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ANNUITY PRODUCT REFERENCE GUIDE

MAY 2022

**UPDATED:
05/06/2022**

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CONTACT US! >>>
We will be glad to assist you!



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800-897-5446

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The image displays a collection of logos for various insurance and financial services companies. The logos are arranged in a grid-like fashion, corresponding to the list of companies on the left. The logos include:

- Atlantic Coast Life Insurance Company:** A circular logo with an anchor and the text 'ATLANTIC COAST LIFE' and 'FOUNDED 1925'.
- American National:** A logo featuring an eagle with spread wings and the text 'AMERICAN NATIONAL'.
- Athene Annuity:** A logo with a stylized 'A' and the text 'ATHENE ANNUITY'.
- Atlantic Coast Life Insurance Company:** A logo with a white eagle head in a blue square and the text 'AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY'.
- The Capitol Life Insurance Company:** A logo with a stylized American flag and the text 'The Capitol Life Insurance Company'.
- Elco Mutual Life & Annuity:** A logo with a blue circle containing a white bird and the text 'ELCO MUTUAL LIFE & ANNUITY'.
- Equitrust Life Insurance Company:** A logo with a stylized 'E' and the text 'Equitrust Life Insurance Company'.
- Liberty Bankers Life Insurance Company:** A logo with a stylized American flag and the text 'Liberty Bankers Life Insurance Company'.
- Guggenheim Life and Annuity:** A logo with a stylized 'G' and the text 'GUGGENHEIM LIFE AND ANNUITY'.
- Lincoln Financial Group:** A logo with a stylized 'L' and the text 'Lincoln Financial Group'.
- Mutual of Omaha:** A logo with a stylized 'M' and the text 'MUTUAL of OMAHA Begin today.'
- North American:** A logo with a stylized leaf and the text 'NORTH AMERICAN A Sammons Financial Company'.
- Pacific Guardian Life:** A logo with a stylized hand holding a flame and the text 'PACIFIC GUARDIAN LIFE'.
- Nassau Re:** A logo with a stylized lighthouse and the text 'NASSAU RE'.
- Oxford Life Insurance Company:** A logo with the text 'OXFORD LIFE INSURANCE COMPANY'.
- Sagicor:** A logo with a stylized 'S' and the text 'Sagicor'.
- Sentinel Security Life:** A logo with a stylized torch and the text 'Sentinel Security Life'.
- Silac Insurance Company:** A logo with the text 'SILAC INSURANCE COMPANY'.
- Upstream Life:** A logo with the text 'upstream LIFE | Est 1912'.

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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.

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Guarantee 5	Minimum: \$10,000	Annually, Penalty-free withdrawal of interest credited that contract year. Systematic Withdrawal & RMD immediately	5 years (9, 8, 7, 6, 5, 0%)	18-85 Q and NQ	Y	3.00% Ages 18-75	NY
Guarantee 6	Maximum: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 80+: \$500,000		6 years (9, 8, 7, 6, 5, 4, 0%)			2.10% Ages 76-80	
Guarantee 7			7 years (9, 8, 7, 6, 5, 4, 3, 0%)			1.50% Ages 81-85	
GuaranteeShield 3	Min: \$10,000	10% of Contract Value Annually, Starting Year 2.	3 years (9, 8, 7, 0%)	18-85 Q and NQ	Y	Age 18-80: 1.50% (3 Year)	NY
GuaranteeShield 5 	Maximum 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 80+: \$500,000		5 years (9, 8, 7, 6, 5, 0%)			Age 81-85: 1.13% (3 Year)	
						Age 18-80: 2.25% (5 Year)	
						Age 81-85: 1.69% (5 Year)	

AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Palladium MYG	\$5,000 Q&NQ	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver. Available thru issue ages. Full account value paid at death.	3-yr (8,8,8) 4-yr (8,8,8,7) 5-yr (8,8,8,7,6) 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr (8,8,8,7,6,5,4,3) 9-yr 8,8,8,7,6,5,4,3,2 10-yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-90	Y	3-yr 1.50%-0-79 .50%-80+ 4-yr 2.00%-0-79 1.00%-80+ 5-yr 2.50%-0-79 .50%-80+ 6-yr 2.50%-0-79 .50%-80+ 7-yr 2.50%-0-79 .50%-80+ 8-yr 2.50%-0-79 .50%-80+ 9-yr 2.50%-0-79 .50%-80+ 10-yr 2.50%-0-79 .50%-80+	Available in all states
Century Plus	\$5,000 Q&NQ Max - \$1,000,000	Starting in the first contract year, you can withdraw up to 10% of your annuity value as of the beginning of your annuity's contract year, without any surrender charges. You can request an amount to be withdrawn from Century Plus on a regular basis. They systematic withdrawal can be for either the earned interest only or for a specific fixed amount. Please keep in mind that when the sum of any systematic withdrawal payments and partial surrenders exceeds 10% of the contract's beginning year annuity value, a surrender charge and market value adjustment or excess interest deduction, if applicable, will be charged.	10 years (10,9,8,7,6,5,4,3,2,1) CA (9,8,7,6,5,4,3,2,1,0)	0-80	Y	5.00%-ages 0-75 3.00%-ages 76-80	Available in all states
Diamond Citadel - 5 (2 year rate)	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 add. basis points.)	10% Penalty Free beginning year 1. Mo. interest option. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. The policy will now be owner driven. The death benefit will be paid only upon death of owner, not the annuitant. Please note this will affect chargebacks. In the event of a death or full surrender in the first year, and owner is over 80, there will be a 100% chargeback. Now being marketed as only Confinement and Disability. The definition of Confinement is changing from 60 days to 30 days. If the contract owner is confined for will be imposed on any surrender or withdrawal. Please note Terminal Illness is included in the disability waiver.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	3.00%-Ages 0-80 2.00%-Ages 81-85	Available in all states
Diamond Citadel - 7 (2 year rate)	\$2,000Q \$5,000NQ (Initial dep. over \$100K receive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. The policy will now be owner driven. The death benefit will be paid only upon death of owner, not the annuitant. Please note this will affect chargebacks. In the event of a death or full surrender in the first year, and owner is over 80, there will be a 100% chargeback. Now being marketed as only Confinement and Disability. The definition of Confinement is changing from 60 days to 30 days. If the contract owner is confined for will be imposed on any surrender or withdrawal. Please note Terminal Illness is included in the disability waiver.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	3.50%-Ages 0-80 2.50%-Ages 81-85 (for 1st 3 years)	Available in all states

AMERICAN GENERAL LIFE COMPANIES (AGLC)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American PathwaySM Fixed 5 Annuity	\$5,000 NQ \$2,000 Q	<p>Penalty-Free Withdrawal Privilege: After 30 days from contract date</p> <p>Extended Care Waiver: After 1st contract year, early withdrawal charge fees will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer.</p> <p>Terminal Illness Waiver: Early withdrawal charge fees will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a contract owner within one year. Written documentation from a qualified physician is required.</p> <p>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution</p> <p>Optional Return of Premium Guarantee: The annuity may be returned at anytime for an amount equal to the single premium paid, less prior withdrawals, or the withdrawal value, whichever is greater. Adding this feature will result in a slightly lower initial interest rate than a contract without the feature would receive.</p>	5 years (9,8,7,6,5)	18-90 Q&NQ	Y	Ages 0-85: 2.00% 86-90: 1.00%	Available in all states, some variations (MVA is not available in NY)
American PathwaySM Fixed 7 Annuity	\$5,000 NQ \$2,000 Q	<p>Penalty-Free Withdrawal Privilege: After 30 days from contract date</p> <p>Extended Care Waiver: After 1st contract year, early withdrawal charge fees will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer.</p> <p>Terminal Illness Waiver: Early withdrawal charge fees will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a contract owner within one year. Written documentation from a qualified physician is required.</p> <p>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution</p> <p>Optional Return of Premium Guarantee: The annuity may be returned at anytime for an amount equal to the single premium paid, less prior withdrawals, or the withdrawal value, whichever is greater. Adding this feature will result in a slightly lower initial interest rate than a contract without the feature would receive.</p>	7 years (9,8,7,6,5,4,2)	18-90 Q&NQ	Y	Ages 0-85: 2.50% 86-90: 1.25%	Available in all states, some variations (MVA is not available in NY)
American PathwaySM VisionMYG	\$10,000 Q&NQ	<p>Penalty-Free Withdrawal Privilege: After Year 1, 15% free withdrawals. After 30 days from contract date</p> <p>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution</p> <p>Early Withdrawal Charge Waiver: After the first contract year, withdrawal charge fees will be waived if the owner cannot perform two or more of the six defined activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required.</p>	10 years (8,8,8,7,6,5,4,3,2,1) In New York 7 Years (7,6,5,4,3,2,1)	18-85 Q&NQ	Y	4 year - 1.50% 5 year - 1.50% 6 year - 2.00% 7 year - 2.00% 10 year - 2.00%	NY (SolutionsMYG product available in NY)

