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INDEXED

# Annuity Product Reference Guide

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Check for current state approvals.

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**5-6 AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (888) 221-1234



**6-7 AMERICAN GENERAL LIFE COMPANIES\***  
Policies issued by American General Life and United States Life (NY only)  
A.M. Best Rating\* = A (excellent) (888) 438-6933

**American General**  
Life Companies

**19 AMERICAN NATIONAL INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 835-5320



**ATLANTIC COAST LIFE**  
INSURANCE COMPANY

**8-9 ATHENE ANNUITY & LIFE ASSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (855) 428-4363, option 1



**10 ATLANTIC COAST LIFE INSURANCE COMPANY**  
A.M. Best Rating = B++ (good) (844) 442-3847



**11-14 EQUITABLE LIFE & CASUALTY INSURANCE COMPANY**  
A.M. Best Rating = B+ (good) (800) 352-5121

**15 EQUITRUST LIFE INSURANCE COMPANY**  
A.M. Best Rating = B++ (good) (866) 598-3694

GUGGENHEIM LIFE AND ANNUITY<sup>SM</sup>

**16-19 F&G ANNUITIES AND LIFE**  
A.M. Best Rating = A- (good) (800)-445-6758



**18 GLOBAL ATLANTIC FINANCIAL GROUP**  
A.M. Best Rating = A (excellent) (866) 645-2449

**19-22 GREAT AMERICAN LIFE INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 438-3398 x11999



**22 GUGGENHEIM LIFE & ANNUITY COMPANY**  
A.M. Best Rating = B++ (good) (800) 767-7749

**23 LINCOLN FINANCIAL GROUP**  
A.M. Best Rating = A+ (superior) (800) 238-6252



NASSAU RE



LIFE INSURANCE COMPANY

**24-25 NASSAU RE COMPANY**  
A.M. Best Rating = B+ (good) 888-794-4447

Experience the Power of Collaborative Thinking

**26-29 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**  
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676



**30 OXFORD LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (800) 308-2318

**31 PROTECTIVE LIFE INSURANCE COMPANY**  
A.M. Best Rating = A+ (superior) (800) 421-5614

**29 SAGICOR LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (888) 724-4267 x6180

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\*The most prominent independent ratings agencies continue to recognize American General Life Insurance Company in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, [www.americangeneral.com/ratings](http://www.americangeneral.com/ratings). See Advertising Disclosures for additional information.

# Indexed Annuities

(Lower Band Rates Shown)

Company	Product Name	Bonus	Design	Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period
<b>5 year term</b>								
Sagicor Life	Sage Secure 5 (\$25,000 - \$100,000)	0.00%	2	3.05%	1.55%	100% First Year	1.00% on 100%	5 years
Great American Life	American Landmark 5	0.00%	2	3.80%	1.40%	100% First Year	1.00% on 87.5%	5 years
Oxford Life	Select Series	0.00%	2	4.35%	1.90%	100% First Year	1.00% on 87.5%	5 years
<b>6 year term</b>								
Protective Life	Protective Asset Builder	0.00%	2	2.80%	1.40%	100% First Year	1.00% on 100%	6 years
<b>7 year term</b>								
Equitable Life	Teton Bonus 7	5.00%	2	3.50%	1.60%	100% First Year	1.00% on 87.5%	7 years
American National	Strategy Plus - 7	1.00%	2	3.85%	2.15%	100% First Year	1.00% on 87.5%	7 years
Athene Annuity	Performance Elite - 7	0.00%	2	4.00%	1.50%	100% First Year	1.00% on 100%	7 years
Global Atlantic	Choice Accumulation II	0.00%	2	2.40%	1.05%	100% First Year	1.00% on 100%	7 years
<b>8 year term</b>								
North American	Performance Choice 8	0.00%	2	3.25%	1.50%	100% First Year	1.00% on 87.5%	8 years
<b>9 year term</b>								
Sagicor Life	Sage Select - 9	4.00%	1	2.00%	1.50%	100% First Year	3.00% on 87.5%	9 years
<b>10 year term</b>								
Athene Annuity	Performance Elite- 10	3.00%	2	3.50%	1.40%	100% First Year	1.00% on 87.5%	10 years
Guggenheim	Highlander	4.00%	2	3.50%	2.00%	100% First Year	1.00% on 100%	10 years
Equitable Life	Teton Bonus 10	7.00%	2	4.00%	1.85%	100% First Year	1.00% on 87.5%	10 years
EquiTrust Life	Market Value EIA	0.00%	7	10.00%	2.50%	100% First Year	2.00% on 87.5%	10 years
American National	Strategy Plus - 10	1.00%	2	3.95%	2.25%	100% First Year	1.00% on 87.5%	10 years
Great American Life	Safe Return	0.00%	2	3.00%	1.20%	100% For Term	1.00% on 100%	10 years
North American	Charter Plus - 10	6.00% for 7 yrs	2	2.25%	1.10%	100% First Year	1.00% on 87.5%	10 years
North American	VersaChoice	0.00%	2	3.25%	1.40%	100% First Year	1.00% on 100%	10 years
Global Atlantic	Choice Accumulation II	0.00%	2	2.50%	1.10%	100% First Year	1.00% on 100%	10 years
EquiTrust Life	Market 10 Bonus	6.00% for 5yrs	7	5.00%	1.10%	100% First Year	1.00% on 100%	10 years
Oxford Life	Royal Select	8.00%	2	3.30%	1.30%	100% First Year	1.00% on 87.5%	10 years
<b>14 year term</b>								
EquiTrust Life	Market Power Bonus	10.00%	7	5.00%	1.15%	100% First Year	2.00% on 87.5%	14 years
North American	Charter Plus - 14	8.00% for 7 yrs	2	3.00%	1.30%	100% First Year	1.00% on 87.5%	14 years
Equitable Life	Teton Bonus 14	10.00%	2	4.50%	2.10%	100% First Year	1.00% on 87.5%	14 years

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(A) 6.00% day 1, 2.00% 1st anniversary yr., 2.00% 2nd anniversary yr., 2.00% 3rd Anniversary Yr.  
 (B) 4.00% year 1, 2.00% 1st anniversary yr., 1.00% 2nd anniversary yr..

1 = Monthly Average Annual Reset 2 = Annual Point to Point Reset 3 = Point to Point 4 = Monthly Point to Point Annual Reset 5 = Monthly Cap Annual Reset 6 = High Water Rolling for Monthly Term  
 7 = 2 year Monthly Average 8 = Trigger Point 9 = 18 Monthly Average \*RATES AND COMMISSIONS SUBJECT TO CHANGE. CHECK INDIVIDUAL COMMISSION SCHEDULES FOR GUARANTEED ACCURACY AND DESCRIPTIONS !!! Call for state approvals.



# Guarantee Income Rider (Living Benefit) Comparison

	American General	American National	Athene Annuity	Atlantic Coast Life	Atlantic Coast Life	Atlantic Coast Life	EquiTrust	EquiTrust	EquiTrust	EquiTrust	Guggenheim	Nassau RE	Oxford Life
	Lifetime Income Plus Flex	Strategy Plus Income Rider	Ascent Income Rider Option 1	ACL Income Rider	Guaranteed Income Annuity	Income Navigator	Market Value IR	MarketTen IR	Market Seven IR	Market Power IR	Lifetime Withdrawal Rider	Income Strategy Tomorrow	GLWB
<b>Roll-up Rate in Accumulation Period</b>	5.75% for 10 years	7.20% 10 years or 4.20% plus interest for 10 years	22% income base bonus 10% Simple yrs 1-10 5% Simple yrs 11-20	7% for 10 years Plus an additional 1% in first year	8.00%	5.00%	10% Income Base Bonus 4% Roll Up Plus Credited Rate for 10 Years	6.50% for 10 years	7.00% for 7 years	7.00% for 7 years Plus a 7% Benefit Base Bonus!	5% Income Base Bonus, 4% roll-up + stacking credits for 10 years	14.00% Simple Interest for 10 years	7.15% annually for first ten policy years
<b>Interest Credited</b>	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually
<b>Income W/D Multiplier - Confinement Feature</b> <small>(See Contract for Qualifying Confinement Criteria)</small>	No	No	Yes 180 days of confinement, Not available in all states	No	No	No	Yes Based on ADL's	Yes Based on ADL's	Yes Based on ADL's	Yes Based on ADL's	No	No	Yes
<b>Start Stop Option</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Rider Charge</b> <small>(calculated annually against the IAV, deducted monthly from AV)</small>	1.00%	0.90% 0.60% with stacking	1.00%	1.05%	1.25% fee years 1-5, 1.60% fee years 6-10 (10 year contract)	1.05%	0.95%	1.00%	1.25%	1.25%	0.90%	0.95%	0.95%
<b>Increasing Benefit Option</b>	Yes	No	Yes	No	No	No	No	No	No	No	No	No	No
<b>Guaranteed Payments for Life</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Withdrawal Phase Waiting Period</b>	1 Year and 60 year old	1 year and 50 year old	Age 50	Age 55	Immediate	Immediate	1 Years and 50 year old	1 Years and 50 year old	1 Years and 50 year old	1 Years and 50 year old	1 Year and 60 year old	Age 50	1 Year and 50 year old
<b>Rider Charge Refund</b>	No	No	No	No	No	No	No	No	No	No	No	No	No
<b>Account Available at Death</b>	No	No	No	No	No	No	No	No	No	No	No	No	Yes
<b>Joint Lifetime Withdrawal Option available</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>State Availability</b>	<b>All except:</b> NY	<b>All except:</b> CA, NY	<b>All except:</b> NY	<b>All except:</b> NJ, NY, WA	<b>All except:</b> SD	<b>All except:</b> FL	<b>All except:</b> NY	<b>All except:</b> NY	<b>All except:</b> NY, OR	<b>All except:</b> CA, DE, NY	<b>All except:</b> NY	<b>See Page 22</b>	<b>All except:</b> AL, NY, VT, WV (MT & CA for some products)
<b>Issue Ages</b>	50-75	40-80	35-80	45-80	0-85	0-85	40-80	40-80	40-85	40-75	50-80	0-80	50+

Option to add 10 more years available!

# AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

Rates Effective as of 07-01-2020


INDEXED	Current Interest					Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
	Cap	PR	Asset Fee	PT								
<b>Bonus Gold</b>  10% Premium Bonus on all 1st year premiums  						Minimum Guaranteed Interest: Currently 1.75%  MGIR is set at issue and guaranteed for the life of the contract.  80% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at MGIR, compounded annually.	Minimum: \$5,000  Maximum: <b>18-69</b> \$1,500,000  <b>70-74</b> \$1,000,000  <b>75-80</b> \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.3	16 years (20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0%)  DE - 17 year	18-80 Q and NQ  FL ONLY 18-64 Q & NQ	N	AK, CA, CT, DE, MN, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA, NJ
		<b>Cap</b>	<b>PR</b>	<b>Asset Fee</b>	<b>PT</b>							
	S&P 500® Annual Monthly Avg w/PR	-	14%	-	-							
	S&P 500 Annual Monthly Avg w/Cap	2.25%	-	0%	-							
	S&P 500 Annual Pt to Pt w/PR	-	10%	-	-							
	S&P 500 Annual Pt to Pt w/Cap	2.25%	-	0%	-							
	Dow Annual Monthly Avg w/Cap	2.25%	-	0%	-							
	Dow Annual Pt to Pt w/Cap	2.25%	-	0%	-							
	S&P 500 Monthly Pt to Pt w/Cap	1.60%	-	-	-							
	10 Yr. U.S. Treasury Bond w/Cap	2.50%	-	0%	-							
	S&P 500 Performance Trigger	-	-	-	1.75%							
	Bond Yield w/Cap	5.15%	-	2.00%	-							
S&P 500 Dividend Aristocrats DRC 5%	-	-	4.75%	-								
Current Fixed Value Rate 1.30%												
<b>Retirement Gold</b>  8% Premium Bonus on all 1st year premiums  IN ( 8% ages 18-73, 5% ages 74-78)  		<b>Cap</b>	<b>PR</b>	<b>Asset Fee</b>	<b>PT</b>	Minimum Guaranteed Interest: Currently 1.75%  MGIR is set at issue and guaranteed for the life of the contract.  87.5% of premiums paid less withdrawal proceeds, at MGIR, compounded annually	Minimum: \$5,000  Maximum: <b>18-69</b> \$1,500,000  <b>70-74</b> \$1,000,000  <b>75-80</b> \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days	10 years (12.5,12,12,11, 10,9,8,7,6,4,0%)  8% bonus fully vested after year 14	18-78 Q and NQ	N	AK, CA, CT, DE, FL, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA
		<b>Cap</b>	<b>PR</b>	<b>Asset Fee</b>	<b>PT</b>							
	S&P 500® Annual Monthly Avg w/PR	-	12%	-	-							
	S&P 500 Annual Monthly Avg w/Cap	2.00%	-	-	-							
	S&P 500 Annual Pt to Pt w/PR	-	10%	-	-							
	S&P 500 Annual Pt to Pt w/Cap	2.00%	-	-	-							
	S&P 500 Monthly Pt to Pt w/Cap	1.50%	-	0%	-							
	S&P 500 Performance Trigger	-	-	-	1.50%							
	Bond Yield w/Cap	4.65%	-	2.00%	-							
	S&P 500 Dividend Aristocrats DRC 5%	-	-	5.25%	-							
Current Fixed Value Rate 1.15%												

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# AMERICAN GENERAL LIFE COMPANIES (AGLC)

Rates Effective as of 09-14-2020

INDEXED	Current Interest		Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available	
	>\$100K	<\$100K								
<b>AG Power Protector - 7 Annuity</b>	<i>No Living Benefit Rider</i>	>\$100K	<\$100K	1.00% on 87.5% of premium	\$25,000 Q & NQ	Free withdrawals: After the first contract year, you can take out up to 10% of your contract value without incurring any withdrawal charges or MVA. These riders may not be available in all states. Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more info. <b>No Guaranteed Living Benefit Rider is available.</b>	7 years (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	NY
	S&P 500 Annual P-t-P	4.20%	3.25%							
	PIMCO Global Optima Index 1 Year P-t-P Par.	40.00%	31.00%							
	ML Strategic Balanced Index Annual P-t-P Par.	74.00%	60.00%							
	MSCI EAFE Index Annual P-t-P	3.50%	2.90%							
	1 Year Fixed Account	1.40%	1.40%							
 <b>AG Power Protector - 7 Plus Annuity</b>	<i>W/Lifetime Income Plus</i>	>\$100K	<\$100K	1.00% on 87.5% of premium	\$25,000 Q & NQ	Free withdrawals: After the first contract year, you can take out up to 10% of your contract value without incurring any withdrawal charges or MVA. These riders may not be available in all states. Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more info. <b>Guaranteed Living Benefit Rider is available.</b>	7 years (8,7,6,5,4,3,2)	0-80 Q & NQ	Y	NY
	S&P 500 Annual P-t-P	2.60%	2.20%							
	PIMCO Global Optima Index 1 Year P-t-P Par.	30.00%	24.00%							
	ML Strategic Balanced Index Annual P-t-P Par.	45.00%	36.00%							
	MSCI EAFE Index Annual P-t-P	2.40%	2.10%							
	1 Year Fixed Account	1.25%	1.25%							
<b>AG Power Protector - 10 Annuity</b>	<i>No Living Benefit Rider</i>	>\$100K	<\$100K	1.00% on 87.5% of premium	\$25,000 Q & NQ	Free withdrawals: After the first contract year, you can take out up to 10% of your contract value without incurring any withdrawal charges or MVA. Easy access to your money in times of need or illness: The withdrawal charge and MVA may be waived if you: Are diagnosed with a terminal illness. Have extended care needs. Are confined to a nursing home or an assisted living facility. Restrictions and limitations apply. These riders may not be available in all states. Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more info. <b>No Guaranteed Living Benefit Rider is available.</b>	10 years (10,9,8,7,6,5,4,3,2,1)	0-75 Q & NQ	Y	NY
	S&P 500 Annual P-t-P	4.25%	3.30%							
	PIMCO Global Optima Index 1 Year P-t-P Par.	42.00%	33.00%							
	ML Strategic Balanced Index Annual P-t-P Par.	75.00%	62.00%							
	MSCI EAFE Index Annual P-t-P	3.60%	3.00%							
	1 Year Fixed Account	1.45%	1.45%							
<b>AG Power Protector - 10 Plus Annuity</b>	<i>W/Lifetime Income Plus</i>	>\$100K	<\$100K	1.00% on 87.5% of premium	\$25,000 Q & NQ	Death Benefit: Upon death, the beneficiary receives the greater of the contract value (excluding withdrawal charges and MVA) or the Minimum withdrawal value. Free Withdrawals: After the first contract year, clients may withdraw up to 10% of the annuity value (based on the previous contract anniversary) without withdrawal charges or MVA. No Free Withdrawals are allowed in the first contract year (unless required by state law or taken under Lifetime Income Plus or as Required Minimum Distributions). If Lifetime Income Plus is elected, clients may take out up to the maximum annual withdrawal amount (MAWA) without any company-imposed charges. A withdrawal in excess of the MAWA will reduce future income under the benefit, even if it is a Free Withdrawal. Terminal Illness, Extended Care and Activities of Daily Living Riders: The withdrawal charge and MVA may be waived if the contract owner: Is diagnosed with a terminal illness, has extended care needs or requires assistance with activities of daily living. These riders are not available in all states. Required Minimum Distributions (RMDs): If clients purchase their annuity under a qualified plan (e.g., an IRA), the Internal Revenue Code directs that a minimum amount of retirement income must be paid each year beginning in the year the owner turns to age 70 1/2. These payments are known as RMDs. Withdrawal charges and MVA will not apply to RMDs attributable to a Power Index Plus contract at any time after issue, including the first contract year. RMD amounts do count against the 10% Free Withdrawal amount, thereby reducing or possibly eliminating the ability to take other Free Withdrawals within a contract year. Failure to satisfy the RMD requirements may result in a tax penalty. Clients should consult their tax advisor for more information. Annuity Choices: Clients can choose from five options, AKA Income plans: 1) Life income; 2) Joint and survivor annuity; 3) Joint and survivor annuity with 10- or 20-year period certain; 4) Life annuity with 10- or 20-year period certain; and 5) Income for a specified period (5-30 years). Cash Surrender Value: Equals the greater of the Minimum Withdrawal Value or the contract value adjusted for any MVA, optional living benefit fee and withdrawal charge. Lifetime Income Plus is an optional guaranteed living benefit rider. The value on which guaranteed withdrawals and the rider fee are based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium; it is increased with each additional eligible premium.	10 years (10,9,8,7,6,5,4,3,2,1)	0-75 Q & NQ	Y	NY
	S&P 500 Annual P-t-P	2.80%	2.25%							
	PIMCO Global Optima Index 1 Year P-t-P Par.	33.00%	25.00%							
	ML Strategic Balanced Index Annual P-t-P Par.	52.00%	40.00%							
	MSCI EAFE Index Annual P-t-P	2.50%	2.10%							
	1 Year Fixed Account	1.25%	1.25%							

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# ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

