

Product/ (min. premium)	Interest Rate	Base % Rate	1st yr Rate Bonus	Average Yield	Guar. Period	Rate Lock Feature	Surrender Charges	Issue Ages	State Avail.	Min. Guar.	Withdrawal Syst. (Y or N)	Remarks	Compensation
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WNL/FIRST SUN AMERICA **A.M. Best A** **S&P A+** **Moody's A1** **Fitch AA-** **OWNER DRIVEN**

SECURITY BUILDER 5 (\$10K NQ/Q)	NEW PROD. 1.05% <\$100K 1.25% >\$100K	N/A	N/A	1.05% 1.25%	5 YEAR	90 DAYS (D)	7, 7, 6, 5, 3, 0	0 - 85	ALL (commission & rates vary in NY)	1.00%	15% AFTER 30 DAYS cumulative amount 20%	No commission chargeback on death, 100% commission chargeback on surrender for 1 year. No commission chargeback on annuitization after 2nd year. Full compensation on internal exchanges. Terminal illness, Assisted Daily Living Waiver & extended care rider available on FLEX Contracts after 2nd year. Guaranteed return of principal on all products.	0-80 2.00% 81-85 1.00%
SECURITY BUILDER 5 (3 year guar.) (\$10K NQ/Q)	1.25% <\$100K 1.55% >\$100K	1.05%	.20% .50%	N/A	3 YEAR	90 DAYS (D)	7, 7, 6, 5, 3, 0	0 - 85					0-85 2.00% 86-90 1.00%
FLEX 5 (\$5K /NQ \$2K /Q) 1 YR WITH PREM. BONUS	2.16% <\$100K NQ 3.17% >\$100K 2.31% <\$100K Q 3.32% >\$100K	1.15%	1.00% 2.00% 1.15% 2.15%	N/A	1 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 0	0 - 90					0-85 2.00% 86-90 1.00%
FLEX 5 (3 year guar.) (\$5K /NQ \$2K /Q)	1.40% <\$100K 1.70% >\$100K	1.15%	.30% .60% FIRST 3 YRS	1.40% 1.70%	3 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 0	0 - 90					0-85 2.00% 86-90 1.00%
FLEX 5 (5 year guar.) (\$5K /NQ \$2K /Q)	1.00% <\$100K 1.20% >\$100K	N/A	N/A	1.00% 1.20%	5 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 0	0 - 90					ROP
FLEX 7 (\$5K /NQ \$2K /Q) 1 YR WITH PREM. BONUS	2.41% <\$100K NQ 3.42% >\$100K 2.56% <\$100K Q 3.57% >\$100K	1.40%	1.00% 2.00% 1.15% 2.15%	N/A	1 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 4, 2, 0	0-85 4.50% 86-90 2.00%					
FLEX 7 (3 year guar.) (\$5K /NQ \$2K /Q)	1.85% <\$100K 2.15% >\$100K	1.35%	.50% First 3 years .80% First 3 years	1.85% 2.15%	3 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 4, 2, 0						
FLEX 7 (5 year guar.) (\$5K /NQ \$2K /Q)	1.55% <\$100K 1.75% >\$100K	N/A	N/A	1.55% 1.75%	5 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 4, 2, 0						
FLEX 7 (7 year guar.) (\$5K /NQ \$2K /Q)	1.50% <\$100K 1.70% >\$100K	N/A	N/A	1.50% 1.70%	7 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 4, 2, 0						
SET RATE ANNUITY (\$5K /NQ \$2K /Q)	1.85% <\$100K 2.05% >\$100K	N/A	N/A	1.85% 2.05%	7 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 4, 2, 0						0 - 85
ULTR MYG (\$2,500K NQ/Q)	3.00%	2.00%	2.00%	2.16%	6 YEAR	90 DAYS	9-9%, 9-8%, 8-7%, 7-6%, 6-5%, 5-4%, 4-3%, 3-2%, 2-0%	0 - 85 0 - 70	ALL EXCEPT NY, WA, MN, NC, TX	1.00%		No commission chargeback on death, Annuitization after 5th policy year. Upon death surrender value apply	NEAREST BIRTHDAY 0-75 6.00% 76-80 3.00% 81-85 1.00%