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ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States ONLY Available in			
MaxRate: Multi-Year Fixed Strategy	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year. Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10) 5 year (10,10,10,10) 7 year (10,10,10,10, 10,10)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	Y	Age	3 Year	5 Year	7 Year	AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI & WY
						0-70 1.30%	1.30%	2.00%	2.50%	
MaxRate: 1-Year Fixed (additional premium)	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year. Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10) 5 year (10,10,10,10) 7 year (10,10,10,10, 10,10)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	N	Age	3 Year	5 Year	7 Year	AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI & WY
						0-70 1.30%	1.30%	2.00%	2.50%	
						*Commissions paid on first year premiums only.				
MaxRate: Multi-Year Fixed Strategy	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year. Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10) 5 year (10,10,10,10) 7 year (10,10,10,10, 10,10)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	Y	Age	3 Year	5 Year	7 Year	AK, CA, CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA
						0-70 1.30%	1.30%	2.00%	2.50%	
MaxRate: 1-Year Fixed (additional premium)	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year. Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount. Flexible Premium! Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)	3 year (10,10,10) 5 year (10,10,10,10) 7 year (10,10,10,10, 10,10)	0-85 (3 year) 0-83 (5 year) 0-83 (7 year)	Y	Age	3 Year	5 Year	7 Year	AK, CA, CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA
						0-70 1.30%	1.30%	2.00%	2.50%	
						*Commissions paid on first year premiums only.				


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ATLANTIC COAST LIFE INSURANCE COMPANY (ACL)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Safe Harbor  Death Benefit Feature - 0.25% interest reduction	Minimum Premium: \$5,000 Maximum Premium: \$1,000,000	A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.	5-Year 9% 8% 7% 6% 5% 6-Year 9% 8% 7% 6% 5% 5% 7-Year 9% 8% 7% 6% 5% 5% 5% 8-Year 9% 8% 7% 6% 5% 5% 5% 5% 9-Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 10-Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 5% 20-Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 5% 5%	0 to 85: 5, 6, 7 and 10 year guarantee period 0 to 75: 20 year guarantee period	Y	Years 5-6 0-80: 2.15% 81-90: 1.15% Year 7+10 0-80: 2.40% 81-90: 1.30% Year 20 0-75: 2.90%	AK, CA, CT, ID, ME, MI, NM, NH, NJ, NY, PA, WA, WI
Safe Haven  Preferred 10% Free Withdrawal - 0.15% interest reduction Death Benefit Feature - 0.25% interest reduction Accumulated Interest Withdrawal - 0.05% interest reduction	Minimum Premium: \$5,000 Maximum Premium: \$1,000,000	A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.	5-Year 9% 8% 7% 6% 5% 6-Year 9% 8% 7% 6% 5% 5% 7-Year 9% 8% 7% 6% 5% 5% 5% 8-Year 9% 8% 7% 6% 5% 5% 5% 5% 9-Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 10-Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 5% 20-Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 5% 5%	0 to 85: 5, 6, 7 and 10 year guarantee period 0 to 75: 20 year guarantee period	Y	Years 5-6 0-80: 2.15% 81-90: 1.15% Year 7+10 0-80: 2.40% 81-90: 1.30% Year 20 0-75: 2.90%	AK, CA, CT, ID, ME, MI, NM, NH, NJ, NY, PA, WA, WI


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THE CAPITOL LIFE INSURANCE COMPANY (CAP)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	In these states ONLY
Bankers - 3 (3 Year Rate) 	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 1.00% ages 81-95 100% new commission on internal exchanges!!!	AL, DC, HI, MA, ME, MI, MO, TX, VT
Bankers - 5 (5 year rate) 	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ 0-85 in OK	Y	3.25% ages 0-80 1.50% ages 81-90 100% new commission on internal exchanges!!!	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT
Bankers - 5 Premier Plus (5 year rate)	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,1,7,3,6,4,5,5,4,5)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 0.40% ages 81-90 100% new commission on internal exchanges!!!	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT
Bankers - 5 Premier (5 Year Rate)	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ 0-85 in OK	Y	0-80 - 2.00% 81-90 - .40% 100% new commission on internal exchanges!!!	AK, AL, DC, HI, ME, MI, MO, TX, VT
Bankers - 7 (7 Year Rate)	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-85 - 2.00% 100% new commission on internal exchanges!!!	AK, AL, DC, HI, ME, MI, MO, TX, VT
Bankers - 7 Premier (7 Year Rate)	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	2.15% - 0-80 0.45% - 81-85 100% new commission on internal exchanges!!!	AK, DC, HI, MA, ME, MI, MO, TX, VT
Bankers Elite - 3 (3 Year Rate) 	\$10,000 Q&NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	3 years (7,9,7,6,2)	0-90 Q & NQ (0-80 in FL)	Y	2.00% ages 0-90 100% new commission on internal exchanges!!!	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT
Bankers Elite - 5 (5 Year Rate) 	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ (0-80 in FL)	Y	2.25% ages 0-90 100% new commission on internal exchanges!!!	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT
Bankers Elite - 7 (7 Year Rate)	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-85 Q & NQ (0-75 in FL)	Y	2.50% ages 0-85 100% new commission on internal exchanges!!!	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT


*All Liberty Bankers products may not be annuitized without surrender charge until contract maturity.
 (For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.

ELCO MUTUAL: LIFE INSURANCE AND ANNUITIES

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Available
Guardian Eagle 	Qualified Minimum: \$5,000 Non-Qualified Minimum: \$10,000 Funds can only be added within the first 90 days. Per Family (1-5 Yr): \$500,000 Per Family (10 Yr): \$1,000,000	Liquidity Options Interest: Free after 30 days. Free Withdrawal: 15% of the principal once per contract year beginning in the second contract year Continuation Option: The one and two-year contracts offer a 30-day window to continue the contract at a designated rate, while assuming the five-year withdrawal schedule, at the end of the initial term. During this window, clients can also withdraw the funds or transfer them into a new contract. The continuation rate on the 1-year is 1.00% APY and the 2-year is 1.75% APY.	1 Year 5%, 0% 2 Year 5%, 4%, 0% 4 Year 5%, 4%, 3%, 2%, 0% 5 Year 5%, 4%, 3%, 2%, 1%, 0% 10 Year 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	1-5 Year: Age 90 10 Year: Age 85	Y	1 Year: 0.50% 2 Year: 0.50% 4 Year: 2.00% (18-80), 1.00% (81-90) 5 Year: 2.00% (18-80), 1.00% (81-90) 10 Year: 3.00% (18-80), 2.00% (81-90)	AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV, & WY

MUST COMPLETE PRODUCT TRAINING BEFORE SUBMITTING BUSINESS TO EQUITRUST

EQUITRUST LIFE INSURANCE COMPANY (ETL)

MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Certainty Select (with optional rider)	\$10,000 Q&NQ	30-day window: During the 30 days prior to the end of the guarantee period, the following options are available: Renew for the same guarantee period and surrender charge schedule. Take a partial withdrawal without Surrender Charges or MVA. Surrender without Surrender Charges or MVA. Annuitize the contract for at least a 10-year period or life. Annuitization availability may vary by state. Nursing Home Waiver: Available through applicant age 80. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. Not available in MA. Rate Hold: If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate on the date of receipt of the application and the credited rate for new issues on the date the premium is received. Base Contract Free Withdrawals: Cumulative interest earned may be withdrawn at anytime 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. Base Contract Death Benefit: Upon death of first Owner, Accumulation Value. *Effective February 5, a re-filled version of Certainty select will be offered in six states: IA, MN, OK, OR, TX, UT, and WA. The new contract is form series ICC13-ET-MYG-2000(07-13), and has variations from the original Certainty Select product filing. For these six states, the following variations exist: (Surr Charges: 9%,8%,7%,6.5%,5.5%,4.5%,3.5%,2.5%,1.5%,0.5% (surr charge period matches guarantee period) Base Contract only.	Base Contract: (3 Yr) 10,10,9 (5 Yr) 10,10,9,9,8 (6 Yr) 10,10,9,9,8,8 (8 Yr) 10,10,9,9,8,8,7,7 (10 Yr) 10,10,9,9,8,8,7,7,6,5 (9 Years: CA Only: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9, 0.9)	0-90 Q&NQ (age last birthday) No MVA in OK	Y	3 year ONLY!!! 2.00% (ages 0-80) 1.50% (ages 81-90) 3.00% - year 1 (ages 0-80) 2.25% - year 1 (ages 81-90)	NY
Choice Four 	\$10,000 Q&NQ (\$2,000 Additional Deposits in Year 1)	By current company practice, the accum value is available for annuitization after the 5th year if a minimum payout of 5 years of life is elected. Available through issue age 80. There is no charge for this rider. After the first contract year, nursing home confinement of Owner for 90 days. Not available in MA. Base contract surr charge: Based on a % of the accum value. Applied to partial withdrawals in excess of the free withdrawal amt. Base contract free withdrawals: interest earned in previous 12 months may be withdrawn at anytime w/o surr charge or MVA. Liquidity option: a lower interest rate will apply. During 1st contract yr up to 10% of accum value on previous contract anniversary may be withdrawn each contract yr w/o surr charge or MVA. If both MVA & Liquidity options are selected, the contract is issued with a 6-yr surr charge schedule.	Base Contract: (9 Yr) (12,11,10,9,8,7,6,4,2) FL ONLY: (10,10,10,9,8,7,6,4,2) NV & OH ONLY: (9,8,7,6,5,5,5,4,5,3,5,2,5,1.5) Liquidity Option: (6 Yr) (12,11,10,9,8,7) FL ONLY: (10,10,10,9,8,7) NV & OH ONLY:(9,8,7,6,5,5,4,5)	0-85 Q&NQ (age last birthday)	Y	5.50% year 1 Ages 0-80 4.125% year 1 Ages 81-85	NY

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F&G ANNUITIES AND LIFE (FGA)

MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
FG Guarantee-Platinum	<p>Minimum \$20,000</p> <p>Maximum \$1,000,000</p>	<p>Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100.</p> <p>Frequency: monthly, quarterly, semiannual or annual. Withdrawals are free from surrender charges and MVA if limited to accumulated interest.</p>	<p>9%, 8%, 7%, 6%, 5%, 4%, 3%</p> <p>The surrender charge will be 9% in the first year decreasing throughout each rate guarantee period by 1% each contract year. Upon renewal into a new rate guarantee period, surrender charges will reset to 9%, and will follow the identical decreasing pattern through each subsequent guarantee period.</p> <p>1 For the following states, surrender charges and MVA continue to decline over 10 years and do not begin at 9%: CA, CT, NC, NJ, OK, VT</p>	0-90	<p>Y</p> <p>N/A in MA</p>	<p>3 Year Age 0-79: 1.5% Age 80-90: 0.75%</p> <p>5 Year Age 0-79: 2% Age 80-90: 1%</p> <p>7 Year Age 0-79: 2.25% Age 80-90: 1.125%</p>	MT, NY, PR



GLOBAL ATLANTIC FINANCIAL GROUP (FTA)

MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
SecureFore - (3 Year)	<p>Min: \$10,000</p> <p>Max: \$1,000,000 (ages 81-85: \$500,000)</p>	<ul style="list-style-type: none"> 10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, expect in any year where full surrender occurs, 1, 2 Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness, 3 Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency. 	3 Year (8, 8, 7)	0-85	N	<p>Ages: 0-80: 1.80% 81-85: 0.90%</p>	NY
SecureFore - (5 Year)	<p>Min: \$10,000</p> <p>Max: \$1,000,000 (ages 81-85: \$500,000)</p>	<ul style="list-style-type: none"> 10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, expect in any year where full surrender occurs, 1, 2 Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness, 3 Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency. 	5 Year (8, 8, 7, 6, 5)	0-85	N	<p>Ages: 0-80: 2.50% 81-85: 1.25%</p>	NY



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Due to significant decreases in market interest rates and as part of our commitment to provide your clients with competitive products we are temporarily reducing commissions by 20% for the five-year certain payment option for the GALIC SPIA.

