 Q-NQ	<ul style="list-style-type: none"> RMDs are available Penalty Free in all years Up to 5% of the Accumulation Value is available Penalty Free after the first contract year A maximum of two withdrawals are allowed each Contract Year Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500 	10, 9, 8, 7, 6	0-85	Yes	0-75: 7.00% 76-80: 5.75% 81+: 3.50%	AK, CA, CT, DE, ID, ME, MI, MN, NH, NJ, NY, WI
Retirement Plus Multiplier Annuity 7	\$5,000 Q-NQ	<ul style="list-style-type: none"> RMDs are available Penalty Free in all years Up to 5% of the Accumulation Value is available Penalty Free after the first contract year A maximum of two withdrawals are allowed each Contract Year Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500 	10, 9, 8, 7, 6, 5, 4	0-85	Yes	0-75: 7.50% 76-80: 6.25% 81+: 4.00%	AK, CA, CT, DE, ID, ME, MI, MN, NH, NJ, NY, WI
Retirement Plus Multiplier Annuity 10	\$5,000 Q-NQ	<ul style="list-style-type: none"> RMDs are available Penalty Free in all years Up to 5% of the Accumulation Value is available Penalty Free after the first contract year A maximum of two withdrawals are allowed each Contract Year Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500 	10, 9, 8, 7, 6, 5, 4, 3, 2, 1	0-85	Yes	0-75: 8.00% 76-80: 6.75% 81+: 5.75%	AK, CA, CT, DE, ID, ME, MI, MN, NH, NJ, NY, WI
Accumulation Protector Plus 5.00% Premium Bonus Rate Enhancement Rider: Higher Par, Cap, Trigger and Fixed rates, increases free withdrawal by 5%, and 110% Return of Premium. Rider: 0.95% fee	Minimum Single Premium: \$5,000 Maximum Single Premium: \$1,000,000	Free Withdrawals Up to the greater of 5% of the Accumulation Value or the Required Minimum Distribution may be withdrawn without any Surrender Charges, forfeiture of Non-vested Bonus, or Market Value Adjustment starting in year two. Nursing Home Waiver Must be confined to a nursing home for a period of at least 90 consecutive days. There is a waiting period of one year. If the owner is confined to a nursing home during the waiting period, this benefit would not be available in certain states.	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (11+)	0-85	NO	7.00% (0-75) 5.75% (76-80) 4.75% (81+)	AK, CA, CT, DE, ID, ME, MI, MN, ND, NH, NJ, NY, SD, WI

THE CAPITOL LIFE INSURANCE COMPANY (CAP)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Summit Prime 5	Min (Qual): \$5,000 Min (Non-Qual): \$10,000 Max: \$500,000 (Premium over \$500,00 requires prior approval of Jumbo Questionnaire)	10% of Accumulated Value after Yr 1 is penalty-free. Health Care Benefits: Nursing Home Confinement, Terminal Illness Diagnosis, Total Disability, Home Health Care.	5 Years 9,9,8,7,6	0-89	Yes	Age 0-75: 3.75% Age 76-80: 2.00% Age 81-89: 1.00%	NY, CA, RI
Summit Prime 7	Min (Qual): \$5,000 Min (Non-Qual): \$10,000 Max: \$500,000 (Premium over \$500,00 requires prior approval of Jumbo Questionnaire)	10% of Accumulated Value after Yr 1 is penalty-free. Health Care Benefits: Nursing Home Confinement, Terminal Illness Diagnosis, Total Disability, Home Health Care.	7 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%	0-85	Yes	Age 0-75: 5.50% Age 76-80: 4.50% Age 81-85: 1.75%	NY, CA, RI
Summit Prime 10	Min (Qual): \$5,000 Min (Non-Qual): \$10,000 Max: \$500,000 (Premium over \$500,00 requires prior approval of Jumbo Questionnaire)	10% of Accumulated Value after Yr 1 is penalty-free. Health Care Benefits: Nursing Home Confinement, Terminal Illness Diagnosis, Total Disability, Home Health Care.	10 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%, 2.50%, 1.50%, 0.50%	0-80	Yes	Age 0-75: 7.00% Age 76-89: 5.00%	NY, CA, RI



***The Participation Rates for the Credit Suisse Momentum Index are guaranteed for 10 years with the selection of the One-year point-to-point or Two-year point-to-point crediting strategies, as long as Credit Suisse continues to offer the Credit Suisse Momentum Index to Atlantic Coast Life Insurance Company.

CLEAR SPRING LIFE & ANNUITY COMPANY (GLA)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Highlander FIA	Minimum Qualified \$5,000 Minimum NQ \$10,000 Additional \$500 Minimum (1st Contract year only) \$1,000,000 Maximum	10% Annual Free Withdrawal Beginning in the second contract year. Nursing Home Care* This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home after the first contract anniversary. The contract must be issued prior to the owner's age of 76 and confinement in a nursing home must be for 90 continuous days. Not available in MA. Terminal Illness* If the owner is diagnosed with a critical illness (heart attack, stroke, life threatening cancer) or is deemed terminally ill by a physician, the full account value may be accessed without surrender charges and market value adjustment. Eligibility is subject to rider provisions which are: Terminal Illness-physician must certify that the owner's life expectancy is nine months or less. Critical Illness- The contract must have been purchased prior to the owner's age of 70. INCOME RIDER: 4% guaranteed roll-up + Stacking Credits for 20 Years	<u>Most States</u> <u>Variation</u> 1 10% 9% 2 9% 9% 3 8% 8% 4 7% 7% 5 6% 6% 6 5% 5% 7 4% 4% 8 3% 3% 9 2% 2% 10 1% 1% 11+ 0% 0%	0-80	Y	<u>Ages</u> 0-75: 7.00% 76-80: 5.00% <u>Ages (CA, FL)</u> 0-75: 6.00% 76-80: 4.00%	NY
Highlander 7 FIA	Minimum Qualified \$5,000 Minimum NQ \$10,000 Additional \$500 Minimum (1st contract year only) \$1,000,000 Maximum	10% Annual Free Withdrawal A single, penalty-free withdrawal up to 10% of the account value may be taken beginning in the second contract year. Surrender charges and market value adjustment will be waived on any penalty-free amount withdrawn. Amounts withdrawn in excess of 10% of the penalty-free amount will incur a surrender charge and market value adjustment. If applicable. Surrender charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty-free amount will be waived. Nursing Home Care The contract provides full access to the account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home after the first contract anniversary. The contract must be issued prior to the owner's age 76 and confinement in a nursing home must be for 90 continuous days. Not available in MA. Terminal Illness If the owner is diagnosed with a critical illness (heart attack, stroke, life threatening cancer) or is deemed terminally ill by a physician, the full account value may be accessed without surrender charges and market value adjustment. Eligibility is subject to rider provisions.	<u>All States</u> 1 10% 2 9% 3 8% 4 7% 5 6% 6 5% 7 4%	0-80	Y	<u>Ages</u> 0-75: 5.00% 76-80: 4.00% <u>Ages (FL)</u> 0-75: 4.00% 76-80: 3.00%	NY
Clear Spring ViStar FIA 	Minimum Qualified \$5,000 Minimum NQ \$10,000 Additional \$500 Minimum (1st contract year only) \$1,000,000 Maximum	10% Penalty- Free Withdrawal A penalty-free withdrawal of up to 10% of the Account Value calculated as of the last Contract Anniversary. Surrender charges and market value adjustment will be waived on the penalty-free amount withdrawn. Nursing Home Care Rider* This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become conned to a nursing home for a period of 90 consecutive days after the rst contract year. The contract must be issued prior to the owner's age of 76. Not available in MA. Terminal Illness Rider* If the owner becomes terminally ill 1 year after the policy was purchased or is deemed to be terminally ill by a physician, the full account value may be accessed without surrender charges or market value adjustment. Eligibility is subject to rider provisions, which are: 1. Physician must certify that the owner's life expectancy is nine months or less; 2. Owner is diagnosed with a heart attack, stroke or life threatening cancer after the policy was purchased, in force for 1 year and owner is not over the age of 70. * To meet the criteria for this Rider, the contract must be in force for a minimum of one year. Some state variations apply. See Rider for more details.	<u>Most States</u> 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% AK, CA, CT, FL, MN, MO, OH, OK, OR, PA, SC, TX, UT, WA 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	0-80	Y	7.00% (0-75) 5.00% (76-80) (CA,FL) 6.00% (0-75) 4.00% (76-80)	NY

EQUITRUST LIFE INSURANCE COMPANY (ETL)