Rates Effective as of 5-11-2020

INDEXED	Current Interest		Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>Performance Elite 7</b>  PLUS premium Bonus (Most states): 6.00%	<b>Athene Performance Elite</b>	7	7 Plus	1.00% on 87.5% of premium	Minimum: \$10,000, (\$25,000 in TX)  Maximum: \$1,000,000	10% free withdrawals starting in year 1.  Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period.  Terminal Illness Waiver Confinement Waiver are included.  Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	0-83	Y	NY
	Annual Rider Charge Rate	-	0.95%						
	1-year No Cap PTP BNP Paribas (Part Rate)		70%						
	2-year No Cap PTP BNP Paribas (Part Rate)		100%						
	1-year No Cap PTP Nasdaq FC (Part Rate)		60%						
	2-year No Cap PTP Nasdaq FC (Part Rate)		80%						
	1-year No Cap PTP AI Powered US Equity (Part Rate)		70%						
	2-year No Cap PTP AI Powered US Equity (Part Rate)		95%						
	1-year S&P 500 Daily Risk Control 2.8% (Part Rate)		35%						
	2-year S&P 500 Daily Risk Control 2.8% (Annual Spread)		45%						
	1-year PTP - S&P 500 (Cap)		4.00%						
	1-year Monthly - S&P 500 (Cap)		1.35%						
	Fixed Account with 1-Year Guarantee		1.50%						
	Withdrawal Change Duration		7 Years						
<b>Performance Elite 10</b>  Premium Bonus: 4.00% (Most States)  PLUS premium Bonus: 10.00% (Most States)  CA - 7.00%	<b>Athene Performance Elite</b>	10	10 Plus	1.00% on 87.5% of premium	Single premium only  Minimum: \$10,000, (\$5,000 in CT, MN, NJ, OR, PA, TX, WA)  Maximum: \$1,000,000	5% free withdrawals starting in year 2.  Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period.  Terminal Illness Waiver (not in CA), Confinement Waiver (not in CA or MA) are included.  Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	10 Years (12, 12, 12, 11, 10, 9, 8, 7, 6, 4)  Call for other states	Y	(N/A in MD, MN, MO, PA, WA)  MD, MN, MT, NY, NJ, OR, PA, WA
	Annual Rider Charge Rate	-	0.95%						
	1-year No Cap PTP BNP Paribas (Part Rate)		65%						
	2-year No Cap PTP BNP Paribas (Part Rate)		90%						
	1-year No Cap PTP Nasdaq FC (Part Rate)		55%						
	2-year No Cap PTP Nasdaq FC (Part Rate)		70%						
	1-year No Cap PTP AI Powered US Equity (Part Rate)		60%						
	2-year No Cap PTP AI Powered US Equity (Part Rate)		80%						
	1-year S&P 500 Daily Risk Control 2.8% (Part Rate)		30%						
	2-year S&P 500 Daily Risk Control 2.8% (Annual Spread)		40%						
	1-year PTP - S&P 500 (Cap)		3.50%						
	1-year Monthly - S&P 500 (Cap)		1.30%						
	Fixed Account with 1-Year Guarantee		1.40%						
	Withdrawal Change Duration		10 Years						
<b>Performance Elite 15</b>  Premium Bonus: 9.00%  PLUS premium Bonus: 15.00%  IN - 14.00% OH - 9.00%	<b>Athene Performance Elite</b>	15	15 Plus	1.00% on 87.5% of premium	\$10,000  Single premium only	5% free withdrawals starting in year 2.  Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period.  Terminal Illness Waiver (not in CA), Confinement Waiver (not in CA or MA) are included.  Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	15 Years (15, 15, 14, 14, 13, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4)  Call for other states	Y	(N/A in MD, MN, MO, PA, WA)  CA, CT, MN, MT, NJ, NY, OR, PA, UT, WA
	Annual Rider Charge Rate	-	0.95%						
	1-year No Cap PTP BNP Paribas (Part Rate)		70%						
	2-year No Cap PTP BNP Paribas (Part Rate)		100%						
	1-year No Cap PTP Nasdaq FC (Part Rate)		60%						
	2-year No Cap PTP Nasdaq FC (Part Rate)		80%						
	1-year No Cap PTP AI Powered US Equity (Part Rate)		70%						
	2-year No Cap PTP AI Powered US Equity (Part Rate)		95%						
	1-year S&P 500 Daily Risk Control 2.8% (Part Rate)		35%						
	2-year S&P 500 Daily Risk Control 2.8% (Annual Spread)		45%						
	1-year PTP - S&P 500 (Cap)		4.00%						
	1-year Monthly - S&P 500 (Cap)		1.35%						
	Fixed Account with 1-Year Guarantee		1.50%						
	Withdrawal Change Duration		15 Years						



# ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

Rates Effective as of 9-5-2020

INDEXED	Current Interest		Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available	
<b>Athene Agility 10</b>	2-year No Cap PTP BNP (Part Rate)	80%	If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges.	Minimum \$10,000 (\$25,000 in TX)  Maximum \$1,000,000	Maximum of 10% of Accumulated Value or 10% of Initial Premium per year, Withdrawals may be subject to federal and state income tax and except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59 1/2.  You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract year. Additional limitations state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.	10 Years (9,9,8,7,6,5,4,3, 2,1)  CA (9,8,2,7,5,9,4,8, 3,6,2,5,1,3,1)	40-80	Yes	NY	
	1-year No Cap PTP BNP (Part Rate)	60%								
	1-year No Cap PTP Nasdaq FC (Part Rate)	40%								
	2-year No Cap PTP Nasdaq FC (Part Rate)	55%								
	2-year PTP - S&P 500 (Cap)	6.00%								
	1-year PTP - S&P 500 (Cap)	2.75%								
	S&P 500 Bailout Cap Rate	0.50%								
	1-year No Cap PTP AI Powered US Equity (Part Rate)	50%								
	2-year No Cap PTP AI Powered US Equity (Part Rate)	65%								
	Fixed Account with 1-Year Guarantee	1.20%								
<b>Athene Ascent Pro 10</b>	2-year No Cap PTP - BNP (Par Rate)	80%	If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges.	Single premium only  Minimum: \$10,000, (\$5,000 in AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA)  Maximum: \$1,000,000	10% free withdrawals per year  Bailout feature!  Terminal Illness Waiver (not in CA)  Confinement Waiver (Not in CA or MA)	10 Years (9,9,8,7,6,5, 4,3,2,1)	35-80	Yes	(No MVA in AK, HI, MN, MO, NJ, OR, PA, UT, WA)	
	1-year No Cap PTP - BNP (Par Rate)	55%								
	2-year No Cap PTP Nasdaq FC (Part Rate)	60%								
	1-year No Cap PTP Nasdaq FC (Part Rate)	40%								
	1-year PTP - S&P 500 (Cap)	3.00%								
	2-year No Cap PTP AI Powered US Equity (Part Rate)	65%								
	1-year No Cap PTP AI Powered US Equity (Part Rate)	50%								
	1-year No Cap PTP S&P DRC 5% TR Index Strategy (Par)	40%								
	Bailout Cap Rate	1.00%								
	Fixed Account with 1-Year Guarantee	1.10%								
<b>Ascent Pro 10 Bonus Premium Bonus: 3% (ask about vesting schedule)</b>	2-year No Cap PTP - BNP (Par Rate)	60%	If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges.	\$10,000  \$5,000 - AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA	10% of Accumulated Value per year. Withdrawals may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59 1/2.  Terminal Illness Waiver - You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.	10 Years 12, 12, 12, 11, 10, 9, 8, 7, 6, 4 (AL, AR, AZ, CO, DC, FL (ages 35-64), GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY)  10 Years 8,3, 8, 7, 1, 6, 2, 5,3, 4, 4, 3, 5, 2, 6, 1, 6, 0, 9 (AK, CT, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	65-80	Yes	(No MVA in MO)	
	1-year No Cap PTP - BNP (Par Rate)	45%								
	2-year No Cap PTP Nasdaq FC (Part Rate)	40%								
	1-year No Cap PTP Nasdaq FC (Part Rate)	25%								
	1-year PTP - S&P 500 (Cap)	2.25%								
	2-year No Cap PTP AI Powered US Equity (Part Rate)	50%								
	1-year No Cap PTP AI Powered US Equity (Part Rate)	35%								
	1-year No Cap PTP S&P DRC 5% TR Index Strategy (Par)	30%								
	Bailout Cap Rate	1.00%								
	Fixed Account with 1-Year Guarantee	0.85%								