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																											
Secure Gain - 3 	Minimum \$10,000 Maximum: \$1,000,000 for ages 0-85 \$500,000 for ages 86+ without prior Home Office approval	Six-Year declining early withdrawal charge schedule starting at 9%. Early withdrawal charges will not apply to surrenders during the last 30 days of the initial three-year term. The following amounts may be withdrawn without deduction of an MVA or early withdrawal charge -First contract year up to 10% of the purchase payment -Subsequent contract years up to 10% of the account value as of the most recent contract anniversary Early withdrawal charges and MVAs will not apply to surrenders that occur in the last 30 days of the initial three-year term.	3 years (9,8,7)	Q: 0-89 NQ: 0-89 Inherited IRA: 0-75 Inherited NQ: 0-75	Y	<table border="1"> <thead> <tr> <th rowspan="2">Yr</th> <th colspan="2">Issue Ages</th> <th colspan="3">Commission Rate by Trail Option</th> </tr> <tr> <th>Qual</th> <th>Non-Qual</th> <th colspan="3">Heap</th> </tr> </thead> <tbody> <tr> <td rowspan="3">1</td> <td>0-80</td> <td>0-80</td> <td colspan="3">2.50%</td> </tr> <tr> <td>81-85</td> <td>81-89</td> <td colspan="3">1.50%</td> </tr> <tr> <td>86-89</td> <td>81-85</td> <td colspan="3">0.50%</td> </tr> </tbody> </table>	Yr	Issue Ages		Commission Rate by Trail Option			Qual	Non-Qual	Heap			1	0-80	0-80	2.50%			81-85	81-89	1.50%			86-89	81-85	0.50%			HI, NY
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Secure Gain - 5 	Minimum \$10,000 Maximum: \$1,000,000 for ages 0-75 \$750,000 for ages 76-80 \$500,000 for ages 81+ without prior Home Office approval	Extended Care Waiver & LTC rider available thru issue ages. Terminal Illness Waiver available thru issue ages. Annuitization for account value: After the first contract anniversary, the account value may be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year.	5 years (9,8,7,6,5)	Q: 0-89 NQ: 0-89 Inherited IRA: 0-75 Inherited NQ: 0-75	Y (Non-MVA in IN,MD, OH,VA)	<table border="1"> <thead> <tr> <th rowspan="2">Yr</th> <th colspan="2">Issue Ages</th> <th colspan="4">Commission Rate by Trail Option</th> </tr> <tr> <th>Qual</th> <th>Non-Qual</th> <th>NT</th> <th>T1</th> <th>T2</th> <th>T3</th> </tr> </thead> <tbody> <tr> <td rowspan="2">1</td> <td>18-80</td> <td>0-80</td> <td>2.50%</td> <td>n/a</td> <td>n/a</td> <td>n/a</td> </tr> <tr> <td>81-89</td> <td>81-89</td> <td>1.50%</td> <td>n/a</td> <td>n/a</td> <td>n/a</td> </tr> </tbody> </table>	Yr	Issue Ages		Commission Rate by Trail Option				Qual	Non-Qual	NT	T1	T2	T3	1	18-80	0-80	2.50%	n/a	n/a	n/a	81-89	81-89	1.50%	n/a	n/a	n/a	NY	
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Secure Gain - 7	Minimum \$10,000 Maximum: \$1,000,000 for ages 0-75 \$750,000 for ages 76-80 \$500,000 for ages 81+ without prior Home Office approval	Extended Care Waiver & LTC rider available thru issue ages. Terminal Illness Waiver available thru issue ages. Annuitization for account value: After the first contract anniversary, the account value may be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year.	7 years (9,8,7,6,5,4,3)	Q: 0-85 NQ: 0-85 Inherited IRA: 0-75 Inherited NQ: 0-75	Y (Non-MVA in IN,MD, OH,VA)	<table border="1"> <thead> <tr> <th rowspan="2">Yr</th> <th colspan="2">Issue Ages</th> <th colspan="4">Commission Rate by Trail Option</th> </tr> <tr> <th>Qual</th> <th>Non-Qual</th> <th>NT</th> <th>T1</th> <th>T2</th> <th>T3</th> </tr> </thead> <tbody> <tr> <td rowspan="2">1</td> <td>18-80</td> <td>0-80</td> <td>3.50%</td> <td>n/a</td> <td>n/a</td> <td>n/a</td> </tr> <tr> <td>81-89</td> <td>81-89</td> <td>1.50%</td> <td>n/a</td> <td>n/a</td> <td>n/a</td> </tr> </tbody> </table>	Yr	Issue Ages		Commission Rate by Trail Option				Qual	Non-Qual	NT	T1	T2	T3	1	18-80	0-80	3.50%	n/a	n/a	n/a	81-89	81-89	1.50%	n/a	n/a	n/a	NY	
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GUGGENHEIM LIFE & ANNUITY COMPANY (GLA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																																																																																				
Preserve MYG (Low Band under \$250,000) (High Band \$250,000+) 		Free Withdrawals: One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1) Systematic Withdrawals: Yes. (Allowed in year 1 by company practice) monthly interest as earned or automatic RMD for qualified plans. Death Benefit: Full account value at death. Surrender Charges waived, No MVA applied. Chargebacks: Yes, 100% on any withdrawal or death within 1st contract year. Annuitization: Can annuitize at any time Surrender charges are waived upon Annuitization for a minimum of 10 years or for 5 years after the initial guarantee period.	10 Years (7,6,5,4,3,2,1,1,1,0.75) 9 Years (7,6,5,4,3,2,1,1,1) 8 Years (7,6,5,4,3,2,1,1) 7 Years (7,6,5,4,3,2,1) 6 Years (7,6,5,4,3,2,1) 5 Years (7,6,5,4,3,2) 4 Years (7,6,5,4,3) 3 Years (7,6,5,4) 2 Years (7,6,5)			<table border="1"> <thead> <tr> <th>Product</th> <th>Ages</th> <th>Comm</th> <th>Renewal</th> </tr> </thead> <tbody> <tr> <td rowspan="3">3 Year</td> <td>0-80</td> <td>1.00%</td> <td>0.50%</td> </tr> <tr> <td>81-85</td> <td>0.75%</td> <td>0.38%</td> </tr> <tr> <td>86-90</td> <td>0.50%</td> <td>0.25%</td> </tr> <tr> <td rowspan="3">4 Year</td> <td>0-80</td> <td>1.75%</td> <td>0.88%</td> </tr> <tr> <td>81-85</td> <td>1.31%</td> <td>0.66%</td> </tr> <tr> <td>86-90</td> <td>0.88%</td> <td>0.44%</td> </tr> <tr> <td rowspan="3">5 Year</td> <td>0-80</td> <td>2.50%</td> <td>1.25%</td> </tr> <tr> <td>81-85</td> <td>1.88%</td> <td>0.94%</td> </tr> <tr> <td>86-90</td> <td>1.25%</td> <td>0.63%</td> </tr> <tr> <td rowspan="3">6 Year</td> <td>0-80</td> <td>2.50%</td> <td>1.25%</td> </tr> <tr> <td>81-85</td> <td>1.88%</td> <td>0.94%</td> </tr> <tr> <td>86-90</td> <td>1.25%</td> <td>0.63%</td> </tr> <tr> <td rowspan="3">7 Year</td> <td>0-80</td> <td>2.50%</td> <td>1.25%</td> </tr> <tr> <td>81-85</td> <td>1.88%</td> <td>0.94%</td> </tr> <tr> <td>86-90</td> <td>1.25%</td> <td>0.63%</td> </tr> <tr> <td rowspan="3">8 Year</td> <td>0-80</td> <td>2.50%</td> <td>1.25%</td> </tr> <tr> <td>81-85</td> <td>1.88%</td> <td>0.94%</td> </tr> <tr> <td>86-90</td> <td>1.25%</td> <td>0.63%</td> </tr> <tr> <td rowspan="3">9 Year</td> <td>0-80</td> <td>2.50%</td> <td>1.25%</td> </tr> <tr> <td>81-85</td> <td>1.88%</td> <td>0.94%</td> </tr> <tr> <td>86-90</td> <td>1.25%</td> <td>0.63%</td> </tr> <tr> <td rowspan="3">10 Year</td> <td>0-80</td> <td>3.00%</td> <td>1.50%</td> </tr> <tr> <td>81-85</td> <td>2.25%</td> <td>1.13%</td> </tr> <tr> <td>86-90</td> <td>1.50%</td> <td>0.75%</td> </tr> </tbody> </table>	Product	Ages	Comm	Renewal	3 Year	0-80	1.00%	0.50%	81-85	0.75%	0.38%	86-90	0.50%	0.25%	4 Year	0-80	1.75%	0.88%	81-85	1.31%	0.66%	86-90	0.88%	0.44%	5 Year	0-80	2.50%	1.25%	81-85	1.88%	0.94%	86-90	1.25%	0.63%	6 Year	0-80	2.50%	1.25%	81-85	1.88%	0.94%	86-90	1.25%	0.63%	7 Year	0-80	2.50%	1.25%	81-85	1.88%	0.94%	86-90	1.25%	0.63%	8 Year	0-80	2.50%	1.25%	81-85	1.88%	0.94%	86-90	1.25%	0.63%	9 Year	0-80	2.50%	1.25%	81-85	1.88%	0.94%	86-90	1.25%	0.63%	10 Year	0-80	3.00%	1.50%	81-85	2.25%	1.13%	86-90	1.50%	0.75%	NY
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ProOption MYG 	\$5,000-Q \$10,000-NQ	Interest Rate Step Up: Interest Rates are guaranteed to increase during the first guaranteed period. Renewal periods will have a level rate for the entire period. Return of Premium Guarantee: The contract contains a rider which guarantees the client will receive no less than their premium if surrendered during the deferral period. Any withdrawal, including interest and RMDs, are considered a reduction to premiums paid. Free Withdrawals: One withdrawal per policy year up to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1). Systematic Withdrawals: Monthly interest as earned or automatic RMD for qualified plans. Death Benefit: Full account value at death. (Surrender Charges waived. No MVA applied). Chargebacks: 100% on any withdrawal or death within 1st contract year and 50% on withdrawals (except RMDs) in the 2nd year. Annuitization: Annuitize at any time. Surrender Charges are waived upon Annuitization for a minimum of 10 years, or 5 years after the initial guarantee period. Renewability: At the end of the initial guarantee term there is a 30 day window to withdraw funds before the contract will renew at a new rate for another term. Surrender Charges and MVA will restart. Not applicable in DE, MO, OR, PA, or WA	10 Years (7,6,5,4,3,2,1,1,1,0.75) 7 Years (7,6,5,4,3,2,1) 5 Years (7,6,5,4,3)	0-90 (Issue ages 0-85 in IN & OK only)	Y No MVA in DE, MO, OR, PA, WA																																																																																						

