



Guaranteed Annuities

SPIA Quotes Available

Company	Plan Name	Min Prem	Term	Rate % Below \$100k	Rate \$100k+ Initial-Beyond	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Commission (less older ages)
OMFN	Platinum 3	\$5k	3	2.70 - 3 yrs	2.70 - 3 yrs	2.70%	2.70%	90	1.50% (0-79)
American Nat'l	Palladium MYG	\$5k	3	2.00 - 3 yrs	2.10 - 3 yrs	2.10%	2.00%	85	1.50% (0-79)
North American	Guarantee Choice	\$10k	3	2.00 - 3 yrs	2.00 - 3 yrs	2.00%	2.00%	90	2.00% (0-80)
Symetra	Select 3	\$50k	3	1.85 - 3 yrs	1.90 - 3 yrs	1.90%	1.90%	90	2.00% (0-80)
West Coast Life	SureAdvantage	\$10k	3	1.50 - 3 yrs	2.01 - 1.50	1.67%	1.50%	85	1.00% (0-75)
North American	Guarantee Choice	\$10k	4	2.35 - 4 yrs	2.65 - 4 yrs	2.65%~	2.35%	90	2.50% (0-80)
Principal	Secure Fixed	\$5k	4	2.45 - 4 yrs	2.45 - 4 yrs	2.45%	2.45%	90	2.25% (0-79)
American Nat'l	Palladium MYG	\$5k	4	2.15 - 4 yrs	2.25 - 4 yrs	2.25%	2.15%	85	2.00% (0-79)
West Coast Life	SureAdvantage	\$10k	4	1.75 - 4 yrs	2.26 - 1.75	1.88%	1.75%	85	1.50% (0-75)
North American	Guarantee Choice	\$10k	5	3.30 - 5 yrs	3.55 - 5 yrs	3.55%~	3.30%	90	2.50% (0-80)
OMFN	Platinum	\$5k	5	3.50 - 5 yrs	3.50 - 5 yrs	3.50%	3.50%	90	2.50% (0-79)
Great American	Stars & Stripes	\$10k	5	3.90 + inc	4.00 + inc	3.40%	3.30%	89	3.00% (0-84)
Lincoln Financial	MYGuarantee +	\$10k	5	3.00 - 5 yrs	3.15 - 5 yrs	3.15%**	3.00%	85	2.00% (0-75)
Minnesota Life	SecureOptionSelect	\$5k	5	2.95 - 5 yrs	3.15 - 5 yrs	3.15%	2.95%	90	2.50% (0-80)
Loyal American	SureSaver 5	\$10k	5	2.70 - 5 yrs	3.05 - 5 yrs	3.05%	2.70%	89	0.75% (0-74)
AmericanGen	HorizonSelect	\$5k	5	2.85 - 5 yrs	2.85 - 5 yrs	2.85%	2.85%	85	4.00% (0-80)
American Nat'l	Palladium MYG	\$5k	5	3.50 - 2.50	3.60 - 2.60	2.80%	2.70%	85	4.00% (0-79)
Symetra	Custom 5	\$50k	5	2.95 - 2.45	3.20 - 2.70	2.80%	2.55%	90	2.50% (0-75)
Liberty Life	Freedom Series	\$10k	5	5.00 - 2.00	5.15 - 2.15	2.75%	2.60%	85	4.00% (0-80)
Standard	FGA 5	\$15k	5	2.65 - 5yrs	2.75 - 5 yrs	2.75%	2.65%	90	3.00% (0-80)
Lincoln Financial	Classic 5	\$10k	5	3.30 - 2.30	4.30 - 2.30	2.70%	2.50%	85	4.00% (0-75)
Western National	PreferredChoice	\$5k	5	3.30 - 2.30	4.30 - 2.30	2.70%	2.50%	90	3.50% (0-85)
