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INDEXED Annuity Product Reference Guide

January 2021

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AC18-MPP-1123



Contact us Today!

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Check for current state approvals.

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A.M. Best Rating = A- (excellent) (888) 221-1234

- 7-8 AMERICAN GENERAL LIFE COMPANIES***
Policies issued by American General Life and United States Life (NY only)
A.M. Best Rating* = A (excellent) (888) 438-6933

- 16 AMERICAN NATIONAL INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 835-5320

- 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

- 12 EQUITRUST LIFE INSURANCE COMPANY**
A.M. Best Rating = B++ (good) (866) 598-3694

- 13-14 F&G ANNUITIES AND LIFE**
A.M. Best Rating = A- (good) (800)-445-6758

- 15 GLOBAL ATLANTIC FINANCIAL GROUP**
A.M. Best Rating = A (excellent) (866) 645-2449

- 16-19 GREAT AMERICAN LIFE INSURANCE COMPANY**
A.M. Best Rating = A+ (superior) (800) 438-3398 x11999

- 19 GUGGENHEIM LIFE & ANNUITY COMPANY**
A.M. Best Rating = B++ (good) (800) 767-7749

- 20 LINCOLN FINANCIAL GROUP**
A.M. Best Rating = A+ (superior) (800) 238-6252

- 21-22 NASSAU RE COMPANY**
A.M. Best Rating = B+ (good) 888-794-4447

- 23-26 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676

- 27 OXFORD LIFE INSURANCE COMPANY**
A.M. Best Rating = A- (excellent) (800) 308-2318

- 26 SAGICOR LIFE INSURANCE COMPANY**
A.M. Best Rating = A- (excellent) (888) 724-4267 x6180

- 28-31 SILAC LIFE INSURANCE COMPANY**
A.M. Best Rating = B+ (good) (800) 352-5121

- 32 SYMETRA LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (888) 802-9989



American General
Life Companies



ATLANTIC COAST LIFE
INSURANCE COMPANY



GUGGENHEIM LIFE AND ANNUITYSM



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NASSAU RE



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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.

Updated January 12, 2021

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% | 3.50% | 1.20% | 100% First Year | 1.00% on 87.5% | 5 years | 3.75% |
| Oxford Life | Select Series | 0.00% | 4.00% | 1.75% | 100% First Year | 1.00% on 87.5% | 5 years | 3.50% |
| Atlantic Coast Life | Retirement Plus Multiplier | 0.00% | 4.00% | 2.00% | 100% First Year | 1.00% on 100% | 5 years | 6.15% |
| 7 year term | | | | | | | | |
| SILAC Life | Teton Bonus 7 | 5.00% | 2.50% | 1.25% | 100% First Year | 1.00% on 87.5% | 7 years | 5.50% |
| American National | Strategy Plus - 7 | 1.00% | 4.85% | 2.15% | 100% First Year | 1.00% on 87.5% | 7 years | 5.00% |
| Athene Annuity | Performance Elite - 7 | 0.00% | 4.00% | 1.50% | 100% First Year | 1.00% on 100% | 7 years | 5.00% |
| Global Atlantic | Choice Accumulation II | 0.00% | 2.20% | 1.05% | 100% First Year | 1.00% on 100% | 7 years | 5.00% |
| SILAC Life | Denali 7 | 0.00% | 5.00% | 2.50% | 100% First Year | 1% on 87.5% | 7 years | 5.50% |
| EquiTrust | MarketSeven Index | 0.00% | 4.00% | 2.25% | 100% First Year | 1% on 87.5% | 7 years | 5.50% |
| 8 year term | | | | | | | | |
| North American | Performance Choice 8 | 0.00% | 3.00% | 1.40% | 100% First Year | 1.00% on 87.5% | 8 years | 4.75% |
| 10 year term | | | | | | | | |
| Athene Annuity | Performance Elite- 10 | 3.00% | 3.50% | 1.40% | 100% First Year | 1.00% on 87.5% | 10 years | 6.50% |
| Guggenheim | Highlander | 4.00% | 3.50% | 1.75% | 100% First Year | 1.00% on 100% | 10 years | 7.00% |
| SILAC Life | Teton Bonus 10 | 7.00% | 3.25% | 1.50% | 100% First Year | 1.00% on 87.5% | 10 years | 7.35% |
| EquiTrust Life | Market Value EIA | 0.00% | 4.25% | 2.50% | 100% First Year | 2.00% on 87.5% | 10 years | 7.00% |
| American National | Strategy Plus - 10 | 1.00% | 5.00% | 2.25% | 100% First Year | 1.00% on 87.5% | 10 years | 7.00% |
| Great American Life | Safe Return | 0.00% | 3.00% | 1.20% | 100% For Term | 1.00% on 100% | 10 years | 5.50% |
| North American | Charter Plus - 10 | 6.00% for 7 yrs | 2.00% | 1.00% | 100% First Year | 1.00% on 87.5% | 10 years | 6.50% |
| North American | VersaChoice | 0.00% | 2.75% | 1.15% | 100% First Year | 1.00% on 100% | 10 years | 6.50% |
| Global Atlantic | Choice Accumulation II | 0.00% | 2.30% | 1.10% | 100% First Year | 1.00% on 100% | 10 years | 7.00% |
| EquiTrust Life | Market 10 Bonus | 6.00% for 5yrs | 2.25% | 1.10% | 100% First Year | 1.00% on 100% | 10 years | 6.00% |
| Oxford Life | Royal Select | 8.00% | 3.00% | 1.30% | 100% First Year | 1.00% on 87.5% | 10 years | 6.50% |
| 14 year term | | | | | | | | |
| EquiTrust Life | Market Power Bonus | 10.00% | 2.25% | 1.15% | 100% First Year | 2.00% on 87.5% | 14 years | 8.00% |
| North American | Charter Plus - 14 | 8.00% for 7 yrs | 2.50% | 1.10% | 100% First Year | 1.00% on 87.5% | 14 years | 6.50% |
| SILAC Life | Teton Bonus 14 | 10.00% | 4.00% | 1.75% | 100% First Year | 1.00% on 87.5% | 14 years | 9.00% |

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 | EquiTrust | EquiTrust | EquiTrust | EquiTrust | Guggenheim | Nassau RE | Oxford Life |
|--|---------------------------|--|--|--|--|---------------------|---|-------------------------|-------------------------|--|--|-------------------------------------|--|
| | Lifetime Income Plus Flex | Strategy Plus Income Rider | Ascent Income Rider Option 1 | ACL Income Rider | Guaranteed Income Annuity | Income Navigator | Market Value IR | MarketTen IR | Market Seven IR | Market Power IR | Lifetime Withdrawal Rider | Income Strategy Tomorrow | GLWB |
| Roll-up Rate in Accumulation Period | 5.75% for 10 years | 7.20% 10 years or 4.20% 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% | 5.00% | 10% Income Base Bonus 4% Roll Up Plus Credited Rate for 10 Years | 6.50% for 10 years | 7.00% for 7 years | 7.00% for 7 years Plus a 7% Benefit Base Bonus! | 5% Income Base Bonus, 4% roll-up + stacking credits for 10 years | 14.00% Simple Interest 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 |
| 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 | Yes Based on ADL's | Yes Based on ADL's | Yes Based on ADL's | Yes Based on ADL's | No | No | Yes |
| Start Stop Option | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Rider Charge <small>(calculated annually against the IAV, deducted monthly from AV)</small> | 1.00% | 0.90% 0.60% with stacking | 1.00% | 1.05% | 1.25% fee years 1-5, 1.60% fee years 6-10 (10 year contract) | 1.05% | 0.95% | 1.00% | 1.25% | 1.25% | 0.90% | 0.95% | 0.95% |
| Increasing Benefit Option | Yes | No | Yes | No | No | No | No | No | No | No | No | No | No |
| Guaranteed Payments for Life | 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 Years and 50 year old | 1 Years and 50 year old | 1 Years and 50 year old | 1 Years and 50 year old | 1 Year and 60 year old | Age 50 | 1 Year and 50 year old |
| Rider Charge Refund | 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 | Yes |
| Joint Lifetime Withdrawal Option available | 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, OR | All except: CA, DE, NY | All except: NY | See Page 22 | 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 | 40-80 | 40-80 | 40-85 | 40-75 | 50-80 | 0-80 | 50+ |

Option to add 10 more years available!

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

Rates Effective as of 10-01-2020

| INDEXED | Current Interest | | | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|---|-------------------------------------|-------|-----|-----------|-------|---|--|--|--|---|----------------------|---|---|
| <div>Bonus Gold</div> <div>10% Premium Bonus on all 1st year premiums</div> <div></div> | | Cap | PR | Asset Fee | PT | <div>Minimum Guaranteed Interest: Currently 1.75%</div> <div>MGIR is set at issue and guaranteed for the life of the contract.</div> <div>80% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at MGIR, compounded annually.</div> | <div>Minimum: \$5,000</div> <div>Maximum: 18-69 \$1,500,000</div> <div>70-74 \$1,000,000</div> <div>75-80 \$750,000</div> | <div>10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.3</div> | <div>16 years (20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0%)</div> <div>DE - 17 year</div> | <div>18-80 Q and NQ</div> <div>FL ONLY 18-64 Q & NQ</div> | <div>N</div> | <div>7.00% Ages 18-75</div> <div>5.00% ages 76-80</div> <div>Florida 7.00% Ages 18-64</div> | <div>AK, CA, CT, DE, MN, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA, NJ</div> |
| | S&P 500® Annual Monthly Avg w/PR | - | 14% | - | - | | | | | | | | |
| | S&P 500 Annual Monthly Avg w/Cap | 2.25% | - | 0% | - | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/PR | - | 10% | - | - | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/Cap | 2.25% | - | 0% | - | | | | | | | | |
| | Dow Annual Monthly Avg w/Cap | 2.25% | - | 0% | - | | | | | | | | |
| | Dow Annual Pt to Pt w/Cap | 2.25% | - | 0% | - | | | | | | | | |
| | S&P 500 Monthly Pt to Pt w/Cap | 1.60% | - | - | - | | | | | | | | |
| | 10 Yr. U.S. Treasury Bond w/Cap | 2.50% | - | 0% | - | | | | | | | | |
| | S&P 500 Performance Trigger | - | - | - | 1.75% | | | | | | | | |
| | Bond Yield w/Cap | 5.15% | - | 2.00% | - | | | | | | | | |
| | S&P 500 Dividend Aristocrats DRC 5% | - | - | 4.75% | - | | | | | | | | |
| | Current Fixed Value Rate 1.30% | | | | | | | | | | | | |
| <div>Retirement Gold</div> <div>8% Premium Bonus on all 1st year premiums</div> <div>IN (8% ages 18-73, 5% ages 74-78)</div> <div></div> | | Cap | PR | Asset Fee | PT | <div>Minimum Guaranteed Interest: Currently 1.75%</div> <div>MGIR is set at issue and guaranteed for the life of the contract.</div> <div>87.5% of premiums paid less withdrawal proceeds, at MGIR, compounded annually</div> | <div>Minimum: \$5,000</div> <div>Maximum: 18-69 \$1,500,000</div> <div>70-74 \$1,000,000</div> <div>75-80 \$750,000</div> | <div>10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days</div> | <div>10 years (12.5,12,12,11, 10,9,8,7,6,4,0%)</div> <div>8% bonus fully vested after year 14</div> | <div>18-78 Q and NQ</div> | <div>N</div> | <div>7.00% ages 18-78</div> <div>IN (7.00% ages 18-75)</div> <div>FL (7.00% ages 18-64)</div> | <div>AK, CA, CT, DE, FL, MN, NV, NY, NJ, OH, OK, OR, PA, SC, TX, UT, WA</div> |
| | S&P 500® Annual Monthly Avg w/PR | - | 12% | - | - | | | | | | | | |
| | S&P 500 Annual Monthly Avg w/Cap | 2.00% | - | - | - | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/PR | - | 10% | - | - | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/Cap | 2.00% | - | - | - | | | | | | | | |
| | S&P 500 Monthly Pt to Pt w/Cap | 1.50% | - | 0% | - | | | | | | | | |
| | S&P 500 Performance Trigger | - | - | - | 1.50% | | | | | | | | |
| | Bond Yield w/Cap | 4.65% | - | 2.00% | - | | | | | | | | |
| | S&P 500 Dividend Aristocrats DRC 5% | - | - | 5.25% | - | | | | | | | | |
| | Current Fixed Value Rate 1.15% | | | | | | | | | | | | |

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AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

Rates Effective as of 10-01-2020

| INDEXED | Current Interest | | | | Guaranteed Interest | 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 | IncomeShield 7 | | Cap | PR | Minimum Guaranteed Interest: Currently 1.00% MGIR is set at issue and guaranteed for the life of the contract. 87.5% of premiums paid less withdrawal proceeds, accumulated at the MGIR, | 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 | |
| | S&P 500 Annual Pt to Pt w/Cap | | 2.75% | N/A | | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/ PR | | N/A | 10% | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap | | 4.50% | N/A | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR | | N/A | 60% | | | | | | | | | |
| | Current Fixed Value Rate 1.70% | | | | | | | | | | | | |
| IncomeShield 10 7% Premium Bonus on all 1st Year Premiums | IncomeShield 10 | | Cap | PR | Minimum Guaranteed Interest: Currently 1.00% MGIR is set at issue and guaranteed for the life of the contract. 87.5% of premiums paid less withdrawal proceeds, accumulated at the MGIR, | 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: 6.25% Ages 76-80: 4.70% | CA, NY | |
| | S&P 500 Annual Pt to Pt w/Cap | | 1.75% | N/A | | | | | | | | | |
| | S&P 500 Monthly Pt to Pt w/ Cap | | 1.50% | N/A | | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/ PR | | N/A | 10% | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap | | 2.50% | N/A | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR | | N/A | 35% | | | | | | | | | |
| | S&P 500 Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR | | N/A | 55% | | | | | | | | | |
| Current Fixed Value Rate 1.10% | | | | | | | | | | | | | |
| INCOMESHIELD 10 WITH LIBR 7% Premium Bonus on all 1st Year Premiums | INCOMESHIELD 10 WITH LIBR | | Cap | PR | Minimum Guaranteed Interest: Currently 1.00% MGIR is set at issue and guaranteed for the life of the contract. 87.5% of premiums paid less withdrawal proceeds, accumulated at the MGIR, | 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% | 50-80 | Y | Ages 18-75: 6.25% Ages 76-80: 4.70% | CA, NY | |
| | S&P 500 Annual Pt to Pt w/Cap | | 1.75% | N/A | | | | | | | | | |
| | S&P 500 Monthly Pt to Pt w/ Cap | | 1.40% | N/A | | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/ PR | | N/A | 10% | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap | | 2.25% | N/A | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR | | N/A | 30% | | | | | | | | | |
| | S&P 500 Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR | | N/A | 45% | | | | | | | | | |
| Current Fixed Value Rate 1.00% | | | | | | | | | | | | | |
| Destinations 10 | Destinations 10 | | PR | RR | Minimum Guaranteed Interest: Currently 1.00% MGIR is set at issue and guaranteed for the life of the contract. 87.5% of premiums paid less withdrawal proceeds, accumulated at the MGIR, | 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: 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% | 18-80 | Y | Ages 18-75: 6.00% Ages 76-80: 4.50% | CA, NY | |
| | BofA Destinations IndexTM Annual Point to Point with PR | | 82% | N/A | | | | | | | | | 43% |
| | BofA Destinations IndexTM 2-Year Point to Point with PR | | 116% | N/A | | | | | | | | | 61% |
| | S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate+ | | N/A | 1.10% | | | | | | | | | N/A |
| | Current Fixed Value Rate 1.90% | | | | | | | | | | | | |
| Destinations 9 (CA ONLY) | Destinations 10 | | PR | RR | Minimum Guaranteed Interest: Currently 1.00% MGIR is set at issue and guaranteed for the life of the contract. 87.5% of premiums paid less withdrawal proceeds, accumulated at the MGIR, | 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% | | |
| | BofA Destinations IndexTM Annual Point to Point with PR | | 74% | N/A | | | | | | | | | 36% |
| | BofA Destinations IndexTM 2-Year Point to Point with PR | | 106% | N/A | | | | | | | | | 52% |
| | S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate+ | | N/A | 0.90% | | | | | | | | | N/A |
| | Current Fixed Value Rate 1.75% | | | | | | | | | | | | |

