



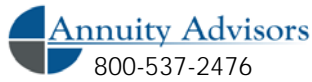
# Guaranteed Annuities

**SPIA Quotes Available**

Guarantee Period	Carrier	Product Name	Rate % Below \$100k	Rate \$100k+ Initial-Beyond	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Commission (less older ages)
1 Year	Allianz	Dominator Select	1.50 - 1 yr	1.60 - 1 yr	<b>1.60%</b>	1.50%	85	0.25% (0-75)
2 Years	Allianz	Dominator Select	1.55 - 2 yrs	1.65 - 2 yrs	<b>1.65%</b>	1.55%	85	0.50% (0-75)
3 Years	OMFN	Platinum Guarantee	2.20 - 3 yrs	2.20 - 3 yrs	<b>2.20%</b>	2.20%	90	1.50% (0-79)
3 Years	North American	Guarantee Choice	1.30 - 3 yrs	1.65 - 3 yrs	<b>1.65%~</b>	1.30%	85	2.50% (0-79)
3 Years	Allianz	Dominator Select	1.55 - 3 yrs	1.65 - 3 yrs	<b>1.65%</b>	1.55%	85	1.25% (0-75)
3 Years	Symetra	Select 3	1.30 - 3 yrs	1.30 - 3 yrs	<b>1.30%</b>	1.30%	90	2.00% (0-80)
4 Years	N. American	Guarantee Choice	2.05 - 4 yrs	2.35 - 4 yrs	<b>2.35%~</b>	2.05%	90	2.50% (0-80)
4 Years	Presidential	Secure 4	2.25 - 4 yrs	2.25 - 4 yrs	<b>2.25%</b>	2.25%	90	2.00% (0-80)
5 years	American Equity	Gtee Series (MVA)	3.15 - 5 yrs	3.15 - 5 yrs	<b>3.15%^</b>	3.15%	80	3.00% (0-75)
5 Years	OMFN	Platinum	3.10 - 5 yrs	3.10 - 5 yrs	<b>3.10%</b>	3.10%	90	2.50% (0-79)
5 Years	N. American	Guarantee Choice	2.65 - 5 yrs	2.90 - 5 yrs	<b>2.90%~</b>	2.65%	90	2.50% (0-80)
5 Years	American Equity	Gtee Series-non MVA	2.65 - 5 yrs	2.65 - 5 yrs	<b>2.65%</b>	2.65%	80	2.50% (0-75)
5 Years	Great American	Stars & Stripes	2.55 + inc	2.65 + inc	<b>2.65%</b>	2.55%	89	3.00% (0-84)
5 Years	Standard	FGA 5	2.45 - 5yrs	2.55 - 5 yrs	<b>2.55%</b>	2.45%	90	3.00% (0-80)
5 Years	Presidential	Secure 5	2.40 - 5 yrs	2.40 - 5 yrs	<b>2.40%</b>	2.40%	90	2.50% (0-80)
5 Years	Lincoln Financial	Classic 5	3.00 - 2.00	4.00 - 2.00	<b>2.40%</b>	2.20%	85	2.00% (0-75)
5 Years	American National	Palladium MYG	3.05 - 2.05	3.15 - 2.15	<b>2.35%</b>	2.25%	85	4.00% (0-79)
5 Years	Lincoln Financial	MYGuarantee Plus	2.15 - 5 yrs	2.30 - 5 yrs	<b>2.30%</b>	2.15%	85	2.00% (0-75)
5 Years	Liberty Life	Freedom Series	4.50 - 1.50	4.65 - 1.65	<b>2.25%</b>	2.10%	85	3.50% (0-80)
5 Years	American General	HorizonSelect	2.10 - 5 yrs	2.10 - 5 yrs	<b>2.10%</b>	2.10%	85	4.00% (0-80)
5 Years	Minnesota Life	SecureOptionSelect	1.75 - 5 yrs	1.95 - 5 yrs	<b>1.95%</b>	1.75%	90	2.50% (0-80)
5 Years	Standard	SRA 5	1.85 - 5 yrs	1.95 - 5 yrs	<b>1.95%</b>	1.85%	90	4.00% (0-80)
5 Years	Symetra	Custom 5	2.00 - 1.50	2.25 - 1.75	<b>1.85%</b>	1.60%	90	2.50% (0-75)
5 Years	West Coast Life	SureAdvantage	1.50 - 5 yrs	2.52 - 1.50	<b>1.70%</b>	1.50%	85	2.00% (0-75)
6 Years	North American	Guarantee Choice	2.90 - 6 yrs	3.15 - 6 yrs	<b>3.15%~</b>	2.90%	90	2.50% (0-80)
6 Years	Standard	FGA 6	3.00 - 6 yrs	3.10 - 6 yrs	<b>3.10%</b>	3.00%	90	2.00% (0-80)
