

**TOP Fixed Index Annuities**

**March 2018**

**TOP Bonus Annuity**

- American Equity - Bonus Gold - **10.00%**
- American Equity - Retirement Gold - **8.00%**
- Athene - Performance Elite - **9.00/12.00%**
- EquiTrust - Market Power Bonus - **10.00%**
- Great American - Valor 10 - **2.00%**
- North American - Charter Plus 14 - **8.00/10.00%**
- National Western Life - Ultra Future - **9.00%**
- National Western Life - Impact 10 - **7.00%**
- Phoenix—Personal Retirement Choice - **8.00%**

**Highest Caps 10 years**

- Lincoln - OptiBlend 10 - **6.25 cap S&P 500**
- Reliance Standard - Keystone 10 - **6.15 cap S&P 500**
- Great American - Custom 10 - **6.00 cap S&P 500**

**Highest Caps 7 years**

- Great American - Legend III - **6.10 cap S&P 500**
- Symetra - Edge Pro 7 – **6.00 cap S&P 500**
- Reliance Standard - Keystone 7 - **5.75 cap S&P 500**

**Highest Caps 5 years**

- Atlantic Cost Life - Safe Anchor - **6.00 cap S&P 500**
- Symetra - Edge Pro 5 - **5.75 cap S&P 500**
- Reliance Standard - Keystone 5 - **5.40 cap S&P 500**

**TOP MYGA Rates**

Carrier/Product Name	AM Best	Years Rate GTD	Issue Age	Withdrawal Yr1 /Yr2	Current Rate	Base Rate	GTD Yield
Atlantic Cost Life - Safe Haven	B++	10	85	0% / 0%	4.75	3.75	3.85
Sentinel Security Life - Personal Choice	B++	10	85	0% / 0%	3.75	3.75	3.72
Guggenheim - Preserve MYGA	B++	10	90	0% / 10%	3.70	3.70	3.70
American General—Pathways MYG	A+	10	90	0% / 15%	3.15	3.15	3.15
Colorado Bankers Life— CBLA	B++	7	90	Int / 10%	3.85	3.85	3.85
Atlantic Cost Life - Safe Haven	B++	7	85	0% / 0%	4.61	3.61	3.75
Sentinel Security Life - Personal Choice	B++	7	85	0% / 0%	3.65	3.65	3.65
Phoenix—MyAnnuity 7	B	7	85	0% / 0%	3.50	3.50	3.50
American General—Pathways MYG	A	7	85	0% / 15%	3.15	3.15	3.15
Colorado Bankers Life— CBLA	B++	5	90	Int / 10%	3.60	3.60	3.60
Atlantic Cost Life - Safe Haven	B++	5	85	0% / 0%	4.35	3.35	3.55
Sentinel Security Life - Personal Choice	B++	5	85	0% / 0%	3.50	3.50	3.50
Phoenix—MyAnnuity 5	B	5	85	0% / 0%	3.40	3.40	3.40
American General—Pathways MYG	A	5	85	0% / 15%	3.05	3.05	3.05
Reliance Standard—Eleos MVA	A+	5	90	10% / 10%	3.00	3.00	3.00
Symetra - Custom 5	A	5	85	10% / 10%	3.00	3.00	3.00
Guggenheim - Preserve MYGA	B++	4	90	0% / 10%	2.85	2.85	2.85
Guaranty Income Life - Guaranty 4	B++	4	100	Int / Int	2.75	2.75	2.75
Principal—Preferred Series 4	A+	4	90	15% /15%	2.70	2.70	2.70
Principal—Preferred Series 3	A+	3	90	15% /15%	2.65	2.65	2.65
Global Atlantic - SecureFore 3	A-	3	85	0% / 10%	2.50	2.50	2.50

*Products are not available in all states. Rates are subject to typographical errors and can change without notice. The information contained in this form is intended for informational purposes only.*

**High Band for North American = 200,000 +**

**\* High Band for American National = 100,000 +**

**\* High Band for Symetra = 250,000+**

**Traditional Fixed Annuities**

**March Rates**

**American Equity (with Income Shield Rider)**

- Rate Shield 7 - MVA = 1.95% NonMVA =1.80%
- Rate Shield 10 - MVA = 2.15% NonMVA =1.95%
- Rate Shield 10+ - 5% Bonus MVA= 1.65% Non-MVA=1.45%

**Rider - 50-80—Simple Interest 8.5% for 20 years**  
**1.00 rider fee from contract value**

**American National**

- Palladium Century I –10 year surrender with 2.40% rate year 1 and a **1.00% bonus**
- Palladium Century III - 10 year surrender with 2.40% rate year 1 and a **3.00% bonus**
- Palladium Century V - 10 year surrender with 2.40% rate year 1 and a **5.00% bonus**
- Palladium Century VII - 10 year surrender with 2.40% rate year 1 and a **7.00% bonus**
- Wealth Quest 7 - 7 year surrender with 2.50% 2 year base rate and a **2% bonus**
- Wealth Quest 5 - 5 year surrender with 2.60% 2 year base rate and a **1% bonus**