EquiTrust	CertaintySelect	\$30k	5	2.65 - 5 yrs	2.65 - 5 yrs	2.65%	2.65%	90	1.62% 0-80 (t)
Standard	SRA 5	\$15k	5	2.00 - 5 yrs	2.10 - 5 yrs	2.10%	2.00%	90	4.00% (0-80)
North American	Guarantee Choice	\$10k	6	3.15 - 6 yrs	3.40 - 6 yrs	3.40%~	3.15%	90	2.50% (0-80)
American Nat'l	Palladium MYG	\$5k	6	3.25 - 6 yrs	3.35 - 6 yrs	3.35%	3.25%	85	2.50% (0-79)
Standard	FGA 6	\$15k	6	3.20 - 6 yrs	3.30 - 6 yrs	3.30%	3.20%	90	2.00% (0-80)
Principal	Secure Fixed	\$5k	6	2.50 - 6 yrs	2.50 - 6 yrs	2.50%	2.50%	90	3.00% (0-79)
Standard	SRA 6	\$15k	6	2.10 - 6 yrs	2.20 - 6 yrs	2.20%	2.10%	90	4.00% (0-80)
OMFN	Platinum 7	\$5k	7	4.00 - 7 yrs	4.00 - 7 yrs	4.00%	4.00%	90	3.25% (0-79)
VALIC	Assured Choice	\$10k	7	3.55 - 7 yrs	3.75 - 7 yrs	3.75%	3.55%*	85	3.20% (0-74)
Minnesota Life	SecureOptionSelect	\$5k	7	3.40 - 7 yrs	3.60 - 7 yrs	3.60%	3.40%	90	3.00% (0-80)
Columbus Life	AccountMax 7	\$10k	7	5.10 - 3.10	5.20 - 3.20	3.48%	3.38%	89	3.00% (0-75)
Symetra	Custom 7	\$50k	7	3.75 - 3.25	3.90 - 3.40	3.47%	3.20%	90	4.00% (0-75)
American Gen	HorizonSelect	\$5k	7	3.45 - 7 yrs	3.45 - 7 yrs	3.45%	3.45%	85	4.00% (0-80)
Lincoln Financial	Classic 7	\$10k	7	4.75 - 2.75	5.75 - 2.75	3.17%	3.03%	85	5.00% (0-75)
ING	Guarantee Choice	\$15k	7	2.75 - 7yrs	3.75 - 2.75"	2.89%"	2.75%	80	2.50% (0-80)
EquiTrust	CertaintySelect	\$30k	8	4.25 - 8 yrs	4.25 - 8 yrs	4.25%	4.25%	90	1.62% 0-80 (t)
American Nat'l	Palladium MYG	\$5k	8	3.70 - 8 yrs	3.80 - 8 yrs	3.80%	3.70%	85	2.50% (0-79)
Minnesota Life	SecureOptionSelect	\$5k	9	3.75 - 9 yrs	3.95 - 9 yrs	3.95%	3.75%	90	3.50% (0-80)
West Coast Life	SureAdvantage	\$10k	9	3.55 - 9 yrs	4.59 - 3.55	3.66%	3.55%	85	2.50% (0-75)
EquiTrust	CertaintySelect	\$30k	10	4.40 - 10 yrs	4.40 - 10 yrs	4.40%	4.40%	90	1.62% 0-80 (t)
West Coast Life	SureAdvantage	\$10k	10	3.80 - 10 yrs	4.84 - 3.80	3.90%	3.80%	85	2.50% (0-75)
ING	Guarantee Choice	\$15k	10	3.70 - 10yrs	4.70 - 3.70"	3.80%"	3.70%	80	3.25% (0-80)
American Gen	HorizonSelect	\$5k	10	3.75 - 10 yrs	3.75 - 10 yrs	3.75%	3.75%	85	4.00% (0-80)
American Nat'l	Palladium MYG	\$5k	10	4.55 - 3.55	4.65 - 3.65	3.75%	3.65%	85	4.00% (0-79)
Columbus Life	AccountMax 10	\$10k	10	5.25 - 3.25	5.35 - 3.35	3.55%	3.45%	89	3.00% (0-75)

