



TOP Fixed Index Annuities

November Rates

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 - **6.00 cap S&P 500**
- American Equity - Choice 10 - **5.25 cap S&P 500**
- Reliance Standard - Keystone 10 - **5.00 cap S&P 500**

Highest Caps 7 years

- Great American - Legend III - **5.40 cap S&P 500**
- Protective - Income Builder—**5.25 cap S&P 500**
- Symetra - Edge Pro 7 – **5.00 cap S&P 500**

Highest Caps 5 years

- Atlantic Cost Life - Safe Anchor - **6.00 cap S&P 500**
- Symetra - Edge Pro 5 - **4.50 cap S&P 500**
- Protective - Index Annuity II - **4.50 cap S&P 500**

TOP MYGA Rates

November 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%	4.50	3.50	3.60
Sentinel Security Life - Personal Choice	B++	10	85	0% / 0%	3.50	3.50	3.50
Guggenheim - Preserve MYGA	B++	10	90	0% / 10%	3.20	3.20	3.20
North American - Guarantee Choice II	A+	10	90	0% / Int	2.85	2.85	2.85
Atlantic Cost Life - Safe Haven	B+	7	85	0% / 0%	4.35	3.35	3.49
Sentinel Security Life - Personal Choice	B++	7	85	0% / 0%	3.40	3.40	3.40
Guggenheim - Preserve MYGA	B++	7	90	0% / 10%	2.90	2.90	2.90
AIG - Pathways MYG	A	7	85	0%/ 15%	2.80	2.80	2.80
Atlantic Cost Life - Safe Haven	B+	5	85	0% / 0%	4.10	3.10	3.30
Sentinel Security Life - Personal Choice	B++	5	85	0% / 0%	3.25	3.25	3.25
AIG - Pathways MYG	A	5	85	0%/ 15%	2.80	2.80	2.80
Guggenheim - Preserve MYGA	B++	5	90	0% / 10%	2.60	2.60	2.60
Global Atlantic - SecureFore 5	A-	5	85	0% / 10%	2.55	2.55	2.55
EquiTrust - Certainty Select 5	B++	5	90	0% / Int	2.50	2.50	2.50
Guaranty Income Life - Guaranty 4	B+	4	100	Int / Int	2.60	2.60	2.60
Guggenheim - Preserve MYGA	B++	4	90	0% / 10%	2.35	2.35	2.35
Principal—Preferred Series 4	A+	4	90	15% /15%	2.10	2.10	2.10
Guggenheim - Preserve MYGA	B++	3	90	0% / 10%	2.10	2.10	2.10
Global Atlantic - SecureFore 3	A-	3	85	0% / 10%	2.00	2.00	2.00

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
November 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% NonMVA = 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 1.65% rate year 1 and a **1.00% bonus**
- Palladium Century III - 10 year surrender with 1.65% rate year 1 and a **3.00% bonus**
- Palladium Century V - 10 year surrender with 1.65% rate year 1 and a **5.00% bonus**
- Palladium Century VII - 10 year surrender with 1.65% rate year 1 and a **7.00% bonus**
- Wealth Quest 7 - 7 year surrender with 1.75% 2 year base rate and a **2% bonus**
- Wealth Quest 5 - 5 year surrender with 1.65% 2 year base rate and a **1% bonus**

National Western Life

- Future Assurance - 15 year surrender with a 1.65% rate year 1 and a **10% Bonus**. 4.00% premium years 2-5.
- Benefit Assurance - 14 year surrender with a 1.70% rate year 1 and a **5% Bonus**. 5.00% premium years 2-5.
- 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 1.70% rate year 1 and a **2% Bonus**

North American

- Foundation Choice 7 Plus- High = 2.10% Low = 1.90%
 - Foundation Choice 10 Plus - High = 2.50% Low = 2.30%
- 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 2.25 rate year 1 and a **2.00% Bonus**
- **Apollo SP** - 7 year surrender with 2.10 rate year 1 and a 2.00% Bonus and a **1.50% Bonus**
- **ELEOS MVA** - 5 year surrender with 2.05 rate for 3 years and a **1.50% Bonus**
- **ELEOS SP** - 5 year surrender with 1.90 rate for 3 years 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 = 3.50 rate for 3 years with a **.50 Bonus**
- ROP = 3.00 rate for 3 years with a **.50 Bonus**
- No ROP = 2.50 rate for 5 years with a **.50 Bonus**
- ROP = 2.00 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.

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 years

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.

Pacific Life Enhanced Death Benefit

- 2% for 20 years or until 85
- Full Lump Sum of the Death Benefit

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