**National Western Life**

- Prevail Seven - 10 year surrender with a 2.20% rate year 1 and a **7% Bonus**
- Accumulator Five - 10 year surrender with a 2.20% rate year 1 and a **5% Bonus**
- Protector One - 10 year surrender with a 2.20% rate year 1 and a **1% Bonus**
- Value Assurance - 9 year surrender with a 1.95% rate year 1 and a **2% Bonus**

**North American**

- Foundation Choice 7 Plus- High = 2.05% Low = 1.75%
- Foundation Choice 10 Plus - High = 2.25% Low = 1.90%

**GLWB Option 1 - 5% roll up—No Rider Charge**  
**Standard Lifetime Payment Percentages.**

**GLWB Option 2 - 5% roll up—No Rider Charge**  
**Higher Lifetime Payment Percentages than**  
**GLWB Option 1**

**Reliance Standard**

- **Apollo MVA** - 7 year surrender with 2.70% rate year 1 and a **2.00% Bonus**
- **Apollo SP** - 7 year surrender with 2.55% rate year 1 and a 2.00% Bonus and a **1.50% Bonus**

**Symetra**

- **Custom 5** - Provides a 3 year rate on a 5 year surrender schedule. ROP is also available with lower rates
  - No ROP = 2.85% rate for 3 years
  - ROP = 2.40% rate for 3 years
  - **Custom 7** - Provides a 3 or 5 year rate on a 7 year surrender schedule. ROP is also available with lower rates
  - No ROP = 4.25% rate for 3 years with a **.50 Bonus**
  - ROP = 3.50% rate for 3 years with a **.50 Bonus**
  - No ROP = 3.35% rate for 5 years with a **.50 Bonus**
  - ROP = 2.75% rate for 5 years with a **.50 Bonus**
- \* high band - 250,000+**

### Top Income Riders \*

#### American Equity - ages 40-80

- Option 1 - 6.0% compound for 10 years
- Option 2 - 6.0% compound for 10 years Income and Wellbeing Rider
- Option 3 - IAV multiplier 220% - The contract value rate is multiplied by the IAV multiplier to determine the IAV credit for the year.

#### American National - ages 40-80

- Income with Fixed Rate – 7.00% for 10 years
- Income with Fixed Rate Plus - 4.00% + Index Credit 10 years

#### Athene- ages 40-80

- Income Rider Option 1 - 10% simple Roll Up 10 Years
- Income Rider Option 1 - 8% Bonus to the Income Base
- Income Rider Option 2 - 8% Roll Up +Index crediting
- Income Rider Option 2 - 3% Bonus to the Income Base
- Enhanced Benefit - Income from rider will be Doubled when client is confined to a Qualified Care Facility.

#### Benefit 10

- Enhanced Income, Confinement, and Terminal Illness Benefit
- 7% Roll Up for 10 Years
- 5% Roll Up for Years 11+

#### Great American - ages 40-85

- Income Secure - 7% simple for 10 years
- Custom Simple Income - 7% simple for 10 years
- Custom Stacked Income - 4% simple + Index for 10

#### Lincoln Financial Group - ages 50-85

- Edge Rider - 5.00% Compound for 10 years
- Deferral Enhancement Credit - 5 year .75% 10 year 1.25%
- 10% nursing home enhancement - increases the withdrawal rate for qualified nursing home expenses for ages 65 and over. \*

#### North American - ages 40-80

- Income Pay
- 6.00% - Roll Up for 10 years
- Income Multiplier (x2) - Nursing Care\*
- Income Pay Plus
- 6.25% - Roll Up for 10 years

#### Phoenix - ages 40-85

- Income Today
- 30% Year 1, 37.5% Year 2, 45% Year 3—Ideal for early income
- Income Tomorrow
- 14% simple interest for 10 years

#### Sentinel Security Life - ages 45-80

- Premium bonus up to 8% (5.5% in other states)
- Income rider with one of the highest age based payout factors
- 4.50% for 45-49 5.00% for 50-59 6.00% for 60-69
- Rollup guaranteed for up to 20 years

### Income Riders with Death Benefit Options\*

#### Great American Inheritance Enhancer

- Issue Ages 50-85
- 7% Simple Interest for 10 years
- Lump Sum or 5 year Death Benefit Payout

#### Great American Income Sustainer Plus

- Issue Ages 50-85
- 6% Simple Interest for 12 years
- Lump Sum or 5 year Death Benefit Payout after the 5th year.

#### North American Benefits Solutions

- A unique 120/140/160 design to give the Benefit base "Step Ups" immediately at issue and contract anniversaries 5 and 10.
- Nursing Home Multiplier Benefit
- Rider Death Benefit - 5 year payout after 1st year

#### Phoenix Personal Protection Choice

- Issue Ages - 50-80
- Lump Sum Death Benefit 5%\* or 10% simple Roll Up for 10 years

#### Symetra EDB Rider

- Issue Ages- 0-75
- 7% simple interest for 10 years
- Full Lump Sum of the Enhanced Death Benefit