-\$200k HI-band *\$75k band *add 10 bps \$50k to \$99k **not approved in CA

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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
American National (A)	Citadel Diamond 5 (single) 3.55% for \$100k+ (3.45% under) 2.55% gteed yr 2 (2.45% < \$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) 4.70% for \$100k+ (4.60% under) 2.70% gteed yr 2 (2.60% < \$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
Great American (A)	Secure American Ann Value:4.05% year 1 (1% sprd) 1% spread gradually decreases Surrender Value: 3.05% 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	2.00% Extended Care Terminal Illness	7.40% 0-70 5.40% 71-80 5.15% 81-89
Liberty Life (A)	Freedom Series 5.10% (2.15% base) <\$10k 5.35% (2.40% base) \$10k-99k 5.50% (2.55% 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	1.00% Return of Premium feature Extended care, terminal/chronic illness rider for owner & spouse	4.50% 0-80 2.25% 81-85
RBC (A)	MasterBuilder 3.00% guaranteed 1 Year Renews at portfolio rate thereafter 30 DAY WINDOW at the end of 5th Yr	10 Years 10,9,8,7,6,NO charge during 30-day window end of 5th yr, 5,4,3,2,1 No MVA	10% after 1 year	3.00% Minimum Guarantee Penalty-free window after 5 yrs (MVA)	6.30% 0-69 4.30% 70-80
	Guarantee 3+3 Master 3.90% years 1-3 (MVA) 3.65% years 1-3 (no MVA) Option to lock new 3yr rate in year 4	6 years 7,7,7,6,4,2 If +3 option is chosen 7,7,7,7,7,6,4,2 (9yrs)	10% after 1 year	3.00% Option to renew 3-year rate after 3rd year	2.00% 0-75 1.30% 76-80 0.50% 81-85
Standard (A)	PGA 9 3.80% Year 1 includes 1% bonus 2.80% bailout rate yrs 2 thru 9 3.90% Year 1 includes 1% bonus 2.90% 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
Symetra (A)	Flexible Premium Plus 4.65% Guaranteed 1 year Includes 2% Bonus 2.65% Base Rate	7 Years 6%,6,6,6,3,3,3,0 No MVA	10% starting 1st year	2.00% Return of Premium feature	5.00% 0-80 2.00% 81-90
VALIC (A)	ProFlex 4.75% initial rate Includes 2% bonus guaranteed 1yr Current base rate 2.75% Base rate reviewed Jan 1st annually	5 Years 5,5,5,5,5,0 No MVA	No withdrawals year 1 10% starting year 2	2.00% Return of Premium feature	4.80% 0-55 3.80% 56-75 2.60% 76-85 or 3.80% + trails up to age 85
West Coast Life (A+)	Secure Advantage 1-Yr Gtee: 4.25% (5.40% \$100k+) 2-Yr Gtee: 3.25% (3.90% \$100k+) 4-Yr Gtee: 2.75% (3.15% \$100k+) 6-Yr Gtee: 2.55% (2.90% \$100k+) 2.40% Base rate all options	7 Years 8%,8,7,6,5,5,5,4,3,0 No MVA	15% Starting Year One	2.00% in most states Return of Premium feature	4.00% 0-75 2.00% 76-80 0.50% 81-85
Liberty Life (A)	Wealth Transfer Estate Maximizer II 2.00% net yield Instant Issue Single Pay Life 2.00% minimum guarantee	7 Years 6%,6,5,4,3,2,1,0 Return of Premium Guarantee	Annuity Alternative Good for clients that want to pass assets to heirs. Tax deferred growth. Tax-free death benefit.	Instant Issue. One qualifying question. Key Living Benefit - 90% of death benefit if qualify.	5.00% 0-80 2.50% 81-85



Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
Allianz (A)	MasterDex X	10% Bonus 1st 3 Years of Deposits Fixed Account: 2.25% Ann P2P S&P Cap: 5.75% Ann P2P Nasdaq 100 Cap: 5.00% Ann P2P DJ Euro Stxx 50 Cap: 5.25% Ann P2P Multiple Index Cap: 5.75% Mnthly P2P S&P Cap: 2.30% Mnthly P2P Nasdaq 100 Cap: 2.50% Mnthly P2P DJ Euro Stxx Cap: 2.30%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	2.00% on 87.5%	10% after 1 year	7.00% 0-75 5.00% 76-80
American General (A)	Global 6	Fixed Account: 2.35% Annual P2P S&P (participation-no cap): 35% Ann P2P Multiple Indices: 5.75% Monthly P2P S&P Cap: 2.20%	6 Years 8,7,6,5,4,3,0	3.00% on 90%	10% starting first year	5.00% 0-75 4.50% 76-80 4.25% 81-85
	Global 8	Fixed Account: 2.70% Annual P2P S&P (participation-no cap): 35% Ann P2P Multiple Indices: 6.25% Monthly P2P S&P Cap: 2.20%	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
American National (A)	ANICO EIA	No Cap - Declared Rate Only If S&P is Positive - rate will be: 5.00% If S&P is Positive (ROP) - rate will be: 4.60%	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: 2.30% Fixed Account (with ROP): 2.10% Annual P2P Cap: 6.00% Annual P2P Cap (ROP): 5.50%	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: 2.00% Fixed Account (with ROP): 1.80% Annual P2P Cap: 5.80% Annual P2P Cap (ROP): 5.30%	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
Aviva (A)	Income Select Bonus	8.00% Bonus first 2 years of deposits Fixed Account: 2.00% (2.75% \$75k+) Ann P2P S&P Cap: 4.50% (6.00% \$75k+) Mnthly P2P Cap: 2.00% (2.25% \$75k+) Ann P2P Hang Seng Index: 4.00% (5.50% 75k) Ann P2P DJ Euro Stxx50: 4.00% (5.50% 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
Fort Dearborn (A+)	Index Fortifier VII	Fixed Account: 2.25% Annual P2P Cap: 5.25% Monthly Averaging Cap: 5.50% Monthly P2P Cap: 1.60%	7 Years 9,9,8,7,6,5,4,0	1.00% on 100%	10% after 1 year	5.50% 0-75 3.00% 76-85
	Index Fortifier IX	Fixed Account: 2.50% Annual P2P Cap: 6.75% Monthly Averaging Cap: 7.50% Monthly P2P Cap: 2.10%	9 Years 9,9,8,7,6,5,4,3,2,0	1.00% on 100%	10% after 1 year	6.50% 0-75 3.75% 76-85
	Index Fortifier X	5.00% Premium Bonus Fixed Account: 1.85% Annual P2P Cap: 5.00% Monthly Averaging Cap: 5.50% Monthly P2P Cap: 1.50%	10 Years 12,12,12,10,10,9,8,6,4,2	1.00% on 100%	10% after 1 year	8.50% 0-75 6.00% 76-85



Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
ING-USA (A) <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-top: 10px;"> 7.00% Rollup GLWB Option on Each Product </div>	Secure Index 5 5 Years	Fixed Account: 2.40% P2P Participation Acct: N/A Annual P2P Cap: 5.50% (6.50% \$75k+) Monthly P2P Cap: 2.00% (2.40% \$75k+)	5 Years 8,7,5,6,5,5,5,4,5,0 Return of Premium Option	1.50% on 100%	10% after first year	4.00% 0-80
	Secure Index 7 7 Years	Fixed Account: 2.60% Annual P2P Cap: 6.00% (7.00% \$75k+) Monthly P2P Cap: 2.25% (2.55% \$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: 2.70% P2P Participation Acct: N/A Annual P2P Cap: 6.50% (7.50% \$75k+) Indices: 70% S&P 500, 30% DJ Euro Stoxx 50	9 Years 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	Fixed Account: 2.40% Annual P2P Cap: 5.75% (6.75% \$75k+) Monthly P2P Cap: 2.25% (2.60% \$75k+)	5.00% Premium Bonus Fixed Account: 2.40% Annual P2P Cap: 5.75% (6.75% \$75k+) Monthly P2P Cap: 2.25% (2.60% \$75k+)	10 Years 10,10,10,10,9,8,7,6,5,4,0	2.00% on 87.5%	10% after first year
Lincoln National (A+)	Opti-Choice 5 Years	Fixed Account: 2.45% (1yr) (2.60% \$100k+) Annual P2P Cap: 4.70% (5.00% \$100k+) Monthly P2P Cap: 2.05% (2.15% \$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: 2.90% (6yr) (3.10% \$100k+) If S&P is level or positive: 5.20% (5.55% \$100k+) 2-Yr P2P Cap (NO avg): 12.60% (13.60% \$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: 2.65% (1yr) (2.80% \$100k+) Annual P2P Cap: 5.15% (5.45% \$100k+) Monthly P2P Cap: 2.25% (2.35% \$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	Bonus: 2% under \$100k; 3% over \$100k Fixed Account: 2.55% If S&P is level or positive: 4.60% 2-yr monthly P2P Cap: 2.90% 2-yr Point to Point Cap: 10.90%	8 Years 9%,8,7,6,5,4,3,2,0	1.25% on 100%	10% starting first year	6.00% 0-75 4.00% 76-80 2.00% 81-85
	New Directions 8 Years	Fixed Account: 3.20% (8yr) (3.35% \$100k+) If S&P is level or positive: 5.75% (6.00% \$100k+) 2-Yr P2P Cap (NO avg): 14.10% (14.85% \$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
	Opti-Choice 9 Years	Fixed Account: 2.80% (1yr) (3.00% \$100k+) Annual P2P Cap: 5.45% (5.90% \$100k+) Monthly P2P Cap: 2.35% (2.50% \$100k+) P2P Mnthly Avg Spread: 9.00% (9.00% \$100k+)	9 Years 9%,8,7,6,5,4,3,2,1,0 GLWB option	1.75% on 100%	10% starting first year	7.00% 0-75 5.25% 76-80
	OptiPoint 10 Years	Bonus: 3% under \$100k; 4% over \$100k Fixed Account: 2.55% If S&P is level or positive: 4.60% 2-yr monthly P2P Cap: 2.90% 2-yr Point to Point Cap: 10.90%	10 Years 10,9,8,7,6,5,4,3,2,1,0	1.50% on 100%	10% starting first year	7.00% 0-75 4.75% 76-80