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Product	Ages	Comm	Product	Ages	Comm
3 Year	0-80	1.00%	4 Year	0-80	1.50%
	81-85	0.75%		81-85	1.15%
	86-90	0.50%		86-90	0.75%
5 Year	0-80	2.00%	6 Year	0-80	2.00%
	81-85	1.50%		81-85	1.50%
	86-90	1.00%		86-90	1.00%
7 Year	0-80	2.00%	8 Year	0-80	2.50%
	81-85	1.50%		81-85	1.50%
	86-90	1.00%		86-90	1.00%
9 Year	0-80	2.50%	10 Year	0-80	2.50%
	81-85	1.50%		81-85	1.90%
	86-90	1.00%		86-90	1.25%


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LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
Liberty Choice eApp Now Available!	\$5,000 (\$100 month additions) Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2} Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ (85-OK)	Y	4.00% ages 0-80 2.00% ages 81-90	AL, HI, NY
Liberty Select eApp Now Available!	\$5,000 (\$100 month additions) Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2} Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years ages 0-55 (12,11,10,8,6,5,4,2) ages 56+ (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	5.50% ages 0-80 2.50% ages 81-90	AL, HI, NY
Bankers - 3 GREAT (3 Year Rate) eApp Now Available!	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 1.00% ages 81-95 100% new commission on internal exchanges!!!	AL, NY
Bankers -5 (5 year rate) eApp Now Available!	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ 0-85 in OK	Y	3.25% ages 0-80 1.50% ages 81-90 100% new commission on internal exchanges!!!	AL, NY
Bankers - 5 Premier Plus (5 year rate) eApp Now Available!	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8.1,7.3,6,4,5,5,4,5)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 0.40% ages 81-90 100% new commission on internal exchanges!!!	AL, DE, NY
Bankers - 5 Premier HOT (5 Year Rate) eApp Now Available!	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4,5)	0-90 Q&NQ 0-85 in OK	Y	0-80 - 2.00% 81-90 - .40% 100% new commission on internal exchanges!!!	AL, DE, NY
Bankers - 7 (7 Year Rate) eApp Now Available!	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-90 - 2.00% 100% new commission on internal exchanges!!!	AL, DE, ID, NY
Bankers - 7 Premier HOT (7 Year Rate) eApp Now Available!	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	2.15% - 0-80 0.45% - 81-85 100% new commission on internal exchanges!!!	AL, AK, DC, DE, IA, ID, NM, NY
Bankers Elite - 3 (3 Year Rate) eApp Now Available!	\$10,000 Q&NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver. Not RMD Friendly	3 years (7,9,7,6,2)	0-90 Q & NQ (75 in CA & FL)	Y	2.00% ages 0-90 100% new commission on internal exchanges!!!	AL, DE, NY
Bankers Elite - 5 GREAT (5 Year Rate) eApp Now Available!	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver. Not RMD Friendly	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ (75 in CA & FL)	Y	2.25% ages 0-90 100% new commission on internal exchanges!!!	AL, DE, NY
Bankers Elite - 7 (7 Year Rate) eApp Now Available!	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver. Not RMD Friendly	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-85 Q & NQ (70 in CA & FL)	Y	2.50% ages 0-85 100% new commission on internal exchanges!!!	AL, DE, NY

*All Liberty Bankers products may not be annuitized without surrender charge until contract maturity.
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LINCOLN FINANCIAL GROUP (LFA)



FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available														
Lincoln MYGuaranteeSM Plus	\$10,000 NQ & Q	10% Free Partial surrender - 10% of the accum value can be withdrawn per contract year w/o incurring any surr charge or MVA Death Benefit - Should the client die before the contract is annuitized, the accum value may be distributed as a death benefit with no surr charges or MVA. Annitization allowed at the end of term or after 5th year	3 Year (7,7,6) 4 Year (7,7,6,5) 5 Year (7,7,6,5,4) 6 Year (7,7,6,5,4,3) 7 Year (7,7,6,5,4,3,2) 8 Year (7,7,6,5,4,3,2,0) 9 Year (7,7,6,5,4,3,2,0,0) 10 Year (7,7,6,5,4,3,2,0,0,0)	0-85	Y	5 Year 2.00% - 0-75 7-10 Year 2.40% - 0-75	CA, NY														
Lincoln Long-Term Care 	\$50,000 NQ & Q (Maximum premium \$400K for triple opt. \$600K for double opt.)	Accum value- before annuity payments begin: the single premium plus interest, and less LTC Benefits paid, LTC Benefit charges, partial surrenders, surrender charges and any deductions for taxes if Lincoln is required to pay them. Partial surr - begin in 1st contract y, up to 10% of contract value may be withdrawn each yr w/o incurring surr charges. Death Benefit - upon death of the contractowner or annuitant, beneficiaries receive the contract value. Choice of income pay opt - after 5th contract yr, contract value w/o surr charge may be received under a number of income pay opts, including an income that cannot be outlived. LTC benefits - Monthly LTC benefits are paid when the covered life: has been given and follows a plan of care prescribed by a licensed health care practitioner. Call for details! <table border="1"> <tr> <td>Triple Leverage Opt</td> <td>2 years</td> <td>4 years</td> <td>\$2,083.33</td> <td>\$50,000</td> <td>\$100,000</td> <td>\$150,000</td> </tr> <tr> <td>Double Leverage Opt</td> <td>3 years</td> <td>3 years</td> <td>\$1,388.89</td> <td>\$50,000</td> <td>\$50,000</td> <td>\$100,000</td> </tr> </table>	Triple Leverage Opt	2 years	4 years	\$2,083.33	\$50,000	\$100,000	\$150,000	Double Leverage Opt	3 years	3 years	\$1,388.89	\$50,000	\$50,000	\$100,000	7 years (8,8,7,6,5,4,3)	45-74	N	6.00% Ages 45-74	CO, CT, FL, HI, ID, MA, NY, OH, PA, UT, VT, VA, WA
Triple Leverage Opt	2 years	4 years	\$2,083.33	\$50,000	\$100,000	\$150,000															
Double Leverage Opt	3 years	3 years	\$1,388.89	\$50,000	\$50,000	\$100,000															

MUTUAL OF OMAHA (MOA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available
Bonus Flexible Annuity	Single Purchase Payment -\$5,000 Q&NQ or Planned purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)	Access to account value with no withdrawal charges 10% of accumulation policy value per year, federal tax penalties may apply Available immediately \$100 minimum/month Systematic Income Option Fixed Dollar amount or interest only Available monthly, quarterly, semiannually, annually \$100 minimum/month Death Benefit - The greater of the accumulation value or gross purchase payments minus any cash withdrawals, withdrawal charges and outstanding loans. Security - 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. Can annuitize after yr-2 without surrender charges. Early annuitization after 2 years.	8 Years (8,8,7,6,5,4,3,2)	0-89	N	5.00% years 1 & 2 (ages 0-80) 1.25% years 3-8 (ages 0-80) 2.50% years 1 & 2 (ages 81-85) 0.75% years 3-8 (ages 81-85) 0.75% years 9+ (all ages)	NY, PR
Ultra Secure Plus - 5	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. RETURN OF PREMIUM!!!	5 Years (6,6,6,6,5)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89) Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	MT, NY, PR
Ultra Secure Plus - 7	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. RETURN OF PREMIUM!!!	7 Years (6,6,6,6,5,4,3)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89) Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	MT, NY, PR

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NASSAU RE COMPANY (PLA)







FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available
MYAnnuity 5X 	\$10,000 NQ & Q \$1,000,000 Max	<ul style="list-style-type: none"> Annual free withdrawals up to 10% are available (if elected at issue) without a surrender charge or market value adjustment (MVA) applied Withdrawals in excess of the annual free withdrawal amount may be subject to a surrender charge prior to the end of the guarantee period and an MVA Withdrawals for the Required Minimum Distribution (RMDs) will not incur surrender charges or MVA Withdrawals of income will be subject to tax and, if prior to age 59 1/2, may be subject to a 10% IRS Penalty Withdrawn amounts will not receive the full interest credit Surrender charges and MVA will be waived upon contract owner's death or annuitization after the first contract year During 30-day window period at the end of the guarantee period, you can surrender any amount of the contract without a surrender charge and without the assessment of an MVA Nursing home and terminal illness waivers Surrender charges will also be waived if owner is admitted into a licensed nursing home, or if owner is diagnosed with a terminal illness that is expected to result in death within six months (24 months in MA). Waivers are subject to state approval and certain conditions. See contract for details 	5 Years (9,8,7,6,5,0,0)	0-85	NY	Ages 0-75 - 2.00% 76-80 - 2.00% 81+ - 1.00% (Paper Apps) 0-75 - 2.10% 76-80 - 2.10% 81+ - 1.10% (eApp)	CA, MA, ME
MYAnnuity 7X 	\$10,000 NQ & Q \$1,000,000 Max	<ul style="list-style-type: none"> Annual free withdrawals up to 10% are available (if elected at issue) without a surrender charge or market value adjustment (MVA) applied Withdrawals in excess of the annual free withdrawal amount may be subject to a surrender charge prior to the end of the guarantee period and an MVA Withdrawals for the Required Minimum Distribution (RMDs) will not incur surrender charges or MVA Withdrawals of income will be subject to tax and, if prior to age 59 1/2, may be subject to a 10% IRS Penalty Withdrawn amounts will not receive the full interest credit Surrender charges and MVA will be waived upon contract owner's death or annuitization after the first contract year During 30-day window period at the end of the guarantee period, you can surrender any amount of the contract without a surrender charge and without the assessment of an MVA Nursing home and terminal illness waivers Surrender charges will also be waived if owner is admitted into a licensed nursing home, or if owner is diagnosed with a terminal illness that is expected to result in death within six months (24 months in MA). Waivers are subject to state approval and certain conditions. See contract for details 	7 Years (9,8,7,6,5,4,3)	0-85	Y	Ages 0-75 - 2.50% 76-80 - 2.50% 81+ - 1.25% (Paper Apps) 0-75 - 2.60% 76-80 - 2.60% 81+ - 1.35% (eApp)	CA, MA, ME

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)


FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available
Guarantee Plus 3	Single premium; \$20,000 qualified and non-qualified. High-band rates start at \$100,000.	Beginning 2nd contract year, equal to the interest earned in the prior contract year. By current company practice, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each	9.00% 8.00% 7.00% 0%	0-90	Y	1.50%	NY
Guarantee Plus 5	Single premium; \$20,000 qualified and non-qualified. High-band rates start at \$100,000.	Beginning 2nd contract year, equal to the interest earned in the prior contract year. By current company practice, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each	9.00% 8.00% 7.00% 6.00% 5.00% 0%	0-90	Y	2.00%	NY
Guarantee Plus 7	Single premium; \$20,000 qualified and non-qualified. High-band rates start at \$100,000.	Beginning 2nd contract year, equal to the interest earned in the prior contract year. By current company practice, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each	9.00% 8.00% 7.00% 6.00% 5.00% 4.00% 3.00% 0%	0-90	Y	2.50%	CA, FL, DE, NY

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OCEANVIEW LIFE AND ANNUITY (OLA)


MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges (Different in CA)	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available
3 Year MYGA 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	3 Year: 9, 8, 7	0-89	Y (No in CA)	3 Year MYGA 1.50% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ Automatic contract renewal commissions are paid at 50% of the original	CT, NY, VT
4 Year MYGA 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	4 Year: 9, 8, 7, 6	0-89	Y (No in CA)	4 Year MYGA 1.15% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ 100% Commissions at Renewal for the 2-, 4-, and 6-Year MYGAS	CT, NY, VT
5 Year MYGA 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	5 Year: 9, 8, 7, 6, 5	0-89	Y (No in CA)	5 Year MYGA 2.25% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ Automatic contract renewal commissions are paid at 50% of the original	CT, NY, VT
6 Year MYGA 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	6 Year: 9, 8, 7, 6, 5, 4	0-89	Y (No in CA)	6 Year MYGA 1.25% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ 100% Commissions at Renewal for the 2-, 4-, and 6-Year MYGAS	CT, NY, VT
7 Year MYGA 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	7 Year: 9, 8, 7, 6, 5, 4, 3	0-89	Y (No in CA)	7 Year MYGA 2.75% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ Automatic contract renewal commissions are paid at 50% of the original	CT, NY, VT
10 Year MYGA 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	10 Year: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1	0-89	Y (No in CA)	10 Year MYGA 2.75% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ Automatic contract renewal commissions are paid at 50% of the original	CT, NY, VT, O

OXFORD LIFE INSURANCE COMPANY (OFXD)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵			States Not Available
						Product	Ages	Comm	
Multi-Select Series MYGA 	18-75: \$20,000-\$1,000,000 76-80: \$20,000-\$750,000 81+: \$20,000-\$500,000	Free Withdrawals: During the first year. Systematic withdrawal of interest earned beginning in second year. Up to 10% of accumulated value. The market value adjustment is applied only during surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount. Waiver of Surrender/Withdrawal Charges:* Terminal Illness Benefit Home Health Benefit Nursing Home Benefit <i>*See policy for eligibility. Not available in all states.</i> <i>*Effective July 1, 2017, until further notice, commissions will be paid at the percent listed below on the following durations. Multi-Select 4 will be paid at 73% of original commission level Multi-Select 6 will be paid at 50% of original commission level Multi-Select 8 will be paid at 53% of original commission level</i>	3 Year: 10, 9, 8 4 Year: 10, 9, 8, 7 5 Year: 10, 9, 8, 7, 6 6 Year: 10, 9, 8, 7, 6, 5 7 Year: 10, 9, 8, 7, 6, 5, 4 8 Year: 10, 9, 8, 7, 6, 5, 4, 3 9 Year: 10, 9, 8, 7, 6, 5, 4, 3, 2 10 Year: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1	18-85 Q & NQ	Y	3 Year	18-75 76-80 81-85	1.00% 0.50% 0.38%	AL, MS, NY, VT, WV
4 Year	18-75 76-80 81-85	1.30% 0.55% 0.45%							
5 Year	18-75 76-80 81-85	2.50% 1.50% 1.15%							
6 Year	18-75 76-80 81-83 84-85	1.25% 0.75% 0.55% 0.55%							
7 Year	18-75 76-80 81 82-85	2.50% 1.50% 1.15% 1.15%							
8 Year	18-75 76-79 80 81-85	1.45% 0.90% 0.90% 0.60%							
9 Year	18-75 76-77 78-80 81-85	2.75% 1.75% 1.75% 1.20%							
10 Year	18-75 76-80 81-85	3.00% 2.00% 1.50%							

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PACIFIC GUARDIAN LIFE INSURANCE COMPANY

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
Diamond Head MYGA  Guarantee Periods: 3-10 years	Minimum: \$10,000 Maximum: \$1,000,000	10% of account value may be withdrawn each year without a surrender charge. Penalty-free withdrawals are available any time after the free look period. Withdrawals in excess of the penalty-free withdrawal limit will incur surrender charges; however, the "Life Events Rider" offers an additional opportunity for a penalty free withdrawal. The minimum withdrawal requirement is \$500. Death Benefit: Beneficiaries will receive the full amount without incurring any surrender charges. If the sole Beneficiary is the surviving spouse of the Owner, the spouse may elect to continue this Policy as the new Owner.	10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	18-85	N	MYGA 3: 1.50% MYGA 4: 2.00% MYGA 5: 2.25% MYGA 6: 2.35% MYGA 7: 2.45% MYGA 8: 2.55% MYGA 9: 2.65% MYGA 10: 2.75%	CA, CT, FL, ND, NJ, NY

SAGICOR LIFE INSURANCE COMPANY (SAG)

Before sending business to Sagicor: Every agent in all states must have it confirmed that the product training has been successfully completed.