MUST COMPLETE PRODUCT TRAINING BEFORE SUBMITTING BUSINESS TO EQUITRUST

INDEXED	Minimum Premium	Withdrawal Provisions	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
MarketTen Bonus Index (6.00% Premium Bonus on premiums paid in years 1-5)  Income Rider (IBR) Info >	Minimum \$10,000 NQ \$5,000 Q \$2,000 Additional Maximum \$1 Million	Premium Allocation: Initial Premium: Min Allocation of 2K in each acct. Can select any combo of accts sub to the min requirements. Indicate initial allocation above the Owner's signature section of the Disclosure Form. The initial premium allocation must be completed to issue the contract. Return of Premium Guarantee. This rider is auto included on all contracts at no charge, subject to state availability. Free withdrawals: systematic withdrawals of interest are allowed in the 1st yr from the 1-yr interest acct w/o Surrender Charge or MVA. Interest withdrawals must be taken via EFT. After 1st contract yr, up to 10% of the accum value on the previous contract ann may be withdrawn each contract yr w/o Surrender Charge or MVA, either systematically or as a single withdrawal.	10 years (10,10,10,10,10,9,8,7,6,4) (DE - 10 years: (9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,0.5%)) (9 Years: CA Only: 8,3, 7,4, 6,5, 5,6, 4,7, 3,8, 2,9, 1,9, 0,9)	0-80 Q&NQ (CA: No)	6.00% year 1 3.00% years 2-5 on additional premium	NY
MarketValue Index  Income Rider (IBR) Info >	\$10,000 Q-NQ \$2,000 Renewal	10% free withdrawals after year 1. Nursing home waiver. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer.	10 years (12,12,12,12,11,10,8,6,4,2) (AK, CT, DE, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, VT, UT, WA) 9,8,7,6,5,5,4,5,3,5,2,5,1,5,5) (FL) 10, 10, 10, 10, 10, 10, 8, 6, 4, 2 (CA) 8.30, 7.40, 6.50, 5.60, 4.70, 3.80, 2.90, 1.90, 0.90, 0.00	0-80 Q & NQ (CA: No)	7.00% year 1 3.50% years 2-5 on additional premium	NY
MarketSeven Index Annuity Income Rider (IBR) Info >	\$10,000 Q&NQ	By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without Surrender Charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT. Upon death of Owner, Accumulation Value. Chronic Illness Doubler	7 Years (9,8,7,6,5,5,5,4,5,3,5) (CA: 8,3,7,4,6,5,5,6,4,7,3,8,2,9)	0-85 Q&NQ (CA & DE: No)	Ages: 40-75: 5.50% 76-80: 4.125% 81-85: 2.75%	NY
MarketPower Bonus Index (10.00% Premium Bonus - Vested Day -1) Income Rider (IBR) Info >	Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$1 Million	By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without Surrender Charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic Withdrawals are available monthly, quarterly, semiannually or annually, and must be taken by EFT. An optional rider that offers guaranteed lifetime income based on 6% accumulation for up to 10 years. This rider that offers guaranteed lifetime income based on 6% accumulation for up to 10 years. This rider has an annual charge. Lower credited rates may apply if the income Rider is elected.	14 years (20,20,19,19,18,17,16,14,12,10,8,6,4,2,0) 10 years in the following states: AK, CT, DE, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA) (17,15,14,12,10, 9, 7, 5, 3, 1)	0-75 Q & NQ Y	8.00% year 1 7.00% year 1 (AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA)	CA, DE, NY,




(For Agent Use Only) Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

*Chargebacks - All commissions will be reversed under the following circumstances: Upon death of owner or surrender during months 1-6: 100% all products excluding Confidence Income. Upon death of owner or surrender during months 7-15: 50% all products excluding Confidence Income. Any commission paid after the date of death will be reversed 100% **Income for life not available in FL, IL, MN, NY, WA

F&G ANNUITIES AND LIFE (FGA)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
FG AccumulatorPlus 7 	\$10,000	<p>Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:</p> <ul style="list-style-type: none"> • Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year. 	<p>9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%</p> <p>Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.</p> <p>The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, IL, MN, MO, MS, OR, PA or WA.</p>	<p>Non-qualified: 0-85 Qualified: 18-85</p>	N	<p>Age 0-70: 4.5% Age 71-80: 3.5% Age 81-85: 2.75%</p>	NY
FG AccumulatorPlus 10 	\$10,000	<p>Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:</p> <ul style="list-style-type: none"> • Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year. 	<p>All states where approved except as noted below: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%</p> <p>AK, AL, CA, DE, FL (65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%</p> <p>Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.</p> <p>The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, IL, MN, MO, MS, OR, PA or WA.</p>	<p>Non-qualified: 0-85 Qualified: 18-85</p>	N	<p>Age 0-70: 6.5% Age 71-80: 4.5% Age 81-85: 3.25%</p>	NY
FG Retirement Pro 	\$10,000	<p>The Guaranteed Withdrawal Payment will be based on the greater of the Benefit Base, minimum benefit value and account value. The minimum benefit value is only used on the first day of the Withdrawal Period to determine the guaranteed minimum payment and is equal to Premium plus Premium Bonus, accumulating at 3.5% interest per year, for up to 12 years³, less withdrawals, if any</p>	<p>All states where approved except as noted below: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%</p> <p>CA, FL (65+), NJ, NV, OH, OK, SC, TX, UT: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%, 0%, 0%</p>	<p>Non-qualified: 0-80 Qualified: 18-80</p>	N	<p>Age 0-75: 7.5% Age 76-80: 5.75% Age 81-85: 0%</p>	AK, AL, DE, ID, MN, MS, MT, NY, OR, PA, PR, VT, WA

F&G ANNUITIES AND LIFE (FGA)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
<p>FG Prosperity Elite 7</p> 	\$10,000	<p>Guaranteed income (Protection Package only) Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn. 1 In HI, IL and VT, initial plus additional premiums are included in this amount. 2 For up to 10 years or age 85 in AL, MN, MS, OR, PA, & WA</p> <p>Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:</p> <p>Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.</p>	<p>All states where approved except as noted below: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%</p> <p>AK, AL, CA, DE, FL (65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%</p>	<p>Non-qualified: 0-85 (80 in IN) Qualified: 18-85 (80 in IN) • If joint owner, eligibility is based on older owner's age</p>	N	<p>Age 0-70: 6% Age 71-75: 4% Age 76-85: 3%</p>	CT, NY
<p>FG Prosperity Elite 10</p> 	\$10,000	<p>Guaranteed income (Protection Package only) Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn. 1 In HI, IL and VT, initial plus additional premiums are included in this amount. 2 For up to 10 years or age 85 in AL, MN, MS, OR, PA, & WA</p> <p>Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:</p> <p>Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.</p>	<p>All states where approved except as noted below: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%</p> <p>AK, AL, CA, DE, FL (65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%</p>	<p>Non-qualified: 0-85 (80 in IN) Qualified: 18-85 (80 in IN) • If joint owner, eligibility is based on older owner's age</p>	N	<p>Age 0-70: 7.5% Age 71-75: 5.5% Age 76-85: 3.75%</p>	CT, NY
<p>FG Prosperity Elite 14</p> 	\$10,000	<p>Guaranteed income (Protection Package only) Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn. 1 In HI, IL and VT, initial plus additional premiums are included in this amount. 2 For up to 10 years or age 85 in AL, MN, MS, OR, PA, & WA</p> <p>Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as: Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.</p>	<p>All states where approved: 14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%</p> <p>IN: 12.50%, 12.50%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%</p>	<p>Non-qualified: 0-85 (80 in IN) Qualified: 18-85 (80 in IN) • If joint owner, eligibility is based on older owner's age</p>	N	<p>Age 0-70: 8.00% Age 71-75: 6.0% Age 76-85: 4.0%</p>	AL, AK, CA, CT, DE, ID, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, WA



GLOBAL ATLANTIC FINANCIAL GROUP (FTA)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
ForeAccumulation II	<p>Minimum \$25,000</p> <p>Maximum 0-80 \$1,000,000 81+ \$500,000</p>	<p>Up to 10% of the beginning-of-year contract value may be withdrawn annually without incurring a withdrawal charge. Withdrawal charges apply to amounts withdrawn in excess of the free withdrawal amount during the withdrawal charge period.</p> <p>A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.</p> <p>Optional enhanced death benefit will be available at an annual cost of 0.50%, assessed at the end of the contract year, based off the Enhanced Death Benefit amount. The benefit will be comprised of a guaranteed roll-up of 7.00% simple interest for 15 years based off of premiums, less withdrawals. All withdrawals will reduce the benefit. A minimum issue age of 0 and a maximum age of 75 will apply.</p>	<p>5 Years (9,8,7,6,5)</p> <p>7 Years (9,8,7,6,5,4,3)</p> <p>10 Years (9,9,8,7,6,5,4,3,2,1)</p>	0-85	Y	<p>5 Yr 0-80: 4.00% 81-85: 1.75%</p> <p>7 Yr 0-80: 5.00% 81-85: 2.75%</p> <p>10 Yr 0-80: 7.00% 81-85: 4.00%</p>	NY
ForeIncome II	<p>Minimum \$25,000</p> <p>Maximum 45-80 \$1,000,000 81+ \$500,000</p>	<p>A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.</p> <p>GLWB included at issue. Must be at least age 55 to activate the benefit. Income is provided after activation through annual guaranteed lifetime withdrawal amounts, known as Lifetime Annual Payments (LAP). The LAP is determined as a percentage of the Withdrawal Base Amount. The withdrawal base amount is a separate value that grows annually based on one of two options chosen at issue, described below. The Withdraw Base is not available as a death benefit or for cash value surrender.</p> <p>The GMSV is equal to the Premium Payment less withdrawal proceeds. If GLWB income activation has not occurred, the GMSV is used for determining the following after the withdrawal charge period when greater than the contract value.</p>	<p>7 Years (9,8,7,6,5,4,3)</p> <p>10 Years (9,9,8,7,6,5,4,3,2,1)</p>	45-85	N	<p>7 Yr 0-80: 5.00% 81-85: 2.75%</p> <p>10 Yr 0-80: 7.00% 81-85: 5.00%</p>	NY
Income 150 + SE	<p>Minimum \$10,000</p> <p>Maximum 55-80 \$1,000,000 81+ \$500,000</p>	<p>The free withdrawal amount is the greater of:</p> <ul style="list-style-type: none"> • 10% of beginning of year contract value • Any Required Minimum Distribution (RMD) imposed by the IRS on this contract <p>Withdrawals taken prior to beginning income benefits and those greater than the GLWB amount will reduce the Withdrawal Base and Lifetime Annual Payment amount. The reduction will be proportionate to the resulting reduction in the contract value, which may reduce the Withdrawal Base by more than the amount withdrawn.</p> <p>Designed with a Guaranteed Lifetime Withdrawal Benefit (GLWB) which provides income through guaranteed Lifetime Annual Payments (LAP) that clients cannot outlive (assuming no excess withdrawals).</p>	<p>10 Years (10,9,8,7,6,5,4,3,2,1)</p>	55-80	N	<p>55-75: 7.00% 76-85: 5.00%</p>	NY