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Indexed Annuities (continued)

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
Great American (A)	American Legend 2 7 years	Fixed Account: 3.00% Annual P2P Cap: 7.25% Monthly Avg Annual P2P Cap: 8.00% 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: 2.75% Annual P2P Cap: 6.50% Monthly Averaging Cap: 7.00%	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	6.50% 0-75 5.35% 76-80 3.60% 81-85
	Safe Return	RETURN of PREMIUM & BAILOUT Fixed Account: 2.75% Annual P2P Cap: 6.50% Annual P2P BAILOUT Cap: 6.00% Monthly Avg Cap: 7.00% Monthly Avg BAILOUT Cap: 6.50%	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
RBC (A)	Enhanced Choice 10	5% Premium Bonus Fixed Account: 2.55% yr 1, 1.55% 2 thru 8 Quarterly P2P Cap: 2.50% Monthly P2P Cap: 2.25% Annual P2P Cap: 5.00%	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>
	Choice 10	Fixed Account: 2.80% Quarterly P2P Cap: 2.50% Monthly P2P Cap: 2.25% Annual P2P Cap: 5.00%	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
	Enhanced Choice 12	5% Premium Bonus Fixed Account: 2.80% yr 1, 1.80% 2 thru 8 Quarterly P2P Cap: 2.75% Monthly P2P Cap: 2.25% Annual P2P Cap: 5.25%	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
OMFN (A)	Safety Index 7 7 Years	Fixed Account: 3.00% (3.30% \$100k+) Monthly P2P Cap: 1.00% (1.25% \$100k+) Annual P2P Cap: 4.25% (5.25% \$100k+) Monthly Avg Cap: 4.75% (6.25% \$100k+)	7 Years 9%,9,8,7,6,5,4,0	3.00% on 100%	10% after first year	6.00% 0-79 3.00% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
	Safety Index 10 10 Years	Fixed Account: 3.00% (3.30% \$100k+) Monthly P2P Cap: 1.00% (1.25% \$100k+) Annual P2P Cap: 4.00% (5.25% \$100k+) Monthly Avg Cap: 4.25% (5.75% \$100k+)	10 Years 10,10,10,9,8,7,6,5,4,3,0	3.00% on 100%	10% after first year	7.00% 0-79 3.50% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
	Spectrum 9 9 Years	3% Premium Bonus Fixed Account: 1.75% Annual P2P Cap: 4.50% Monthly Average Cap: 4.75% 1-Year Monthly Point-to-Point Cap: 1.75% 2-Year Monthly Point-to-Point Cap: 2.50% 3-Year Monthly Point-to-Point Cap: 3.25%	9 Years 15,15,15,14.5,13.5, 12.5,10,7,4,0	1.10% on 103% most states	10% after first year	9.00% 0-79 4.50% 80-85
Standard (A)	Index Growth 5 5 Years	Fixed Account: 3.00% Annual Point to Point Cap (\$15k): 3.75% Annual Point to Point Cap (\$100k): 4.50% Bailout Cap 2% less; ROP less 40bps from cap	5 Years 8%,7,6,4,2,0	1.00% on 100%	10% starting first year	4.50% 0-80 2.25% 81-85 1.85% 86-90
	Index Growth 7 7 Years	Fixed Account: 3.00% Annual Point to Point Cap (\$15k): 4.75% Annual Point to Point Cap (\$100k): 4.00% Bailout Cap 2% less; ROP less 40bps from cap	7 Years 9%,8,7,6,5,4,2,0	1.00% on 100%	10% starting first year	5.50% 0-80 2.75% 81-85 2.25% 86-90

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