AMERICAN GENERAL/US LIFE INSURANCE COMPANY **A.M. Best A** **S&P A+** **MOODY'S A1** **FITCH A-** **ANNUITANT DRIVEN**

AG HORIZON FLEX (\$5K NQ/Q)	3.60%	1.60%	2.00%	N/A	1 YEAR	90 DAYS (D)	8, 8, 8, 7, 6, 5, 3, 1, 0	0 - 85	ALL STATES EXCEPT AK, UT	1.50%	10% (Y)	No commission chargeback on death, 100% chargeback on surr. 1st year, 50% 2nd year.	0-75 5.00% 76-80 4.00% 81-85 3.00%
AG HORIZON ACHIEVER (\$5K NQ/Q)	2.35%	N/A	N/A	N/A	6 YEAR	90 DAYS (D)	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	0 - 85	ALL STATES EXCEPT AK, MN, NJ, NY, OR, PA, UT, WA	1.50% AT 90% OF PREM.	10% (Y) IMMEDIATELY	30 day window after 6 years if funds remain in contract after term a rate will be declared for another 4 years	0-80 3.25% 81-85 2.25%

*RATE LOCK FEATURE CODES | A: Date App. Received B: Date Paperwork Sent C: From Deadline Date D: Date of Authorization Letter Ⓢ Market Value Adjust for Guaranteed Period ROP: Return on Principal

*All rates quoted subject to change at anytime (please call for details). Not responsible for typographical errors or data omissions.

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Product/ (min. premium)	Interest Rate	Base % Rate	1st yr Rate Bonus	Average Yield	Guar. Period	Rate Lock Feature	Surrender Charges	Issue Ages	State Avail.	Min. Guar.	Withdrawal Syst. (Y or N)	Remarks	Compensation
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AMERICAN NATIONAL INSURANCE COMPANY												A.M. Best A		S&P A+		OWNER DRIVEN		
PALLADIUM MYG (\$5K NQ/Q)	<100K 2.10%	1.10%	1.00%	1.30%	5 YEAR	60 DAYS	⊕8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	0 - 85	ALL EXCEPT UT	1.00%	INTEREST ONLY (Y) - 1ST YR 10% AFTER 1ST YR	*30 Day window after the guarantee period 100% Commission charge- back on death or surrender for the 1st policy year.	0-79 3.00%					
	>100K 2.20%	1.20%		1.40%									80-85 1.00%					
	<100K 1.70%	N/A	N/A	1.70%	6 YEAR								0-79 2.25%					
	>100K= 1.80%			1.80%									80-85 .50%					

GENWORTH FINANCIAL												A.M. Best A		S&P A		Moody's A2		Fitch A-		OWNER DRIVEN		
SECURE INDEPENDENCE (\$15K NQ/Q)	\$100K+ 3.55%	YEAR 2 2.05%	1.50%	N/A	2 YEAR	60 DAYS (D)	9, 9, 8, 7, 6, 5, 0	0 - 85	ALL EXCEPT MS, NY	1.50%	10% IMMEDIATELY	No commission chargeback on death, 100% chargeback on surrender for 1 year on ages 76 or older.	0-75 2.25%									
	\$50K-\$99,999 3.05%		1.00%										76-80 1.25%									
	<\$50K 2.55%		.50%										81-85 0.75%									
SECURE LIVING LIBERTY (\$15K NQ/Q)	<\$99K	1.85%	1.00%-2.75%	Average yield varies depends on bailout rate	1 YEAR	60 DAYS (D)	9, 9, 8, 7, 6, 5, 0	0 - 85	ALL EXCEPT MS, NY	1.00%	10% (Y) IMMEDIATELY	If renewal rate after guarantee period is less than bailout rate of 1.25% for the 1st, 3rd and 5th year surrender charges will not apply to amounts withdrawn during the first 45 days of the contract year.	0-75 2.25%									
	\$249,999K												3.85%	0.30%-1.10%	3 YEAR				76-80 1.25%			
	\$250K+												4.60%	0.10%-0.65%	5 YEAR				81-85 .75%			
	1 YR YIELD												2.85%									
	3 YR YIELD	1.95%																				
	5 YR YIELD	1.75%																				
SECURE LIVING RATE SAVER (\$25K NQ/Q)	\$25K	N/A	N/A	N/A	5 YEAR	60 DAYS (D)	⊕9, 8, 7, 6, 5, 0	0 - 85	ALL STATES EXCEPT CA, DE, OR	1.00%	INTEREST ONLY AFTER 30 DAYS	30 day window at end of guarantee period RMD friendly.	0-75 2.00%									
	\$99K												1.85%	76-80 1.35%								
	\$100- \$249,999K												2.05%	81-85 .70%								
	\$250K+	2.15%			7 YEAR								0-75 2.75%									
	2.35%	2.55%	2.65%										76-80 2.15%									
													81-85 1.50%									