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available																								
Sage Choice SPDA with Bailout Feature	Single Purchase Payment \$2,000 Q&NQ (no inherited IRA's)	Monthly Interest Option (MIO) available for policies with an account value of \$25,000 or greater. Death benefit is equal to contract values as of the date we receive due proof of the Owner's death. Surrender charges and MVA waived upon death of the Owner. Waiver of Surrender Charge Rider: If the Owner of the contract is confined to a licensed nursing home or hospital for 90 consecutive days or more, the policy accumulation value will be available without a surrender charge or MVA. This rider is provided at no extra cost. Available thru issue ages. Free Partial Withdrawals: Beginning in Year 1 the Owner may make one withdrawal per year up to 10% of the accumulation value without incurring charges. After the first contract year, the renewal rate is lower than a rate that is 1% below the initial fixed interest rate, the owner may request, within 30 days of notification, to receive the accumulation value without incurring a surrender charge or MVA.	6 Years (7,7,7,6,5,3)	15 days to age 90-NQ 15 days to age 75-Q	Y (MVA not available in MO)	3.00% (ages 0-80) 1.75% (ages 81-90)	AK, CT, ME, MI, NE, NH, NY, VT																								
Milestone MYGA	\$15,000 Q-NQ	PENALTY FREE WITHDRAWALS Beginning in the second contract year, the Owner can withdraw 2 up to 10% of the accumulation value per year without a surrender charge. The minimum withdrawal is \$500. RENEWAL (PENALTY FREE WINDOW) At the end of a 3 or 5 year guarantee period, a 30-day penalty-free window begins. Written notice is provided 45 days in advance of the start of the penalty-free window period. During the "window" a full or partial withdrawal may be taken without surrender charge or market value adjustment. If no withdrawal or a partial withdrawal is taken, the initial 3 or 5 year guarantee period will automatically renew with the then-current guarantee interest rate subject to surrender charge and market value adjustment. A 3 year guarantee period may be renewed a second time. After the initial 7 year guarantee period, the second 5 year guarantee period, or the third 3 year guarantee period, renewals are on an annual basis at the then-current guarantee interest rate and withdrawals may be taken at any time without a surrender charge or market value adjustment.	7 year (9, 8, 7, 6, 5, 4, 3) 6 year (9, 8, 7, 6, 5, 4) 5 year (9, 8, 7, 6, 5) 4 year (9, 8, 7, 6) 3 year (9, 8, 7)	15 days to 90 years	Y	<table border="1"> <thead> <tr> <th>Ages</th> <th>0-80</th> <th>81-85</th> <th>86-90</th> </tr> </thead> <tbody> <tr> <td>7 Year</td> <td>2.25%</td> <td>1.75%</td> <td>1.00%</td> </tr> <tr> <td>6 Year</td> <td>2.15%</td> <td>1.50%</td> <td>0.90%</td> </tr> <tr> <td>5 Year</td> <td>2.15%</td> <td>1.40%</td> <td>0.90%</td> </tr> <tr> <td>4 Year</td> <td>1.65%</td> <td>1.00%</td> <td>0.65%</td> </tr> <tr> <td>3 Year</td> <td>1.50%</td> <td>1.00%</td> <td>0.75%</td> </tr> </tbody> </table>	Ages	0-80	81-85	86-90	7 Year	2.25%	1.75%	1.00%	6 Year	2.15%	1.50%	0.90%	5 Year	2.15%	1.40%	0.90%	4 Year	1.65%	1.00%	0.65%	3 Year	1.50%	1.00%	0.75%	AK, CT, ME, MT, NY, VT 4-year N/A in: DE, DC, FL, MT, ND, SD
Ages	0-80	81-85	86-90																												
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SENTINEL SECURITY LIFE (SSL)

INDEXED	Minimum Premium	Withdrawal Provisions			Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Personal Choice 	Min: \$2,500 Max: \$1,000,000	OPTIONS RIDERS AND COSTS			9% 8% 7% 6% 5% 5% 5% 5% 5% (9+)	0-90	Y	10 Year 0-80: 2.75% 81-90: 2.00% 5 & 7 Year 0-80: 2.25% 81-90: 1.50%	AK CT DC MA ME MI MO NH NJ NY PR TN VA VI VT WA WI WV
		Required Minimum Distribution Preferred 10% Free Withdrawal Terminal Illness/Nursing Home Care 72(t) Free Withdrawal Death Benefit Feature Accumulated Interest Withdrawal	5 Year 0.16% 0.08% 0.15% 0.05% 0.35% 0.08%	7 Year 0.16% 0.08% 0.15% 0.05% 0.35% 0.08%					

SILAC LIFE INSURANCE COMPANY

MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Secure Savings	Min: \$10,000 Q&NQ Max: \$500,000 (Larger amounts will be considered with Home office Approval)	In the first policy year, the greater of credits interest only or RMD may be withdrawn. In the second policy year and after, the greater of 5% Penalty Free Withdrawal, Accumulated Interest or RMD may be withdrawn. Death Benefit is Equal to the Account Value Accumulated interest may be withdrawn An MVA applies to a full surrender or to any partial surrender to which a surrender charge applies. An MVA can either decrease or increase the amount received from a surrender or excess withdrawal. It does only apply during the 30-Day Window.	2 Year (9,8) MO - (8.1, 7.2) 5 Year (9,8,7,6,5) MO - (8.1, 7.2, 6.3, 5.4, 4.5)	18-90	Y	2 Year 0-80: 1.25% 81-90: 1.00% 5 Year 0-75: 2.00% 76-80: 1.75% 81-90: 0.75%	MN, NJ, NY
Secure Savings Elite	Min: \$10,000 Q&NQ Max: \$500,000 (Larger amounts will be considered with Home office Approval)	There is a rate reduction for Riders with the Secure Savings ELITE 5% penalty free withdrawals = 0.06% RMD Distribution rider = 0.10% Accumulated Interest Rider = 0.06% An MVA applies to a full surrender or to any partial surrender to which a surrender charge applies. An MVA can either decrease or increase the amount received from a surrender or excess withdrawal. It does only apply during the 30-Day Window.	2 Year (9,8) MO - (8.1, 7.2) 5 Year (9,8,7,6,5) MO - (8.1, 7.2, 6.3, 5.4, 4.5)	18-85	Y	2 Year 0-80: 1.25% 81-85: 1.00% 5 Year 0-75: 2.00% 76-80: 1.75% 81-85: 0.75%	CA, MN, MD, MA, NJ, NY, OR, PA, VA, WA