MASSMUTUAL ASCEND (GAA)



INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																																																							
American Safe Return Annuity	NQ & Q \$25,000	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider. Annuitization for account value -used for income payout periods of 10 years of life at any time during 10-yr period. ESP program - Fixed dollar, life distributions, RMDs, 72(t) and 72(l) and 72 (q) available. Return of Premium guarantee is available at no charge.**See below!	10 Years (10,9,8,7,6,5,4,3,2,1)	0-85-Q 0-85-NQ Inherited IRA: 0-75 Inherited NQ: 0-75	N	<table border="1"> <thead> <tr> <th colspan="2"></th> <th colspan="2">Issue Ages</th> <th colspan="2">Commission</th> </tr> <tr> <th>Yr</th> <th>Qual</th> <th>Non-Qual</th> <th>NT</th> <th colspan="2">Mod 3</th> </tr> </thead> <tbody> <tr> <td rowspan="3">1</td> <td>18-75</td> <td>0-75</td> <td>5.50%</td> <td colspan="2">4.75%</td> </tr> <tr> <td>76-80</td> <td>76-80</td> <td>4.10%</td> <td colspan="2">3.25%</td> </tr> <tr> <td>81-85</td> <td>81-85</td> <td>4.10%</td> <td colspan="2">3.25%</td> </tr> <tr> <td colspan="6">Trail</td> </tr> <tr> <td>1</td> <td>18-85</td> <td>0-85</td> <td rowspan="4">n/a</td> <td colspan="2">n/a</td> </tr> <tr> <td>2</td> <td>18-85</td> <td>0-85</td> <td colspan="2">1.50%</td> </tr> <tr> <td>3</td> <td>18-85</td> <td>0-85</td> <td colspan="2">0.75%</td> </tr> <tr> <td>4+</td> <td>18-85</td> <td>0-85</td> <td colspan="2">n/a</td> </tr> </tbody> </table>			Issue Ages		Commission		Yr	Qual	Non-Qual	NT	Mod 3		1	18-75	0-75	5.50%	4.75%		76-80	76-80	4.10%	3.25%		81-85	81-85	4.10%	3.25%		Trail						1	18-85	0-85	n/a	n/a		2	18-85	0-85	1.50%		3	18-85	0-85	0.75%		4+	18-85	0-85	n/a		NY
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4+	18-85	0-85		n/a																																																										
American Landmark 3	Min: \$50,000 Subsequent \$2,000 Max: \$1 mil. ages 0-85 \$500,000 ages 86+	Early Withdrawal Charges: Three-year declining early withdrawal charges starting at 9%. Penalty-free withdrawals: -During first contract year, 10% of purchase payments -After first contract anniversary, 10% of the account value as of the most recent contract anniversary MVA: A market value adjustment will apply to withdrawals or surrenders during the three-year term. An MVA does not apply in all states. Refer to the Interest Rate or State Approval Charts for non-MVA states.	3 Years (9,8,7)	0-90 (Q) 0-90 (NQ) 0-75 (inherited IRA) 0-75 (inherited NQ) TX (0-85)	Y (No MVA only available in AK, PA, UT)	<table border="1"> <thead> <tr> <th colspan="2"></th> <th colspan="2">Issue Ages</th> <th colspan="2">Commission</th> </tr> <tr> <th>Yr</th> <th>Qual</th> <th>Non-Qual</th> <th>NT</th> <th colspan="2">25 Trail</th> </tr> </thead> <tbody> <tr> <td rowspan="3">1</td> <td>0-75</td> <td>0-75</td> <td>2.50%</td> <td colspan="2">2.00%</td> </tr> <tr> <td>76-85</td> <td>76-85</td> <td>2.00%</td> <td colspan="2">1.50%</td> </tr> <tr> <td>86-90</td> <td>86-90</td> <td>1.50%</td> <td colspan="2">1.00%</td> </tr> <tr> <td colspan="6">Trail</td> </tr> <tr> <td>2+</td> <td>0-90</td> <td>0-90</td> <td>n/a</td> <td colspan="2">0.25%</td> </tr> </tbody> </table>			Issue Ages		Commission		Yr	Qual	Non-Qual	NT	25 Trail		1	0-75	0-75	2.50%	2.00%		76-85	76-85	2.00%	1.50%		86-90	86-90	1.50%	1.00%		Trail						2+	0-90	0-90	n/a	0.25%		AK, PA, UT															
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American Landmark 5	Minimum \$10,000 Maximum \$1,000,000	During the 1st contract yr, 10% of purchase payments may be withdrawn without an early withdrawal charge. After 1st contract ann, 10% of acct value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge. A market value adjustment will apply to withdrawals or surrenders during the five-year term.	5 Years (9,8,7,6,5)	0-89-Q 0-89-NQ Inherited IRA: 0-75 Inherited NQ: 0-75	Y (No MVA Available in AK, CA, PA, UT and VA)	<table border="1"> <thead> <tr> <th colspan="2"></th> <th colspan="2">Issue Ages</th> <th colspan="2">Commission</th> </tr> <tr> <th>Yr</th> <th>Qual</th> <th>Non-Qual</th> <th>NT</th> <th colspan="2">25 Trail</th> </tr> </thead> <tbody> <tr> <td rowspan="3">1</td> <td>18-75</td> <td>0-75</td> <td>3.75%</td> <td colspan="2">2.75%</td> </tr> <tr> <td>76-85</td> <td>76-85</td> <td>2.75%</td> <td colspan="2">1.90%</td> </tr> <tr> <td>86-89</td> <td>86-89</td> <td>1.75%</td> <td colspan="2">1.25%</td> </tr> <tr> <td colspan="6">Trail</td> </tr> <tr> <td>1</td> <td>18-89</td> <td>0-89</td> <td rowspan="2">n/a</td> <td colspan="2">n/a</td> </tr> <tr> <td>2+</td> <td>18-89</td> <td>0-89</td> <td colspan="2">.25%</td> </tr> </tbody> </table>			Issue Ages		Commission		Yr	Qual	Non-Qual	NT	25 Trail		1	18-75	0-75	3.75%	2.75%		76-85	76-85	2.75%	1.90%		86-89	86-89	1.75%	1.25%		Trail						1	18-89	0-89	n/a	n/a		2+	18-89	0-89	.25%		AK, PA, UT										
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GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)


INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American Custom-10  	NQ & Q \$25,000 Max: 1 million issue ages 0-75 \$750,000 issue ages 76-80 \$500,000 Issue ages 81+	Tax qualifications: NQ and Inherited NQ. Q: 403(b) TSA (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), and 457(b). Waiver riders: Extended Care - 100% account value when criteria met. Terminal Illness - 100% account value when criteria met. Optional riders: Only one rider may be selected and must be added at issue. Cumulative-Free-Withdrawal Option - up to 25% (20% carryover plus 5% annual free withdrawal) Simple Income Option - 10% rollup for 10 years. Stacked Income Option - 5% rollup for 10 years plus 100% of interest credited to the AV for the life of the contract. Free withdrawal allowance: During first contract year, 5% of purchase payment. After first contract anniversary, 5% of the sum of the account value as of the most recent contract anniversary. Annuitization for account value: greater of account value or GMSV used for all annuitizations. A fixed period of less than 10 years is available only as a death benefit settlement option. Loans: Available 403(b), governmental 457(b) Minimum loan: \$1,000. Death Benefit: Greater of the account value or GMSV. Cumulative Free Withdrawal Option: This rider allows clients to carry over any unused portion of their contracts annual free withdrawal percentage, up to a maximum of 25%. (20% maximum carryover plus the contract's 5% annual free withdrawal) Rider issue ages: 18-85 Q; 0-85 NQ. This is an optional rider that must be added at issue and is available for a charge that is currently 0.25% of the AV. The charge is guaranteed not to change after issue and will be taken as withdrawals from the account value at the end of each contract year during the 10-year early withdrawal charge period. Not available in all states. Simple Income Option: Call us for details! Stacked Income Option: Call us for details! Extended Care Waiver: Call for details! Terminal Illness waiver: Call for details! Minimum Withdrawals: \$500; Minimum account value following withdrawal: \$5,000.	10 Years (9.5,8.75,7.75, 6.75,5.75,4.75, 3.75,3.2,1)	18-85-Q 0-85-NQ Inherited IRA: 0-75 Inherited NQ: 0-75	Y	6.00% 0-75 NQ 6.00% 18-75 Q 3.75% 76-80 Q&NQ 3.75% 81-85 Q&NQ	NY