INTEGRITY LIFE												A.M. Best A+		S&P AA+		Moody's Aa3		Fitch AA		ANNUITANT DRIVEN		
NEW MOMENTUM FLEX (\$5K /NQ \$2K /Q)	2.90%	2.15%	.75%	2.22%	10 YEAR	60 DAYS (D)	⊕8, 7, 6, 5, 4, 3, 2, 0	0 - 85	ALL EXCEPT OR, WA	1.00%	10% (Y) IMMEDIATELY	No commission chargeback on death, 100% chargeback on surrender 1st 6 months, 50% next 6 months.	0-79 5.00%									
	2.50%	1.75%	.75%	1.85%	7 YEAR								80-85 3.00%									
	2.00%	1.25%	.75%	1.37%	6 YEAR								QIO 0-79 2.00%									
	1.85%	1.10%	.75%	1.25%	5 YEAR																	
	1.75%	1.00%	.75%	1.25%	3 YEAR																	
	1.75%	1.00%	.75%	1.37%	2 YEAR																	
MULTIVANTAGE SPDA (\$20K NQ/Q)	3.45%	2.45%	1.00%	2.55%	10 YEAR	60 DAYS (D)	⊕8, 8, 7, 7, 6, 5, 4, 3, 2, 1	0 - 89	ALL EXCEPT CA, DE, ME, MN, OR, NH, VT	1.00%	10% (Y) IMMEDIATELY		0-75 3.50%									
	3.10%	2.10%	1.00%	2.24%	7 YEAR								76-85 2.70%									
	2.20%	1.20%	1.00%	1.40%	5 YEAR								86-89 2.00%									
	2.00%	1.00%	1.00%	1.25%	4 YEAR								0-75 3.00%									
													76-85 2.20%									
													86-89 1.80%									
													0-75 2.50%									
													76-85 2.00%									
													86-89 1.70%									
SPDA SERIES II (\$3K /NQ \$2K /Q)	2.60%	1.60%	1.00%	N/A	1 YEAR	60 DAYS (D)	7, 7, 7, 6, 5, 4, 3, 0	0 - 85	ALL EXCEPT ME, NH, VT	1.00%	10% (Y) IMMEDIATELY	Guaranteed return of principal on SPDA Series II	0-79 4.00%									
	2.50%	1.50%	1.00%	1.83%	3 YEAR								80-85 2.25%									
	2.35%	1.35%	N/A	1.55%	5 YEAR								0-79 3.00%									
													80-85 1.25%									

LINCOLN FINANCIAL												A.M. Best A+		S&P AA-		Moody's Aa3		Fitch AA		OWNER DRIVEN		
MYGUARANTEE PLUS (\$10K NQ/Q)	<\$100K 1.45%	N/A	N/A	1.45%	5 YEAR	75 DAYS (D)	⊕7, 7, 6, 5, 4, 0	0 - 85	ALL EXCEPT IL, MN, MO	1.00%	10% (Y) IMMEDIATELY	Annuitization allowed after 5th pol yr MVA applies to entire interest rate guarantee period	0-75 2.00%									
	<\$100K 1.60%			1.60%	6 YEAR								76-80 1.30%									
	<\$100K 1.75%			1.75%	7 YEAR								81-85 .75%									
	<\$100K 1.90%			1.90%									0-75 2.25%									
	<\$100K 2.15%			2.15%									76-80 1.50%									
	<\$100K 2.30%			2.30%									81-85 .75%									
	<\$100K 2.20%			2.20%									0-75 2.50%									
	<\$100K 2.35%			2.35%	8 YEAR								76-80 1.60%									
													81-85 1.00%									

FIDELITY & GUARANTY LIFE INSURANCE COMPANY												A.M. Best B++		Moody's Baa3		Fitch BBB-		ANNUITANT DRIVEN		
FG GUARANTEE PLUS (\$5K/NQ \$2K/Q)	3.15%	2.15%	1.00%	2.35%	5 YEAR	60 DAYS	⊕9, 8, 7, 6, 5, 0	0 - 90	ALL EXCEPT NY, OR, MN, UT WA	1.00%	INTEREST (Y) IMMEDIATELY	No commission chargeback on death, 100% Chargeback on surrender 1st 12 months 50% 2nd 12 months.	AGES 0 - 79 80 - 90							
	3.40%	2.40%		2.54%	7 YEAR								5 YRS. 2.50% 1.25%							
FG GUARANTEE PLATINUM (\$5K/NQ \$2K/Q)	2.10%	NC, CT, OK	N/A	N/A	5 YEAR	60 DAYS	⊕9, 8, 7, 6, 5, 0	0 - 90		1.00%	INTEREST (Y) IMMEDIATELY	30 day window after each guarantee period surrender charges do not apply on death	0 - 79 2.50%							
	2.25%												2.25%		80 - 90 1.25%					