6 Years	Sagicor	Sage Investor	3.00 - 3.00	3.00 - 3.00	<b>3.00%</b>	3.00%	90	4.00% (0-80)
6 Years	American Nat'l	Palladium MYG	2.75 - 6 yrs	2.85 - 6 yrs	<b>2.85%</b>	2.75%	85	2.50% (0-79)
6 Years	American General	Horizon Achiever	2.35 - 6 yrs	2.35 - 6 yrs	<b>2.35%</b>	2.35%	85	3.00% (0-80)
6 Years	Presidential	Secure 6	2.30 - 6 yrs	2.30 - 6 yrs	<b>2.30%</b>	2.30%	90	3.00% (0-80)
6 Years	Standard	SRA 6	1.90 - 6 yrs	2.00 - 6 yrs	<b>2.00%</b>	1.90%	90	4.00% (0-80)
7 Years	OMFN	Platinum 7	3.20 - 7 yrs	3.20 - 7 yrs	<b>3.20%</b>	3.20%	90	3.25% (0-79)
7 Years	Columbus Life	AccountMax 7	4.10 - 2.10	4.20 - 2.20	<b>2.48%</b>	2.38%	89	3.00% (0-75)
7 Years	VALIC	Assured Choice	2.30 - 7 yrs	2.50 - 7 yrs	<b>2.50%*</b>	2.30%*	85	3.20% (0-74)
7 Years	Symetra	Custom 7	2.95 - 2.45	3.10 - 2.60	<b>2.67%</b>	2.52%	90	4.00% (0-75)
7 Years	Minnesota Life	SecureOptionSelect	2.40 - 7 yrs	2.60 - 7 yrs	<b>2.60%</b>	2.40%	90	3.00% (0-80)
7 Years	Lincoln Financial	Classic 7	4.10 - 2.10	5.10 - 2.10	<b>2.52%</b>	2.38%	85	2.50% (0-75)
7 Years	American General	HorizonSelect	2.40 - 7 yrs	2.40 - 7 yrs	<b>2.40%</b>	2.40%	85	4.00% (0-80)
7 Years	ING	Guarantee Choice	1.75 - 7yrs	2.75 - 1.75"	<b>1.89%"</b>	1.75%	80	2.50% (0-80)
8 Years	N. American	Guarantee Choice	3.20 - 8 yrs	3.40 - 8 yrs	<b>3.40%~</b>	3.20%	85	2.50% (0-80)
8 Years	American National	Palladium MYG	3.00 - 8 yrs	3.10 - 8 yrs	<b>3.10%</b>	3.00%	85	2.50% (0-79)
9 Years	Minnesota Life	SecureOptionSelect	2.95 - 9 yrs	3.15 - 9 yrs	<b>3.15%</b>	2.95%	90	3.50% (0-80)
9 Years	West Coast Life	SureAdvantage	2.50 - 9 yrs	3.53 - 2.50	<b>2.61%</b>	2.50%	85	2.50% (0-75)
10 Years	American Nat'l	Palladium MYG	3.70 - 2.70	3.80 - 2.80	<b>2.90%</b>	2.80%	85	4.00% (0-79)
10 Years	ING	Guarantee Choice	2.75 - 10yrs	3.75 - 2.75"	<b>2.85%"</b>	2.75%	80	3.25% (0-80)
10 Years	American Gen	HorizonSelect	2.70 - 10 yrs	2.70 - 10 yrs	<b>2.70%</b>	2.70%	85	4.00% (0-80)
10 Years	West Coast Life	SureAdvantage	2.65 - 10 yrs	3.68 - 2.65	<b>2.75%</b>	2.65%	85	2.50% (0-75)
10 Years	Columbus Life	AccountMax 10	4.30 - 2.30	4.40 - 2.40	<b>2.60%</b>	2.50%	89	3.00% (0-75)

~\$200k Hi-band \*\$75k band \*\*add 10 bps \$50k to \$99k ^Not approved in AL, CA, DE, MN, MO, NY, PA, WA

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# Traditional Annuities

Company A.M. Best	Current Rate (1st year guarantee; float thereafter)	Surrender Period	Surrender Free Withdrawals	Minimum Guarantee & Additional Features	Commission
<b>American National</b> (A)	Citadel Diamond 5 (single) 3.10% for \$100k+ (3.00% under) 2.10% gteed yr 2 (2.00% < \$100k)	5 Years 7%,7,7,6,5,0 No MVA	10% of beginning year value starting 1st year	2.00% (most states) Return of Premium feature	4.00% 0-80 3.00% 81-85