*Only one rider may be selected and selected rider must be added at time of contract issue.	Simple Income Option SM R6047014NW	Stacked Income Option SM R6046914NW	Cumulative Free-Withdrawal Option R6046814NW
Issue age	40-85	40-85	18-85 Q; 0-85 NQ
Income base growth	Rollup credits	Rollup credits + 100% of account value interest	N/A
Rollup credit	9%	5%	N/A
Maximum rollup period	10 years	10 years	N/A
Current Rider charge	0.95% of income base, deducted from account value. Subject to change upon reset.	1.25% of income base, deducted from account value. Subject to change at our discretion.	0.25% of account value, deducted from account value. Guaranteed not to change after issue. Charges end after 10 years. Client cannot cancel rider.
Resets	Starting first contract anniversary	N/A – Income base will never be less than the account value.	N/A
Increasing income percentages	0.09% each year clients wait to start income payments	Same as Simple Income Option	N/A
Enhanced income percentage	Available during first five contract years	N/A	N/A
Income payments	Available immediately (age 55+)	Available five years after rider effective date (age 55+)	N/A
Refund of rider charges available upon death	Yes, if income payments haven't started	Same as Simple Income Option	N/A
Maximum penalty-free withdrawal	N/A	N/A	25% (20% maximum carryover, plus 5% annual free withdrawal)





GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American Legend - 7	NQ & Q \$10,000 Max: 1 million issue ages 0-75 \$750,000 issue ages 76-80 \$500,000 Issue ages 81+	During this first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge or market value adjustment. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge or market value adjustment. A market value adjustment will apply to withdrawals or surrenders during the seven-year term. The surrender value equals the greater of the account value less any early withdrawal charges or the guaranteed minimum surrender value.	7 Years (9,8,7, 6,5,4,3)	NQ 0-85 Inherited NQ 0-75 Inherited IRA 0-75 Qualified 0-85	Y	4.75% 0-75 NQ 4.75% 18-75 Q 2.75% 76-80 Q&NQ 2.75% 81-85 Q&NQ	NY
Premier Bonus 5.75% Bonus! 	NQ & Q \$10,000 Sub: \$2,000 Max: 1 million issue ages 0-75 \$750,000 issue ages 76-80 \$500,000 Issue ages 81+	5.75% purchase payment bonus; added to account value immediately but not fully vested until the seventh contract anniversary. During the first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge. A market value adjustment will apply to withdrawals or surrenders during the seven year term. The surrender value equals the greater of the account value less any early withdrawal charges and any non-vested bonus amount, plus or minus applicable MVAs, or the guaranteed minimum surrender value.	7 Years (6,5,4,3,3,3,3)	NQ 0-85 Inherited NQ 0-75 Inherited IRA 0-75 Qualified 0-85	Y	4.00% 0-75 NQ 4.00% 18-75 Q 2.25% 76-80 Q&NQ 2.25% 81-85 Q&NQ	DE, IA, MN, NY, OR, PA, VT, VA, WA
Premier Income Bonus 	NQ & Q \$10,000 Sub.: \$2,000 Max: 1 million issue ages 0-75 \$750,000 issue ages 76-80 \$500,000 Issue ages 81+	Built-in income rider offers 8% rider bonus, 8% rollup credits and 10-year rollup period. During this first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge or market value adjustment. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge or market value adjustment. A market value adjustment will apply to withdrawals or surrenders during the seven-year term. The surrender value equals the greater of the account value less any early withdrawal charges or the guaranteed minimum surrender value. Waivers: Terminal Illness Waiver Extended Care Waiver	7 Years (6,5,4,3,3,3,3)	NQ & Q 40-85	Y	6.00% 0-75 NQ 6.00% 18-75 Q 4.25% 76-80 Q&NQ 4.25% 81-85 Q&NQ	NY, WA

GUARANTEE INCOME LIFE INSURANCE COMPANY (GILICO)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA	Commission	States Not Available
<p>WealthChoice</p> 	<p>\$20,000 - \$1,000,000 Additional premium allowed in first year only to fixed account may be reallocated at the next anniversary. Minimum additional premium is \$5,000.</p>	<p>FREE PARTIAL WITHDRAWALS -- In all years 10% of the prior anniversary's accumulation value is available free of surrender charge and MVA. During the first year, this is 10% of the initial premium.</p> <p>RETURN OF PREMIUM -- After the 5th contract year, any full surrender will return at least the amount of premium paid into the contract reduced by previous withdrawals.</p> <p>TERMINAL ILLNESS & NURSING HOME CONFINEMENT WAIVER OF SURRENDER CHARGES AND MVA -- Charges waived due to diagnosis of terminal illness and/or confinement to nursing home aer contract is issued (note that premium bonus may still be recaptured upon terminal illness and/or confinement to nursing home.)</p> <p>PREMIUM BONUS RIDER -- Optional only on WealthChoice 10. Initial premiums will receive a premium bonus of 5% which is allocated in a like manner as the premium. Unplanned premiums (of at least \$5,000) paid in the first 90 days, along with the applicable 5% bonus, are allocated to the fixed account. No bonus is paid on unplanned premiums aer the first 90 days. Premiums and bonus allocated to the fixed account may be reallocated as accumulated value at the next anniversary. There is no fee for the rider, though caps and pars are lower than if no Premium Bonus Rider had been selected. The bonus is recaptured if withdrawals occur in years 1-5: 100/80/60/40/20%, fully vested in year 6.</p> <p>GUARANTEED LIVING BENEFIT RIDER (GLBR) -- Available only at issue through age 75 on WealthChoice 7 and WealthChoice 10. It is Not available on WealthChoice 5. There is an annual cost of 75 basis points of the account value. The GLBR allows for withdrawals to be made for the lifetime of the owner regardless of available funds as long as withdrawals are less than, or equal to, the GLBR withdrawal amount. Surrender charges and MVA do not apply to GLBR withdrawals.</p> <p>The minimum age to begin payments is 50 and the policy must have been in force for at least three years. The owner determines when the GLBR payments start and at that time whether they will be level or increasing. This choice, along with the owner's age (youngest covered person for joint payouts) determines the factor that is taken times the account value to calculate the initial payout amount. Any withdrawals greater than the GLBR amount will reduce the amount of future GLBR payments. Excessive withdrawals can cause the GLBR payments to cease and the policy terminate.</p>	<ul style="list-style-type: none"> • WealthChoice 5: surrender charge schedule 9, 8, 7, 6, 5% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70%) • WealthChoice 7: surrender charge schedule 9, 8, 7, 6, 5, 4, 3% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50%) • WealthChoice 10: surrender charge schedule 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50, 1.35, 0.25, 0%) 	<p>0-90 for WealthChoice 5 and 7 (max 75 if adding GLBR on WealthChoice 7)</p> <p>0-80 for WealthChoice 10 (max 75 if adding GLBR)</p>	<p>A market value adjustment is applied only during the surrender charge period to full surrenders and any partial surrender in excess of the Free Partial Surrender available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Partial Surrender Amount.</p>	<p>5 Yr 0-74: 3% 75+: 1.75%</p> <p>7 Yr 0-74: 4.50% 75+: 2.25%</p> <p>10 Yr 0-74: 6.50% 75+: 4%</p>	<p>AK, HI, ME, NY</p>

LIFE INSURANCE COMPANY OF THE SOUTHWEST (LSW)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
FIT Horizon Income 	Min: \$50,000 Max: \$1 million age 35-70; \$750,000 age 71-75	10% of Accumulation Value annually after the first year as permitted by law. You must maintain at least \$5,000 in the annuity to keep it in force. Nursing Care & Terminal Illness at no additional cost in approved states. Max Bonus or Split Bonus GLIR required for policy issue at an annual charge. Full accumulation value at death of the annuitant.	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	35-75	Y	0-70: 4.00% 71-75: 3.11% 76-80: 2.44% 81-85: 1.77%	NY, OR
FIT Horizon Growth 	Min: \$50,000 *Max: \$1 million age 0-70; \$750,000 age 71-75; \$500,000 age 76-80; \$250,000 age 81-85	10% of Accumulation Value annually after the first policy year as permitted by law. You must maintain at least \$5,000 in the annuity to keep it in force. Nursing Care & Terminal Illness at no additional cost in approved states. Optional Legacy Death Benefit Rider at an annual charge (see rider details). Full accumulation value at death of the annuitant or Legacy Death Benefit if elected on policy.	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-85	Y	0-70: 4.00% 71-75: 3.11% 76-80: 2.44% 81-85: 1.77%	NY, OR
FIT Secure Growth Flexible Premium 	Min: \$5,000 lump sum or \$100 monthly Max: None in the first 5 Policy Years; \$50,000 thereafter Maximum Cumulative Premium Ages 0-70: \$1,000,000 Ages 71-75: \$750,000 Ages 76-80: \$500,000	10% of accumulation value annually after the first policy year, as permitted by law. Nursing Care and Terminal Illness Waiver, Emergency Access Waiver (for 403b)/457(b) policies if plan allows), and RMD Waiver at no additional cost. All riders subject to state availability. The greater of accumulation value or policy value, minus any loan balance, at death of the annuitant.	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-80	Y	0-70: 4.00% 71-75: 3.11% 76-80: 2.44% 81-85: 1.77% Ask us about Renewal Years	NY
FIT Select Income Flexible Premium 	Min: \$5,000 lump sum or \$100 monthly Max: None in the first 5 Policy Years; \$50,000 thereafter Maximum Cumulative Premium Ages 25-70 : \$1,000,000 Ages 71-75: \$750,000	10% of accumulation value annually after the first policy year, as permitted by law. Max Bonus or Split Bonus GLIR required for policy issue at an annual charge. Nursing Care and Terminal Illness Waiver, Emergency Access Waiver (for 403b)/457(b) policies if plan allows), and RMD Waiver at no additional cost. All riders subject to state availability. The greater of accumulation value or policy value, minus any loan balance, at death of the annuitant.	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	25-75	Y	0-70: 4.00% 71-75: 3.11% 76-80: 2.44% 81-85: 1.77% Ask us about Renewal Years	NY