Product/ (min. premium)	Interest Rate	Base % Rate	1st yr Rate Bonus	Average Yield	Guar. Period	Rate Lock Feature	Surrender Charges	Issue Ages	State Avail.	Min. Guar.	Withdraw Syst. (Y or N)	Remarks	Compensation																			
PRESIDENTIAL LIFE A.M. Best B++ S&P BB+ Moody's Ba1 Fitch Aq												ANNUITANT DRIVEN																				
SECURE 4 (NQ/Q \$5K)	1.55% > 5K	N/A	N/A	1.55%	4 YEAR	60 DAYS	7, 6, 6, 5, 0	0 - 90	ALL EXCEPT NH, MA	1.10%	10% (Y) IMMEDIATELY	100% chargeback of commission on death/ surrender first 6 months, 50% next 6 months. Full compensation on internal exchanges.	<table border="1"> <tr> <td rowspan="3">NEAREST BIRTHDAY</td> <td>0-80</td> <td>2.25%</td> </tr> <tr> <td>81-85</td> <td>1.00%</td> </tr> <tr> <td>86-90</td> <td>.50%</td> </tr> <tr> <td>0-80</td> <td>2.75%</td> </tr> <tr> <td>81-85</td> <td>1.25%</td> </tr> <tr> <td>86-90</td> <td>.50%</td> </tr> <tr> <td>0-80</td> <td>3.00%</td> </tr> <tr> <td>81-85</td> <td>1.50%</td> </tr> <tr> <td>86-90</td> <td>.50%</td> </tr> </table>	NEAREST BIRTHDAY	0-80	2.25%	81-85	1.00%	86-90	.50%	0-80	2.75%	81-85	1.25%	86-90	.50%	0-80	3.00%	81-85	1.50%	86-90	.50%
NEAREST BIRTHDAY	0-80	2.25%																														
	81-85	1.00%																														
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86-90	.50%																															
0-80	3.00%																															
81-85	1.50%																															
86-90	.50%																															
SECURE 5 (NQ/Q \$5K)	2.00% > 5K	N/A	N/A	2.00%	5 YEAR	60 DAYS	7, 7, 6, 6, 4, 0	0 - 90	1.10%	10% (Y) IMMEDIATELY																						
SECURE 6 (NQ/Q \$5K)	1.90% > 5K	N/A	N/A	1.90%	6 YEAR	60 DAYS	7, 7, 7, 6, 5, 4, 0	0 - 90	1.10%	10% (Y) IMMEDIATELY																						
PRINCIPAL FINANCIAL GROUP A.M. Best A+ S&P AA- Moody's Aa2 Fitch AA-												OWNER DRIVEN																				
PRINCIPAL GUARANTEED (\$5K NQ/\$4KQ)	1.00% 1.00%	N/A	N/A	1.00% 1.00%	3 YEAR 5 YEAR	90 DAYS (D)	7, 7, 7, 6, 5, 0	0 - 90	ALL EXCEPT NV	1.00%	10% (Y) IMMEDIATELY	Additional contributions accepted 1st year only. Guaranteed return of principal. \$2K Min. for additional Prem. ROP	0-80 4.30% 81-85 2.75% 86-90 1.45%																			
VALIC A.M. Best A S&P A+ MOODY'S A1 FITCH A-												ANNUITANT DRIVEN																				
PROFLEX (\$2K NQ/Q)	3.50% NQ 3.65% Q	1.00% 1.00%	2.50% 2.65%	N/A	CALENDAR YEAR	NONE	5, 5, 5, 5, 5, 0	0 - 85	ALL EXCEPT MN, OR, WA	1.00%	10% AFTER THE 1 ST YR	Guarantee return of principal. 30 day window after guarantee period	0-55 4.50% 56-75 3.50% 76-85 2.25%																			
ASSURED CHOICE (\$10K NQ/Q)	1.85% \$10K-49999 1.95% \$50K-99999 2.05% \$100K+	N/A	N/A	N/A	7 YEARS	NONE	7, 7, 7, 6, 5, 4, 3		ALL EXCEPT DE & MN	1.00%			0-75 3.20% 76-85 1.50%																			

THE NEW NORM



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CORPORATION



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