# ATLANTIC COAST LIFE INSURANCE COMPANY (ACL)




Rates Effective as of 4-1-2020

INDEXED	Current Interest					Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>Retirement Plus Multiplier Annuity 5</b>	Goldman Sachs Motif Aging of America Dynamic Balance Index	<b>Index Crediting Strategy</b>	<b>No Rider</b>	<b>Growth Rider</b>	<b>Income Multiplier</b>	1.00%	\$5,000 Q-NQ	<ul style="list-style-type: none"> <li>RMDs are available Penalty Free in all years</li> <li>Up to 5% of the Accumulation Value is available Penalty Free after the first contract year</li> <li>A maximum of two withdrawals are allowed each Contract Year</li> <li>Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500</li> </ul>	10, 9, 8, 7, 6	0-85	Yes	AK, CA, CT, DE, ID, KS, ME, MI, MN, MT, NH, NJ, NY, ND, WI
		1-year with point-to-point participation rate	75%	125%	75%							
	3-year with point-to-point participation rate	140%	200%	140%								
	S&P 500	1-year with point-to-point participation rate	32%	47%	32%							
1-year with point-to-point cap rate		5.0%	7.5%	5.0%								
<b>Retirement Plus Multiplier Annuity 7</b>	Goldman Sachs Motif Aging of America Dynamic Balance Index	<b>Index Crediting Strategy</b>	<b>No Rider</b>	<b>Growth Rider</b>	<b>Income Multiplier</b>	1.00%	\$5,000 Q-NQ	<ul style="list-style-type: none"> <li>RMDs are available Penalty Free in all years</li> <li>Up to 5% of the Accumulation Value is available Penalty Free after the first contract year</li> <li>A maximum of two withdrawals are allowed each Contract Year</li> <li>Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500</li> </ul>	10, 9, 8, 7, 6, 5, 4	0-85	Yes	AK, CA, CT, DE, ID, KS, ME, MI, MN, MT, NH, NJ, NY, ND, WI
		1-year with point-to-point participation rate	75%	125%	75%							
	3-year with point-to-point participation rate	140%	200%	140%								
	S&P 500	1-year with point-to-point participation rate	32%	47%	32%							
1-year with point-to-point cap rate		5.0%	7.5%	5.0%								
<b>Retirement Plus Multiplier Annuity 10</b>	Goldman Sachs Motif Aging of America Dynamic Balance Index	<b>Index Crediting Strategy</b>	<b>No Rider</b>	<b>Growth Rider</b>	<b>Income Multiplier</b>	1.00%	\$5,000 Q-NQ	<ul style="list-style-type: none"> <li>RMDs are available Penalty Free in all years</li> <li>Up to 5% of the Accumulation Value is available Penalty Free after the first contract year</li> <li>A maximum of two withdrawals are allowed each Contract Year</li> <li>Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500</li> </ul>	10, 9, 8, 7, 6, 5, 4, 3, 2, 1	0-85	Yes	AK, CA, CT, DE, ID, KS, ME, MI, MN, MT, NH, NJ, NY, ND, WI
		1-year with point-to-point participation rate	75%	125%	75%							
	3-year with point-to-point participation rate	140%	200%	140%								
	S&P 500	1-year with point-to-point participation rate	32%	47%	32%							
1-year with point-to-point cap rate		5.0%	7.5%	5.0%								
<b>Accumulation Protector Plus</b> <b>5.00% Premium Bonus</b>  Rate Enhancement Rider: Higher Par, Cap, Trigger and Fixed rates, increases free withdrawal by 5%, and 110% Return of Premium. Rider: 0.95% fee	<b>NEW</b>		No Rider	Rate Enhancement Rider	Minimum Guaranteed Surrender Value - 87.5% of Purchase Premium (see product guide for full details)			Free Withdrawals Up to the greater of 5% of the Accumulation Value or the Required Minimum Distribution may be withdrawn without any Surrender Charges, forfeiture of Nonvested Bonus, or Market Value Adjustment starting in year two.  Nursing Home Waiver Must be confined to a nursing home for a period of at least 90 consecutive days. There is a waiting period of one year. If the owner is confined to a nursing home during the waiting period, this benefit would not be available in certain states.	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (11+)	0-85	NO	AK, CA, CT, DE, ID, KS, ME, MI, MN, NH, NJ, NY, WI
	1st Year Fixed Rate		2.35%	3.20%								
	Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate***		100%	140%								
	Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate***		150%	200%								
	Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate		180%	250%								
	S&P 500® 1 Year Point-to-Point with Participation Rate		30%	38%								
	S&P 500® 2 Year Point-to-Point with Participation Rate		42%	55%								
	S&P 500® 1 Year Point-to-Point with Cap Rate		4.80%	6.00%								
Credit Suisse Momentum Index 1 Year with Trigger Rate		4.00%	5.50%									

\*\*\*The Participation Rates for the Credit Suisse Momentum Index are guaranteed for 10 years with the selection of the One-year point-to-point or Two-year point-to-point crediting strategies, as long as Credit Suisse continues to offer the Credit Suisse Momentum Index to Atlantic Coast Life Insurance Company.




# EQUITABLE LIFE & CASUALTY INSURANCE COMPANY (ELC)

Rates Effective as of 08-03-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available		
 <b>Denali 7</b>	State Specific	AL, AR, AZ, CO, CT, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	ID, MA, MO, SC, TX	1.00%	Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)  Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 12%, 12%, 11%, 10%, 9%, 7%, 4%	0-90	Y	AK, CA, DE, HI, IA, MD
	Premium Bonus	N/A	N/A							
	Fixed rate	2.50%	2.25%							
	S&P 500® Annual P2P Cap	5.25%	4.75%							
	S&P 500® Annual P2P PR	32%	30%							
	S&P 500® Monthly Cap	2.50%	2.35%							
	S&P 500® Monthly Average Cap	5.75%	5.00%							
	S&P 500® Monthly Average PR	50%	47%							
	S&P 500® Monthly Average Spread	5.25%	5.75%							
	Barclays Atlas 5 Annual P2P PR	110%	100%							
	Barclays Atlas 5 Annual P2P Spread*	N/A	0.00%							
	Barclays Atlas 5 Annual P2P Boost*	0.50%	N/A							
 <b>Denali 10</b>	State Specific	AL, AR, AZ, CO, CT, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, D, OK, RI, SD, TN, VT, WV, WI, WY	ID, MA, MO, SC, TX	1.00%	Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)  Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	0-85	Y	AK, CA, DE, HI, IA, MD
	Premium Bonus	N/A	N/A							
	Fixed rate	3.00%	2.50%							
	S&P 500® Annual P2P Cap	6.25%	5.25%							
	S&P 500® Annual P2P PR	37%	32%							
	S&P 500® Monthly Cap	2.75%	2.50%							
	S&P 500® Monthly Average Cap	6.75%	5.75%							
	S&P 500® Monthly Average PR	57%	50%							
	S&P 500® Monthly Average Spread	4.25%	5.25%							
	Barclays Atlas 5 Annual P2P PR	130%	110%							
	Barclays Atlas 5 Annual P2P Spread*	N/A	N/A							
	Barclays Atlas 5 Annual P2P Boost*	1.50%	0.50%							
 <b>Denali 14</b>	State Specific	AL, AR, AZ, CO, CT, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY		1.00%	Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)  Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	0-80	Y	AK, CA, DE, HI, IA, MD
	Premium Bonus	N/A								
	Fixed rate	3.25%								
	S&P 500® Annual P2P Cap	6.75%								
	S&P 500® Annual P2P PR	42%								
	S&P 500® Monthly Cap	3.00%								
	S&P 500® Monthly Average Cap	7.75%								
	S&P 500® Monthly Average PR	65%								
	S&P 500® Monthly Average Spread	3.50%								
	Barclays Atlas 5 Annual P2P PR	145%								
	Barclays Atlas 5 Annual P2P Spread*	N/A								
	Barclays Atlas 5 Annual P2P Boost*	2.00%								


# EQUITABLE LIFE & CASUALTY INSURANCE COMPANY (ELC)

Rates Effective as of 08-03-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available	
<b>Denali Bonus 7</b> 	State Specific	AL, AR, AZ, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	ID, MA, MO, SC, TX	1.00%  Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)  Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 12%, 12%, 11%, 10%, 9%, 7%, 4%	0-90	Y	AK, CA, CT, DE, HI, IA, MD
	Premium Bonus	0-80: 5.00% 81-90: 2.50%	0-80: 5.00% 81-90: 2.50%						
	Fixed rate	2.00%	1.75%						
	S&P 500® Annual P2P Cap	3.75%	3.50%						
	S&P 500® Annual P2P PR	25%	22%						
	S&P 500® Monthly Cap	2.00%	1.90%						
	S&P 500® Monthly Average Cap	4.00%	3.75%						
	S&P 500® Monthly Average PR	37%	35%						
	S&P 500® Monthly Average Spread	7.00%	7.50%						
	Barclays Atlas 5 Annual P2P PR	80%	80%						
	Barclays Atlas 5 Annual P2P Spread*	1.00%	1.00%						
	Barclays Atlas 5 Annual P2P Boost*	N/A	N/A						
<b>Denali Bonus 10</b> 	State Specific	AL, AR, AZ, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	ID, MA, MO, SC, TX	1.00%  Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)  Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	0-85	Y	AK, CA, CT, DE, HI, IA, MD
	Premium Bonus	0-75: 7.00% (0-80: 5.00% FL) 76-85: 5.00% (81-85: 3.50% FL)	0-80: 5.00% 81-85: 3.50%						
	Fixed rate	2.25%	2.00%						
	S&P 500® Annual P2P Cap	4.50%	4.25%						
	S&P 500® Annual P2P PR	30%	27%						
	S&P 500® Monthly Cap	2.25%	2.00%						
	S&P 500® Monthly Average Cap	4.75%	4.25%						
	S&P 500® Monthly Average PR	45%	40%						
	S&P 500® Monthly Average Spread	6.00%	6.75%						
	Barclays Atlas 5 Annual P2P PR	100%	90%						
	Barclays Atlas 5 Annual P2P Spread*	0.00%	N/A						
	Barclays Atlas 5 Annual P2P Boost*	N/A	N/A						
<b>Denali Bonus 14</b> 	State Specific	AL, AR, AZ, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY		1.00%  Minimum Premium: \$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)  Maximum Premium: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.	*Bonus recapture is additional* 14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	0-80	Y	AK, CA, CT, DE, HI, IA, MD
	Premium Bonus	0-70: 10.00% 71-80: 5.00%							
	Fixed rate	2.50%							
	S&P 500® Annual P2P Cap	5.00%							
	S&P 500® Annual P2P PR	32%							
	S&P 500® Monthly Cap	2.50%							
	S&P 500® Monthly Average Cap	5.25%							
	S&P 500® Monthly Average PR	50%							
	S&P 500® Monthly Average Spread	5.50%							
	Barclays Atlas 5 Annual P2P PR	105%							
	Barclays Atlas 5 Annual P2P Spread*	N/A							
	Barclays Atlas 5 Annual P2P Boost*	0.25%							