LINCOLN FINANCIAL GROUP (LFA)


INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Lincoln OptiBlend - 5	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	5 Years	NQ-Q 0-85	Y	3.25% 0-74 2.40% ages 75-79 1.40% ages 80-84 0.70% age 85	NY
Lincoln OptiBlend - 7	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	7 Years	NQ-Q 0-85	Y	4.50% 0-74 3.00% ages 75-79 1.75% ages 80-84 0.75% age 85	NY
Lincoln OptiBlend - 10	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	10 Years	NQ-Q 0-80	Y	7.00% 0-74 4.00% ages 75-79 1.75% age 80	NY
Lincoln OptiBlend Plus  6.00% Premium Bonus (for deposits received in years 1-4)	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	10 Years	NQ-Q 0-80	Y	6.00% 0-75	NY


NASSAU RE COMPANY (PLA)

FIXED INDEX ANNUITIES	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	Commission	States Not Available
Personal Income Annuity	\$15,000 Q&NQ Max: \$1,000,000	87.5% of premiums less withdrawals @ 1.00%	<ul style="list-style-type: none"> Penalty-free withdrawals up to 10% of contract value each year Withdrawals for RMD associated with this contract will not incur withdrawal fees or MVA Any withdrawals may be subject to federal and state income tax If taken prior to age 59 1/2, withdrawals may also be subject to a 10% federal penalty Withdrawals taken in excess of free withdrawal amount during the surrender charge period will be subject to surrender charges and a market value adjustment For contracts that include an optional GMWB rider, withdrawals prior to rider exercise or in excess of the guaranteed amount will reduce the benefit base and therefore reduce future guaranteed withdrawal amounts Withdrawals taken during the segment duration will not be included when calculating the index credit for that segment 	10 Years (12,12,12,11,10,9 8,7,6,4) (Most States)	0-75: 7.25% 76-80: 5.00% (AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, ND, NE, NM, RI, SC, SD, TN, VT, WI, WV, WY)	ME, MA, MN, NY
				MVA		
				Y		
				Issue Ages		
				0-80 Q&NQ	0-75: 7.00% 76-80: 4.75% (CT, DE, FL, IN, IA, KY, MD, MS, MT, NH, NV, OH, OK, PA, TX, UT)	
					0-75: 7.00% 76-80: 5.00% (AK, MN, MO, NC, NJ, OR, VA, WA)	
					Paper Apps	

Personal Protection Choice	Minimum Premium	Surrender Charges	Commission	States Not Available	Withdrawal Provisions/Contract Features
<p>Other great benefits of PPC</p> <p>-Up to 250% income enhancement for Nursing Home visit</p> <p>-Up to 175% income enhancement In-Home Care needs (2/6 ADLs)</p> <p>-Enhanced Death Benefit growing at up to 10%/year</p>	\$15,000 Q&NQ Max \$1,000,000	10 Years (12,12,12,11,10,9 8,7,6,4) (Most States)	0-75: 7.25% 76-80: 5.00% (AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, ND, NE, NM, RI, SC, SD, TN, VT, WI, WV, WY)	ME, MA, MN, NY	<ul style="list-style-type: none"> The percentage of the benefit base available for withdrawal varies by rider, issue age and duration Benefit base stops growing when you begin guarantee withdrawals. Withdrawals prior to rider exercise or in excess of the guaranteed amount will reduce the benefit base and amount of future guaranteed benefits income withdrawals are taken from your contract value and will reduce the enhanced death benefit (if elected). Over time, contract value could be withdrawn entirely, leaving no death benefit. Withdrawals prior to rider exercise reduce the benefit base but do not stop the income roll-up. Roll-up is based on the premium adjusted for withdrawals Any withdrawals will reduce the family protection death benefit in the same proportion as the contract value is reduced
		MVA			
		Y			
		Issue Ages			
			0-75: 7.00% 76-80: 4.75% (CT, DE, FL, IN, IA, KY, MD, MS, MT, NH, NV, OH, OK, PA, TX, UT)		
			0-75: 7.00% 76-80: 5.00% (AK, MN, MO, NC, NJ, OR, VA, WA)		
			Paper Apps 0.10% Commission increase with eApp.		
		87.5% of premiums less withdrawals @ 1.00%	0-80 Q&NQ		

NASSAU RE COMPANY (PLA)

FIXED INDEX ANNUITIES	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	Commission	States Not Available
Nassau Growth Annuity 7 	87.5% of premiums less withdrawals @ 1.00%	\$15,000 Q&NQ Max: \$1,000,000	10% Free Withdrawals with 7 Year Surrender Period <ul style="list-style-type: none"> Withdrawals up to the contract's free withdrawal amount are free of fees and charges Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur surrender charges, Market Value Adjustment (MVA), or fees Withdrawals prior to Amplified Income Plus rider exercise (if elected) reduce the benefit base, but do not stop roll-ups on the reduced benefit base Any withdrawals may be subject to federal and state income tax Withdrawals exceeding the free withdrawal amount during the surrender charge period will be subject to surrender charges and MVA. Withdrawals exceeding the free withdrawal amount in any year will be subject to pro-rated rider and strategy fees Withdrawals are always taken from the fixed account value first. Afterwards, withdrawals are taken proportionately from indexed accounts. Withdrawals taken from indexed accounts will be excluded when calculating index credits MARKET VALUE ADJUSTMENT (MVA) <ul style="list-style-type: none"> Applies during the surrender charge period Adjustment may be positive or negative depending on the change in the interest rates since contract issue The maximum positive adjustment to the cash surrender value cannot exceed the maximum negative adjustment Applies when surrender charges are waived under the nursing home and terminal illness waiver MVA is waived on withdrawals under the contract's free withdrawal amount, on death benefit and on annuitization 	7 Years (9,8,7,6,5,4,3)	Paper App 0-75: 6.50% 76-80: 4.25% eApp 0-75: 6.60% 76-80: 4.35%	CA, MA, ME, NJ, NY
				MVA		
				Y		
				Issue Ages		
				0-85 Q&NQ		

Nassau Growth Annuity 10	Minimum Premium	Surrender Charges	Commission	States Not Available
Nassau Growth Annuity 10 	\$15,000 Q&NQ Max \$1,000,000	AK, CT, FL, GA, IN, KY, MO, MT, NC, OH, OR, PA, SC, TX, UT, VA, WA, WI 9,6,8,7,7,8,6,8,5,9,4,9,3,9,3,2,1	<u>HSC Paper App</u> 0-75: 7.25% 76-80: 5.00%	CA, MA, ME, NJ, NY
		AL, AR, AZ, CO, DC, IA, ID, IL, KS, MI, MS, ND, NH, NM, NV, OK, SD, TN, VT, WV, WY 12,12,12,11,10,9,8,7,6,4	<u>HSC eApp</u> 0-75: 7.35% 76-80: 5.10%	
		MVA	(AL, AR, AZ, CO, DC, IA, ID, IL, KS, MI, MS, ND, NH, NM, NV, OK, SD, TN, VT, WV, WY, IN)	
		Y	<u>LSC Paper App</u> 0-75: 7.00% 76-80: 4.75%	
Minimum Surrender Value		Issue Ages		
87.5% of premiums less withdrawals @ 1.00%		0-85 Q&NQ	(AK, CT, FL, KY, MO, MT, NC, OH, OR, PA, SC, TX, UT, VA, WA, WI, GA) *Paper Apps* 0.10% Commission increase with eApp.	

Withdrawal Provisions/Contract Features

- 10% Free Withdrawals with 10 Year Surrender Period
 - Withdrawals up to the contract's free withdrawal amount are free of fees and charges
 - Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur surrender charges, Market Value Adjustment (MVA), or fees
 - Withdrawals prior to Amplified Income Plus rider exercise (if elected) reduce the benefit base, but do not stop roll-ups on the reduced benefit base
 - Any withdrawals may be subject to federal and state income tax
 - Withdrawals exceeding the free withdrawal amount during the surrender charge period will be subject to surrender charges and MVA. Withdrawals exceeding the free withdrawal amount in any year will be subject to pro-rated rider and strategy fees
 - Withdrawals are always taken from the fixed account value first. Afterwards, withdrawals are taken proportionately from indexed accounts. Withdrawals taken from indexed accounts will be excluded when calculating index credits
- MARKET VALUE ADJUSTMENT (MVA)
- Applies during the surrender charge period
 - Adjustment may be positive or negative depending on the change in the interest rates since contract issue
 - The maximum positive adjustment to the cash surrender value cannot exceed the maximum negative adjustment
 - Applies when surrender charges are waived under the nursing home and terminal illness waiver
 - MVA is waived on withdrawals under the contract's free withdrawal amount, on death benefit and on annuitization

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

FIXED INDEX ANNUITIES ¹	Minimum Surrender Value	Minimum Premium
<p>North American Charter Plussm 10 year option Premium Bonus</p> <p>\$20,000 Minimum Premium</p> <p>8.00% Premium Bonus</p> <p>*Premium Bonus Paid on all new premium in first 7 contract years</p> <p>14 year option Premium Bonus</p> <p>\$20,000 Minimum Premium</p> <p>10.00% Premium Bonus</p> <p>*Premium Bonus Paid on all new premium in first 7 contract years</p>	<p>87.5% of premiums less withdrawals @ 1.00%</p>	<p>\$20,000 Q & NQ</p>