	Citadel Diamond 7 (flex) 4.10% for \$100k+ (4.00% under) 2.10% gteed yr 2 (2.00% < \$100k) 2% bonus on 1st 3yrs of deposits	7 Years 7%,7,7,6,5,4,2,0 No MVA	10% of beginning year value starting 1st year	2.00% (most states) Return of Premium feature Non-Rolling Surrender Charge	4.50% 0-80 3.50% 81-85
<b>Great American</b> (A)	Secure American Ann Value:3.35% year 1 (1% sprd) 1% spread gradually decreases Surrender Value: 2.35% No bonus. Additions allowed 1st 3 years	7 Years 9%,8,7,6,5,4,3,0 No MVA	10% starting 1st year.  1% annuitization bonus for evrey year in deferral	1.50% Extended Care Terminal Illness	6.50% 0-70 5.25% 71-80 5.00% 81-89
<b>Horace Mann</b> (A-)	Expanding Horizon 6.25% Guaranteed Year 1 Includes 4% Bonus 2.25% Base Rate Additions allowed 1st 3 years	5 Years 8%,7,5,7,6,5,0	10% starting 1st year	1.50% Disability Waiver	4.00 0-75 2.68% 76-80 2.00% 81-85
<b>Liberty Life</b> (A)	Freedom Series 4.35% (1.35% base) <\$10k 4.60% (1.60% base) \$10k-99k 4.75% (1.75% base) \$100k+ Subtract 1.00% to these tiers if Return of Prem. feature is chosen	7 Years 7,7,7,6,5,4,3,0 No MVA 4% annuitization bonus added to cash value	10% starting 1st year 20% if not used prior yr	1.25% Return of Premium feature Extended care, terminal/chronic illness rider for owner & spouse	3.50% 0-80 1.50% 81-85
<b>Reliance Standard</b> (A)	Eleos - SP 3.40% 1st Year 2.90% Base Rate	5 years 8%,7,6,5,4,0	10% after 1 year	2.00% Nursing Home	3.00% 0-75 2.40% 76-80 1.80% 81-85
<b>Sagicor</b> (A-)	Sage Investor 3.00% year 1 3.00% Base Rate 3.00% BAILOUT RATE yrs 2-6	6 Years 7%,7,7,6,5,3,0 MVA	10% starting 1st year	3.00% Minimum	4.00% 0-80 2.00% 81-90
<b>Standard</b> (A)	PGA 9 2.80% Yr 1 includes bonus (<\$100k) 1.80% bailout rate yrs 2 thru 9 2.90% Yr 1 includes bonus (>\$100k) 1.90% bailout rate yrs 2 thru 9	9 Years 9%,8,7,6,5,4,3,2,1,0 No MVA	10% after 1 year or syst. Interest 1st year	1.00% in most states Return of Premium feature	5.00% 0-80 2.50% 81-85 1.75% 86-90
<b>Symetra</b> (A)	Flexible Premium Plus 4.00% Guaranteed 1 year Includes 2% Bonus 2.00% Base Rate	7 Years 6%,6,6,6,3,3,3,0 No MVA	10% starting 1st year	2.00% Return of Premium feature Flex Non-rolling surrender	5.00% 0-80 2.00% 81-90
<b>VALIC</b> (A)	ProFlex 4.25% initial rate (403b, 457b plans) 2.15% initial rate (IRA) 2.00% initial rate (Non-Qualified) 1.75 base Qual; 1.50% base IRA/NQ	5 Years 5,5,5,5,5,0 No MVA	No withdrawals year 1 10% starting year 2  Base rate reviewed Jan 1	1.00% Return of Premium feature	4.80% 0-55 3.80% 56-75 2.60% 76-85 Trail options available