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Rates Effective as of 10-01-2020

| INDEXED | Current Interest | | | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available | |
|---|---|-------|-------|-------|-------|---|---|--|--|------------|----------------------|---|----------------------|--|
| AssetShield Series 5 year, 7 year, and 10 year options | AssetShield 5 | Cap | PR | RR | RIRR | Minimum Guaranteed Interest: Currently 1.00% MGIR is set at issue and guaranteed for the life of the contract. Minimum Guaranteed Surrender Value: 87.5% of premiums paid, less withdrawal proceeds, accumulated at the MGIR. | 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, NY | |
| | S&P 500 Annual Pt to Pt w/Cap | 3.00% | N/A | N/A | 1.00% | | | | | | | | | |
| | S&P 500 Monthly Pt to Pt w/ Cap | 1.90% | N/A | N/A | 0.50% | | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/ PR | N/A | 21% | N/A | 10% | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR | N/A | 80% | N/A | 10% | | | | | | | | | |
| | S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate | N/A | N/A | 1.10% | N/A | | | | | | | | | |
| | Current Fixed Value Rate 1.75% | | | | | | | | | | | | | |
| | AssetShield 7 | Cap | PR | RR | RIRR | | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/Cap | 3.25% | N/A | N/A | 1.00% | | | | | | | | | |
| | S&P 500 Monthly Pt to Pt w/ Cap | 2.00% | N/A | N/A | 0.50% | | | | | | | | | |
| *Call for California rates* | S&P 500 Annual Pt to Pt w/ PR | N/A | 23% | N/A | 10% | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR | N/A | 85% | N/A | 10% | | | | | | | | | |
| | S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate | N/A | N/A | 1.20% | N/A | | | | | | | | | |
| | Current Fixed Value Rate 1.90% | | | | | | | | | | | | | |
| | AssetShield 10 | Cap | PR | RR | RIRR | | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/Cap | 3.50% | N/A | N/A | 1.00% | | | | | | | | | |
| | S&P 500 Monthly Pt to Pt w/ Cap | 2.10% | N/A | N/A | 0.50% | | | | | | | | | |
| | S&P 500 Annual Pt to Pt w/ PR | N/A | 25% | N/A | 10% | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR | N/A | 90% | N/A | 20% | | | | | | | | | |
| | S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR | N/A | 125% | N/A | 30% | | | | | | | | | |
| S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate | N/A | N/A | 1.30% | N/A | | | | | | | | | | |
| Current Fixed Value Rate 2.00% | | | | | | | | | | | | | | |

Rates Effective as of 01-04-2021

| INDEXED | Current Interest | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|-------------------|--|---------|---------|---------------------------|-----------------|---|---------------------|--------------|----------------------|---------------|----------------------|
| Power 5 Protector | | >\$100K | <\$100K | 1.00% on 87.5% of premium | \$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) (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% | NY |
| | S&P 500 Annual P-t-P Cap | 4.30% | 3.10% | | | | | | | | |
| | S&P 500 Annual P-t-P Par. | 18.00% | 14.00% | | | | | | | | |
| | S&P 500 5-Year P-t-P Cap | 25.00% | 17.50% | | | | | | | | |
| | Russell 2000 Annual P-t-P | 3.50% | 2.60% | | | | | | | | |
| | MSCI EAFE Index Annual P-t-P | 3.50% | 2.70% | | | | | | | | |
| | PIMCO Global Optima Index 1 Year P-t-P Par. | 42.00% | 30.00% | | | | | | | | |
| | ML Strategic Balanced Index Annual P-t-P Par. | 77.00% | 57.00% | | | | | | | | |
| | AQR DynamiQ Allocation Index Annual PTP w Spread | 90% | 72% | | | | | | | | |
| | AQR DynamiQ Allocation Index Annualized Spread | 1% | 1% | | | | | | | | |
| | AQR DynamiQ Allocation Index 2 Year PTP w Spread | 100% | 80% | | | | | | | | |
| | AQR DynamiQ Allocation Index Annualized Spread | 0% | 0% | | | | | | | | |
| | 1 Year Fixed Account | 1.40% | 1.40% | | | | | | | | |

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

AMERICAN GENERAL LIFE COMPANIES (AGLC)

Rates Effective as of 01-04-2021

| INDEXED | Current Interest | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|--|--|-------------------------|---------|---------------------------|---------------------------|--|---|---------------------------------|----------------------|-----------------------------------|----------------------|
| <div>Power 7 Protector</div> <div>NEW</div> <div>*(2% for entire 2-year term)</div> | No Living Benefit Rider | >\$100K | <\$100K | 1.00% on 87.5% of premium | \$25,000 Q & NQ | 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. | 7 years (8,7,6,5,4,3,2) | 0-85 Q & NQ | Y | 4.00% - (0-80) 2.00% - (81-85) | NY |
| | S&P 500 Annual P-t-P | 4.40% | 3.25% | | | | | | | | |
| | S&P Annual PTP w Par | 19% | 16% | | | | | | | | |
| | PIMCO Global Optima Index 1 Year P-t-P Par. | 44.00% | 31.00% | | | | | | | | |
| | ML Strategic Balanced Index Annual P-t-P Par. | 80.00% | 60.00% | | | | | | | | |
| | MSCI EAFE Index Annual P-t-P | 3.75% | 2.90% | | | | | | | | |
| | AQR DynamiQ Allocation Index Annual PTP w Spread | 80% | 55% | | | | | | | | |
| | AQR DynamiQ Allocation Index Annualized Spread | 0.00% | 0.00% | | | | | | | | |
| | AQR DynamiQ Allocation Index 2 Year PTP w Spread | 140% | 105% | | | | | | | | |
| | AQR DynamiQ Allocation Index Annualized Spread | 1%* | 1%* | | | | | | | | |
| | Russell 2000 Index Interest Account | 3.75% | 2.80% | | | | | | | | |
| | 1 Year Fixed Account | 1.50% | 1.50% | | | | | | | | |
| | <div>Power 7 Protector Plus Income</div> <div>NEW</div> <div>*(2% for entire 2-year term)</div> | W/Lifetime Income Plus | >\$100K | | | | | | | | |
| S&P 500 Annual P-t-P | | 2.75% | 2.20% | | | | | | | | |
| S&P Annual PTP w Par | | 16% | 14% | | | | | | | | |
| PIMCO Global Optima Index 1 Year P-t-P Par. | | 33.00% | 24.00% | | | | | | | | |
| ML Strategic Balanced Index Annual P-t-P Par. | | 50.00% | 36.00% | | | | | | | | |
| MSCI EAFE Index Annual P-t-P | | 2.50% | 2.10% | | | | | | | | |
| AQR DynamiQ Allocation Index Annual PTP w Spread | | 50% | 35% | | | | | | | | |
| AQR DynamiQ Allocation Index Annualized Spread | | 0% | 0% | | | | | | | | |
| AQR DynamiQ Allocation Index 2 Year PTP w Spread | | 100% | 70% | | | | | | | | |
| AQR DynamiQ Allocation Index Annualized Spread | | 1%* | 1%* | | | | | | | | |
| Russell 2000 Index Interest Account | | 2.50% | 2% | | | | | | | | |
| 1 Year Fixed Account | | 1.25% | 1.25% | | | | | | | | |
| <div>Power 10 Protector</div> <div>NEW</div> <div>*(2% for entire 2-year term)</div> | | No Living Benefit Rider | >\$100K | <\$100K | 1.00% on 87.5% of premium | \$25,000 Q & NQ | 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. | 10 years (10,9,8,7,6,5,4,3,2,1) | 0-75 Q & NQ | Y | 7.00% - (0-70) |
| | S&P 500 Annual P-t-P | 4.50% | 3.30% | | | | | | | | |
| | S&P Annual PTP w Par | 20% | 17% | | | | | | | | |
| | PIMCO Global Optima Index 1 Year P-t-P Par. | 45.00% | 33.00% | | | | | | | | |
| | ML Strategic Balanced Index Annual P-t-P Par. | 85.00% | 62.00% | | | | | | | | |
| | MSCI EAFE Index Annual P-t-P | 4.00% | 3.00% | | | | | | | | |
| | AQR DynamiQ Allocation Index Annual PTP w Spread | 100% | 80% | | | | | | | | |
| | AQR DynamiQ Allocation Index Annualized Spread | 1% | 1% | | | | | | | | |
| | AQR DynamiQ Allocation Index 2 Year PTP w Spread | 100% | 85% | | | | | | | | |
| | AQR DynamiQ Allocation Index Annualized Spread | 0% | 0% | | | | | | | | |
| | Russell 2000 Index Interest Account | 4% | 2.90% | | | | | | | | |
| | 1 Year Fixed Account | 1.55% | 1.55% | | | | | | | | |
| | <div>Power 10 Protector with Income</div> <div>NEW</div> <div>*(2% for entire 2-year term)</div> | W/Lifetime Income Plus | >\$100K | <\$100K | | | | | | | |
| S&P 500 Annual P-t-P | | 3.00% | 2.25% | | | | | | | | |
| S&P Annual PTP w Par | | 17% | 15% | | | | | | | | |
| PIMCO Global Optima Index 1 Year P-t-P Par. | | 35.00% | 25.00% | | | | | | | | |
| ML Strategic Balanced Index Annual P-t-P Par. | | 55.00% | 40.00% | | | | | | | | |
| MSCI EAFE Index Annual P-t-P | | 2.75% | 2.10% | | | | | | | | |
| AQR DynamiQ Allocation Index Annual PTP w Spread | | 90% | 70% | | | | | | | | |
| AQR DynamiQ Allocation Index Annualized Spread | | 1% | 1% | | | | | | | | |
| AQR DynamiQ Allocation Index 2 Year PTP w Spread | | 85% | 65% | | | | | | | | |
| AQR DynamiQ Allocation Index Annualized Spread | | 0% | 0% | | | | | | | | |
| Russell 2000 Index Interest Account | | 2.75% | 2.00% | | | | | | | | |
| 1 Year Fixed Account | | 1.25% | 1.25% | | | | | | | | |

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ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

Rates Effective as of 5-11-2020

| INDEXED | Current Interest | | | Guaranteed Interest | 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% | Athene Performance Elite | 7 | 7 Plus | 1.00% on 87.5% of premium | 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 3.50% ages 76-80 | NY |
| | Annual Rider Charge Rate | - | 0.95% | | | | | | | | |
| | 1-year No Cap PTP BNP Paribas (Part Rate) | | 70% | | | | | | | | |
| | 2-year No Cap PTP BNP Paribas (Part Rate) | | 100% | | | | | | | | |
| | 1-year No Cap PTP Nasdaq FC (Part Rate) | | 60% | | | | | | | | |
| | 2-year No Cap PTP Nasdaq FC (Part Rate) | | 80% | | | | | | | | |
| | 1-year No Cap PTP AI Powered US Equity (Part Rate) | | 70% | | | | | | | | |
| | 2-year No Cap PTP AI Powered US Equity (Part Rate) | | 95% | | | | | | | | |
| | 1-year S&P 500 Daily Risk Control 2.8% (Part Rate) | | 35% | | | | | | | | |
| | 2-year S&P 500 Daily Risk Control 2.8% (Annual Spread) | | 45% | | | | | | | | |
| | 1-year PTP - S&P 500 (Cap) | | 4.00% | | | | | | | | |
| | 1-year Monthly - S&P 500 (Cap) | | 1.35% | | | | | | | | |
| | Fixed Account with 1-Year Guarantee | | 1.50% | | | | | | | | |
| | Withdrawal Change Duration | | 7 Years | | | | | | | | |
| Performance Elite 10 Premium Bonus: 4.00% (Most States) PLUS premium Bonus: 10.00% (Most States) CA - 7.00% | Athene Performance Elite | 10 | 10 Plus | 1.00% on 87.5% of premium | 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 5.00% ages 76-78 | NY |
| | Annual Rider Charge Rate | - | 0.95% | | | | | | | | |
| | 1-year No Cap PTP BNP Paribas (Part Rate) | | 65% | | | | | | | | |
| | 2-year No Cap PTP BNP Paribas (Part Rate) | | 90% | | | | | | | | |
| | 1-year No Cap PTP Nasdaq FC (Part Rate) | | 55% | | | | | | | | |
| | 2-year No Cap PTP Nasdaq FC (Part Rate) | | 70% | | | | | | | | |
| | 1-year No Cap PTP AI Powered US Equity (Part Rate) | | 60% | | | | | | | | |
| | 2-year No Cap PTP AI Powered US Equity (Part Rate) | | 80% | | | | | | | | |
| | 1-year S&P 500 Daily Risk Control 2.8% (Part Rate) | | 30% | | | | | | | | |
| | 2-year S&P 500 Daily Risk Control 2.8% (Annual Spread) | | 40% | | | | | | | | |
| | 1-year PTP - S&P 500 (Cap) | | 3.50% | | | | | | | | |
| | 1-year Monthly - S&P 500 (Cap) | | 1.30% | | | | | | | | |
| | Fixed Account with 1-Year Guarantee | | 1.40% | | | | | | | | |
| | Withdrawal Change Duration | | 10 Years | | | | | | | | |
| Performance Elite 15 Premium Bonus: 9.00% PLUS premium Bonus: 15.00% IN - 14.00% OH - 9.00% | Athene Performance Elite | 15 | 15 Plus | 1.00% on 87.5% of premium | \$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 0-73 | CA, CT, ID, MN, MT, NJ, NY, OH, OR, PA, UT, WA |
| | Annual Rider Charge Rate | - | 0.95% | | | | | | | | |
| | 1-year No Cap PTP BNP Paribas (Part Rate) | | 70% | | | | | | | | |
| | 2-year No Cap PTP BNP Paribas (Part Rate) | | 100% | | | | | | | | |
| | 1-year No Cap PTP Nasdaq FC (Part Rate) | | 60% | | | | | | | | |
| | 2-year No Cap PTP Nasdaq FC (Part Rate) | | 80% | | | | | | | | |
| | 1-year No Cap PTP AI Powered US Equity (Part Rate) | | 70% | | | | | | | | |
| | 2-year No Cap PTP AI Powered US Equity (Part Rate) | | 95% | | | | | | | | |
| | 1-year S&P 500 Daily Risk Control 2.8% (Part Rate) | | 35% | | | | | | | | |
| | 2-year S&P 500 Daily Risk Control 2.8% (Annual Spread) | | 45% | | | | | | | | |
| | 1-year PTP - S&P 500 (Cap) | | 4.00% | | | | | | | | |
| | 1-year Monthly - S&P 500 (Cap) | | 1.35% | | | | | | | | |
| | Fixed Account with 1-Year Guarantee | | 1.50% | | | | | | | | |
| | Withdrawal Change Duration | | 15 Years | | | | | | | | |