FIXED INDEX ANNUITIES ¹	Withdrawal Provisions/Contract Features	Surrender Charges ⁶	Issue Ages	MVA ²	Commission	States Not Available
<p>North American Charter Plussm 10 year option Premium Bonus</p> <p>\$20,000 Minimum Premium</p> <p>8.00% Premium Bonus</p> <p>*Premium Bonus Paid on all new premium in first 7 contract years</p> <p>14 year option Premium Bonus</p> <p>\$20,000 Minimum Premium</p> <p>10.00% Premium Bonus</p> <p>*Premium Bonus Paid on all new premium in first 7 contract years</p>	<p>Clients may transfer between Fixed & Index account options or crediting methods within Index account annually. You have 30 days each contract anniversary to reallocate. Transfers not allowed until 1st contract yr. The ability to transfer annually for the 30 days is also by current company practice. Annuitization Benefit: By current Company practice, proceeds may be converted to an annuity payment option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected. Full acct value at death. 10% of Accum Value each year after yr. 1 The penalty-free withdrawal will increase by 10% of the Accumulation Value. Death benefit accum value goes to beneficiary upon death. Receive lump sum or a series of payments. Premium Bonus recapture provision.</p>	<p>10 Years (10,10,9,9,8 8,7,6,4,2)</p> <p>14 Years (12,12,11,11, 10,9,8,7,6, 5,4,3,2,1)</p>	<p>10 Years 0-79 Q & NQ</p> <p>14 Years 0-75 Q & NQ (IN - Issue age 0-74) (CA - Issue age 0-52) (NH - Issue age 0-74)</p>	<p>Yes</p>	<p><u>10-Year</u> 7.00% year 1 3.50% yrs 2&3 1.75% yrs 4&5</p> <p><u>14-Year</u> 7.00% year 1 3.50% yrs 2&3 1.75% yrs 4&5</p>	<p>10 Year ID, NY</p> <hr/> <p>14 Year AK, CT, DE, HI, ID, MA, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA</p>

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

FIXED INDEX ANNUITIES ¹	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges ⁶	Issue Ages	MVA	Commission	States Not Available
North American VersaChoice	87.5% of premiums less withdrawals @ 1.00%	Modified Single Premium \$20,000 Non- Qualified \$20,000 Qualified	10% free withdrawals after the issue date of the beginning of year accumulation value each year Add the Enhanced Liquidity Benefit Rider for 0.50% annually and get these features: <ul style="list-style-type: none"> • Enhanced penalty-free withdrawals: Beginning in the second year, up to 20% free • Return of premium: Any time after the second contract year, the client may terminate the contract and receive no less than the contract's net premium paid. • ADL-based surrender charge waiver: If client is unable to complete two of the six activities of daily living (ADLs) after the issue date and otherwise qualifies, it's possible to get up to 100% of accumulation value immediately with no surrender charges. • ADL-based payout benefit: After the second contract anniversary, if a client is unable to complete two of the six ADLs and otherwise qualifies, they may choose to draw an income over five years that is based on an enhanced accumulation value amount (percentage varies by contract year) 	10 Years (10,10,9,9, 8,8,7,6,4,2)	0-79	N	1st year 7.00%	NY

FIXED INDEX ANNUITIES	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	Issue Ages	MVA	Commission	States Available
Income Pay Pro	Min \$20,000 Max \$1,000,000	<p>Death Benefit The death benefit is payable upon the death of an annuitant or owner before the maturity date. The death benefit is the greater of: The Accumulation value as of the date of death; and The minimum surrender value as of date of death. The death benefit equals the accumulation value plus potential interest credits for the partial contract year as of the date of death. The death benefit may be reduced for premium taxes at death as required by the state of residence.</p> <p>Free Withdrawals Owner may take a Penalty-free withdrawal of up to 10% of the beginning of year accumulation value in any Contract year. GLWB Roll-Up Rate : 7% Compound for 10 years</p> <p>GLWB Rider Charge: 1.15% of the GLWB Value</p> <p>LPA Options: Level or Increasing Income available immediately (as early as age 50)</p> <p>LPA Reserve: In any year after LPAs are elected, the annuitants(s) can choose to take less than the full LPA. At the end of the contract year, the portion of LPA that is not taken will be placed in the LPA reserve subject to the maximum LPA reserve. The LPA reserve value is available to be taken as a lump sum at any time or periodically withdrawn until depleted.</p> <p>Nursing Home Multiplier: Referred to in the contract as the LPA multiplier. Beginning in the 3rd year, if a Covered Person is confined to a qualified nursing care center for more than 90 consecutive days, the Nursing home multiplier provides that the LPA can be doubled for that year. Feature available for a maximum of five payments as long as qualifying requirements are confirmed and met annually and the accumulation value is greater than zero.</p>	<p>AK CT DE HI ID IL MA MD MN MO NH NJ NV OH OK OR PA SC TX UT VA WA: 9%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%, 3.00%, 2.00%, 1.00%</p> <p>CA: 7.50%, 6.70%, 6.50%, 5.50%, 4.55%, 3.55%, 2.55%, 1.50%, 0.50%, 0.44%</p> <p>All Other States: 10%, 10%, 9%, 9%, 8%, 8%, 7%, 6%, 4%, 2%</p>	40-79	Y	40-75: 7.00% 76-79: 5.25% 80+: 3.50%	ID, NY

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

FIXED INDEX ANNUITIES ¹	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges ⁶	Commission
North American Performance ChoiceSM 8 Utah Rates - call for details!!	87.5% of premiums less withdrawals @ 1.00%	\$20,000 NQ-Q	Penalty Free Withdrawals - After the 1st contract yr, withdrawal once per year not to exceed 10% of the Accumulation Value is available. Interest Adjustment - Applied only during the Interest Adjustment period to surrenders exceeding the applicable penalty-free amount and limited to the Interest credited to the Accumulation Value. Annual Transfer Option: After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary. Surrender Value: Value never less than minimum required by state laws at the time of issue where the contract is delivered. Riders: Nursing Home Confinement Waiver (not available in all states)	8 Years (10,10,10,10, 9,8,5,3)	Year 1 -5.25%
				MVA ²	
				Y	
				Issue Ages	States Not Available
				0-85 Q & NQ 0-52 SC 0-82 IN	NY

NAC IncomeChoice 10 LOW BAND (\$20,000 - \$249,999) HIGH BAND (\$250,000+) Call For Details!!!	Minimum Premium	Additional Liquidity: For a cost, the optional Additional Benefit Rider offers additional liquidity when added to the Contract. 10% penalty-free withdrawals, beginning in the third contract year, increase to 20% if no withdrawals taken in the previous year. (this is the maximum amount) Return of premium is available in third contract year, less premium bonus, withdrawals and any rider costs (excluding the Additional Benefit Rider cost) 4% Additional Payout Benefit is available on Accumulation Value at payout, after the surrender charge period. Additional Premium Bonus: Premium Bonus increases from 3% to 8%. Additional Payout Benefit: 4% Accumulation Value at payout after the surrender charge period. Return of Premium: Available in third contract year, less premium bonus, withdrawals and any rider costs (excluding the Additional Benefit Rider cost). Additional Benefit Rider Premium Bonus: The premium bonus recapture also applies to any increased premium bonus due to the Additional Benefit Rider and the cost of the Rider will continue to be deducted even if the part of the additional premium bonus has been recaptured.	Surrender Charges ⁶	7.00% Year 1 3.50% Years 2-3 1.75% Years 4&5	
	\$20,000 Q&NQ		10 Years (10,10,10,10, 10,9,8,6,4,2)		States Not Available
	Minimum Surrender Value		MVA ²		
			87.5% of premiums less withdrawals @ 1.00%		N
					Issue Ages
	40-79	ID, NY			




OCEANVIEW LIFE AND ANNUITY

FIXED INDEXED ANNUITIES	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Harbourview FIA - 3 	Min \$20,000 Max \$1,000,000	<p>Free Withdrawals Each year after the first contract year, clients may withdraw up to 10% of their contract value (as of the most recent contract anniversary) to provide income. Free withdrawals will not be subject to surrender charges or market value adjustments.</p> <p>MVA Explanation A Market Value Adjustment (MVA) is an adjustment made to your Contract at the time of a surrender or withdrawal, based on the changes in interest rates since you purchased your annuity.</p>	3 years 9%, 8%, 7%	0-89	Y	0-79: 2.50% 80+: 1.25%	CA, CT, NY, PR, VI, VT
Harbourview FIA - 5 	Min \$20,000 Max \$1,000,000	<p>The MVA may increase or decrease the amount of the Withdrawal or Cash Surrender Value of your Contract depending on the change in interest rates. If interest rates have increased, the MVA will be negative. If interest rates have decreased, the MVA will be positive.</p> <p>A positive MVA will increase your withdrawal amount or Cash Surrender Value. A negative MVA will decrease your withdrawal amount or Cash Surrender Value. In calculating the MVA applicable to any surrender or a Withdrawal in excess of the Free Withdrawal amount, we will multiply the Withdrawal amount that is subject to the MVA by the applicable Market Value Adjustment Factor.</p>	5 years 9%, 8%, 7%, 6%, 5%	0-89	Y	0-79: 4.00% 80+: 2.00%	CA, CT, NY, PR, VI, VT
Harbourview FIA - 7 	Min \$20,000 Max \$1,000,000	<p>Minimum Distributions Required minimum distributions (RMDs) are mandatory withdrawals from qualified contracts. Recently enacted federal legislation increases the required beginning age for those born on or after July 1, 1949, to age 72. If you were born before July 1, 1949, your required beginning age for taking RMDs remains age 70 ½. RMDs can begin after year one and are considered a free withdrawal, even if they exceed 10% of the account value.</p>	7 years 9%, 8%, 7%, 6%, 5%, 4%, 3%	0-89	Y	0-79: 5.25% 80+: 2.63%	CA, CT, NY, PR, VI, VT
Harbourview FIA - 10 	Min \$20,000 Max \$1,000,000	<p>Nursing Home After the first contract anniversary, in the event that the contract Owner (or spousal beneficiary in the case of a continuation) is confined to a nursing home for at least 90 consecutive days or for a total of 90 days if there is no more than a 6-month break in the confinement surrender charges will be waived on any withdrawal. Confinement must be prescribed by a qualified physician and medically necessary, and proof must be furnished to the Company during confinement or within 90 days after such confinement.</p>	10 years 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	0-89	Y	0-79: 7.00% 80-89: 3.50%	CA, CT, NY, PR, VI, VT