# EQUITABLE LIFE & CASUALTY INSURANCE COMPANY (ELC)




Rates Effective as of 08-03-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available														
 <b>Teton 7</b>	<b>7 Year Surrender Charge</b> Fixed Rate 2.10% 2.35% 1.75% Annual P-t-P with Cap 4.50% 4.75% 4.00% Annual P-t-P with Participation Rate 27.00% 30.00% 25% Monthly Cap 2.25% 2.25% 2.00% Monthly Average with Cap 4.75% 5.00% 4.25% Monthly Average with Participation Rate 45.00% 47.00% 40% Monthly Average with Spread 6.25% 5.75% 6.75% Barclays Atlas 5 AP2P PR 95.00% 100.00% 90% Barclays Atlas 5 AP2P Spread 0.25% 0.00% 0.50% Barclays Atlas 5 Boost N/A N/A N/A	1.00%	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.  If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).  Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.	-AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY  (12,12,11,10,9,7,4) FL: 65-90: (10,9,8,7,6,4,2)  -AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA  (9,3, 8,4, 7.5, 6.6, 5.7, 4.75 (SC-4.8), 3.8)  CT- (12.5,12,11,10,9,8,7)	0-90	Y	CA, HI, ID, MT, NJ, NY, VA														
	<b>10 Year Surrender Charge</b> Fixed Rate 2.35% 2.60% Annual P-t-P with Cap 4.75% 5.50% Annual P-t-P with Participation Rate 30.00% 35.00% Monthly Cap 2.25% 2.50% Monthly Average with Cap 5.00% 5.75% Monthly Average with Participation Rate 47.00% 50.00% Monthly Average with Spread 5.75% 5.00% Barclays Atlas 5 AP2P PR 100.00% 115.00% Barclays Atlas 5 AP2P Spread 0.00% N/A Barclays Atlas 5 Boost N/A 0.50%								1.00%	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.  If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).  Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.	-AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY  (12,12,11,10,9,8,7,6,4,2) FL: 65-90: (10,9,8,7,6,5,4,3,2,1)  -AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA  (9,3,8,4,7.5,6.6,5.7,4,75) (SC-4.8), 3.8,2.85 (SC-2.9),1.9,.9)  CT- (12.5,12,11,10,9,8,7,6,4,2)	0-85	Y	CA, HI, ID, MT, NJ, NY, VA							
	<b>14 Year Surrender Charge</b> Fixed Rate 2.85% Annual P-t-P with Cap 6.00% Annual P-t-P with Participation Rate 37.00% Monthly Cap 2.75% Monthly Average with Cap 6.50% Monthly Average with Participation Rate 55.00% Monthly Average with Spread 4.50% Barclays Atlas 5 AP2P PR 125.00% Barclays Atlas 5 AP2P Spread N/A Barclays Atlas 5 Boost 1.25%															1.00%	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.  If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).  Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.	-AL, AZ, AR, CO, DC, FL (0-65), GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY  (14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2)  CT- (14.25, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2)	0-80	Y	AK, CA, DE, HI, ID, MA, MO, MT, NV, NJ, NY, OH, PA, RI, SC, TX, UT,VA, WA

(For Agent Use Only) Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

# EQUITABLE LIFE & CASUALTY INSURANCE COMPANY (ELC)



Rates Effective as of 08-03-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																																								
<b>Teton Bonus 7</b>  5.00% Premium Bonus! 2.50% for ages 81-90	<b>7 Year Surrender Charge</b> <table border="1"> <tr> <td>Fixed Rate</td> <td>1.35%</td> <td>1.60%</td> <td>1.20%</td> </tr> <tr> <td>Annual P-t-P with Cap</td> <td>3.25%</td> <td>3.50%</td> <td>3.00%</td> </tr> <tr> <td>Annual P-t-P with Participation Rate</td> <td>20.00%</td> <td>22.00%</td> <td>20%</td> </tr> <tr> <td>Monthly Cap</td> <td>1.75%</td> <td>1.85%</td> <td>1.75%</td> </tr> <tr> <td>Monthly Average with Cap</td> <td>3.25%</td> <td>3.75%</td> <td>3.00%</td> </tr> <tr> <td>Monthly Average with Participation Rate</td> <td>30.00%</td> <td>35.00%</td> <td>30%</td> </tr> <tr> <td>Monthly Average with Spread</td> <td>8.25%</td> <td>7.50%</td> <td>8.50%</td> </tr> <tr> <td>Barclays Atlas 5 AP2P PR</td> <td>65.00%</td> <td>75.00%</td> <td>60%</td> </tr> <tr> <td>Barclays Atlas 5 AP2P Spread</td> <td>2.00%</td> <td>1.50%</td> <td>2.25%</td> </tr> <tr> <td>Barclays Atlas 5 Boost</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> </table>	Fixed Rate	1.35%	1.60%	1.20%	Annual P-t-P with Cap	3.25%	3.50%	3.00%	Annual P-t-P with Participation Rate	20.00%	22.00%	20%	Monthly Cap	1.75%	1.85%	1.75%	Monthly Average with Cap	3.25%	3.75%	3.00%	Monthly Average with Participation Rate	30.00%	35.00%	30%	Monthly Average with Spread	8.25%	7.50%	8.50%	Barclays Atlas 5 AP2P PR	65.00%	75.00%	60%	Barclays Atlas 5 AP2P Spread	2.00%	1.50%	2.25%	Barclays Atlas 5 Boost	N/A	N/A	N/A	1.00%	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.  If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).  Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.	- AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY  (12,12,11,10,9,7,4) FL: 65-90;(10,9,8,7,6,4,2)  - AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA  (9,3, 8,4, 7,5, 6,6, 5,7, 4,75 (SC-4.8), 3,8)	0-90	Y	CA, HI, ID, MT, NJ, NY, VA
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<b>Teton Bonus 10</b>  7.00% Premium Bonus! (FL – 5.00%)	<b>10 Year Surrender Charge</b> <table border="1"> <tr> <td>Fixed Rate</td> <td>1.60%</td> <td>1.85%</td> </tr> <tr> <td>Annual P-t-P with Cap</td> <td>3.50%</td> <td>4.00%</td> </tr> <tr> <td>Annual P-t-P with Participation Rate</td> <td>22.00%</td> <td>25.00%</td> </tr> <tr> <td>Monthly Cap</td> <td>1.85%</td> <td>2.00%</td> </tr> <tr> <td>Monthly Average with Cap</td> <td>3.75%</td> <td>4.25%</td> </tr> <tr> <td>Monthly Average with Participation Rate</td> <td>35.00%</td> <td>40.00%</td> </tr> <tr> <td>Monthly Average with Spread</td> <td>7.75%</td> <td>6.75%</td> </tr> <tr> <td>Barclays Atlas 5 AP2P PR</td> <td>75.00%</td> <td>85.00%</td> </tr> <tr> <td>Barclays Atlas 5 AP2P Spread</td> <td>1.50%</td> <td>0.75%</td> </tr> <tr> <td>Barclays Atlas 5 Boost</td> <td>N/A</td> <td>N/A</td> </tr> </table>	Fixed Rate	1.60%	1.85%	Annual P-t-P with Cap	3.50%	4.00%	Annual P-t-P with Participation Rate	22.00%	25.00%	Monthly Cap	1.85%	2.00%	Monthly Average with Cap	3.75%	4.25%	Monthly Average with Participation Rate	35.00%	40.00%	Monthly Average with Spread	7.75%	6.75%	Barclays Atlas 5 AP2P PR	75.00%	85.00%	Barclays Atlas 5 AP2P Spread	1.50%	0.75%	Barclays Atlas 5 Boost	N/A	N/A	1.00%	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.  If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).  Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.	- AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY  (12,12,11,10,9,8,7,6,4,2) FL: 65-90: (10,9,8,7,6,5,4,3,2,1)  - AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA  (9,3,8,4,7,5,6,6,5,7,4,75 (SC-4.8), 3,8,2,85 (SC-2.9),1,9,.)	0-85	Y	CA, HI, ID, MT, NJ, NY, VA										
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<b>Teton Bonus 14</b>  10.00% Premium Bonus!	<b>14 Year Surrender Charge</b> <table border="1"> <tr> <td>Fixed Rate</td> <td>2.10%</td> </tr> <tr> <td>Annual P-t-P with Cap</td> <td>4.50%</td> </tr> <tr> <td>Annual P-t-P with Participation Rate</td> <td>27.00%</td> </tr> <tr> <td>Monthly Cap</td> <td>2.25%</td> </tr> <tr> <td>Monthly Average with Cap</td> <td>4.50%</td> </tr> <tr> <td>Monthly Average with Participation Rate</td> <td>42.00%</td> </tr> <tr> <td>Monthly Average with Spread</td> <td>6.25%</td> </tr> <tr> <td>Barclays Atlas 5 AP2P PR</td> <td>95.00%</td> </tr> <tr> <td>Barclays Atlas 5 AP2P Spread</td> <td>0.25%</td> </tr> <tr> <td>Barclays Atlas 5 Boost</td> <td>N/A</td> </tr> </table>	Fixed Rate	2.10%	Annual P-t-P with Cap	4.50%	Annual P-t-P with Participation Rate	27.00%	Monthly Cap	2.25%	Monthly Average with Cap	4.50%	Monthly Average with Participation Rate	42.00%	Monthly Average with Spread	6.25%	Barclays Atlas 5 AP2P PR	95.00%	Barclays Atlas 5 AP2P Spread	0.25%	Barclays Atlas 5 Boost	N/A	1.00%	\$10,000 NQ-Q Max: \$1,000,000 (Larger amounts will be considered with Home Office approval)	In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.  If no withdrawals are taken in a given year, fully unused free withdrawals can be carried over to the next policy year. The maximum cumulative free withdrawal amount is 30% of your account value (as of the most recent policy anniversary).  Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.	- AL, AZ, AR, CO, DC, FL (0-65), GA, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY  (14,75, 13,75, 12,75, 11,75, 10,75, 10, 9, 8, 7, 6, 5, 4, 3, 2)	0-80	Y	AK, CA, DE, HI, ID, MA, MO, MT, NV, NJ, NY, OH, PA, RI, SC, TX, UT,VA,WA																				
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# EQUITRUST LIFE INSURANCE COMPANY (ETL)