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


ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

Rates Effective as of 01-16-2021

| INDEXED | Current Interest | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|---|--|-------|---|--|--|--|------------|---|---|----------------------|
| Athene Agility 10 | 2-year No Cap PTP BNP (Part Rate) | 75% | If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges. | 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 |
| | 1-year No Cap PTP BNP (Part Rate) | 55% | | | | | | | | |
| | 1-year No Cap PTP Nasdaq FC (Part Rate) | 35% | | | | | | | | |
| | 2-year No Cap PTP Nasdaq FC (Part Rate) | 50% | | | | | | | | |
| | 2-year PTP - S&P 500 (Cap) | 5.50% | | | | | | | | |
| | 1-year PTP - S&P 500 (Cap) | 2.50% | | | | | | | | |
| | S&P 500 Bailout Cap Rate | 0.50% | | | | | | | | |
| | 1-year No Cap PTP AI Powered US Equity (Part Rate) | 45% | | | | | | | | |
| | 2-year No Cap PTP AI Powered US Equity (Part Rate) | 60% | | | | | | | | |
| | Fixed Account with 1-Year Guarantee | 1.10% | | | | | | | | |
| Athene Ascent Pro 10 | 2-year No Cap PTP - BNP (Par Rate) | 80% | If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges. | 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) | 6.00% | NY |
| | 1-year No Cap PTP - BNP (Par Rate) | 55% | | | | | | | | |
| | 2-year No Cap PTP Nasdaq FC (Part Rate) | 60% | | | | | | | | |
| | 1-year No Cap PTP Nasdaq FC (Part Rate) | 40% | | | | | | | | |
| | 1-year PTP - S&P 500 (Cap) | 3.00% | | | | | | | | |
| | 2-year No Cap PTP AI Powered US Equity (Part Rate) | 65% | | | | | | | | |
| | 1-year No Cap PTP AI Powered US Equity (Part Rate) | 50% | | | | | | | | |
| | 1-year No Cap PTP S&P DRC 5% TR Index Strategy (Par) | 40% | | | | | | | | |
| | Bailout Cap Rate | 1.00% | | | | | | | | |
| | Fixed Account with 1-Year Guarantee | 1.10% | | | | | | | | |
| Ascent Pro 10 Bonus Premium Bonus: 3% (ask about vesting schedule) | | | If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges. | \$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) | 65-80 | Yes (No MVA in MO) | 6.50% | NY |
| | 2-year No Cap PTP - BNP (Par Rate) | 60% | | | | | | | | |
| | 1-year No Cap PTP - BNP (Par Rate) | 45% | | | | | | | | |
| | 2-year No Cap PTP Nasdaq FC (Part Rate) | 40% | | | | | | | | |
| | 1-year No Cap PTP Nasdaq FC (Part Rate) | 25% | | | | | | | | |
| | 1-year PTP - S&P 500 (Cap) | 2.25% | | | | | | | | |
| | 2-year No Cap PTP AI Powered US Equity (Part Rate) | 50% | | | | | | | | |
| | 1-year No Cap PTP AI Powered US Equity (Part Rate) | 35% | | | | | | | | |
| | 1-year No Cap PTP S&P DRC 5% TR Index Strategy (Par) | 30% | | | | | | | | |
| | Bailout Cap Rate | 1.00% | | | | | | | | |
| | Fixed Account with 1-Year Guarantee | 0.85% | | | | | | | | |
| | | | | | | | | | | |

ATLANTIC COAST LIFE INSURANCE COMPANY (ACL)

Rates Effective as of 10-6-2020



| INDEXED | Current Interest | | | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|---|---|---|-----------------|---------------------|--------------------------|---|--|---|--|------------|----------------------|--|--|
| Retirement Plus Multiplier Annuity 5 | | Index Crediting Strategy | No Rider | Growth Rider | Income Multiplier | 1.00% | \$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: 6.15% 76-80: 4.90% 81+: 2.65% | AK, CA, CT, DE, ID, ME, MI, MN, NH, NJ, NY, WI |
| | Goldman Sachs Motif Aging of America Dynamic Balance Index | 1-year with point-to-point participation rate | 75% | 125% | 75% | | | | | | | | |
| | | 3-year with point-to-point participation rate | 140% | 200% | 140% | | | | | | | | |
| | S&P 500 | 1-year with point-to-point participation rate | 28% | 40% | 32% | | | | | | | | |
| | | 1-year with point-to-point cap rate | 4.0% | 6.0% | 5.0% | | | | | | | | |
| Retirement Plus Multiplier Annuity 7 | | Index Crediting Strategy | No Rider | Growth Rider | Income Multiplier | 1.00% | \$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: 6.65% 76-80: 5.40% 81+: 3.15% | AK, CA, CT, DE, ID, ME, MI, MN, NH, NJ, NY, WI |
| | Goldman Sachs Motif Aging of America Dynamic Balance Index | 1-year with point-to-point participation rate | 75% | 125% | 75% | | | | | | | | |
| | | 3-year with point-to-point participation rate | 140% | 200% | 140% | | | | | | | | |
| | S&P 500 | 1-year with point-to-point participation rate | 28% | 40% | 32% | | | | | | | | |
| | | 1-year with point-to-point cap rate | 4.0% | 6.0% | 5.0% | | | | | | | | |
| Retirement Plus Multiplier Annuity 10 | | Index Crediting Strategy | No Rider | Growth Rider | Income Multiplier | 1.00% | \$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: 7.15% 76-80: 5.90% 81+: 4.90% | AK, CA, CT, DE, ID, ME, MI, MN, NH, NJ, NY, WI |
| | Goldman Sachs Motif Aging of America Dynamic Balance Index | 1-year with point-to-point participation rate | 75% | 125% | 75% | | | | | | | | |
| | | 3-year with point-to-point participation rate | 140% | 200% | 140% | | | | | | | | |
| | S&P 500 | 1-year with point-to-point participation rate | 28% | 40% | 32% | | | | | | | | |
| | | 1-year with point-to-point cap rate | 4.0% | 6.0% | 5.0% | | | | | | | | |
| 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 |  | | | No Rider | Rate Enhancement Rider | Minimum Guaranteed Surrender Value - 87.5% of Purchase Premium (see product guide for full details) | 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 Nonvested 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 |
| | Index | | | | | | | | | | | | |
| | 1st Year Fixed Rate | | | 2.35% | 3.20% | | | | | | | | |
| | Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate*** | | | 100% | 140% | | | | | | | | |
| | Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate*** | | | 150% | 200% | | | | | | | | |
| | Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate | | | 180% | 250% | | | | | | | | |
| | S&P 500® 1 Year Point-to-Point with Participation Rate | | | 30% | 38% | | | | | | | | |
| | S&P 500® 2 Year Point-to-Point with Participation Rate | | | 42% | 55% | | | | | | | | |
| | S&P 500® 1 Year Point-to-Point with Cap Rate | | | 4.80% | 6.00% | | | | | | | | |
| | Credit Suisse Momentum Index 1 Year with Trigger Rate | | | 4.00% | 5.50% | | | | | | | | |

***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.

EQUITRUST LIFE INSURANCE COMPANY (ETL)




**MUST
COMPLETE
PRODUCT TRAINING
BEFORE SUBMITTING
BUSINESS TO EQUITRUST**

Rates Effective as of 01-08-2021

| INDEXED | Current Interest | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | 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 > | 1 Year Interest | W/O IBR | W/ IBR | 1.00% on 100% of premium | 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 | Y (CA: No) | 6.00% year 1 3.00% years 2-5 on additional premium | NY |
| | 1 Year Point-to-Point Cap | 2.25% | 2.00% | | | | | | | | |
| MarketValue Index  Income Rider (IBR) Info > | 1 Year Interest | W/O IBR | W/ IBR | 2.00% on 87.5% of premium | \$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, MN, UT, WA & OH) 9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,5) (TX 9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,5) | 0-80 Q & NQ | (CA: No) | 7.00% year 1 3.25% years 2-5 on additional premium | NY |
| | 1 Year Point-to-Point Cap | 4.25% | 4.00% | | | | | | | | |
| MarketSeven Index Annuity Income Rider (IBR) Info > | 1 Year Interest | W/O IBR | W/ IBR | 1.00% on 87.5% of premium | \$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) | 40-85 Q&NQ | (CA & DE: No) | Ages: 40-75: 5.50% 76-80: 4.125% 81-85: 2.75% | NY |
| | 1 Year Point-to-Point Cap | 4.00% | 3.75% | | | | | | | | |
| MarketPower Bonus Index (10.00% Premium Bonus - Vested Day -1) Income Rider (IBR) Info > | 1 Year Interest | W/O IBR | W/ IBR | 2.00% on 87.5% of premium | 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, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA) (19,17,15,13,11,10,8,6,4,2) | 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 |
| | 1 Year Point-to-Point Cap | 2.25% | 2.00% | | | | | | | | |

F&G ANNUITIES AND LIFE (FGA)

Rates Effective as of 01-08-2021

| INDEXED | Current Interest | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Comm | States Not Available |
|---|---|--|---------------------------------------|-----------------|---|---|---|----------------------|--|--|
| FG AccumulatorPlus 7  | State | Barclays Trailblazer not available in IA, NH; Monthly Average w/ Fee not available in AL, MN, MS, OR, PA, WA | N/A | \$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> | Non-qualified: 0-85 Qualified: 18-85 | N | <p>Age 0-70: 4.5%</p> <p>Age 71-80: 3.5%</p> <p>Age 81-85: 2.75%</p> | NY |
| | Bonus | N/A | | | | | | | | |
| | Fixed Interest (floating rate) | 1% | | | | | | | | |
| | Barclays Trailblazer, 2-Yr Point-to-Point Spread (110% Par) | 0% | | | | | | | | |
| | Barclays Trailblazer w/Fee, 2-Yr Point-to-Point Spread (150% Par) | 0% | | | | | | | | |
| | 1-Year S&P Monthly Point-to-Point Cap | 1.75% | | | | | | | | |
| | 1-Year S&P Monthly Point-to-Point Cap w/Fee | 2.50% | | | | | | | | |
| | 1-Year S&P Point-to-Point Cap | 3.50% | | | | | | | | |
| | 1-Year S&P Point-to-Point Cap w/Fee | 6.00% | | | | | | | | |
| | 1-Year S&P Monthly Average Cap | 3.25% | | | | | | | | |
| | 1-Year S&P Monthly Average Cap w/Fee | 6.25% | | | | | | | | |
| | Index Gain with Declared Rate | 3.25% | | | | | | | | |
| | Index Gain with Declared Rate w/Fee | 5.25% | | | | | | | | |
| | 1-Year S&P Point-to-Point Participation Rate w/Fee | 35% | | | | | | | | |
| FG AccumulatorPlus 10  | State | Applies to all states EXCEPT AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Barclays Trailblazer not available in IA, NH | N/A | \$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> | Non-qualified: 0-85 Qualified: 18-85 | N | <p>Age 0-70: 6.5%</p> <p>Age 71-80: 4.5%</p> <p>Age 81-85: 3.25%</p> | NY |
| | Bonus | N/A | | | | | | | | |
| | Fixed Interest (floating rate) | 1% | | | | | | | | |
| | Barclays Trailblazer, 2-Yr Point-to-Point Spread (110% Par) | 0% | | | | | | | | |
| | Barclays Trailblazer w/Fee, 2-Yr Point-to-Point Spread (150% Par) | 0% | | | | | | | | |
| | 1-Year S&P Monthly Point-to-Point Cap | 1.75% | | | | | | | | |
| | 1-Year S&P Monthly Point-to-Point Cap w/Fee | 2.60% | | | | | | | | |
| | 1-Year S&P Point-to-Point Cap | 3.75% | | | | | | | | |
| | 1-Year S&P Point-to-Point Cap w/Fee | 6.25% | | | | | | | | |
| | 1-Year S&P Monthly Average Cap | 3.50% | | | | | | | | |
| | 1-Year S&P Monthly Average Cap w/Fee | 6.50% | | | | | | | | |
| | Index Gain with Declared Rate | 3.50% | | | | | | | | |
| | Index Gain with Declared Rate w/Fee | 5.25% | | | | | | | | |
| | 1-Year S&P Point-to-Point Participation Rate w/Fee | 35% | | | | | | | | |
| FG Retirement Pro  | State | Applies to all states EXCEPT CA, FL (issue ages 65+), NJ, NV, OH, OK, SC, TX, UT | 87.5% of Premium accumulated at 1%-3% | \$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> | Non-qualified: 0-80 Qualified: 18-80 | N | <p>Age 0-75: 7.5%</p> <p>Age 76-80: 5.75%</p> <p>Age 81-85: 0%</p> | AK, AL, DE, ID, MN, MS, MT, NY, OR, PA, PR, VT, WA |
| | Bonus | 4% Vesting Bonus | | | | | | | | |
| | Fixed Interest (floating rate) | 1% | | | | | | | | |
| | Benefit Base Point-to-Point Cap | 7.75% | | | | | | | | |
| | Benefit Base Monthly Point-to-Point Cap | 3.35% | | | | | | | | |
| | Benefit Base Monthly Average Cap | 18% | | | | | | | | |
| | Benefit Base Fixed Interest Rate | 4% | | | | | | | | |
| | State | Applies to CA, FL (issue ages 65+), NJ, NV, OH, OK, SC, TX, UT | | | | | | | | |
| | Bonus | 3% Vesting Bonus | | | | | | | | |
| | Fixed Interest (floating rate) | 1% | | | | | | | | |
| | Benefit Base Point-to-Point Cap | 7.75% | | | | | | | | |
| | Benefit Base Monthly Point-to-Point Cap | 3.35% | | | | | | | | |
| | Benefit Base Monthly Average Cap | 18% | | | | | | | | |
| | Benefit Base Fixed Interest Rate | 4% | | | | | | | | |

F&G ANNUITIES AND LIFE (FGA)