<b>West Coast Life</b> (A+)	Secure Advantage 1-Yr Gtee: 3.20% (4.35% \$100k+) 2-Yr Gtee: 2.20% (2.85% \$100k+) 4-Yr Gtee: 1.70% (2.10% \$100k+) 6-Yr Gtee: 1.50% (1.85% \$100k+) 1.50% Base rate (1.70% \$100k+)	7 Years 8%,8,7,6,5,5,5,4,3,0 No MVA	15% Starting Year One  Bailout rate = Base rate - 0.50	1.50% in most states Return of Premium feature	4.00% 0-75 2.00% 76-80 0.50% 81-85



# Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>Allianz</b> (A)  <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <b>8.00% Rollup GLWB Option</b> </div>	MasterDex X	<b>8.00% Bonus 1st 3 Years of Deposits</b> Fixed Account: <b>2.00%</b> Ann P2P S&P Cap: <b>5.00%</b> Ann P2P Nasdaq 100 Cap: <b>4.25%</b> Ann P2P DJ Euro Stxx 50 Cap: <b>4.50%</b> Ann P2P Multiple Index Cap: <b>5.00%</b> Mnthly P2P S&P Cap: <b>2.00%</b> Mnthly P2P Nasdaq 100 Cap: <b>2.20%</b> Mnthly P2P DJ Euro Stxx Cap: <b>2.00%</b>	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	2.25% on 87.5%	10% after 1 year	7.00% 0-75 5.00% 76-80
	Endurance Plus	<b>20% Bonus on Benefit Base ONLY (3yrs)</b> Fixed Account: <b>2.30%</b> Ann P2P S&P Cap: <b>5.25%</b> Ann P2P Nasdaq 100 Cap: <b>4.75%</b> Ann P2P FTSE 100: <b>5.50%</b> Ann P2P Blended Index: <b>5.50%</b> Mnthly P2P S&P Cap: <b>2.10%</b> Mnthly P2P Nasdaq 100 Cap: <b>2.60%</b> Mnthly P2P FTSE Cap: <b>2.20%</b>	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	1.50% on 90%	10% after 1 year	8.00% 0-75 5.00% 76-80
	MasterDex 5 Plus	<b>5% Bonus 1st 5 years of deposits(most states)</b> Fixed Account: <b>2.00%</b> Ann P2P S&P Cap: <b>5.00%</b> Ann P2P Nasdaq 100 Cap: <b>4.25%</b> Ann P2P FTSE 100: <b>4.50%</b> Ann P2P Multiple Index Cap: <b>5.00%</b> Mnthly P2P S&P Cap: <b>2.00%</b> Mnthly P2P Nasdaq 100 Cap: <b>2.20%</b> Mnthly P2P FTSE Cap: <b>2.00%</b>	10 Years 10,9,8,7,6,5,4,0	1.50% on 90%	10% after 1 year	7.00% 0-75 5.00% 76-80
<b>American General</b> (A)	Global 8	Fixed Account: <b>2.00%</b> Annual P2P S&P (participation-no cap): <b>30%</b> Ann P2P Multiple Indices: <b>3.25%</b> Monthly P2P S&P Cap: <b>1.80%</b>	8 Years 8,7,6,5,4,3,2,1,0	3.00% on 90%	10% starting first year	6.00% 0-75 4.75% 76-80
<b>American National</b> (A)	ANICO EIA	No Cap - Declared Rate Only If S&P is Positive - rate will be: <b>3.00%</b>	6 Years 8,8,7,6,4,2,0	3.00% on 90%	10% after 1 year	5.00% 0-79 3.00% 80-85
	Strategy Index 7	Fixed Account: <b>2.00%</b> Fixed Account (with ROP): <b>1.80%</b> Annual P2P Cap: <b>4.20%</b> Annual P2P Cap (ROP): <b>3.40%</b>	7 Years 7,7,6,5,4,3,2,0	1.75% on 90%	10% after 1 year	5.00% 0-75 4.00% 76-80 3.00% 81-85
	Strategy Index 10	Fixed Account: <b>2.00%</b> Fixed Account (with ROP): <b>1.80%</b> Annual P2P Cap: <b>4.00%</b> Annual P2P Cap (ROP): <b>3.20%</b>	10 Years 9,9,8,7,6,5,4,3,2,1,0	1.00% on 90%	10% after 1 year	8.00% 0-75 6.50% 76-80 5.00% 81-85