**MUST COMPLETE PRODUCT TRAINING BEFORE SUBMITTING BUSINESS TO EQUITRUST**

Rates Effective as of 08-21-2020

INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																						
<b>MarketTen Bonus Index</b> (6.00% Premium Bonus on premiums paid in years 1-5)    Income Rider (IBR) Info >		W/O IBR	W/ IBR	1.00% on 100% of premium	Minimum \$10,000 NQ \$5,000 Q  \$2,000 Additional Maximum \$1 Million	Premium Allocation: Initial Premium: Min Allocation of 2K in each acct. Can select any combo of acts sub to the min requirements. Indicate initial allocation above the Owner's signature section of the Disclosure Form. The initial premium allocation must be completed to issue the contract.  <b>Return of Premium Guarantee. This rider is auto included on all contracts at no charge, subject to state availability.</b>  Free withdrawals: systematic withdrawals of interest are allowed in the 1st yr from the 1-yr interest acct w/o Surr Charge or MVA. Interest withdrawals must be taken via EFT. After 1st contract yr, up to 10% of the accum value on the previous contract ann may be withdrawn each contract yr w/o Surr Charge or MVA, either systematically or as a single withdrawal.	10 years (10,10,10,10,10,9,8,7,6,4)  (DE - 10 years: 9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,0,5%)  (9 Years: CA Only: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9, 0.9)	0-80 Q&NQ	Y (CA: No)	NY																						
	<table border="1"> <tr><td>1 Year Interest</td><td>1.10%</td><td>1.00%</td></tr> <tr><td>1 Year Point-to-Point Cap</td><td>2.25%</td><td>2.00%</td></tr> <tr><td>1 Year Monthly Avg Cap</td><td>2.50%</td><td>2.25%</td></tr> <tr><td>1 Year Monthly Avg Par</td><td>23.00%</td><td>18.00%</td></tr> <tr><td>1 Year Monthly Cap</td><td>1.20%</td><td>1.10%</td></tr> <tr><td>2 Year Monthly Avg Part</td><td>5.00%</td><td>4.00%</td></tr> <tr><td>1-Year Barclays Focus50 Part</td><td>45.00%</td><td>40.00%</td></tr> <tr><td>2-Year Barclays Focus50 Part</td><td>65.00%</td><td>60.00%</td></tr> </table> Premium, plus any applicable Premium Bonus, compounded at 6.50% annually for up to 10 years	1 Year Interest	1.10%								1.00%	1 Year Point-to-Point Cap	2.25%	2.00%	1 Year Monthly Avg Cap	2.50%	2.25%	1 Year Monthly Avg Par	23.00%	18.00%	1 Year Monthly Cap	1.20%	1.10%	2 Year Monthly Avg Part	5.00%	4.00%	1-Year Barclays Focus50 Part	45.00%	40.00%	2-Year Barclays Focus50 Part	65.00%	60.00%
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<b>MarketValue Index</b>    Income Rider (IBR) Info >		W/O IBR	W/ IBR	2.00% on 87.5% of premium	\$10,000 Q-NQ \$2,000 Renewal	10% free withdrawals after year 1. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer.	10 years (12,12,12,12,11,10,8,6,4,2)  (AK, CT, MN, UT, WA & OH) 9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,5)  (TX 9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,5)	0-80 Q & NQ	(CA: No)	NY																						
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2-Year Barclays Focus50 Part	120.00%	100.00%																														
1-Year S&P MARC5 Part	100.00%	90.00%																														
<b>MarketSeven Index Annuity</b>  Income Rider (IBR) Info >		W/O IBR	W/ IBR	1.00% on 87.5% of premium	\$10,000 Q&NQ	By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges.  After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without Surrender Charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT.  Upon death of Owner, Accumulation Value.  Chronic Illness Doubler	7 Years (9,8,7,6,5,5,5,4,5,3,5)  (CA: 8,3,7,4,6,5,5,6,4,7,3,8,2,9)	40-85 Q&NQ	(CA & DE: No)	NY																						
	<table border="1"> <tr><td>1 Year Interest</td><td>2.25%</td><td>2.00%</td></tr> <tr><td>1 Year Point-to-Point Cap</td><td>4.00%</td><td>3.75%</td></tr> <tr><td>1 Year Point-to-Point Part</td><td>26.00%</td><td>24.00%</td></tr> <tr><td>1 Year Monthly Avg Cap</td><td>4.50%</td><td>4.25%</td></tr> <tr><td>1 Year Monthly Avg Par</td><td>43.00%</td><td>38.00%</td></tr> <tr><td>1 Year Monthly Cap</td><td>1.90%</td><td>1.65%</td></tr> <tr><td>2 Year Monthly Avg Cap</td><td>9.00%</td><td>8.00%</td></tr> <tr><td>1-Year Barclays Focus50 Part</td><td>80.00%</td><td>65.00%</td></tr> <tr><td>2-Year Barclays Focus50 Part</td><td>115.00%</td><td>90.00%</td></tr> <tr><td>1-Year S&amp;P MARC5 Part</td><td>90.00%</td><td>75.00%</td></tr> </table> Premium, plus 7% Benefit Base Bonus on first year premium, compounded at 7.00% annually for 7 years	1 Year Interest	2.25%								2.00%	1 Year Point-to-Point Cap	4.00%	3.75%	1 Year Point-to-Point Part	26.00%	24.00%	1 Year Monthly Avg Cap	4.50%	4.25%	1 Year Monthly Avg Par	43.00%	38.00%	1 Year Monthly Cap	1.90%	1.65%	2 Year Monthly Avg Cap	9.00%	8.00%	1-Year Barclays Focus50 Part	80.00%	65.00%
1 Year Interest	2.25%	2.00%																														
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<b>MarketPower Bonus Index</b> (10.00% Premium Bonus - Vested Day -1)  Income Rider (IBR) Info >		W/O IBR	W/ IBR	2.00% on 87.5% of premium	Minimum \$10,000 NQ/Q \$2,000 Additional  Maximum \$1 Million	By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without Surrender Charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic Withdrawals are available monthly, quarterly, semiannually or annually, and must be taken by EFT.  An optional rider that offers guaranteed lifetime income based on 6% accumulation for up to 10 years. This rider that offers guaranteed lifetime income based on 6% accumulation for up to 10 years. This rider has an annual charge. Lower credited rates may apply if the income Rider is elected.	14 years (20,20,19,19,18,17,16,14,12,10,8,6,4,2,0)  10 years in the following states: AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA) (19,17,15,13,11,10,8,6,4,2)	0-75 Q & NQ	Y	CA, DE, NY,																						
	<table border="1"> <tr><td>1 Year Interest</td><td>1.15%</td><td>1.00%</td></tr> <tr><td>1 Year Point-to-Point Cap</td><td>2.25%</td><td>2.00%</td></tr> <tr><td>1 Year Monthly Avg Cap</td><td>2.50%</td><td>2.25%</td></tr> <tr><td>1 Year Monthly Avg Par</td><td>25.00%</td><td>23.00%</td></tr> <tr><td>1 Year Monthly Cap</td><td>1.30%</td><td>1.15%</td></tr> <tr><td>2 Year Monthly Avg Part</td><td>5.00%</td><td>4.00%</td></tr> <tr><td>1-Year Barclays Focus50 Part</td><td>45.00%</td><td>40.00%</td></tr> <tr><td>2-Year Barclays Focus50 Part</td><td>65.00%</td><td>60.00%</td></tr> </table> Premium, plus any applicable Premium Bonus, compounded at 6.00% annually for up to 10 years	1 Year Interest	1.15%								1.00%	1 Year Point-to-Point Cap	2.25%	2.00%	1 Year Monthly Avg Cap	2.50%	2.25%	1 Year Monthly Avg Par	25.00%	23.00%	1 Year Monthly Cap	1.30%	1.15%	2 Year Monthly Avg Part	5.00%	4.00%	1-Year Barclays Focus50 Part	45.00%	40.00%	2-Year Barclays Focus50 Part	65.00%	60.00%
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1-Year Barclays Focus50 Part	45.00%	40.00%																														
2-Year Barclays Focus50 Part	65.00%	60.00%																														

# F&G ANNUITIES AND LIFE (FGA)




Rates Effective as of 09-09-2020

INDEXED	Current Interest		Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>FG AccumulatorPlus 7</b> 	State	Barclays Trailblazer not available in IA, NH; Monthly Average w/ Fee not available in AL, MN, MS, OR, PA, WA	N/A	\$10,000	Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:  • Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.	9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%  Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.  The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, IL, MN, MO, MS, OR, PA or WA.	Non-qualified: 0-85 Qualified: 18-85	N	CT, NY, PR
	Bonus	N/A							
	Fixed Interest (floating rate)	1%							
	Barclays Trailblazer, 2-Yr Point-to-Point Spread (110% Par)	0%							
	Barclays Trailblazer w/Fee, 2-Yr Point-to-Point Spread (150% Par)	0%							
	1-Year S&P Monthly Point-to-Point Cap	1.75%							
	1-Year S&P Monthly Point-to-Point Cap w/Fee	2.50%							
	1-Year S&P Point-to-Point Cap	3.50%							
	1-Year S&P Point-to-Point Cap w/Fee	6.25%							
	1-Year S&P Monthly Average Cap	3.25%							
	1-Year S&P Monthly Average Cap w/Fee	6.25%							
	Index Gain with Declared Rate	3.25%							
	Index Gain with Declared Rate w/Fee	5.25%							
1-Year S&P Point-to-Point Participation Rate w/Fee	35%								
<b>FG AccumulatorPlus 10</b> 	State	Applies to all states EXCEPT AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Barclays Trailblazer not available in IA, NH	N/A	\$10,000	Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:  • Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.	All states where approved except as noted below: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0% AK, AL, CA, DE, FL (65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%  Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.  The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, IL, MN, MO, MS, OR, PA or WA.	Non-qualified: 0-85 Qualified: 18-85	N	CT, NY, PR
	Bonus	N/A							
	Fixed Interest (floating rate)	1%							
	Barclays Trailblazer, 2-Yr Point-to-Point Spread (110% Par)	0%							
	Barclays Trailblazer w/Fee, 2-Yr Point-to-Point Spread (150% Par)	0%							
	1-Year S&P Monthly Point-to-Point Cap	1.75%							
	1-Year S&P Monthly Point-to-Point Cap w/Fee	2.60%							
	1-Year S&P Point-to-Point Cap	3.75%							
	1-Year S&P Point-to-Point Cap w/Fee	6.25%							
	1-Year S&P Monthly Average Cap	3.50%							
	1-Year S&P Monthly Average Cap w/Fee	6.50%							
	Index Gain with Declared Rate	3.50%							
	Index Gain with Declared Rate w/Fee	5.25%							
1-Year S&P Point-to-Point Participation Rate w/Fee	40%								
<b>FG Retirement Pro</b> 	State	Applies to all states EXCEPT CA, FL (issue ages 65+), NJ, NV, OH, OK, SC, TX, UT	87.5% of Premium accumulated at 1%-3%	\$10,000	The Guaranteed Withdrawal Payment will be based on the greater of the Benefit Base, minimum benefit value and account value. The minimum benefit value is only used on the first day of the Withdrawal Period to determine the guaranteed minimum payment and is equal to Premium plus Premium Bonus, accumulating at 3.5% interest per year, for up to 12 years <sup>3</sup> , less withdrawals, if any	All states where approved except as noted below: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%  CA, FL (65+), NJ, NV, OH, OK, SC, TX, UT: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%, 0%, 0%	Non-qualified: 0-80 Qualified: 18-80	N	AK, AL, CT, DE, MN, MS, MT, NY, OR, PA, PR, VT, WA
	Bonus	4% Vesting Bonus							
	Fixed Interest (floating rate)	1%							
	Benefit Base Point-to-Point Cap	7.75%							
	Benefit Base Monthly Point-to-Point Cap	3.35%							
	Benefit Base Monthly Average Cap	18%							
	Benefit Base Fixed Interest Rate	4%							
	State	Applies to CA, FL (issue ages 65+), NJ, NV, OH, OK, SC, TX, UT							
	Bonus	3% Vesting Bonus							
	Fixed Interest (floating rate)	1%							
	Benefit Base Point-to-Point Cap	7.75%							
	Benefit Base Monthly Point-to-Point Cap	3.35%							
	Benefit Base Monthly Average Cap	18%							
Benefit Base Fixed Interest Rate	4%								