Rates Effective as of 01-08-2021

| INDEXED | Current Interest | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Comm | States Not Available | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--------------------------------|-----------------|--|-------------------|---------------------------------------|----------------------|-------------------------------|----------------------|--------------------------------|-------|-------------------------------|-------|--------------------------------|-------|--|----------|--|---|---|-------|---|--|--------------------------------|-------|-------------------------------|-------|--------------------------------|-------|--|----------|--|---|---|---|---|----|
| <div>NEW</div> <div>FG Prosperity Elite 7</div> | <div>State: Applies to all states EXCEPT AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Barclays Trailblazer not available in IA, NH, PR; Gold not available in PR</div> <div>Bonus: Vesting Bonus: 2% (Enhancement), 4% (Protection), Bonus is 1.25%(Enhancement) and 3%(Protection) for issue ages 71+</div> <table><tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr><tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr><tr><td>1-Year S&P Monthly Point-to-Point Cap</td><td>1.85%</td></tr><tr><td>1-Year S&P Point-to-Point Cap</td><td>4%</td></tr><tr><td>1-Year S&P Monthly Average Cap</td><td>4.25%</td></tr><tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr><tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr></table> <div>State: Applies to AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Gold not available in AL, MN, MS, OR, PA, WA</div> <div>Bonus: Vesting Bonus: 2% (Enhancement), 4% (Protection), Bonus is 1.25%(Enhancement) and 3%(Protection) for issue ages 71+</div> <table><tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr><tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr><tr><td>1-Year S&P Monthly Point-to-Point Cap</td><td>1.85%</td></tr><tr><td>1-Year S&P Point-to-Point Cap</td><td>4%</td></tr><tr><td>1-Year S&P Monthly Average Cap</td><td>4.25%</td></tr><tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr><tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr></table> | Fixed Interest (floating rate) | 1.50% | Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | 1-Year S&P Monthly Point-to-Point Cap | 1.85% | 1-Year S&P Point-to-Point Cap | 4% | 1-Year S&P Monthly Average Cap | 4.25% | Index Gain with Declared Rate | 3.50% | 1-Year Gold Point-to-Point Cap | 5.50% | Fixed Interest (floating rate) | 1.50% | Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | 1-Year S&P Monthly Point-to-Point Cap | 1.85% | 1-Year S&P Point-to-Point Cap | 4% | 1-Year S&P Monthly Average Cap | 4.25% | Index Gain with Declared Rate | 3.50% | 1-Year Gold Point-to-Point Cap | 5.50% | Index-based interest guaranteed never to go below 0%, even if the index does | \$10,000 | <div>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</div> <div>Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:</div> <div>Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.</div> | <div>All states where approved except as noted below: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%</div> <div>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%</div> | <div>Non-qualified: 0-85 (80 in IN) Qualified: 18-85 (80 in IN) • If joint owner, eligibility is based on older owner's age</div> | N | Age 0-70: 6% Age 71-75: 4% Age 76-85: 3% | NY |
| Fixed Interest (floating rate) | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Point-to-Point Cap | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Point-to-Point Cap | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Average Cap | 4.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Index Gain with Declared Rate | 3.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year Gold Point-to-Point Cap | 5.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Interest (floating rate) | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Point-to-Point Cap | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Point-to-Point Cap | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Average Cap | 4.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Index Gain with Declared Rate | 3.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year Gold Point-to-Point Cap | 5.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div>NEW</div> <div>FG Prosperity Elite 10</div> | <div>State: Applies to all states EXCEPT AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Barclays Trailblazer not available in IA, NH, PR; Gold not available in PR</div> <div>Bonus: Vesting Bonus: 3% (Enhancement), 6% (Protection), Bonus is 1.5%(Enhancement) and 3.25%(Protection) for issue ages 71+</div> <table><tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr><tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr><tr><td>1-Year S&P Monthly Point-to-Point Cap</td><td>1.85%</td></tr><tr><td>1-Year S&P Point-to-Point Cap</td><td>4%</td></tr><tr><td>1-Year S&P Monthly Average Cap</td><td>4.25%</td></tr><tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr><tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr></table> <div>State: Applies to AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Gold not available in AL, MN, MS, OR, PA, WA</div> <div>Bonus: Vesting Bonus: 2% (Enhancement), 5% (Protection), Bonus is 1.25%(Enhancement) and 2.5%(Protection) for issue ages 71+</div> <table><tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr><tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr><tr><td>1-Year S&P Monthly Point-to-Point Cap</td><td>1.85%</td></tr><tr><td>1-Year S&P Point-to-Point Cap</td><td>4%</td></tr><tr><td>1-Year S&P Monthly Average Cap</td><td>4.25%</td></tr><tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr><tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr></table> | Fixed Interest (floating rate) | 1.50% | Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | 1-Year S&P Monthly Point-to-Point Cap | 1.85% | 1-Year S&P Point-to-Point Cap | 4% | 1-Year S&P Monthly Average Cap | 4.25% | Index Gain with Declared Rate | 3.50% | 1-Year Gold Point-to-Point Cap | 5.50% | Fixed Interest (floating rate) | 1.50% | Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | 1-Year S&P Monthly Point-to-Point Cap | 1.85% | 1-Year S&P Point-to-Point Cap | 4% | 1-Year S&P Monthly Average Cap | 4.25% | Index Gain with Declared Rate | 3.50% | 1-Year Gold Point-to-Point Cap | 5.50% | Index-based interest guaranteed never to go below 0%, even if the index does | \$10,000 | <div>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</div> <div>Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:</div> <div>Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.</div> | <div>All states where approved except as noted below: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%</div> <div>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%</div> | <div>Non-qualified: 0-85 (80 in IN) Qualified: 18-85 (80 in IN) • If joint owner, eligibility is based on older owner's age</div> | N | Age 0-70: 7.5% Age 71-75: 5.5% Age 76-85: 3.75% | NY |
| Fixed Interest (floating rate) | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Point-to-Point Cap | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Point-to-Point Cap | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Average Cap | 4.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Index Gain with Declared Rate | 3.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year Gold Point-to-Point Cap | 5.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Interest (floating rate) | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Point-to-Point Cap | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Point-to-Point Cap | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Average Cap | 4.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Index Gain with Declared Rate | 3.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year Gold Point-to-Point Cap | 5.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div>NEW</div> <div>FG Prosperity Elite 14</div> | <div>State: Applies to all states EXCEPT AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Barclays Trailblazer not available in IA, NH, PR; Gold not available in PR</div> <div>Bonus: Vesting Bonus: 4% (Enhancement), 7% (Protection), Bonus is 2.25%(Enhancement) and 3.75%(Protection) for issue ages 71+</div> <table><tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr><tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr><tr><td>1-Year S&P Monthly Point-to-Point Cap</td><td>1.85%</td></tr><tr><td>1-Year S&P Point-to-Point Cap</td><td>4%</td></tr><tr><td>1-Year S&P Monthly Average Cap</td><td>4.25%</td></tr><tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr><tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr></table> | Fixed Interest (floating rate) | 1.50% | Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | 1-Year S&P Monthly Point-to-Point Cap | 1.85% | 1-Year S&P Point-to-Point Cap | 4% | 1-Year S&P Monthly Average Cap | 4.25% | Index Gain with Declared Rate | 3.50% | 1-Year Gold Point-to-Point Cap | 5.50% | Index-based interest guaranteed never to go below 0%, even if the index does | \$10,000 | <div>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 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.</div> | <div>All states where approved except as noted below: 14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%</div> | <div>Non-qualified: 0-85 (80 in IN) Qualified: 18-85 (80 in IN) • If joint owner, eligibility is based on older owner's age</div> | N | Age 0-70: 8.00% Age 71-75: 6.0% Age 76-85: 4.0% | CA, DE, ID, MA, MN, MT, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT | | | | | | | | | | | | | | |
| Fixed Interest (floating rate) | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par) | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Point-to-Point Cap | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Point-to-Point Cap | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year S&P Monthly Average Cap | 4.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Index Gain with Declared Rate | 3.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year Gold Point-to-Point Cap | 5.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

14

GLOBAL ATLANTIC FINANCIAL GROUP (FTA)

Rates Effective as of 12-21-2020

| INDEXED | Current Interest | | | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|-------------------------------|---|--|--|----------------------------|-------|---------------------------|---|---|--|------------|----------------|--|----------------------|
| Choice Accumulation II | | Premium Amount | 5 Yr | 7 Yr | 10 Yr | 1.00% to 87.5% of Premium | Minimum \$25,000 Maximum \$1,000,000 | 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. 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. 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. | 5 Years (9,8,7,6,5) 7 Years (9,8,7,6,5,4,3) 10 Years (9,9,8,7,6,5,4,3,2,1) | 0-85 | Y | 5 Yr 0-80: 4.00% 81-85: 1.75% 7 Yr 0-80: 5.00% 81-85: 2.75% 10 Yr 0-80: 7.00% 81-85: 4.00% | NY |
| | MSCI EAFE One-Year P-t-P with Cap | >\$100K | 2.65% | 2.70% | 2.80% | | | | | | | | |
| | | <\$100K | 2.15% | 2.20% | 2.30% | | | | | | | | |
| | MSCI EAFE One-Year P-t-P Bailout Rate | >\$100K | 2.00% | 2.00% | 2.00% | | | | | | | | |
| | | <\$100K | 2.00% | 2.00% | 2.00% | | | | | | | | |
| | Russell 2000 One-Year P-t-P with Cap | >\$100K | 2.65% | 2.70% | 2.80% | | | | | | | | |
| | | <\$100K | 2.15% | 2.20% | 2.30% | | | | | | | | |
| | Russell 2000 One-Year P-t-P with Cap Bailout Rate | >\$100K | 2.00% | 2.00% | 2.00% | | | | | | | | |
| | | <\$100K | 2.00% | 2.00% | 2.00% | | | | | | | | |
| | S&P 500 One-Year P-t-P with Cap | >\$100K | 2.65% | 2.70% | 2.80% | | | | | | | | |
| | | <\$100K | 2.15% | 2.20% | 2.30% | | | | | | | | |
| | S&P 500 One-Year P-t-P with Monthly Cap | >\$100K | 0.80% | 0.85% | 0.90% | | | | | | | | |
| | | <\$100K | 0.75% | 0.80% | 0.85% | | | | | | | | |
| | PIMCO Balance Index One-Year P-t-P with Participation Rate | >\$100K | 50% | 55% | 60% | | | | | | | | |
| | | <\$100K | 45% | 50% | 55% | | | | | | | | |
| Choice Income II | | Guaranteed Income Builder Benefit Withdrawal Charge Schedule | Income Multiplier Benefit Withdrawal Charge Schedule | | | 1.00% to 87.5% of Premium | Minimum \$25,000 Maximum \$1,000,000 | 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. 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. 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. | 7 Years (9,8,7,6,5,4,3) 10 Years (9,9,8,7,6,5,4,3,2,1) | 45-85 | N | 7 Yr 0-80: 5.00% 81-85: 2.75% 10 Yr 0-80: 7.00% 81-85: 5.00% | NY |
| | | 7 Yr | 10 Yr | 7 Yr | 10 Yr | | | | | | | | |
| | MSCI EAFE One-Year P-t-P with Cap | 2.75% | 3.00% | 3.25% | 3.30% | | | | | | | | |
| | MSCI EAFE One-Year P-t-P Bailout Rate | 2.00% | 2.00% | 2.00% | 2.00% | | | | | | | | |
| | Russell 2000 One-Year P-t-P with Cap | 2.75% | 3.00% | 3.25% | 3.30% | | | | | | | | |
| | S&P 500 One-Year P-t-P with Performance Trigger | 2.00% | 2.25% | 2.50% | 2.55% | | | | | | | | |
| | S&P 500 One-Year P-t-P with Monthly Cap | 1.10% | 1.20% | 1.20% | 1.25% | | | | | | | | |
| | PIMCO Balance Index One-Year P-t-P with Participation Rate | 70% | 75% | 80% | 80% | | | | | | | | |
| | BlackRock Diversa Volatility Control Two Year P-t-P with Spread | 4.00% | 3.50% | 2.50% | 2.40% | | | | | | | | |
| | Franklin US Index Two Year P-t-P with Spread | 4.00% | 3.50% | 2.50% | 2.40% | | | | | | | | |
| | Fixed Rate | 1.50% | 1.60% | 1.75% | 1.80% | | | | | | | | |
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| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Income 150 + SE | | Ultra High Band \$100k+ | High Band \$24,999-\$99,999 | Low Band \$10,000-\$24,999 | | 1.00% to 87.5% of Premium | Minimum \$10,000 Maximum \$1,000,000 | The free withdrawal amount is the greater of: • 10% of beginning of year contract value • Any Required Minimum Distribution (RMD) imposed by the IRS on this contract 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. 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). | 10 Years (10,9,8,7,6,5,4,3,2,1) | 55-80 | N | 55-75: 7.00% 76-85: 5.00% | NY |
| | | | | | | | | | | | | | |
| | MSCI EAFE One-Year P-t-P with Cap | 2.50% | 2.25% | 2.25% | | | | | | | | | |
| | MSCI EAFE One-Year P-t-P Bailout Rate | 2.00% | 2.00% | 2.00% | | | | | | | | | |
| | S&P 500 One-Year P-t-P with Cap | 2.50% | 2.25% | 2.25% | | | | | | | | | |
| | S&P 500 One-Year P-t-P with Monthly Cap | 1.10% | 1.05% | 1.05% | | | | | | | | | |
| | PIMCO Balance Index One-Year P-t-P with Participation Rate | 65% | 55% | 55% | | | | | | | | | |
| | BlackRock Diversa Volatility Control Two Year P-t-P w/Spread | 4.00% | 6.00% | 6.00% | | | | | | | | | |
| | Franklin US Index Two Year P-t-P with Spread | 4.00% | 6.00% | 6.00% | | | | | | | | | |
| | Fixed Rate | 1.50% | 1.25% | 1.25% | | | | | | | | | |
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AMERICAN NATIONAL INSURANCE COMPANY (ANL)

Rates Effective as of 01-01-2021

| INDEXED | Current Interest | | | 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) | | 10-Year | 7-Year | 1.00% to 87.5% of Premium NAIC States 1.75% | NQ & Q \$10,000 | 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) | | | | | | | | | | | | | | |
| | 1-Yr Specified Rate | 3.95% | 3.85% | | | | | | | | | | | |
| | 1-Yr Point-to-Point Method: | | | | | | | | | | | | | |
| | 100% Participation Cap | 5.00% | 4.85% | | | | | | | | | | | |
| | 50% Participation Cap | 5.50% | 5.40% | | | | | | | | | | | |
| | Lifetime Income Rider Fixed Rate | 7.20% | 7.20% | | | | | | | | | | | |
| | Rider Premium Charge | 1.00% | 1.00% | | | | | | | | | | | |
| | Lifetime Income Rider (Indexed Credit + Fixed Rate) | | | | | | | | | | | | | |
| | Fixed Rate + Indexed Credit | 4.20% + Indexed Credit | | | | | | | | | | | | |
| Accumulation Period | 10 Yr | 10 Yr | | | | | | | | | | | | |
| Rider Premium Charge | 0.70% | 0.70% | | | | | | | | | | | | |
| Declared Rate | 2.25% | 2.15% | | | | | | | | | | | | |
| 1-Yr Monthly Sum: Cap | 2.35% | 2.25% | | | | | | | | | | | | |
| | | | | | | | 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 | | | |



GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 7-7-2020

| INDEXED | Current Interest | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available | | | | |
|------------------------------|--|---------------------|--|--|---|--|--|------------|----------------------|-------|----------|-------|----------|
| American Legend III Annuity | Declared rate - 1.30% | 1.00% | NQ & Q \$10,000 Additional Deposits \$2,000 Q & NQ | 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 charges. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. **See below! Extended care waiver rider: After the first contract year, if you are confined to a nursing home or long-term care facility for at least 90 consecutive days, early withdrawal charges will be waived on withdrawals up to a full surrender. There is no additional charge for this rider. Terminal illness waiver rider: After the first contract year, if you are diagnosed by a physician as having a terminal illness (prognosis of survival is 12 months or less, or a longer period as required by state law), you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. There is no additional charge for this rider. | 7 Years <ages 58-85> (9,8,7,6,5,4,3) | 0-85-Q 0-85-NQ Inherited IRA: 0-75 Inherited NQ: 0-75 | N | | NY | | | | |
| | S&P 500 Risk Control Annual Point to Point with Participation Rate - 35% | | | | | | | | | | | | |
| | S&P 500 1 Year Annual Point to Point with Cap - 2.75% | | | | | | | Yr | | Qual | Non-Qual | NT | Mod3 |
| | S&P Monthly Sum with Cap - 1.25% | | | | | | | 1 | | 18-75 | 0-75 | 4.75% | 3.25% |
| | iShares U.S. Real Estate Annual Point-to-Point with Cap - 3.05% | | | | | | | 1 | | 76-80 | 76-80 | 2.75% | 2.10% |
| | GLD Annual Point-to-Point with Cap - 3.50% | | | | | | | 1 | | 81-85 | 81-85 | 2.75% | 2.10% |
| | S&P U.S. Retiree Spending Annual Point-to-Point with Par. Rate - 40% | | | | | | | Trail | | | | | |
| | | | | | | | | 1 | | 18-85 | 0-85 | n/a | n/a |
| | 2 | 18-85 | 0-85 | 1.50% | | | | | | | | | |
| | 3 | 18-85 | 0-85 | 1.00% | | | | | | | | | |
| | 4+ | 18-85 | 0-85 | n/a | | | | | | | | | |
| American Safe Return Annuity | Declared Rate: 1.20% | 1.00% | 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 charges. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider. Annuityization 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(t) 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 | | NY | | | | |
| | S&P 500 Risk Control Annual Point-to-Point with Par. Rate 30% | | | | | | | Yr | | Qual | Non-Qual | NT | Mod 3 |
| | 25% Bailout Rate | | | | | | | 1 | | 18-75 | 0-75 | 5.50% | 4.75% |
| | iShares U.S. Real Estate Annual Point-to-Point with Cap 3.00% | | | | | | | 1 | | 76-80 | 76-80 | 4.10% | 3.25% |
| | 3.00% Bailout Cap | | | | | | | 1 | | 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 | | | | | | | | |
| American Landmark 5 | Declared Rate: >\$100,000: 1.50%, <\$100,000: 1.40% | 1.00% | 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) | | NY | | | | |
| | S&P 500 Risk Control Annual Point to Point with Participation Rate >\$100,000: 45%, <\$100,000: 40% | | | | | | | Yr | | Qual | Non-Qual | NT | 25 Trail |
| | S&P U.S. Retiree Spending Annual Point to Point with Participation Rate >\$100,000: 50%, <\$100,000: 45% | | | | | | | 1 | | 18-75 | 0-75 | 3.75% | 2.75% |
| | S&P 500 Annual Point to Point with Cap >\$100,000: 4.05%, <\$100,000: 3.80% | | | | | | | 1 | | 76-85 | 76-85 | 2.75% | 1.90% |
| | | | | | | | | 1 | | 86-89 | 86-89 | 1.75% | 1.25% |
| | Trail | | | | | | | | | | | | |
| | 1 | 18-89 | 0-89 | n/a | n/a | | | | | | | | |
| | 2+ | 18-89 | 0-89 | | .25% | | | | | | | | |

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 3-7-2020

| INDEXED | Current Interest | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|---|--|---------------------|---|--|---|---|----------------------|--|----------------------|
| American Custom-10   | Declared Rate: >\$150,000: 1.10%, <\$150,000: 1.05% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 40%, <\$150,000: 35% S&P 500 Annual Point-to-Point with Cap >\$150,000: 3.00%, <\$150,000: 2.50% GLD Annual Point-to-Point with Cap >\$150,000: 5.00%, <\$150,000: 4.75% NO MVA: Available in AK, CA, IN, MN, MO, OH, PA, TX, UT, VA Declared Rate: >\$150,000: 1.05%, <\$150,000: 1.00% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 35%, <\$150,000: 25% S&P 500 Annual Point-to-Point with Cap >\$150,000: 2.80%, <\$150,000: 2.40% GLD Annual Point-to-Point with Cap >\$150,000: 4.75%, <\$150,000: 4.50% | 1.00% | 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% rollover for 10 years. Stacked Income Option - 5% rollover 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) |

SPECIAL BROADCAST MESSAGE

The American Landmark 5 fixed-indexed annuity from Great American Life Insurance Company®, offers your clients:

- Five-year declining early withdrawal charges
- Additional purchase payments accepted during first two contract months
- Competitive earning potential with participation rates up to 45%
- S&P 500 indexed strategy offers caps up to 4.05%
- During first contract year, penalty-free withdrawal of 10% of purchase payment
- 10% penalty-free withdrawals of account value after year one
- Extended Care Waiver Rider and Terminal Illness Waiver Rider are available
- Opportunity to receive lifetime income

Check out
Great American's Income
and Death Benefit Riders!



American Landmark
5 has the rates and
features to **INCREASE**
your sales!



Call us Today!!



For distribution partner use only. Not for use in sales solicitation. Call for disclaimer details!

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 8-7-2020

| INDEXED | Current Interest | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|---|--|---------------------|---|--|----------------------------|--|----------------------|--|------------------------------------|
| American Legend - 7 | Declared Rate: >\$100,000: 1.70%, <\$100,000: 1.60% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$100,000: 50%, <\$100,000: 45% S&P 500 Annual Point-to-Point with Cap >\$100,000: 4.15%, <\$100,000: 3.90% GLD Annual Point-to-Point with Cap >\$100,000: 5.00%, <\$100,000: 4.75% | 1.00% | NQ & Q \$10,000 Max: 1 million issue ages 0-75 | 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 |
| | NO MVA: Available in AK, CA, PA, UT and VA Declared Rate: >\$100,000: 1.50%, <\$100,000: 1.40% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$100,000: 45%, <\$100,000: 40% S&P 500 Annual Point-to-Point with Cap >\$100,000: 3.80%, <\$100,000: 3.55% GLD Annual Point-to-Point with Cap >\$100,000: 4.50%, <\$100,000: 4.25% | | \$750,000 issue ages 76-80 \$500,000 Issue ages 81+ | | | | | | |
| Premier Bonus 5.75% Bonus!  | Declared Rate: >\$150,000: 1.10%, <\$150,000: 1.05% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 20%, <\$150,000: 20% S&P U.S. Retiree Spending Annual Point-to-Point with Participation >\$150,000: 25%, <\$150,000: 20% S&P 500 Annual Point-to-Point with Cap >\$150,000: 1.75%, <\$150,000: 1.50% | 1.00% | NQ & Q \$10,000 Sub: \$2,000 Max: 1 million issue ages 0-75 | 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 sevenyear 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 |
| | NO MVA: Available in AK, CA, UT and VA Declared Rate: >\$150,000: 1.05%, <\$150,000: 1.00% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 20%, <\$150,000: 15% S&P U.S. Retiree Spending Annual Point-to-Point with Participation >\$150,000: 20%, <\$150,000: 15% S&P 500 Annual Point-to-Point with Cap >\$150,000: 1.45%, <\$150,000: 1.35% | | \$750,000 issue ages 76-80 \$500,000 Issue ages 81+ | | | | | | |
| Premier Income Bonus  | Declared Rate: >\$150,000: 1.80%, <\$150,000: 1.70% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 35%, <\$150,000: 35% S&P U.S. Retiree Spending Annual Point-to-Point with Participation Rate >\$150,000: 40%, <\$150,000: 35% S&P 500 Annual Point-to-Point with Cap >\$150,000: 2.75%, <\$150,000: 2.50% | 1.00% | NQ & Q \$10,000 Sub.: \$2,000 Max: 1 million issue ages 0-75 | 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 |
| | NO MVA: Available in AK, CA, PA, UT and VA Declared Rate: >\$150,000: 1.65%, <\$150,000: 1.55% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 35%, <\$150,000: 30% S&P U.S. Retiree Spending Annual Point-to-Point with Participation Rate >\$150,000: 35%, <\$150,000: 30% GLD Annual Point-to-Point with Cap >\$150,000: 2.40%, <\$150,000: 2.15% | | \$750,000 issue ages 76-80 \$500,000 Issue ages 81+ | | | | | | |


GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 8-7-2020

| INDEXED | Current Interest | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|---|---|---------------------|---|--|--------------------|--|--|------------|----------------------|
| <div>American Landmark 3</div> <div>NEW</div> | Declared Rate: >\$150,000: 1.15%, <\$150,000: 1.05% | 1.00% | 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) | | NY |
| | S&P 500 Annual Point-to-Point >\$150,000: 2.50%, <\$150,000: 2.25% | | | | | | | | |
| | iShares U.S. Real Estate Annual P-t-P With Cap >\$150,000: 2.45%, <\$150,000: 2.25% | | | | | | | | |
| | iShares MSCI EAFE Annual P-t-P With Cap >\$150,000: 2.75%, <\$150,000: 2.50% | | | | | | | | |

GUGGENHEIM LIFE & ANNUITY COMPANY (GLA)

Rates Effective as of 01-01-2021

| INDEXED | Current Interest | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available | | | | | | | | | | | | | | | | | | | | |
|---|---|--|--|---|---|---|--|---|------------|----------------------|---|--|----|---|----|---|----|---|----|---|----|---|----|---|----|---|----|----|----|-----|----|----|
| Highlander FIA 4% Premium Bonus! | Strategies | Duration | Rate | Minimum Guaranteed Contract Value (MGVC) is equal to 87.5% of premium less withdrawals, accumulated at the minimum guaranteed interest rate | Minimum Qualified \$5,000 | 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> | | 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 | | | | | | | | | | | | | | | | | | | | |
| | Fixed | 1 Year Fixed | 1.75% | | 1 | | 10% | 2 | | | | | 9% | 3 | 8% | 4 | 7% | 5 | 6% | 6 | 5% | 7 | 4% | 8 | 3% | 9 | 2% | 10 | 1% | 11+ | 0% | 0% |
| | S&P MARC 5 | 1 Year Point-to-Point with Participation | 70% | | Minimum NQ \$10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | S&P 500 | 1 Year Point-to-Point with Annual Cap | 3.50% | | Additional \$500 Minimum (1st Contract year only) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | S&P 500 | 1 Year Point-to-Point with Participation | 25% | | \$1,000,000 Maximum | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Highlander 7 FIA | Strategies | Duration | Rate | Minimum Guaranteed Contract Value (MGVC) is equal to 87.5% of premium less withdrawals, accumulated at the Nonforfeiture Interest Rate | Minimum Qualified \$5,000 | 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> | | 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 | | | | | | | | | | | | | | | | | | | | |
| | Fixed | 1 Year Fixed | 2.25% | | 1 | | 10% | 2 | | | | | 9% | 3 | 8% | 4 | 7% | 5 | 6% | 6 | 5% | 7 | 4% | | | | | | | | | |
| | S&P MARC 5 | 1 Year Point-to-Point with Participation | 85% | | Minimum NQ \$10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | S&P 500 | 1 Year Point-to-Point with Annual Cap | 4.25% | | Additional \$500 Minimum (1st contract year only) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | S&P 500 | 1 Year Point-to-Point with Participation | 30% | | \$1,000,000 Maximum | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Guggenheim ViStar FIA *Income Rider Available! 10% Benefit Base Bonus 0.90% Annual Rider Charge Rate *Benefit base will grow for 20 years by the dollar amount credited to the account value multiplied by 4% guaranteed on each anniversary.* |  | Strategies | Duration | Rate | Minimum Guaranteed Contract Value (MGVC) is equal to 87.5% of premium less withdrawals, accumulated at the minimum guaranteed interest rate | Minimum Qualified \$5,000 | 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, withoutsurrender 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 | <u>(0-75)</u> 7.00% <u>(76-80)</u> 5.00% <u>(CA,FL)</u> 6.00% <u>(0-75)</u> 4.00% <u>(76-80)</u> | NY | | | | | | | | | | | | | | | | | | | |
| | | Fixed | 1 Year Fixed | 2.25% | | Minimum NQ \$10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | S&P 500 | 1 Year Point-to-Point with Cap | 4.00% | | Additional \$500 Minimum (1st contract year only) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | S&P 500 | 1 Year Point-to-Point with Participation | 30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | S&P 500 Sector Rotator Daily RC2 5% Index ER | 1 Year Participation Rate | 90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | S&P Economic Cycle Factor Rotator Index | 1 Year Participation Rate | 90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | S&P MARC 5% Excess Return Index | 1 Year Participation Rate | 90% | | \$1,000,000 Maximum | | | | | | | | | | | | | | | | | | | | | | | | | | |



(For Agent Use Only) Not intended for soliciting annuity sales from the public.

Rates and Commissions subject to change.

Check for current state approvals.

LINCOLN FINANCIAL GROUP (LFA)

Rates Effective as of 01-15-2021

| INDEXED | Current Interest | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|--|--|---------------------|---|--|-------------------|--------------|----------------------|---|----------------------|
| Lincoln OptiBlend - 5  | Declared Rate: >\$100,000: 1.00%, <\$100,000: 1.00% 1-Yr S&P 500 Daily Risk Control Spread >\$100,000: 3.00%, <\$100,000: 3.25% 1-Yr Fidelity AIM Dividend Participation >\$100,000: 35.00%, <\$100,000: 25.00% 1-Yr P-t-P Indexed with Cap Account >\$100,000: 2.00%, <\$100,000: 2.00% 1-Yr S&P 500 Participation >\$100,000: 9.00%, <\$100,000: 8.00% | 1.00% | 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 | 3.00% 0-74 2.20% ages 75-79 1.20% ages 80-84 0.50% age 85 | NY |
| Lincoln OptiBlend - 7 | Declared Rate: >\$100,000: 1.00%, <\$100,000: 1.00% 1-Yr S&P 500 Daily Risk Control Spread >\$100,000: 4.00%, <\$100,000: 4.25% 1-Yr Fidelity AIM Dividend Participation >\$100,000: 25.00%, <\$100,000: 15.00% 1-Yr P-t-P Indexed with Cap Account >\$100,000: 2.00%, <\$100,000: 2.00% 1-Yr S&P 500 Participation >\$100,000: 9.00%, <\$100,000: 8.00% | 1.00% | 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 | Declared Rate >100,000: 1.25%, <\$100,000: 1.00% 1-Yr S&P 500 Daily Risk Control Spread >\$100,000: 2.00%, <\$100,000: 2.25% 1-Yr Fidelity Dividend Participation >\$100,000: 65.00%, <\$100,000: 55.00% 1-Yr P-t-P Indexed with Cap Account >\$100,000: 2.00%, <\$100,000: 2.00% 1-Yr S&P 500 Participation >\$100,000: 9.00%, <\$100,000: 8.00% | 1.00% | 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) | Declared Rate >100,000: 1.00%, <\$100,000: 1.00% 1-Yr S&P 500 Daily Risk Control Spread >\$100,000: 4.65%, <\$100,000: 5.10% 1-Yr Fidelity Dividend Participation >\$100,000: 40.00%, <\$100,000: 40.00% 1-Yr P-t-P Indexed with Cap Account >\$100,000: 2.30%, <\$100,000: 1.55% 1-Yr S&P 500 Participation >\$100,000: 13.00%, <\$100,000: 11.00% | 1.00% | 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)

