

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
WNL/FIRST SUN AMERICA A.M. Best A S&P A+ Moody's A1 Fitch AA-												
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 ride available on FLEX Contracts after 2nd year. Guaranteed return of principal on all products.
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				
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				
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				
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				
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					
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	0 - 90				
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	0 - 90				
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	0 - 90				
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
AMERICAN GENERAL/US LIFE INSURANCE COMPANY A.M. Best A S&P A+ MOODY'S A1 FITCH A-												
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.
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

*RATE

Principal

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			
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.			
	>100K 2.20%	1.20%		1.40%											
	<100K 1.70%	N/A	N/A	1.70%	6 YEAR										
	>100K= 1.80%			1.80%											
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.			
	\$50K-\$99,999 3.05%		1.00%										1.00%		
	<\$50K 2.55%		.50%												
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.			
	\$100- \$249,999K		2.85%										3.85%	4.60%	
	\$250K+		1.51%										1.68%	1.80%	
			1.95%										2.55%	2.75%	
	1.60%	1.90%	2.00%	1.65%	0.30%-1.10%	3 YEAR									
	1.75%	2.15%	2.30%	1.65%	0.10%-0.65%	5 YEAR									
	1.67%	2.00%	2.12%												
SECURE LIVING RATE SAVER (\$25K NQ/Q)	\$25K \$99K	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.			
	\$100- \$249,999K												1.85%	2.05%	2.15%
	\$250K+												2.35%	2.55%	2.65%
					7 YEAR										
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.			
	2.50%	1.75%	.75%	1.85%	7 YEAR										
	2.00%	1.25%	.75%	1.37%	6 YEAR										
	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				
	3.10%	2.10%	1.00%	2.24%	7 YEAR										
	2.20%	1.20%	1.00%	1.40%	5 YEAR										
	2.00%	1.00%	1.00%	1.25%	4 YEAR										
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			
	2.50%	1.50%	1.00%	1.83%	3 YEAR										
	2.35%	1.35%	N/A	1.55%	5 YEAR										
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			
	<\$100K 1.60%			1.60%	6 YEAR										
	<\$100K 1.75%			1.75%	7 YEAR										
	<\$100K 1.90%			1.90%	7 YEAR										
	<\$100K 2.15%			2.15%	7 YEAR										
	<\$100K 2.30%			2.30%	7 YEAR										
	<\$100K 2.20%			2.20%	8 YEAR										
	<\$100K 2.35%			2.35%	8 YEAR										
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.			
	3.40%	2.40%		2.54%	7 YEAR										
FG GUARANTEE PLATINUM (\$5K/NQ \$2K/Q)	2.10%	NC. CT. OK	N/A	2.10%	5 YEAR	60 DAYS	⊕9, 8, 7, 6, 5, 0	0 - 90			INTEREST (Y) IMMEDIATELY	30 day window after each guarantee period surrender charges do not apply on death			
	2.25%			2.25%											

4.00%
for 1 year

No commission chargeback
on death, 100% chargeback on
surrender 1st 6 months, 50% next
6 months.

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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.
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
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
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%		

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