THE STANDARD LIFE (TSL)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Focused Growth Annuity 3 	*Min: \$15,000* *Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) *	Interest only withdrawals after 30 days. During the first 30 days of each subsequent surrender charge period, clients can withdraw some of all of the funds without a surrender charge or MVA. The Standard will waive surrender charges for: • First 30 days of each subsequent surrender charge period • Payments of interest earnings • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	3 Years 9.40%, 8.50%, 7.50%	0-93	Y	Age 0-80: 1.50% Age 81-85: 0.75% Age 86-90: 0.50% Age 91-93: 0.50%	NY
Focused Growth Annuity 5 	*Min: \$15,000* *Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) *	Interest only withdrawals after 30 days. During the first 30 days of each subsequent surrender charge period, clients can withdraw some of all of the funds without a surrender charge or MVA. The Standard will waive surrender charges for: • First 30 days of each subsequent surrender charge period • Payments of interest earnings • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	5 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%	0-93	Y	Age 0-80: 2.00% Age 81-85: 1.00% Age 86-90: 0.77% Age 91-93: 0.77%	NY
Focused Growth Annuity 7 	*Min: \$15,000* *Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) *	Interest only withdrawals after 30 days. During the first 30 days of each subsequent surrender charge period, clients can withdraw some of all of the funds without a surrender charge or MVA. The Standard will waive surrender charges for: • First 30 days of each subsequent surrender charge period • Payments of interest earnings • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	7 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%	0-90	Y	Age 0-80: 2.00% Age 81-85: 1.00% Age 86-90: 0.77%	NY
Focused Growth Annuity 10 	*Min: \$15,000* *Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) *	Interest only withdrawals after 30 days. During the first 30 days of each subsequent surrender charge period, clients can withdraw some of all of the funds without a surrender charge or MVA. The Standard will waive surrender charges for: • First 30 days of each subsequent surrender charge period • Payments of interest earnings • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • 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: 3.00%	NY
Multi-Choice 3 	*Min: \$15,000* *Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) *	Standard will waive surrender charges for: • Optional: Payments of interest earnings • Optional: 10% annual withdrawals • Optional: 10% annual withdrawals and Guarantee of Principal (GOP) • First 30 days of each subsequent surrender charge period • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	7 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%	0-90	Y	Age 0-80: 5.00%	NY
Multi-Choice 5 	*Min: \$15,000* *Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) *	Standard will waive surrender charges for: • Optional: Payments of interest earnings • Optional: 10% annual withdrawals • Optional: 10% annual withdrawals and Guarantee of Principal (GOP) • First 30 days of each subsequent surrender charge period • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	7 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%	0-90	Y	Age 0-80: 5.00%	NY

UPSTREAM LIFE (UPL)

MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Secure Foundation 3 Year	Minimum \$10,000 Maximum \$1,000,000	10% Free Withdrawal Rider Beginning Second Contract Year, Costs 15-basis points Death Benefit Rider Required for Issue Ages 81+, Costs 25-basis points No Charge Accumulated Interest available after 30 days, RMDs available after 30 days	3-Year 10, 9, 8%	0-90	Y	3-Year 0-80: 2.05% 81-90: 1.00%	AL, AK, CA, CT, DE, FL, GA, HI, IA, KS, KY, ME, MA, MI, MN, MO, NH, NJ, NY, NC, OK, OR, PA, RI, SC, VT, VA, WA, WI
Secure Foundation 5 Year	Minimum \$10,000 Maximum \$1,000,000	10% Free Withdrawal Rider Beginning Second Contract Year, Costs 15-basis points Death Benefit Rider Required for Issue Ages 81+, Costs 25-basis points No Charge Accumulated Interest available after 30 days, RMDs available after 30 days	5-Year 10, 9, 8, 7, 6%	0-90	Y	5-Year 0-80: 2.55% 81-90: 1.25%	AL, AK, CA, CT, DE, FL, GA, HI, IA, KS, KY, ME, MA, MI, MN, MO, NH, NJ, NY, NC, OK, OR, PA, RI, SC, VT, VA, WA, WI
Secure Foundation 7 Year	Minimum \$10,000 Maximum \$1,000,000	10% Free Withdrawal Rider Beginning Second Contract Year, Costs 15-basis points Death Benefit Rider Required for Issue Ages 81+, Costs 25-basis points No Charge Accumulated Interest available after 30 days, RMDs available after 30 days	7-Year 10, 9, 8, 7, 6, 5, 5%	0-90	Y	7-Year 0-80: 2.80% 81-90: 1.35%	AL, AK, CA, CT, DE, FL, GA, HI, IA, KS, KY, ME, MA, MI, MN, MO, NH, NJ, NY, NC, OK, OR, PA, RI, SC, VT, VA, WA, WI
Secure Foundation 10 Year	Minimum \$10,000 Maximum \$1,000,000	10% Free Withdrawal Rider Beginning Second Contract Year, Costs 15-basis points Death Benefit Rider Required for Issue Ages 81+, Costs 25-basis points No Charge Accumulated Interest available after 30 days, RMDs available after 30 days	10-Year 10, 9, 8, 7, 6, 5, 5, 5, 5%	0-90	Y	10-Year 0-80: 3.05% 81-90: 1.45%	AL, AK, CA, CT, DE, FL, GA, HI, IA, KS, KY, ME, MA, MI, MN, MO, NH, NJ, NY, NC, OK, OR, PA, RI, SC, VT, VA, WA, WI
Secure Foundation 15 Year	Minimum \$10,000 Maximum \$1,000,000	10% Free Withdrawal Rider Beginning Second Contract Year, Costs 15-basis points Death Benefit Rider Required for Issue Ages 81+, Costs 25-basis points No Charge Accumulated Interest available after 30 days, RMDs available after 30 days	15-Year 10, 9, 8, 7, 6, 5, 5, 5, 5, 5, 5, 5%	0-90	Y	15-Year 0-80: 4.80% 81-90: 1.60%	AL, AK, CA, CT, DE, FL, GA, HI, IA, KS, KY, ME, MA, MI, MN, MO, NH, NJ, NY, NC, OK, OR, PA, RI, SC, VT, VA, WA, WI
Secure Legacy 3 Year	Minimum \$10,000 Maximum \$1,000,000	10% Free Withdrawal Rider Beginning Second Contract Year, Costs 15-basis points Death Benefit Rider Required for Issue Ages 81+, Costs 25-basis points No Charge Accumulated Interest available after 30 days, RMDs available after 30 days	3-Year 10, 9, 8%	0-90	Y	3-Year 0-80: 2.05% 81-90: 1.00%	AL, AK, CA, CT, DE, FL, GA, HI, IA, KS, KY, ME, MA, MI, MN, MO, NH, NJ, NY, NC, OK, OR, PA, RI, SC, VT, VA, WA, WI
Secure Legacy 5 Year	Minimum \$10,000 Maximum \$1,000,000	10% Free Withdrawal Rider Beginning Second Contract Year, Costs 15-basis points Death Benefit Rider Required for Issue Ages 81+, Costs 25-basis points No Charge Accumulated Interest available after 30 days, RMDs available after 30 days	5-Year 10, 9, 8, 7, 6%	0-90	Y	5-Year 0-80: 2.55% 81-90: 1.25%	AL, AK, CA, CT, DE, FL, GA, HI, IA, KS, KY, ME, MA, MI, MN, MO, NH, NJ, NY, NC, OK, OR, PA, RI, SC, VT, VA, WA, WI
Secure Legacy 7 Year	Minimum \$10,000 Maximum \$1,000,000	10% Free Withdrawal Rider Beginning Second Contract Year, Costs 15-basis points Death Benefit Rider Required for Issue Ages 81+, Costs 25-basis points No Charge Accumulated Interest available after 30 days, RMDs available after 30 days	7-Year 10, 9, 8, 7, 6, 5, 5%	0-90	Y	7-Year 0-80: 2.80% 81-90: 1.35%	AL, AK, CA, CT, DE, FL, GA, HI, IA, KS, KY, ME, MA, MI, MN, MO, NH, NJ, NY, NC, OK, OR, PA, RI, SC, VT, VA, WA, WI
Secure Legacy 10 Year	Minimum \$10,000 Maximum \$1,000,000	10% Free Withdrawal Rider Beginning Second Contract Year, Costs 15-basis points Death Benefit Rider Required for Issue Ages 81+, Costs 25-basis points No Charge Accumulated Interest available after 30 days, RMDs available after 30 days	10-Year 10, 9, 8, 7, 6, 5, 5, 5, 5, 5%	0-90	Y	10-Year 0-80: 3.05% 81-90: 1.45%	AL, AK, CA, CT, DE, FL, GA, HI, IA, KS, KY, ME, MA, MI, MN, MO, NH, NJ, NY, NC, OK, OR, PA, RI, SC, VT, VA, WA, WI
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