Rates Effective as of 01-01-2021

| FIXED INDEX ANNUITIES | Blended Product | | | | Minimum Surrender Value | Minimum Premium | Withdrawal Provisions/ Contract Features | Surrender Charges | Commission | States Not Available |
|-------------------------|---|-------|------|--------|---------------------------------------|--|--|---|---|----------------------|
| Personal Income Annuity | 10 Year Surrender Charge | Cap | Par. | Spread | \$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 yearWithdrawals for RMD associated with this contract will not incur withdrawal fees or MVAAny withdrawals may be subject to federal and state income taxIf taken prior to age 59 1/2, withdrawals may also be subject to a 10% federal penaltyWithdrawals taken in excess of free withdrawal amount during the surrender charge period will be subject to surrender charges and a market value adjustmentFor 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 amountsWithdrawals 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 |
| | Monthly S&P 500® | 1.70% | N/A | N/A | | | | MVA | | |
| | 1-Yr S&P 500 - Cap | 2.75% | N/A | N/A | | | | | | |
| | 1-Yr S&P 500 - Par/Spread | N/A | 20% | 2.00% | | | | Y | | |
| | 1-Yr CSTMAI | N/A | N/A | 4.00% | | | | | | |
| | 2-Yr S&P 500 - Cap | 6.00% | N/A | N/A | | | | Issue Ages | | |
| | 2-Yr S&P 500 - Par | N/A | 27% | N/A | | | | | | |
| | 2-Yr S&P 500 - Par/Spread | N/A | 35% | 4.00% | | | | | | |
| | 2-Yr CSTMAI | N/A | N/A | 4.00% | | | | | | |
| | 3-Yr S&P 500 - Par/Spread | N/A | 51% | 9.00% | | | | | | |
| | Fixed Account | 1.50% | | | | | | | | |
| | AL, AR, AZ, CO, DC, GA, IA, ID, IN, KS, MD, MI, NE, ND, NM, NV, OK, RI, SD, TN, WV *Call for other states!* | | | | | | | | | |

| Personal Protection Choice | Blended Product | | | | Blended Product | | | Blended Product | | | Minimum Premium | Surrender Charges | Commission | States Not Available |
|---|---------------------------|-------|------|--|-----------------------|------|--|-----------------------|------|--|-----------------|---|----------------|----------------------|
| | 10 Year Surrender Charge | Cap | Par. | Spread | Cap | Par. | Spread | Cap | Par. | Spread | | | | |
| | Monthly S&P 500® | 1.70% | N/A | N/A | 1.45% | N/A | N/A | 1.45% | N/A | N/A | | | | |
| | 1-Yr S&P 500 - Cap | 2.75% | N/A | N/A | 2.25% | N/A | N/A | 2.25% | N/A | N/A | | | | |
| | 1-Yr S&P 500 - Par/Spread | N/A | 20% | 2.00% | N/A | 17% | 2.00% | N/A | 17% | 2.00% | | | | |
| | 1-Yr CSTMAI | N/A | N/A | 4.00% | N/A | N/A | 5.50% | N/A | N/A | 5.50% | | | | |
| | 2-Yr S&P 500 - Cap | 6.00% | N/A | N/A | 4.75% | N/A | N/A | 4.75% | N/A | N/A | | | | |
| | 2-Yr S&P 500 - Par | N/A | 27% | N/A | N/A | 22% | N/A | N/A | 22% | N/A | | | | |
| | 2-Yr S&P 500 - Par/Spread | N/A | 35% | 4.00% | N/A | 27% | 4.00% | N/A | 27% | 4.00% | | | | |
| | 2-Yr CSTMAI | N/A | N/A | 4.00% | N/A | N/A | 6.00% | N/A | N/A | 6.00% | | | | |
| | 3-Yr S&P 500 - Par/Spread | N/A | 51% | 9.00% | N/A | 41% | 9.00% | N/A | 41% | 9.00% | | | | |
| | Fixed Account | 1.50% | | | Fixed Account - 1.20% | | | Fixed Account - 1.20% | | | | | | |
| AL, AZ, AR, CO, DC, GA, HI, ID, IN, IA, KS, MD, MI, NE, NV, NM, ND, OK, RI, SD, TN, WV | | | | CA, CT, DE, FL, KY, MS, MT, OH, SC, TX, WI | | | AK, IL, LA, MO, NH, NJ, NC, OR, PA, UT, VT, VA, WA, WY | | | | | | | |
| Withdrawal Provisions/Contract Features | | | | | | | | | | 87.5% of premiums less withdrawals @ 1.00% | 0-80 Q&NQ | 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 durationBenefit 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 benefitsincome 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 withdrawalsAny withdrawals will reduce the family protection death benefit in the same proportion as the contract value is reduced | | | | | | | | | | | | | | |

NASSAU RE COMPANY (PLA)

Rates Effective as of 12-1-2020

| FIXED INDEX ANNUITIES | Blended Product | | | | Minimum Surrender Value | Minimum Premium | Withdrawal Provisions/ Contract Features | | Surrender Charges | Commission | States Not Available | | |
|--|--|-------|------|---------------------|--|---------------------------------------|---|--|---|---|--|----------------------|-------------------------|
| <div>Nassau Growth Annuity 7</div> <div>NEW</div> | 7 Year Surrender Charge | Cap | Par. | Annual Strategy Fee | 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 chargesWithdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur surrender charges, Market Value Adjustment (MVA), or feesWithdrawals prior to Amplified Income Plus rider exercise (if elected) reduce the benefit base, but do not stop roll-ups on the reduced benefit baseAny withdrawals may be subject to federal and state income taxWithdrawals 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 feesWithdrawals 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 periodAdjustment may be positive or negative depending on the change in the interest rates since contract issueThe maximum positive adjustment to the cash surrender value cannot exceed the maximum negative adjustmentApplies when surrender charges are waived under the nursing home and terminal illness waiverMVA 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, HI, LA, ME, MD, MA, MN, NE, NJ, NY, RI | | |
| | 1-Yr S&P 500 - Cap | 3.25% | N/A | N/A | | | | | MVA | | | | |
| | 1-Yr S&P 500 - Par. | N/A | 23% | N/A | | | | | | | | | |
| | 1-Yr S&P 500 - Amplified Par. Rate with Strategy Fee | N/A | 35% | 1.00% | | | | | Y | | | | |
| | 2-Yr S&P 500 - Par | N/A | 35% | N/A | | | | | Issue Ages | | | | |
| | 2-Yr S&P 500 - Amplified Par. Rate with Strategy Fee | N/A | 55% | 1.00% | | | | | | | | | |
| | 2-Yr Sunrise Smart Pas-sage SG - Par. | N/A | 110% | 1.00% | | | | | 0-85 Q&NQ | | | | |
| | Fixed Account | 1.90% | | | | | | | | | | | |
| | For use in: AL, AK, AZ, AR, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MD, MI, MS, MO, MT, NE, NV, NH, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY | | | | | | | | | | | | |
| <div>Nassau Growth Annuity 10</div> <div>NEW</div> | 10 Year Surrender Charge | Cap | Par. | Annual Strategy Fee | Cap | Par. | Annual Strategy Fee | Minimum Premium | Surrender Charges | | Commission | States Not Available | |
| | 1-Yr S&P 500 - Cap | 4.50% | N/A | N/A | 4.00% | N/A | N/A | | | | | | |
| | 1-Yr S&P 500 - Par. | N/A | 30% | N/A | N/A | 28% | N/A | \$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 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 | HSC Paper App 0-75: 7.25% 76-80: 5.00% HSC eApp 0-75: 7.35% 76-80: 5.10% | (AL, AR, AZ, CO, DC, IA, ID, IL, KS, MI, MS, ND, NH, NM, NV, OK, SD, TN, VT, WV, WY, IN) | | |
| | 1-Yr S&P 500 - Amplified Par. Rate with Strategy Fee | N/A | 43% | 1.00% | N/A | 40% | 1.00% | | | | | | |
| | 2-Yr S&P 500 - Par | N/A | 45% | N/A | N/A | 42% | N/A | | | | | | |
| | 2-Yr S&P 500 - Amplified Par. Rate with Strategy Fee | N/A | 65% | 1.00% | N/A | 60% | 1.00% | | | | | | |
| | 2-Yr Sunrise Smart Pas-sage SG - Par. | N/A | 95% | N/A | N/A | 85% | N/A | | | | | | |
| | 2-Yr Sunrise Smart Pas-sage SG - Amplified Par. Rate with Strategy Fee | N/A | 130% | 1.00% | N/A | 125% | 1.00% | | | | | | |
| | Fixed Account | 2.50% | | | 2.30% | | | | | | | | Minimum Surrender Value |
| | AL, AZ, AR, CO, DC, ID, IL, IA, KS, MD, MI, MS, NC, NE, NV, NH, NM, ND, OK, SD, TN, VT, WV, WY | | | | AK, CT, DE, FL, GA, HI, IN, KY, LA, MO, MT, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI | | | | | | | | |
| | | | | | | | | 87.5% of premiums less withdrawals @ 1.00% | 0-85 Q&NQ | *Paper Apps* 0.10% Commission increase with eApp | | | |

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

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 10-20-2020

| FIXED INDEX ANNUITIES¹ | Index Cap Rate Product | | | | Minimum Surrender Value | Minimum Premium |
|---|---|--|------------------------|------------------------|--|-----------------|
| North American Charter Plussm 10 year option Premium Bonus \$75,000 Minimum Premium 6.00% Premium Bonus *Premium Bonus Paid on all new premium in first 7 contract years 14 year option Premium Bonus \$75,000 Minimum Premium 8.00% Premium Bonus *Premium Bonus Paid on all new premium in first 7 contract years | | | 10 Year | 14 Year | 87.5% of premiums less withdrawals @ 1.00% | \$75,000 Q & NQ |
| | | | \$75k+ Initial Premium | \$75k+ Initial Premium | | |
| | S&P 500® | DA Index Margin (No Cap) | 12% | 11% | | |
| | | MPP Index Cap Rate | 1.00% | 1.20% | | |
| | | APP Index Cap Rate | 2.00% | 2.50% | | |
| | | APP Participation Rate (No Cap) | 15% | 20% | | |
| | S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states) | APP Index Margin (No Cap) | 5.75% | 5.25% | | |
| | S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states) | Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown) | 6.00% | 5.00% | | |
| | NASDAQ-100® | MPP Index Cap Rate | 1.00% | 1.00% | | |
| | Fixed Account Rate | | 1.00% | 1.10% | | |
| | Premium Bonus | | 6.00% | 8.00% | | |

| North American Charter Plus State Variations for AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA | | |
|---|--|---------------------------|
| | | 10-YEAR |
| S&P 500® | DA Index Margin (No Cap) | 14% |
| | MPP Index Cap Rate | 0.90% |
| | APP Index Cap Rate | 2.00% |
| | APP Participation Rate (No Cap) | 15% |
| S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states) | APP Index Margin (No Cap) | 6.00% |
| S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states) | Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown) | 7.00% |
| NASDAQ-100® | MPP Index Cap Rate | 0.80% |
| Fixed Account Rate | | 0.90% |
| | | \$75,000+ Initial Premium |
| Premium Bonus | | 6.00% |

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 10-20-2020

| FIXED INDEX ANNUITIES ¹ | Withdrawal Provisions/Contract Features | Surrender Charges ⁶ | Issue Ages | MVA ² | Commission | States Not Available |
|---|--|---|---|------------------|--|--|
| North American Charter Plussm 10 year option Premium Bonus \$75,000 Minimum Premium 6.00% Premium Bonus *Premium Bonus Paid on all new premium in first 7 contract years 14 year option Premium Bonus \$75,000 Minimum Premium 8.00% Premium Bonus *Premium Bonus Paid on all new premium in first 7 contract years | 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. Annuity 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. | 10 Years (10,10,9,9,8,8,7,6,4,2) 14 Years (12,12,11,11,10,9,8,7,6,5,4,3,2,1) | 10 Years 0-79 Q & NQ 14 Years 0-75 Q & NQ (IN - Issue age 0-74) (CA - Issue age 0-52) (NH - Issue age 0-74) | Yes | 10-Year 6.50% year 1 3.25% yrs 2&3 1.63% yrs 4&5 14-Year 6.50% year 1 3.25% yrs 2&3 1.63% yrs 4&5 | 10 Year ID, NY 14 Year AK, CT, DE, HI, ID, MA, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA |

| FIXED INDEX ANNUITIES¹ | Index Cap Rate Only | | | | Minimum Surrender Value | Minimum Premium | Withdrawal Provisions/ Contract Features | Surrender Charges⁶ | Commission | |
|----------------------------|--|--|---------|---|--|-------------------------|---|----------------------------------|----------------------|--|
| North American VersaChoice | | | 10 Year | | 87.5% of premiums less withdrawals @ 1.00% | Modified Single Premium | 10% free withdrawals after the issue date of the beginning of year accumulation value each year | 10 Years (10,10,9,9,8,8,7,6,4,2) | 1st year 6.50% | |
| | S&P 500® | MPtP Index Cap Rate | 1.40% | \$20k - 74,999k+ Initial Premium 1.21% | | | | MVA² | | |
| | | APtP Index Cap Rate | 3.25% | 2.75% | | | | | | |
| | | APtP Participation Rate (No Cap) | 20% | 15% | | | | | | |
| | | Two Year PtP with Participation Rate | 25% | 20% | | | | | | |
| | S&P MARC 5% ER | Two Year PtP with Participation Rate | 80% | 60% | | | N | | | |
| | | Annual PtP with Participation Rate | 60% | 45% | | | | Issue Ages | | |
| | S&P 500 LOW VOLATILITY DAILY RISK CONTROL 5% | APtP Index Margin (No Cap) | 2.50% | 3.50% | | | 0-79 | | States Not Available | |
| | Fidelity Multifactor Yield Index 5% ER | APtP Participation Rate (No Cap) | 60% | 45% | | | | | | |
| | | Two Year PtP with Participation Rate | 80% | 60% | | | | | | |
| | | Annual Point-to-Point with enhanced Participation Rate | 115% | 100% | | | | | | |
| | | Strategy Charge | 1.50% | 1.50% | | | | | | |
| | | Two-year Point-to-Point with Enhanced Participation Rate | 165% | 140% | | | | | | |
| | | Strategy Charge | 1.50% | 1.50% | | | | | | |
| | Fixed Account | | 1.50% | 1.15% | | | | | | |
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DK1360-A7394