<b>Aviva</b> (A)  <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <b>7.20% Rollup GLWBOption</b> </div>	Income Select Bonus	<b>8.00% Bonus first 2 years of deposits</b> Fixed Account: <b>2.00%</b> ( <b>2.00%</b> \$75k+) Ann P2P S&P Cap: <b>4.00%</b> ( <b>4.00%</b> \$75k+) Mnthly P2P Cap: <b>1.45%</b> ( <b>1.70%</b> \$75k+) Ann P2P Hang Seng Index: <b>4.00%</b> ( <b>4.00%</b> 75k) Ann P2P DJ Euro Stxx50: <b>4.00%</b> ( <b>4.00%</b> 75k+)	10 Years 12,12,12,11,10,9,8,7,6,4	1.00% on 87.5%	10% year 1 20% cumulative	7.00% 0-75 5.00% 76-78

**Quick Quotes, Illustrations and Answers.  
Your Resource for Fixed Annuities.**



# Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>Great American</b> (A)  <div style="border: 1px solid black; padding: 5px; width: fit-content;">                     10.00% Rollup GLWB Option                 </div>	American Legend 2 7 years	Fixed Account: 2.00% Annual P2P Cap: 6.00% Monthly Avg Annual P2P Cap: 6.50% Monthly P2P Cap: 2.50%	7 Years 9%,8,7,6,5,4,3,0 (different sched below 58) Flexible Premium	2.00% on 100%	10% beginning 1st year	5.50% 0-75 5.10% 76-80 3.50% 81-85
	American Valor 10 & 12 years	5.00% Bonus 0-57; 4.00% 58-69; 3% 70-85 Fixed Account: 2.00% Annual P2P Cap: 5.25% Monthly Averaging Cap: 5.75%	10 Years 10%,9,8,7,6,5,4,3,2,1,0 (12 yr sched below 58) Flexible Premium	2.00% on 100%	10% beginning 1st year	6.00% 0-75 4.50% 76-80 2.50% 81-85
	Safe Return	<b>RETURN of PREMIUM &amp; BAILOUT</b> Fixed Account: 2.00% Annual P2P Cap: 6.00% Annual P2P BAILOUT Cap: 5.50% Monthly Avg Cap: 6.25% Monthly Avg BAILOUT Cap: 5.75%	10 Years 10,9,8,7,6,5,4,3,2,1,0	2.00% on 100%	10% after first year	6.50% 0-75 5.50% 76-80 2.50% 81-85
<b>ING-USA</b> (A)  <div style="border: 1px solid black; padding: 5px; width: fit-content;">                     7.00% Rollup GLWB Option on Each Product                 </div>	Secure Index 5 5 Years	Fixed Account: 1.50% P2P Participation Acct: N/A Annual P2P Cap: 3.00% (4.00% \$75k+) Monthly P2P Cap: 1.25% (1.75% \$75k+)	5 Years 8,7,5,6,5,5,4,5,0 <b>Return of Premium Option</b>	1.50% on 100%	10% after first year	4.00% 0-80
	Secure Index 7 7 Years	Fixed Account: 1.80% Annual P2P Cap: 4.00% (5.00% \$75k+) Monthly P2P Cap: 1.85% (2.30% \$75k+)	7 Years 10,10,10,10,9,8,7,0	1.00% on 100%	10% after first year	5.00% 0-80
	Envoy 9 9 Years	Fixed Account: 1.80% P2P Participation Acct: N/A Annual P2P Cap: 4.00% (5.50% \$75k+) Indices: 70% S&P 500, 30% DJ Euro Stoxx 50	9 Years 9%,9,9,9,8,7,6,5,4,0 GLWB option	1.00% on 100%	10% starting first year	6.50% 0-80
	Secure Opp. Plus 10 Years	5.00% Premium Bonus Fixed Account: 1.50% Annual P2P Cap: 4.00% (5.00% \$75k+) Monthly P2P Cap: 1.60% (2.00% \$75k+)	10 Years 10,10,10,10,9,8,7,6,5,4,0	2.00% on 87.5%	10% after first year	7.00% 0-80