OXFORD LIFE INSURANCE COMPANY




INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission		States Not Available
Royal Select FIA 8% Bonus!	Min: \$10K Max 18-75: \$500K Max 76+: \$250K	Beginning in the second year: up to 10% of accumulated value Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	10 years (10,9,8,7,6,5,4,3,2,1)	18-80 Q & NQ	Y	No GLWB 18-70: 6.50% 71-75: 6.50% 76-80: 5.00%	With GLWB 18-75: 6.50% 76-80: 5.00%	AL, MT, MS, NY, VT, WV
Silver Select FIA 4% Bonus!	Min: \$10K Max 18-75: \$500K Max 76+: \$350K	Beginning in the second year: up to 10% of accumulated value Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	10 years (10,9,8,7,6,5,4,3,2,1)	18-80 Q & NQ	Y	No GLWB 18-70: 6.50% 71-75: 6.50% 76-80: 5.00%	With GLWB 18-75: 6.50% 76-80: 5.00%	AL, MT, MS, NY, VT, WV
Select Series: Select 3	Min: \$20K Max 18-75: \$1M Max 76+: \$750K	Beginning in the second year: up to 10% of accumulated value Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	3 years (10,9,8)	18-80 Q & NQ	Y	No GLWB 18-70: 2.25% 71-75: 2.25% 76-80: 1.35%	With GLWB 18-75: 2.25% 76-80: 1.35%	AL, MS, NY, VT, WV
Select Series: Select 5	Min: \$20K Max 18-75: \$1M Max 76+: \$750K	Beginning in the second year: up to 10% of accumulated value Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	5 years (10,9,8,7,6)	18-80 Q & NQ	Y	No GLWB 18-70: 3.50% 71-75: 3.50% 76-80: 2.65%	With GLWB 18-75: 3.50% 76-80: 2.65%	AL, MS, NY, VT, WV
Select Series: Select 7	Min: \$20K Max 18-75: \$1M Max 76+: \$750K	Beginning in the second year: up to 10% of accumulated value Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	7 years (10,9,8,7,6,5,4)	18-80 Q & NQ	Y	No GLWB 18-70: 5.00% 71-75: 5.00% 76-80: 4.10%	With GLWB 18-75: 5.00% 76-80: 4.10%	AL, MS, NY, VT, WV
Select Series: Select 10	Min: \$10K Max 18-75: \$500K Max 76+: \$350K	Beginning in the second year: up to 10% of accumulated value Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	10 years (10,9,8,7,6,5,4,3,2,1)	18-80 Q & NQ	Y	No GLWB 18-70: 6.50% 71-75: 6.50% 76-80: 5.00%	With GLWB 18-75: 6.50% 76-80: 5.00%	AL, MS, NY, VT, WV

SENTINEL SECURITY LIFE (SSL)




INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Personal Choice Plus 	Min: \$5,000 Max: \$1,000,000	OPTIONAL RIDERS AND COSTS Required Minimum Distribution 0.16% Preferred 10% Free Withdrawal 0.08% Terminal Illness/Nursing Home Care 0.15% 72(t) Free Withdrawal 0.05% Death Benefit Feature 0.35% Accumulated Interest Withdrawal 0.08%	5 years (10%, 9%, 8%, 7%, 5%)	0-85 (0-90 in CA, FL)	Y	0-80: 2.25% 81-90: 1.60%	AK CT DC DE MA ME MI MO NH NJ NY PR TN VA VI VT WI WV
Guaranteed Income Annuity 	Min: \$5,000 Max: \$1,000,000	<ul style="list-style-type: none"> Required Minimum Distribution (RMD) is available Penalty Free during the first contract year RMD or up to 10% of the Purchase Premium is available Penalty Free after the first Policy Year A maximum of two withdrawals are allowed each Policy Year Minimum withdrawal amount of \$250; Minimum Accumulation Value after withdrawal is \$2,50 	10 years (10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%)	0-85	Y	0-80: 7.50% 81-90: 5.50%	AK CT DC DE MA ME MI MO NH NJ NY PR TN VA VI VT WI WV
Accumulation Protector Plus 	Min: \$5,000 Max: \$1,000,000	<ul style="list-style-type: none"> RMDs are available Penalty Free after the first Contract Year Up to 5% of the Account Value is available Penalty Free after the first Contract Year A maximum of 2 withdrawals are allowed each Contract Year Minimum withdrawal amount of \$250; Minimum Account Value after withdrawal is \$2,500 	10 years (10% 9% 8% 7% 6% 5% 4% 3% 2% 1% 0%)	0-85	Y	0-75: 7.25% 76-80: 6.00% 81+: 5.00%	AK CT DC DE MA ME MI MO NH NJ NY PR TN VA VI VT WI WV

(For Agent Use Only)
 Not intended for soliciting annuity sales from the public.
 Rates and Commissions subject to change.
 Check for current state approvals.




SILAC LIFE INSURANCE COMPANY (ELC)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Teton Bonus 7  6.00% Premium Bonus! 3.50% for ages 81-90	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	<p>In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.</p> <p>If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).</p> <p>Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.</p>	- AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY (12,12,11,10,9,7,4) FL: 65-90:(10,9,8,7,6,4,2) - AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA (9.3, 8.4, 7.5, 6.6, 5.7, 4.75 (SC-4.8), 3.8)	0-90	Y	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% 86-90: 2.00%	MT, NJ, NY
Teton Bonus 10  8.00% Premium Bonus! (FL – 6.00%)	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	<p>In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.</p> <p>If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).</p> <p>Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.</p>	- AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY (12,12,11,10,9,8,7,6,4,2) FL: 65-90: (10,9,8,7,6,5,4,3,2,1) - AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA (9.3,8.4,7.5,6.6,5.7,4.75 (SC-4.8), 3.8,2.85 (SC-2.9),1.9,.9)	0-85	Y	0-75: 7.25% 76-80: 6.00% 81-85: 4.50%	MT, NJ, NY
Teton Bonus 14  10.00% Premium Bonus!	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	<p>In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.</p> <p>If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).</p> <p>Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.</p>	- AL, AZ, AR, CO, DC, FL (0-65), GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY (14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2)	0-80	Y	0-75: 8.50% 76-80: 6.50%	AK, CA, CT, DE, MA, MO, MT, NV, NJ, NY, OH, OR, PA, SC, TX, UT, WA




SILAC LIFE INSURANCE COMPANY (ELC)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Teton 7 	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	<p>In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.</p> <p>If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).</p> <p>Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.</p>	- AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY (12,12,11,10,9,7,4) FL: 65-90: (10,9,8,7,6,4,2) - AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA (9.3, 8.4, 7.5, 6.6, 5.7, 4.75 (SC-4.8), 3.8) CT- (12.5,12,11,10,9,8,7)	0-90	Y	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% 86-90: 2.00%	MN, MT, NJ, NY
Teton 10 	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	<p>In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.</p> <p>If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).</p> <p>Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.</p>	- AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY (12,12,11,10,9,8,7,6,4,2) FL: 65-90: (10,9,8,7,6,5,4,3,2,1) - AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA (9.3,8.4,7.5,6.6,5.7,4.75) (SC-4.8), 3.8,2.85 (SC-2.9),1.9,.9) CT- (12.5,12,11,10,9,8,7,6,4,2)	0-85	Y	0-75: 7.25% 76-80: 6.00% 81-85: 4.50%	MN, MT, NJ, NY
Teton 14 	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	<p>In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.</p> <p>If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).</p> <p>Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.</p>	- AL, AZ, AR, CO, DC, FL (0-65), GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY (14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2) CT- (14.25, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2)	0-80	Y	0-75: 8.50% 76-80: 6.50%	AK, CA, DE, ID, MA, MN, MO, MT, NV, NJ, NY, OH, OR, PA, SC, TX, UT, WA







SILAC LIFE INSURANCE COMPANY (ELC)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Denali Bonus 7 	Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000) Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 12%, 12%, 11%, 10%, 9%, 7%, 4%	0-90	Y	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% 86-90: 2.00%	AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA
Denali Bonus 10 	Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000) Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	0-85	Y	0-75: 7.00% 76-80: 6.00% 81-85: 4.50%	AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA
Denali Bonus 14 	Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000) Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	0-80	Y	0-75: 8.50% 76-80: 6.50%	AK, CA, CT, DE, HI, IA, MD, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA




SILAC LIFE INSURANCE COMPANY (ELC)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Denali 7 	Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000) Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 12%, 12%, 11%, 10%, 9%, 7%, 4%	0-90	Y	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% 86-90: 2.00%	AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA
Denali 10 	Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000) Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	0-85	Y	0-75: 7.00% 76-80: 6.00% 81-85: 4.50%	AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA
Denali 14 	Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000) Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	0-80	Y	0-75: 8.50% 76-80: 6.50%	AK, CA, DE, HI, IA, ID, MA, MD, MO, MN, MT, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA





SILAC LIFE INSURANCE COMPANY (ELC)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
 Vega 7	Min: \$10,000 (Additional premiums allowed 1st 12 months. Minimum Additional Premium: \$2,000) Max: \$1,000,000	<p>Free Withdrawals: In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.</p> <p>Terminal Illness Benefit: Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.</p> <p>Nursing Home Benefit: Up to 100% of the Account Value can be withdrawn if the Owner is confined to a nursing home for at least 90 consecutive days and meets the eligibility requirement. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.</p> <p>Home Health Care Benefit: Up to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to perform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.</p> <p>Death Benefit: Beneficiary(s) will receive the full Account Value upon the death of the Owner.</p> <p>Optional Enhanced Death Benefit: Benefit Value Paid Over 5 Years</p> <p>Wellness Withdrawals: Once qualifications are met, Lifetime Withdrawals will be increased by the Wellness Multiplier for the wellness period</p> <p>The Vega series has a 7 year waiting period to start income on the 7 year product. It has a 10 year waiting period to start income on the Vega 10 and Vega 14</p> <p>14 Year: 300% Benefit Multiplier during the deferral period!</p> <p>14 Year: 200% Benefit Multiplier during the payout period</p> <p>10 Year: 275% Benefit Multiplier during the deferral period!</p> <p>10 Year: 175% Benefit Multiplier during the payout period</p> <p>7 Year: 250% Benefit Multiplier during the deferral period!</p> <p>7 Year: 150% Benefit Multiplier during the payout period</p> <p>Payout Options: Level Lifetime, Increasing Lifetime, and Accelerated!</p>	12%, 12%, 11%, 10%, 9%, 7%, 4%	0-90	Y	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% 86-90: 2.00%	AL, AZ, AR, CO, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY
 Vega 10	Min: \$10,000 (Additional premiums allowed 1st 12 months. Minimum Additional Premium: \$2,000) Max: \$1,000,000		12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	0-85	Y	0-75: 6.75% 76-80: 5.75% 81-85: 3.75%	AL, AZ, AR, CO, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY
 Vega 14	Min: \$10,000 (Additional premiums allowed 1st 12 months. Minimum Additional Premium: \$2,000) Max: \$1,000,000		14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	0-80	Y	0-75: 8.00% 76-80: 6.00%	AL, AZ, AR, CO, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY
 Vega Bonus 7 Benefit Bonus 0-80: 20% 81-90: 7%	Min: \$10,000 (Additional premiums allowed 1st 12 months. Minimum Additional Premium: \$2,000) Max: \$1,000,000		12%, 12%, 11%, 10%, 9%, 7%, 4%	0-90	Y	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% 86-90: 2.00%	AL, AZ, AR, CO, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY
 Vega Bonus 10 Benefit Bonus 0-80: 25% 81-85: 7%	Min: \$10,000 (Additional premiums allowed 1st 12 months. Minimum Additional Premium: \$2,000) Max: \$1,000,000		12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	0-85	Y	0-75: 6.75% 76-80: 5.75% 81-85: 3.75%	AL, AZ, AR, CO, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY
 Vega Bonus 14 Benefit Bonus 0-80: 25%	Min: \$10,000 (Additional premiums allowed 1st 12 months. Minimum Additional Premium: \$2,000) Max: \$1,000,000		14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	0-80	Y	0-75: 8.00% 76-80: 6.00%	AL, AZ, AR, CO, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY

THE STANDARD LIFE (TSL)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Index Select Annuity 5 	"Min: \$15,000" "Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) "	The Standard will waive surrender charges for: <ul style="list-style-type: none"> • 10% annual withdrawals • IRS Required minimum distributions • Terminal conditions • Nursing home residency • Death of Owner • Death of Annuitant • Annuitization 	5 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%	0-93	Y	Age 0-80: 3.00% Age 81-85: 1.50% Age 86-90: 1.35% Age: 91-93: 1.35%	NY
Index Select Annuity 7 	"Min: \$15,000" "Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) "	The Standard will waive surrender charges for: <ul style="list-style-type: none"> • 10% annual withdrawals • IRS Required minimum distributions • Terminal conditions • Nursing home residency • Death of Owner • Death of Annuitant • Annuitization 	7 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%	0-90	Y	Age 0-80: 4.00% Age 81-85: 2.00% Age 86-90: 1.45%	NY
Index Select Annuity 10 	"Min: \$15,000" "Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) "	The Standard will waive surrender charges for: <ul style="list-style-type: none"> • 10% annual withdrawals • IRS Required minimum distributions • Terminal conditions • Nursing home residency • Death of Owner • Death of Annuitant • Annuitization 	10 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%, 2.50%, 1.50%, 0.50%	0-80	Y	Age 0-80: 5.00%	CA, NY

SYMETRA LIFE INSURANCE COMPANY (SYM)

INDEXED	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	Issue Ages	MVA	Commission	States Not Available
 Symetra Stride Excellent Income Play! 7.00% Compounding Roll-Up for 10 Years!	\$25,000	<p>After the first contract year, clients can withdraw up to 7% of their contract value each contract year without paying withdrawal charges or applicable MVAs. If they withdraw more than 7% during the withdrawal charge period, a withdrawal charge and MVA may apply on the amount over 7%.</p> <p>The 7% penalty-free amount is no longer available after lifetime withdrawals begin if the withdrawal benefit is elected at purchase. Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term (since indexed interest is only credited at the end of each interest term).</p> <p>Death Benefit: In the event of the contract owner's death, their beneficiaries will receive the greater of the contract value (which does not reflect any current withdrawal charge or MVA, if applicable) or the cash surrender value (reflecting any applicable withdrawal charge and MVA).</p> <p>Nursing home and hospitalization waiver: If clients are confined to a nursing home and/or hospital for at least 30 consecutive days, Symetra will waive withdrawal charges and applicable MVAs. This waiver must be requested during confinement or within 90 days after confinement ends. If confined on the contract issue date, a 12-month exclusion period applies.</p> <p>Terminal illness waiver: If clients are diagnosed with a terminal illness after the first contract year, Symetra will waive withdrawal charges and applicable MVAs. Additional requirements are explained in the contract.</p>	10 Years 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-80	Y	0-75: 7.00% 76-85: 4.00%	NY
 Symetra Income Edge Interest Only Roll-Up for 10 Years with a 1.20% annual fee	\$10,000	<p>Free annual withdrawals: Until lifetime withdrawals begin, you can withdraw up to 10% of your contract value each contract year without paying surrender charges or market value adjustments. If you withdraw more than 10% annually during the surrender charge period, a surrender charge and MVA will apply on the amount over 10%. Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term (indexed interest is only credited at the end of each annual interest term). The 10% penalty-free amount is no longer available after lifetime withdrawals begin.</p> <p>Nursing Home and Hospitalization Waiver: Surrender charges and any MVAs will be waived if you're confined to a nursing home or hospital for at least 30 consecutive days, and for up to 90 days after your release. If you're confined on or before the contract date, you are not eligible for the waiver until after the first contract year.</p> <p>Annuitization: Anytime after the first contract year, you can convert all or part of your contract value into an income stream that pays you over a specific period of time or for your lifetime. This will terminate the withdrawal benefit, unless you already terminated it prior to annuitizing.</p>	7 Years 9%, 8%, 7%, 7%, 6%, 5%, 4%, 0%	0-85	Y	0-75: 6.00% 76-85: 5.00%	NY
 Symetra Edge Plus 5	\$10,000	<p>10% annual free withdrawals: You can withdraw up to 10% of your contract value each contract year without paying surrender charges or MVAs. If you withdraw more than 10% annually during the surrender charge period, a surrender charge and MVA will apply on the amount in excess of 10%. Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term.</p> <p>Nursing Home and Hospitalization Waiver: Surrender charges and any MVAs will be waived if you're confined to a nursing home or hospital for at least 30 consecutive days, and for up to 90 days after your release. If you're confined on or before the contract date, you are not eligible for the waiver until after the first contract year.</p>	5 Years 9%, 8%, 7%, 7%, 6%, 6%, 0%	0-85	Y	0-75: 4.00% 76-85: 2.50%	NY
 Symetra Edge Plus 7	\$10,000	<p>10% annual free withdrawals: You can withdraw up to 10% of your contract value each contract year without paying surrender charges or MVAs. If you withdraw more than 10% annually during the surrender charge period, a surrender charge and MVA will apply on the amount in excess of 10%. Any amounts withdrawn from an indexed account before the end of the interest term will not receive interest for that term.</p> <p>Nursing Home and Hospitalization Waiver: Surrender charges and any MVAs will be waived if you're confined to a nursing home or hospital for at least 30 consecutive days, and for up to 90 days after your release. If you're confined on or before the contract date, you are not eligible for the waiver until after the first contract year.</p>	7 Years 9%, 8%, 7%, 7%, 6%, 5%, 4%, 0%	0-85	Y	0-75: 5.50% 76-85: 3.50%	NY