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 10-20-2020

| FIXED INDEX ANNUITIES¹ | Index Cap Rate Only | | | | | | Minimum Surrender Value | Minimum Premium | Withdrawal Provisions/ Contract Features | Surrender Charges⁶ | 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 - 4.75% | |
| | | | | | | | | | | MVA² | | With additional Premium Yrs 2&3 - 2.38% Yrs 4&5 - 1.19% |
| | | | | | | | | | | Y | | |
| | | | | | | | | | | Issue Ages | States Not Available | |
| | | | | | | | | | | 0-85 Q & NQ 0-52 SC 0-82 IN | NY | |
| | | | | | | | | | | | | |
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| | | | | | | | | | | | | |
| NAC IncomeChoice 10 LOW BAND (\$20,000 - \$249,999) HIGH BAND (\$250,000+) Call For Details!!! | 10 Year Surrender Charge | | | | | | Minimum Premium | \$20,000 Q&NQ | 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 maximim 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 Charges⁶ | 6.50% Year 1 3.25% Years 2-3 1.63% Years 4&5 | |
| | S&P 500® | | | | | | | | | 10 Years (10,10,10,10,10,9,8,6,4,2) | | |
| | S&P MARC 5% ER | | | | | | MVA² | | | | | |
| | | | | | | | N | | | | | |
| | S&P 500 Low Volatility Daily Risk Control 5% | | | | | | Minimum Surrender Value | | | Issue Ages | States Not Available | |
| | APTp w/ Threshold Participation Rates (No Cap) | | | | | | | | | | | |
| | Index Return Threshold | | | | | | | | | | | |
| | Base Par Rate | | | | | | | | | | | |
| | Enhanced Par Rate | | | | | | 87.5% of premiums less withdrawals @ 1.00% | | | 40-79 | ID, NY | |
| | 100% | | | | | | | | | | | |
| Fixed Account | | | | | | | | | | | | |
| 1.00% | | | | | | | | | | | | |
| GLWB Bonus | | | | | | 2.00% | | | | | | |

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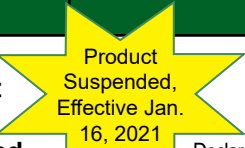
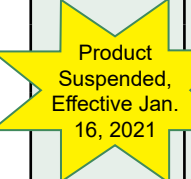

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 10-20-2020

| FIXED INDEX ANNUITIES | Blended Product | | | Minimum Surrender Value | Minimum Premium | Withdrawal Provisions/ Contract Features | Surrender Charges | Commission | States Not Available |
|---|-----------------|--|---|--|-----------------|--|--|---------------|----------------------|
| Strategic Design Annuity X  | S&P 500® | | 10 Year | 87.5% of premiums less withdrawals @ 1.00% | \$50,000 Q&NQ | <ul style="list-style-type: none"> After the first contract anniversary, up to 7% of the initial premium each year. Guaranteed lifetime withdrawal benefit (GLWB): GLWB value roll-up of 200 percent of the interest credited expedites potential income growth Enhanced penalty-free withdrawals: Annual penalty-free withdrawal percentage starts at 10 percent after the first contract anniversary but can grow as large as 32 percent. Lifetime income option: Level or increasing options for lifetime payments. Lifetime payment amount multiplier (may not be available in all states): Doubled lifetime payment amount up to five years, eligibility based on inability to perform two of six activities of daily living (ADLs4). Accumulation value step-up: On the ninth and 10th contract anniversaries, if interest credits are less than the total amount of rider charges incurred the accumulation value will increase by the accumulation value step-up amount. | 10 Years (10,10,10,10,10,9,8,7,6,4,2) | 10 Year 6.50% | ID, NY |
| | | MPtP Index Cap Rate | 1.45% | | | | MVA | | |
| | | APtP Index Cap Rate | 3.75% | | | | N | | |
| | | APtP Participation Rate (No Cap) | 30% | | | | Issue Ages | | |
| | | APtP w/ Inverse Edge Trigger | Negative Index Return Threshold -10.00% | | | | 50-79 | | |
| | | Base Declared Performance Rate | 2.00% | | | | | | |
| | | Enhanced Declared Performance Rate | 5.45% | | | | | | |
| | S&P MARC 5% ER | APtP Participation Rate (No Cap) | 70% | | | | | | |
| | | Two-Year PtP Participation Rate (No Cap) | 100% | | | | | | |
| | Fixed Account | | 1.70% | | | | | | |

SAGICOR LIFE INSURANCE COMPANY (Sagicor)

Rates Effective as of 11-14-2020

| INDEXED | Current Interest | | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | States Not Available |
|--|--|---|---------------|-----------------------------|--|--|--|-----------------------------------|---|----------------|--|------------------------|
| Sage Select Fixed Indexed (4.00% Immediate Bonus Interest on Initial Premium)  | Declared Rate Strategy Interest Rate: 1.50% S&P 500® Index Strategy Cap: 2.00% Global Multi Index Strategy 3 Participation Rate 11.00% | | | | 3.00% on 87.5% of Premium | Single Purchase Payment \$2,000 Q&NQ (no inherited IRA's) | <u>Penalty Free Withdrawals</u> - Beginning in year 2, the owner can withdraw up to 10% each year. If this amount is not withdrawn it is cumulatively added to the following years penalty free withdrawal, up to 50%. <u>Allocation Dates</u> - Can occur the 1st, 8th, 15th or 22nd day of the month. <u>Nursing Home Facility or Confirmed Care Facility Confinement</u> - If owner qualifies, the maximum free withdrawal percentage will be 100%. <u>Death of Owner</u> - Death benefit will be paid if the owner dies before the maturity date. It will be paid in one lump sum or an available settlement option may be chosen. | 9 Years (9,8,7,6,5,4,3,2,1) | 15 days to age 85-NQ 15 days to age 85-Q | N | E-App Rates! 6.00% (ages 0-75) 3.00% (ages 76-85) | AK, CT, ME, NY, VT |
| Sage Secure FIA  Call for California Rates! | |  | Declared Rate | S&P 500 Index 1 Yr Pt-to-Pt | Global Multi-Index 1 Yr Pt-to-Pt w/Par | | | | | | | |
| 10 Year | \$100,000+ | 2.05% | 4.10% | 30.25% | This value is 87.5% of the single premium paid | Minimum Premium Amount \$25,000 (Q & NQ) Maximum Premium Amount \$750,000 | Penalty Free Withdrawals allowed: -Maximum Penalty Free Withdrawal Percentage: 10% each year (Beginning contract year 2) -Nursing Home Facility, Confined Facility Care Confinement or Terminal Illness: Maximum Penalty Free Withdrawal percentage will be 100% when certain nursing home, confined care facility confinement or terminal illness conditions are met (Beginning day 1) • Transfer/Relocations are allowed at the end of each 1-year term period • Market Value Adjustment (MVA) • Maturity is reached on the contract anniversary following the Annuitant's 100th birthday • The Death Benefit may be paid out in a lump sum or an available settlement option may be chosen | 10 Years (9,9,8,7,6,5,4,3,2,1) | Issue age for owner and Annuitant 15 days to 90 years (Age last birthday) | Y | E-App Rates! 10 Year 0-80 6.00% 81-85 3.70% 86-90 2.60% 7 Year 0-80 4.50% 81-85 2.70% 86-90 1.80% 5 Year 0-80 3.25% 81-85 1.95% 86-90 1.25% | AK, CT, ME, MT, NY, VT |
| | \$25,000-\$99,999 | 1.90% | 3.35% | 25.25% | | | | | | | | |
| | \$100,000+ | 1.95% | 3.90% | 29.00% | | | | | | | | |
| | \$25,000-\$99,999 | 1.70% | 3.15% | 24.00% | | | | | | | | |
| | \$100,000+ | 1.85% | 3.80% | 28.50% | | | | | | | | |
| 5 Year | \$25,000-\$99,999 | 1.55% | 3.05% | 23.50% | | | | | | | | |

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Rates effective 2/4/20. Rates and commissions are subject to change. Check for current state approvals.

DK1360-A7394

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

OXFORD LIFE INSURANCE COMPANY

Rates Effective as of 01-01-2021

| INDEXED | Current Interest | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Commission | | States Not Available |
|--|--|------------------------|------------------------------------|---|------------------------------------|-----------------|----------------------|----------------|------------------|---------------------------|
| Royal Select FIA 8% Bonus! | Fixed Rate: 1.30% | 1% on 87.5% of premium | \$10,000- \$500,000 Q & NQ | 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 | With GLWB | AL, MT, MS, NY, VT, WV |
| | Annual Point-to-Point Cap: 3.00% | | | | | | | 18-70: 6.50% | 18-75: 6.50% | |
| | Monthly Average Cap: 3.00% | | | | | | | 71-75: 6.50% | 76-80: 5.00% | |
| | Optional GLWB Income Account Rate: 6.75% | | | | | | | 76-80: 5.00% | | |
| Silver Select FIA 4% Bonus! | Fixed Rate: 1.70% | 1% on 87.5% of premium | \$10,000- \$500,000 Q & NQ | 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 | With GLWB | AL, MT, MS, NY, VT, WV |
| | Annual Point-to-Point Cap: 3.65% | | | | | | | 18-70: 6.50% | 18-75: 6.50% | |
| | Monthly Average Cap: 3.65% | | | | | | | 71-75: 6.50% | 76-80: 5.00% | |
| | Optional GLWB Income Account Rate: 7.15% | | | | | | | 76-80: 5.00% | | |
| Select Series: Select 3 | Fixed Rate: 1.30% | 1% on 87.5% of premium | \$20,000- \$1,000,000 Q & NQ | 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 | With GLWB | AL, MS, NY, VT, WV |
| | Annual Point-to-Point Cap: 3.25% | | | | | | | 18-70: 2.25% | 18-75: 2.25% | |
| | Monthly Average Cap: 3.25% | | | | | | | 71-75: 2.25% | 76-80: 1.35% | |
| Select Series: Select 5 | Fixed Rate: 1.75% | 1% on 87.5% of premium | \$20,000- \$1,000,000 Q & NQ | 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 | With GLWB | AL, MS, NY, VT, WV |
| | Annual Point-to-Point Cap: 4.00% | | | | | | | 18-70: 3.50% | 18-75: 3.50% | |
| | Monthly Average Cap: 4.00% | | | | | | | 71-75: 3.50% | 76-80: 2.65% | |
| Select Series: Select 7 | Fixed Rate: 1.85% | 1% on 87.5% of premium | \$20,000- \$1,000,000 Q & NQ | 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 | With GLWB | AL, MS, NY, VT, WV |
| | Annual Point-to-Point Cap: 4.10% | | | | | | | 18-70: 5.00% | 18-75: 5.00% | |
| | Monthly Average Cap: 4.10% | | | | | | | 71-75: 5.00% | 76-80: 4.10% | |
| Select Series: Select 10 | Fixed Rate: 2.15% | 1% on 87.5% of premium | \$10,000- \$500,000 Q & NQ | 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 | With GLWB | AL, MS, NY, VT, WV |
| | Annual Point-to-Point Cap: 4.50% | | | | | | | 18-70: 6.50% | 18-75: 6.50% | |
| | Monthly Average Cap: 4.50% | | | | | | | 71-75: 6.50% | 76-80: 5.00% | |

(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)

Rates Effective as of 11-09-2020

| INDEXED | Current Interest | | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Comm | States Not Available | | | | | | | |
|---|--|--|--|-----------------------------|---------------------|--|---|--|------------|----------------------|---|----------------------|--|---|--|------|---|-----------------------------|--|
| | 7 Year Surrender Charge | | | | | | | | | | | | | | | | | | |
| <div><div>Teton Bonus 7</div><div>NEW</div><div>5.00% Premium Bonus!</div><div>2.50% for ages 81-90</div></div> | Premium Bonus | 0-80: 5.00% 81-90: 2.50% | 0-80: 5.00% 81-90: 2.50% | 0-80: 5.00% 81-90: 2.50% | 1.00% | \$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval) | 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. 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). 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. | - 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 | 0-80: 5.50% 81-85: 4.00% 86-90: 3.00% | MT, NJ, NY | | | | | | | |
| Fixed Rate | 1.00% | 1.25% | 1.00% | | | | | | | | | | | | | | | | |
| Annual P-t-P with Cap | 2.25% | 2.50% | 2.25% | | | | | | | | | | | | | | | | |
| Annual P-t-P with Participation Rate | 15.00% | 17.00% | 15% | | | | | | | | | | | | | | | | |
| Monthly Cap | 1.50% | 1.50% | 1.50% | | | | | | | | | | | | | | | | |
| Monthly Average with Cap | 2.50% | 2.65% | 2.25% | | | | | | | | | | | | | | | | |
| Monthly Average with Participation Rate | 25.00% | 27.00% | 25% | | | | | | | | | | | | | | | | |
| Monthly Average with Spread | 10.00% | 9.50% | 10.00% | | | | | | | | | | | | | | | | |
| Barclays Atlas 5 AP2P PR | 50.00% | 55.00% | 47% | | | | | | | | | | | | | | | | |
| Barclays Atlas 5 AP2P Spread | 3.25% | 3.00% | 3.25% | | | | | | | | | | | | | | | | |
| Barclays Atlas 5 Boost | N/A | N/A | N/A | CA | | | | | | | | | | | | | | | |
| | AK, CT, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA | AL, AR, AZ, CO, DC, FL, GA, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | | | | | | | | | | | | | | | | | |
| <div><div>Teton Bonus 10</div><div>NEW</div><div>7.00% Premium Bonus!</div><div>(FL – 5.00%)</div></div> | <div>10 Year Surrender Charge</div> <div>Premium Bonus</div> <div>Fixed Rate</div> <div>Annual P-t-P with Cap</div> <div>Annual P-t-P with Participation Rate</div> <div>Monthly Cap</div> <div>Monthly Average with Cap</div> <div>Monthly Average with Participation Rate</div> <div>Monthly Average with Spread</div> <div>Barclays Atlas 5 AP2P PR</div> <div>Barclays Atlas 5 AP2P Spread</div> <div>Barclays Atlas 5 Boost</div> | 5% 1.25% 2.50% 17.00% 1.50% 2.65% 27.00% 9.50% 55.00% 2.75% N/A | 7% (5% in FL) 1.50% 3.25% 22.00% 1.75% 3.25% 32.00% 8.25% 67.00% 2.00% N/A | | 1.00% | \$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval) | 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. 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). 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. | - 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 | | | | | | | |
| | AK, CA, CT, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA | AL, AR, AZ, CO, DC, FL, GA, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | | | | | | | | | | | | | | | | | |
| <div>Teton Bonus 14</div> <div>NEW</div> <div>10.00% Premium Bonus!</div> | <div>14 Year Surrender Charge</div> <div>Premium Bonus</div> <div>Fixed Rate</div> <div>Annual P-t-P with Cap</div> <div>Annual P-t-P with Participation Rate</div> <div>Monthly Cap</div> <div>Monthly Average with Cap</div> <div>Monthly Average with Participation Rate</div> <div>Monthly Average with Spread</div> <div>Barclays Atlas 5 AP2P PR</div> <div>Barclays Atlas 5 AP2P Spread</div> <div>Barclays Atlas 5 Boost</div> | 10% 1.75% 4.00% 25.00% 2.00% 4.25% 40.00% 7.25% 85.00% 1.00% N/A | | 1.00% | | | | | | | | | \$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval) | 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. 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). 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. | - 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: 9.00% 76-80: 7.00% | AK, CA, CT, DE, MA, MO, MT, NV, NJ, NY, OH, OR, PA, SC, TX, UT, WA |
| | AL, AR, AZ, CO, DC, FL, GA, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | | | | | | | | | | | | | | | | | | |




SILAC LIFE INSURANCE COMPANY (ELC)