<b>Lafayette Life</b> (A+)	Marquis-Advgt 5 Years	Fixed Account: 2.25% Annual Point-to-Point (P2P) Cap : 5.00%	5 Years 8%,7,6,5,4 60-day window end 5th	2.00% on 100% Included in indexed account	10% after first year	4.50% 0-69 3.50% 70-85
<b>Lincoln National</b> (A+)  	Opti-Choice 5 Years	Fixed Account: 1.50% (1yr) (1.65% \$100k+) Annual P2P Cap: 2.65% (2.90% \$100k+) Monthly P2P Cap: 1.75% (1.90% \$100k+) P2P Mnthly Avg Spread: 9.00% (9.00% \$100k+)	5 Years 9%,8,7,6,5,0	1.25% on 100%	10% starting first year	5.00% 0-75 3.75% 76-80 2.50% 81-85
	New Directions 6 Years	Fixed Account: 2.10% (6yr) (2.25% \$100k+) If S&P is level or positive: 3.65% (3.90% \$100k+) 2-Yr P2P Cap (NO avg): 8.45% (9.10% \$100k)	6 Years 9%,8,7,6,4,75,3,50,0	1.75% on 100%	10% starting first year	3.50% 0-75 2.75% 76-80 1.75% 81-85
	Opti-Choice 7 Years	Fixed Account: 1.70% (1yr) (1.85% \$100k+) Annual P2P Cap: 3.00% (3.30% \$100k+) Monthly P2P Cap: 1.95% (2.05% \$100k+) P2P Mnthly Avg Spread: 9.00% (9.00% \$100k+)	7 Years 9%,8,7,6,5,4,3,0	1.50% on 100%	10% starting first year	6.00% 0-75 4.50% 76-80 3.00% 81-85
	OptiPoint 8 Years	<b>Bonus: 2% under \$100k; 3% over \$100k</b> Fixed Account: 2.10% If S&P is level or positive: 3.65% 2-yr monthly P2P Cap: 2.50% 2-yr Point to Point Cap: 8.45%	8 Years 9%,8,7,6,5,4,3,2,0	1.25% on 100%	10% starting first year	3.00% 0-75 2.00% 76-80 1.00% 81-85
	New Directions 8 Years	Fixed Account: 2.35% (8yr) (2.50% \$100k+) If S&P is level or positive: 4.05% (4.30% \$100k+) 2-Yr P2P Cap (NO avg): 9.60% (10.25% \$100k)	8 Years 9%,8,7,6,4,75,3,50,2,0,75	2.00% on 100%	10% starting first year	4.50% 0-75 3.50% 76-80 2.25% 81-85



# Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>North American</b> (A+)	<b>Freedom Choice</b> 6 Years	Fixed Account: 2.15% Annual S&P 500 P2P Cap: 4.20% Monthly S&P 500 P2P Cap: 2.20% <i>Other indicies and methods available</i>	6 Years 9%,9,8,6,4,2,0 MVA	1.10% on 87.5%	5% after first year. Cap/liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	<b>Freedom Choice</b> 8 Years	Fixed Account: 3.05% Annual S&P 500 P2P Cap: 6.05% Monthly S&P 500 P2P Cap: 3.00% <i>Other indicies and methods available</i>	8 Years 9%,9,8,7,6,5,4,2,0 MVA	1.10% on 87.5%	5% after first year. Cap/liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	<b>Freedom Choice</b> 10 Years	Fixed Account: 3.20% Annual S&P 500 P2P Cap: 6.35% Monthly S&P 500 P2P Cap: 3.00% <i>Other indicies and methods available</i>	10 Years 9%,9,8,7,6,5,4,3,2,1,0 MVA	1.10% on 87.5%	5% after first year. Cap/liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	<b>Ten</b> 10 Years	<b>10% Premium Bonus</b> Fixed Account: 1.30% Annual S&P 500 P2P Cap: 2.50% Monthly S&P 500 P2P Cap: 1.40% <i>Other indicies and methods available</i>	10 Years 18,16,14,12,11,10, 8,6,4,2,0 (varies by state) MVA	2.00% on 100%	10% after first year	6.50% 0-75 4.875% 76-79