# F&G ANNUITIES AND LIFE (FGA)

Rates Effective as of 09-09-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																												
<p><b>FG Prosperity Elite 7</b></p> 	<p>State: Applies to all states EXCEPT AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Barclays Trailblazer not available in IA, NH, PR; Gold not available in PR</p> <p>Bonus: Vesting Bonus: 2% (Enhancement), 4% (Protection), Bonus is 1.25%(Enhancement) and 3%(Protection) for issue ages 71+</p> <table border="1"> <tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr> <tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr> <tr><td>1-Year S&amp;P Monthly Point-to-Point Cap</td><td>1.85%</td></tr> <tr><td>1-Year S&amp;P Point-to-Point Cap</td><td>4%</td></tr> <tr><td>1-Year S&amp;P Monthly Average Cap</td><td>4.25%</td></tr> <tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr> <tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr> </table> <p>State: Applies to AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Gold not available in AL, MN, MS, OR, PA, WA</p> <p>Bonus: Vesting Bonus: 2% (Enhancement), 4% (Protection), Bonus is 1.25%(Enhancement) and 3%(Protection) for issue ages 71+</p> <table border="1"> <tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr> <tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr> <tr><td>1-Year S&amp;P Monthly Point-to-Point Cap</td><td>1.85%</td></tr> <tr><td>1-Year S&amp;P Point-to-Point Cap</td><td>4%</td></tr> <tr><td>1-Year S&amp;P Monthly Average Cap</td><td>4.25%</td></tr> <tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr> <tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr> </table>	Fixed Interest (floating rate)	1.50%	Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)	0%	1-Year S&P Monthly Point-to-Point Cap	1.85%	1-Year S&P Point-to-Point Cap	4%	1-Year S&P Monthly Average Cap	4.25%	Index Gain with Declared Rate	3.50%	1-Year Gold Point-to-Point Cap	5.50%	Fixed Interest (floating rate)	1.50%	Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)	0%	1-Year S&P Monthly Point-to-Point Cap	1.85%	1-Year S&P Point-to-Point Cap	4%	1-Year S&P Monthly Average Cap	4.25%	Index Gain with Declared Rate	3.50%	1-Year Gold Point-to-Point Cap	5.50%	Index-based interest guaranteed never to go below 0%, even if the index does	\$10,000	<p>Guaranteed income (Protection Package only) Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.</p> <p>1 In HI, IL and VT, initial plus additional premiums are included in this amount. 2 For up to 10 years or age 85 in AL, MN, MS, OR, PA, &amp; WA</p> <p>Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:</p> <p>Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.</p>	<p>All states where approved except as noted below: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%</p> <p>AK, AL, CA, DE, FL (65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%</p>	<p>Non-qualified: 0-85 (80 in IN) Qualified: 18-85 (80 in IN) • If joint owner, eligibility is based on older owner's age</p>	N	CT, NY
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<p><b>FG Prosperity Elite 10</b></p> 	<p>State: Applies to all states EXCEPT AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Barclays Trailblazer not available in IA, NH, PR; Gold not available in PR</p> <p>Bonus: Vesting Bonus: 3% (Enhancement), 6% (Protection), Bonus is 1.5%(Enhancement) and 3.25%(Protection) for issue ages 71+</p> <table border="1"> <tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr> <tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr> <tr><td>1-Year S&amp;P Monthly Point-to-Point Cap</td><td>1.85%</td></tr> <tr><td>1-Year S&amp;P Point-to-Point Cap</td><td>4%</td></tr> <tr><td>1-Year S&amp;P Monthly Average Cap</td><td>4.25%</td></tr> <tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr> <tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr> </table> <p>State: Applies to AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Gold not available in AL, MN, MS, OR, PA, WA</p> <p>Bonus: Vesting Bonus: 2% (Enhancement), 5% (Protection), Bonus is 1.25%(Enhancement) and 2.5%(Protection) for issue ages 71+</p> <table border="1"> <tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr> <tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr> <tr><td>1-Year S&amp;P Monthly Point-to-Point Cap</td><td>1.85%</td></tr> <tr><td>1-Year S&amp;P Point-to-Point Cap</td><td>4%</td></tr> <tr><td>1-Year S&amp;P Monthly Average Cap</td><td>4.25%</td></tr> <tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr> <tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr> </table>	Fixed Interest (floating rate)	1.50%	Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)	0%	1-Year S&P Monthly Point-to-Point Cap	1.85%	1-Year S&P Point-to-Point Cap	4%	1-Year S&P Monthly Average Cap	4.25%	Index Gain with Declared Rate	3.50%	1-Year Gold Point-to-Point Cap	5.50%	Fixed Interest (floating rate)	1.50%	Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)	0%	1-Year S&P Monthly Point-to-Point Cap	1.85%	1-Year S&P Point-to-Point Cap	4%	1-Year S&P Monthly Average Cap	4.25%	Index Gain with Declared Rate	3.50%	1-Year Gold Point-to-Point Cap	5.50%	Index-based interest guaranteed never to go below 0%, even if the index does	\$10,000	<p>Guaranteed income (Protection Package only) Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.</p> <p>1 In HI, IL and VT, initial plus additional premiums are included in this amount. 2 For up to 10 years or age 85 in AL, MN, MS, OR, PA, &amp; WA</p> <p>Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:</p> <p>Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.</p>	<p>All states where approved except as noted below: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%</p> <p>AK, AL, CA, DE, FL (65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%</p>	<p>Non-qualified: 0-85 (80 in IN) Qualified: 18-85 (80 in IN) • If joint owner, eligibility is based on older owner's age</p>	N	CT, NY
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<p><b>FG Prosperity Elite 14</b></p> 	<p>State: Applies to all states EXCEPT AK, AL, CA, DE, FL (issue ages 65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA; Barclays Trailblazer not available in IA, NH, PR; Gold not available in PR</p> <p>Bonus: Vesting Bonus: 4% (Enhancement), 7% (Protection), Bonus is 2.25%(Enhancement) and 3.75%(Protection) for issue ages 71+</p> <table border="1"> <tr><td>Fixed Interest (floating rate)</td><td>1.50%</td></tr> <tr><td>Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)</td><td>0%</td></tr> <tr><td>1-Year S&amp;P Monthly Point-to-Point Cap</td><td>1.85%</td></tr> <tr><td>1-Year S&amp;P Point-to-Point Cap</td><td>4%</td></tr> <tr><td>1-Year S&amp;P Monthly Average Cap</td><td>4.25%</td></tr> <tr><td>Index Gain with Declared Rate</td><td>3.50%</td></tr> <tr><td>1-Year Gold Point-to-Point Cap</td><td>5.50%</td></tr> </table>	Fixed Interest (floating rate)	1.50%	Barclays Trailblazer, 2-Yr Point-to-Point Spread (125 Par)	0%	1-Year S&P Monthly Point-to-Point Cap	1.85%	1-Year S&P Point-to-Point Cap	4%	1-Year S&P Monthly Average Cap	4.25%	Index Gain with Declared Rate	3.50%	1-Year Gold Point-to-Point Cap	5.50%	Index-based interest guaranteed never to go below 0%, even if the index does	\$10,000	<p>Guaranteed income (Protection Package only) Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn. 1 In HI, IL and VT, initial plus additional premiums are included in this amount. 2 For up to 10 years or age 85 in AL, MN, MS, OR, PA, &amp; WA Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as: Systematic withdrawals on monthly, quarterly, or semi-annual basis; or • Up to 4 non-systematic withdrawals per year.</p>	<p>All states where approved except as noted below: 14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%</p>	<p>Non-qualified: 0-85 (80 in IN) Qualified: 18-85 (80 in IN) • If joint owner, eligibility is based on older owner's age</p>	N	CT, NY														
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(For Agent Use Only) Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