Rates Effective as of 11-09-2020

| INDEXED | Current Interest | | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Comm | States Not Available |
|---|---|--|--|-------|---------------------|--|---|---|------------|----------------------|---|--|
| Teton 7  | 7 Year Surrender Charge | | | | 1.00% | \$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval) | 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. 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). 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. | - 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 | 0-80: 5.50% 81-85: 4.00% 86-90: 3.00% | MN, MT, NJ, NY |
| | Fixed Rate | 1.75% | 2.00% | 1.75% | | | | | | | | |
| | Annual P-t-P with Cap | 3.75% | 4.00% | 3.50% | | | | | | | | |
| | Annual P-t-P with Participation Rate | 25.00% | 27.00% | 22% | | | | | | | | |
| | Monthly Cap | 2.00% | 2.25% | 2.00% | | | | | | | | |
| | Monthly Average with Cap | 3.75% | 4.25% | 3.50% | | | | | | | | |
| | Monthly Average with Participation Rate | 37.00% | 42.00% | 35% | | | | | | | | |
| | Monthly Average with Spread | 7.75% | 7.25% | 8.00% | | | | | | | | |
| | Barclays Atlas 5 AP2P PR | 77.00% | 85.00% | 72% | | | | | | | | |
| | Barclays Atlas 5 AP2P Spread | 1.25% | 0.75% | 1.75% | | | | | | | | |
| | Barclays Atlas 5 Boost | N/A | N/A | N/A | | | | | | | | |
| | | AK, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA | AL, AR, AZ, CO, CT, DC, FL, GA, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | CA | | | | | | | | |
| Teton 10  | 10 Year Surrender Charge | | | | 1.00% | \$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval) | 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. 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). 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. | - 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 |
| | Fixed Rate | 2.00% | 2.25% | | | | | | | | | |
| | Annual P-t-P with Cap | 4.00% | 4.75% | | | | | | | | | |
| | Annual P-t-P with Participation Rate | 25.00% | 30.00% | | | | | | | | | |
| | Monthly Cap | 2.00% | 2.50% | | | | | | | | | |
| | Monthly Average with Cap | 4.00% | 5.00% | | | | | | | | | |
| | Monthly Average with Participation Rate | 42.00% | 47.00% | | | | | | | | | |
| | Monthly Average with Spread | 7.25% | 6.25% | | | | | | | | | |
| | Barclays Atlas 5 AP2P PR | 82.00% | 100.00% | | | | | | | | | |
| | Barclays Atlas 5 AP2P Spread | 1.00% | 0.00% | | | | | | | | | |
| | Barclays Atlas 5 Boost | N/A | N/A | | | | | | | | | |
| | | AK, CA, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA | AL, AR, AZ, CO, CT, DC, FL, GA, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | | | | | | | | | |
| Teton 14  | 14 Year Surrender Charge | | | | 1.00% | \$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval) | 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. 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). 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. | - 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: 9.00% 76-80: 7.00% | AK, CA, DE, ID, MA, MN, MO, MT, NV, NJ, NY, OH, OR, PA, SC, TX, UT, WA |
| | Fixed Rate | | 2.50% | | | | | | | | | |
| | Annual P-t-P with Cap | | 5.50% | | | | | | | | | |
| | Annual P-t-P with Participation Rate | | 35.00% | | | | | | | | | |
| | Monthly Cap | | 2.75% | | | | | | | | | |
| | Monthly Average with Cap | | 6.25% | | | | | | | | | |
| | Monthly Average with Participation Rate | | 52.00% | | | | | | | | | |
| | Monthly Average with Spread | | 5.25% | | | | | | | | | |
| | Barclays Atlas 5 AP2P PR | | 117.00% | | | | | | | | | |
| | Barclays Atlas 5 AP2P Spread | | N/A | | | | | | | | | |
| | Barclays Atlas 5 Boost | | 0.75% | | | | | | | | | |
| | | | AL, AR, AZ, CO, CT, DC, FL, GA, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | | | | | | | | | |




SILAC LIFE INSURANCE COMPANY (ELC)

Rates Effective as of 11-09-2020

| INDEXED | Current Interest | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Comm | States Not Available |
|--|-------------------------------------|--|-----------------------------|---------------------|---|---|--|------------|----------------------|---|--|
| Denali Bonus 7  | State Specific | AL, AR, AZ, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | ID, MA, MO, SC, TX | 1.00% | 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 | 0-80: 5.50% 81-85: 4.00% 86-90: 3.00% | AK, CA, CT, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA |
| | Premium Bonus | 0-80: 5.00% 81-90: 2.50% | 0-80: 5.00% 81-90: 2.50% | | | | | | | | |
| | Fixed rate | 1.75% | 1.50% | | | | | | | | |
| | S&P 500® Annual P2P Cap | 3.25% | 3.00% | | | | | | | | |
| | S&P 500® Annual P2P PR | 22% | 20% | | | | | | | | |
| | S&P 500® Monthly Cap | 1.90% | 1.75% | | | | | | | | |
| | S&P 500® Monthly Average Cap | 3.25% | 3.25% | | | | | | | | |
| | S&P 500® Monthly Average PR | 35% | 32% | | | | | | | | |
| | S&P 500® Monthly Average Spread | 8.25% | 8.50% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P PR | 67% | 65% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Spread* | 1.75% | 2.00% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Boost* | N/A | N/A | | | | | | | | |
| Denali Bonus 10  | State Specific | AL, AR, AZ, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | ID, MA, MO, SC, TX | 1.00% | 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 |
| | Premium Bonus | 0-75: 7.00% (0-80: 5.00% FL) 76-85: 5.00% (81-85: 3.50% FL) | 0-80: 5.00% 81-85: 3.50% | | | | | | | | |
| | Fixed rate | 2.00% | 1.75% | | | | | | | | |
| | S&P 500® Annual P2P Cap | 4.25% | 4.00% | | | | | | | | |
| | S&P 500® Annual P2P PR | 27% | 25% | | | | | | | | |
| | S&P 500® Monthly Cap | 2.25% | 2.00% | | | | | | | | |
| | S&P 500® Monthly Average Cap | 4.25% | 4.25% | | | | | | | | |
| | S&P 500® Monthly Average PR | 42% | 40% | | | | | | | | |
| | S&P 500® Monthly Average Spread | 7.00% | 7.25% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P PR | 87% | 82% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Spread* | 0.75% | 1.00% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Boost* | N/A | N/A | | | | | | | | |
| Denali Bonus 14  | State Specific | AL, AR, AZ, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | | 1.00% | 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 |
| | Premium Bonus | 0-70: 10.00% 71-80: 5.00% | | | | | | | | | |
| | Fixed rate | 2.25% | | | | | | | | | |
| | S&P 500® Annual P2P Cap | 5.00% | | | | | | | | | |
| | S&P 500® Annual P2P PR | 30% | | | | | | | | | |
| | S&P 500® Monthly Cap | 2.50% | | | | | | | | | |
| | S&P 500® Monthly Average Cap | 5.25% | | | | | | | | | |
| | S&P 500® Monthly Average PR | 47% | | | | | | | | | |
| | S&P 500® Monthly Average Spread | 6.00% | | | | | | | | | |
| | Barclays Atlas 5 Annual P2P PR | 105% | | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Spread* | N/A | | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Boost* | 0.25% | | | | | | | | | |

SILAC LIFE INSURANCE COMPANY (ELC)

Rates Effective as of 11-09-2020

| INDEXED | Current Interest | | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions | Surrender Charges | Issue Ages | MVA Y=Yes N=No | Comm | States Not Available |
|---|-------------------------------------|--|--------------------|---------------------|---|---|--|------------|----------------------|---|--|
| Denali 7  | State Specific | AL, AR, AZ, CO, CT, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | ID, MA, MO, SC, TX | 1.00% | 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 | 0-80: 5.50% 81-85: 4.00% 86-90: 3.00% | AK, CA, DE, HI, IA, MD, MN, MT, NJ, NV, NY, OH, OR, PA, UT, VA, WA |
| | Premium Bonus | N/A | N/A | | | | | | | | |
| | Fixed rate | 2.50% | 2.00% | | | | | | | | |
| | S&P 500® Annual P2P Cap | 5.00% | 4.25% | | | | | | | | |
| | S&P 500® Annual P2P PR | 30% | 27% | | | | | | | | |
| | S&P 500® Monthly Cap | 2.50% | 2.25% | | | | | | | | |
| | S&P 500® Monthly Average Cap | 5.50% | 4.50% | | | | | | | | |
| | S&P 500® Monthly Average PR | 47% | 42% | | | | | | | | |
| | S&P 500® Monthly Average Spread | 6.00% | 7.00% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P PR | 105% | 90% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Spread* | N/A | 0.75% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Boost* | 0.25% | N/A | | | | | | | | |
| Denali 10  | State Specific | AL, AR, AZ, CO, CT, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, D, OK, RI, SD, TN, VT, WV, WI, WY | ID, MA, MO, SC, TX | 1.00% | 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 |
| | Premium Bonus | N/A | N/A | | | | | | | | |
| | Fixed rate | 2.75% | 2.50% | | | | | | | | |
| | S&P 500® Annual P2P Cap | 5.75% | 5.25% | | | | | | | | |
| | S&P 500® Annual P2P PR | 35% | 32% | | | | | | | | |
| | S&P 500® Monthly Cap | 2.75% | 2.50% | | | | | | | | |
| | S&P 500® Monthly Average Cap | 6.50% | 5.75% | | | | | | | | |
| | S&P 500® Monthly Average PR | 55% | 50% | | | | | | | | |
| | S&P 500® Monthly Average Spread | 5.00% | 5.75% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P PR | 117% | 110% | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Spread* | N/A | N/A | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Boost* | 0.75% | 0.50% | | | | | | | | |
| Denali 14  | State Specific | AL, AR, AZ, CO, CT, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY | | 1.00% | 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 |
| | Premium Bonus | N/A | | | | | | | | | |
| | Fixed rate | 3.00% | | | | | | | | | |
| | S&P 500® Annual P2P Cap | 6.75% | | | | | | | | | |
| | S&P 500® Annual P2P PR | 40% | | | | | | | | | |
| | S&P 500® Monthly Cap | 3.00% | | | | | | | | | |
| | S&P 500® Monthly Average Cap | 7.75% | | | | | | | | | |
| | S&P 500® Monthly Average PR | 62% | | | | | | | | | |
| | S&P 500® Monthly Average Spread | 4.00% | | | | | | | | | |
| | Barclays Atlas 5 Annual P2P PR | 140% | | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Spread* | N/A | | | | | | | | | |
| | Barclays Atlas 5 Annual P2P Boost* | 1.75% | | | | | | | | | |

SYMETRA LIFE INSURANCE COMPANY (SYM)

Rates Effective as of 9-17-2020

| INDEXED | Current Interest | | Guaranteed Interest | Minimum Premium | Withdrawal Provisions/ Contract Features | Surrender Charges | Issue Ages | MVA | Commission | States Not Available | |
|--|--|--------|---|---|--|--|---|------|-----------------------------|-----------------------------|----|
| <div><div>Symetra Stride</div><div><div>NEW</div></div><div>Excellent Income Play!</div><div>7.00% Compound- ing Roll-Up for 10 Years!</div></div> | S&P 500 Annual PTP w/ Cap | 3.00% | 87.5% of the purchase payment accumulated at the GMV rate each year, less prior withdrawals and partial annuitizations accumulated at the GMV rate each year. | \$25,000 | 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%. 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). 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). 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. 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. | 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 | |
| | S&P 500 Annual PTP w/ PAR | 20% | | | | | | | | | |
| | S&P 500 Two Year PTP w/ PAR | 30% | | | | | | | | | |
| | JP Morgan ETF Efficiente 5 Annual PTP w Cap | 4% | | | | | | | | | |
| | JP Morgan ETF Efficiente 5 Annual PTP w PAR | 55.00% | | | | | | | | | |
| | JP Morgan ETF Efficiente 5 Two Year PTP w PAR | 80% | | | | | | | | | |
| | Putnam Dynamic Low Volatility Excess Return Index Annual PTP w Cap | 4.00% | | | | | | | | | |
| | Putnam Dynamic Low Volatility Excess Return Index Annual PTP w PAR | 65% | | | | | | | | | |
| | Putnam Dynamic Low Volatility Excess Return Index Two Year PTP w PAR | 100% | | | | | | | | | |
| | Fixed Account | 1.00% | | | | | | | | | |
| <div><div>Symetra Income Edge</div><div><div>NEW</div></div></div> | \$10,000-\$99,999 | | 87.5% of the purchase payment accumulated at the GMV rate each year, less prior withdrawals and partial annuitizations accumulated at the GMV rate each year. | \$10,000 | 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. 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. 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. | 7 Years 9%, 8%, 7%, 7%, 6%, 5%, 4%, 0% | 0-85 | Y | 0-75: 6.00% 76-85: 5.00% | NY | |
| | Fixed Account | 1.00% | | | | | | | | | |
| | S&P PTP Indexed Account | 2.00% | | | | | | | | | |
| | JPMorgan ETF Efficiente 5 PTP Indexed Account | 2.50% | | | | | | | | | |
| | \$100,000 or more | | | | | | | | | | |
| | Fixed Account | 1.20% | | | | | | | | | |
| | S&P PTP Indexed Account | 2.50% | | | | | | | | | |
| | JPMorgan ETF Efficiente 5 PTP Indexed Account | 3.50% | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| <div><div>Symetra Edge Plus 5</div><div><div>NEW</div></div></div> | \$10,000-\$100,000 \$99,999 or more | 1.00% | 1.00% | 87.5% of the purchase payment accumulated at the GMV rate each year, less prior withdrawals and partial annuitizations accumulated at the GMV rate each year. | \$10,000 | 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. 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. | 5 Years 9%, 8%, 7%, 7%, 6%, 0% | 0-85 | Y | 0-75: 4.00% 76-85: 2.50% | NY |
| | Fixed Account | 1.00% | 1.00% | | | | | | | | |
| | S&P 500 PTP | 2.00% | 2.00% | | | | | | | | |
| | S&P Monthly Average | 2.00% | 2.25% | | | | | | | | |
| | MSCI EAFE PTP | 2.00% | 2.00% | | | | | | | | |
| | MSCI EAFE Monthly Average | 2.00% | 2.00% | | | | | | | | |
| | JPMorgan ETF Efficiente 5 PTP | 2.00% | 2.00% | | | | | | | | |
| | JPMorgan ETF Efficiente 5 PTP w Margin | 4.50% | 4.50% | | | | | | | | |
| | | | | | | | | | | | |
| <div><div>Symetra Edge Plus 7</div><div><div>NEW</div></div></div> | \$10,000-\$100,000 \$99,999 or more | 1.00% | 1.10% | 87.5% of the purchase payment accumulated at the GMV rate each year, less prior withdrawals and partial annuitizations accumulated at the GMV rate each year. | \$10,000 | 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. 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. | 7 Years 9%, 8%, 7%, 7%, 6%, 5%, 4%, 0% | 0-85 | Y | 0-75: 5.50% 76-85: 3.50% | NY |
| | Fixed Account | 1.00% | 1.10% | | | | | | | | |
| | S&P 500 PTP | 2.00% | 2.15% | | | | | | | | |
| | S&P Monthly Average | 2.00% | 2.50% | | | | | | | | |
| | MSCI EAFE PTP | 2.00% | 2.00% | | | | | | | | |
| | MSCI EAFE Monthly Average | 2.00% | 2.00% | | | | | | | | |
| | JPMorgan ETF Efficiente 5 PTP | 2.00% | 2.25% | | | | | | | | |
| | JPMorgan ETF Efficiente 5 PTP w Margin | 4.00% | 4.00% | | | | | | | | |
| | | | | | | | | | | | |

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Rates and Commissions subject to change. Check for current state approvals.