<b>RBC</b> (A)	<b>Enhanced Choice</b> 10	<b>5% Premium Bonus</b> Fixed Account: 2.05% yr 1, 1.05% 2 thru 8 Quarterly P2P Cap: 1.75% Monthly P2P Cap: 1.25% Annual P2P Cap: 3.75%	10 Years 10,10,10,9,5,9,8,7,6,4,2	1% on 87.5%	10% after first year	7.00% 0-75 5.00% 76-80 3.00% 81-85 <i>Lower in CA</i>
	<b>Choice</b> 10	Fixed Account: 2.05% Quarterly P2P Cap: 2.00% Monthly P2P Cap: 1.50% Annual P2P Cap: 4.00%	10 years 10,10,9.5,9.8,7,6,5,4,2	1% on 87.5%	10% after first year	10.00% 0-75 8.00% 76-80 6.00% 81-85
	<b>Enhanced Choice</b> 12	<b>5% Premium Bonus</b> Fixed Account: 2.05% yr 1, 1.05% 2 thru 8 Quarterly P2P Cap: 2.00% Monthly P2P Cap: 1.50% Annual P2P Cap: 4.00%	12 Years 14,13,12,11,10,9,8, 7,6,5,4,3,0	1% on 87.5%	10% after first year	8.00% 0-75 6.00% 76-80 4.00% 81-85
<b>OMFN</b> (A-)	<b>Safety Index 7</b> 7 Years	Fixed Account: 1.75% (2.00% \$100k+) Monthly P2P Cap: 1.00% (1.25% \$100k+) Annual P2P Cap: 3.00% (3.25% \$100k+) Monthly Avg Cap: 3.25% (3.50% \$100k+)	7 Years 9%,9,8,7,6,5,4,0	2.50% on 100%	10% after first year	6.00% 0-79 3.00% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
	<b>Safety Index 10</b> 10 Years	Fixed Account: 1.75% (2.00% \$100k+) Monthly P2P Cap: 1.00% (1.25% \$100k+) Annual P2P Cap: 3.00% (3.25% \$100k+) Monthly Avg Cap: 3.25% (3.50% \$100k+)	10 Years 10,10,10,9,8,7,6,5,4,3,0	2.50% on 100%	10% after first year	7.00% 0-79 3.50% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
	<b>Spectrum 9</b> 9 Years	<b>3% Premium Bonus</b> Fixed Account: 1.50% Annual P2P Cap: 3.00% Monthly Average Cap: 3.25% 1-Year Monthly Point-to-Point Cap: 1.10% 2-Year Monthly Point-to-Point Cap: 1.50% 3-Year Monthly Point-to-Point Cap: 2.00%	9 Years 15,15,15,14.5,13.5, 12.5,10,7,4,0	1.15% on 103% most states	10% after first year	9.00% 0-79 4.50% 80-85
<b>Standard</b> (A)	<b>Index Growth 5</b> 5 Years	Fixed Account: 1.70% Annual Point to Point Cap (\$15k): 3.00% Annual Point to Point Cap (\$100k): 3.75% Bailout Cap 2% less; ROP Option for lower cap.	5 Years 8%,7,6,4,2,0	1.00% on 100%	10% starting first year	4.00% 0-80 2.25% 81-85 1.85% 86-90
	<b>Index Growth 7</b> 7 Years	Fixed Account: 1.70% Annual Point to Point Cap (\$15k): 3.25% Annual Point to Point Cap (\$100k): 4.00% Bailout Cap 2% less; ROP Option for lower cap.	7 Years 9%,8,7,6,5,4,2,0	1.00% on 100%	10% starting first year	5.00% 0-80 2.75% 81-85 2.25% 86-90

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