# GLOBAL ATLANTIC FINANCIAL GROUP (FTA)

Rates Effective as of 08-31-2020

INDEXED	Current Interest				Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																																																							
	Premium Amount	5 Yr	7 Yr	10 Yr																																																														
<b>Choice Accumulation II</b>	MSCI EAFE One-Year P-t-P with Cap	>\$100K	2.80%	2.90%	3.00%	1.00% to 87.5% of Premium	Minimum \$25,000 Maximum \$1,000,000	Up to 10% of the beginning-of-year contract value may be withdrawn annually without incurring a withdrawal charge. Withdrawal charges apply to amounts withdrawn in excess of the free withdrawal amount during the withdrawal charge period.  A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.  Optional enhanced death benefit will be available at an annual cost of 0.50%, assessed at the end of the contract year, based off the Enhanced Death Benefit amount. The benefit will be comprised of a guaranteed roll-up of 7.00% simple interest for 15 years based off of premiums, less withdrawals. All withdrawals will reduce the benefit. A minimum issue age of 0 and a maximum age of 75 will apply.	5 Years (9,8,7,6,5) 7 Years (9,8,7,6,5,4,3) 10 Years (9,9,8,7,6,5,4,3,2,1)	0-85	Y	NY																																																						
	MSCI EAFE One-Year P-t-P Bailout Rate	<\$100K	2.00%	2.00%	2.00%																																																													
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	S&P 500 One-Year P-t-P with Monthly Cap	<\$100K	0.90%	0.95%	1.00%																																																													
	PIMCO Balance Index One-Year P-t-P with Participation Rate	>\$100K	55%	60%	65%																																																													
	S&P 500 One-Year P-t-P with Performance Trigger	>\$100K	1.80%	1.90%	2.00%																																																													
	BlackRock Diversa Volatility Control Two Year P-t-P with Spread	>\$100K	6.25%	6.00%	5.75%																																																													
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(For Agent Use Only) Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

# AMERICAN NATIONAL INSURANCE COMPANY (ANL)

Rates Effective as of 9-1-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>American National Strategy Plus - 10</b> (1.00% Premium Bonus)	10-Year			Free 10% withdrawal after year 1. Confinement waiver: Surrender charges may be waived when the contract owner is confined to a licensed hospital, licensed convalescent care facility, skilled nursing facility, custodial care facility, or licensed hospice facility for 60 or more days. This special waiver of surrender charge is available to you beginning 90 days after issue. Disability waiver: Prior to age 65, surrender charges may be waived when the contract owner is physically disabled, or diagnosed with a disabling terminal illness. This special waiver of surrender charge is available to you after issue. Terminal Illness Waiver: Surrender charges may be waived when the contract owner is diagnosed with an injury or illness expected to result in death within 12 months. This special waiver of surrender charges is available to you after issue. Death Benefit: At the death of the owner, the greater of the Annuity Value or the Surrender Value will be paid.	10 Years (9,9,8,7,6,5,4,3,2,1)	0-80 Q&NQ	Y  (No MVA in AK,FL, MO,WA)	NY
	7-Year							
	1-Yr Specified Rate	3.95%	3.85%					
	1-Yr Point-to-Point Method:							
	100% Participation Cap	5.00%	4.85%					
<b>American National Strategy Plus - 7</b> (1.00% Premium Bonus)	50% Participation Cap	5.50%	5.40%	1.00% to 87.5% of Premium  NAIC States 1.75%	NQ & Q \$10,000	7 Years (7,6,5,4,3,2,1)	Y  (No MVA in FL,WA)	NY
	Lifetime Income Rider Fixed Rate	7.20%	7.20%					
	Rider Premium Charge	1.00%	1.00%					
	Lifetime Income Rider (Indexed Credit + Fixed Rate)							
	Fixed Rate + Indexed Credit	4.20% + Indexed Credit						
	Accumulation Period	10 Yr	10 Yr					
	Rider Premium Charge	0.70%	0.70%					
	Declared Rate	2.25%	2.15%					
	1-Yr Monthly Sum: Cap	2.10%	2.00%					



# GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 7-7-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>American Legend III Annuity</b>	Declared rate - 1.30%	1.00%	NQ & Q \$10,000 Additional Deposits \$2,000 Q & NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal charges. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. <b>**See below!</b> Extended care waiver rider: After the first contract year, if you are confined to a nursing home or long-term care facility for at least 90 consecutive days, early withdrawal charges will be waived on withdrawals up to a full surrender. There is no additional charge for this rider. Terminal illness waiver rider: After the first contract year, if you are diagnosed by a physician as having a terminal illness (prognosis of survival is 12 months or less, or a longer period as required by state law), you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. There is no additional charge for this rider.	7 Years <ages 58-85> (9,8,7,6,5,4,3)	0-85-Q 0-85-NQ  Inherited IRA: 0-75 Inherited NQ: 0-75	N	NY
	S&P 500 Risk Control Annual Point to Point with Participation Rate - 35%							
	S&P 500 1 Year Annual Point to Point with Cap - 2.75%							
	S&P Monthly Sum with Cap - 1.25%							
	iShares U.S. Real Estate Annual Point-to-Point with Cap - 3.05%							
	GLD Annual Point-to-Point with Cap - 3.50%							
S&P U.S. Retiree Spending Annual Point-to-Point with Par. Rate - 40%								
<b>American Safe Return Annuity</b>	Declared Rate: 1.20%	1.00%	NQ & Q \$25,000	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal charges. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider. Annuitization for account value -used for income payout periods of 10 years of life at any time during 10-yr period. ESP program - Fixed dollar, life distributions, RMDs, 72(t) and 72(l) and 72 (q) available. <b>Return of Premium</b> guarantee is available at no charge. <b>**See below!</b>	10 Years (10,9,8,7,6,5, 4,3,2,1)	0-85-Q 0-85-NQ  Inherited IRA: 0-75 Inherited NQ: 0-75	N	NY
	S&P 500 Risk Control Annual Point-to-Point with Par. Rate 30% 25% Bailout Rate							
	iShares U.S. Real Estate Annual Point-to-Point with Cap 3.00% 3.00% Bailout Cap							
<b>American Landmark 5</b>	Declared Rate: >\$100,000: 1.50%, <\$100,000: 1.40%	1.00%	Minimum \$10,000  Maximum \$1,000,000	During the 1st contract yr, 10% of purchase payments may be withdrawn without an early withdrawal charge. After 1st contract ann, 10% of acct value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge.  A market value adjustment will apply to withdrawals or surrenders during the five-year term.	5 Years (9,8,7,6,5)	0-89-Q 0-89-NQ  Inherited IRA: 0-75 Inherited NQ: 0-75	Y  (No MVA Available in AK, CA, PA, UT and VA)	NY
	S&P 500 Risk Control Annual Point to Point with Participation Rate >\$100,000: 45%, <\$100,000: 40%							
	S&P U.S. Retiree Spending Annual Point to Point with Participation Rate >\$100,000: 50%, <\$100,000: 45%							
	S&P 500 Annual Point to Point with Cap >\$100,000: 4.05%, <\$100,000: 3.80%							

# GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 3-7-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>American Custom-10</b>  	<b>Declared Rate:</b> >\$150,000: 1.10%, <\$150,000: 1.05% <b>S&amp;P 500 Risk Control Annual Point-to-Point with Participation Rate</b> >\$150,000: 40%, <\$150,000: 35% <b>S&amp;P 500 Annual Point-to-Point with Cap</b> >\$150,000: 3.00%, <\$150,000: 2.50% <b>GLD Annual Point-to-Point with Cap</b> >\$150,000: 5.00%, <\$150,000: 4.75%	1.00%	NQ & Q \$25,000  Max: 1 million issue ages 0-75	Tax qualifications: NQ and Inherited NQ. Q: 403(b) TSA (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), and 457(b). Waiver riders: Extended Care - 100% account value when criteria met. Terminal Illness - 100% account value when criteria met. Optional riders: Only one rider may be selected and must be added at issue. Cumulative-Free-Withdrawal Option - up to 25% (20% carryover plus 5% annual free withdrawal) Simple Income Option - 10% rollover for 10 years. Stacked Income Option - 5% rollover for 10 years plus 100% of interest credited to the AV for the life of the contract. Free withdrawal allowance: During first contract year, 5% of purchase payment. After first contract anniversary, 5% of the sum of the account value as of the most recent contract anniversary. Annuitization for account value: greater of account value or GMSV used for all annuitizations. A fixed period of less than 10 years is available only as a death benefit settlement option. Loans: Available 403(b), governmental 457(b) Minimum loan: \$1,000. Death Benefit: Greater of the account value or GMSV. Cumulative Free Withdrawal Option: This rider allows clients to carry over any unused portion of their contracts annual free withdrawal percentage, up to a maximum of 25%. (20% maximum carryover plus the contract's 5% annual free withdrawal) Rider issue ages: 18-85 Q; 0-85 NQ. This is an optional rider that must be added at issue and is available for a charge that is currently 0.25% of the AV. The charge is guaranteed not to change after issue and will be taken as withdrawals from the account value at the end of each contract year during the 10-year early withdrawal charge period. Not available in all states. Simple Income Option: Call us for details! Stacked Income Option: Call us for details! Extended Care Waiver: Call for details! Terminal Illness waiver: Call for details! Minimum Withdrawals: \$500; Minimum account value following withdrawal: \$5,000.	10 Years (9.5,8.75,7.75, 6.75,5.75,4.75, 3.75,3.2,1)	18-85-Q  0-85-NQ	Y	NY
	<b>NO MVA:</b> Available in AK, CA, IN, MN, MO, OH, PA, TX, UT, VA <b>Declared Rate:</b> >\$150,000: 1.05%, <\$150,000: 1.00% <b>S&amp;P 500 Risk Control Annual Point-to-Point with Participation Rate</b> >\$150,000: 35%, <\$150,000: 25% <b>S&amp;P 500 Annual Point-to-Point with Cap</b> >\$150,000: 2.80%, <\$150,000: 2.40% <b>GLD Annual Point-to-Point with Cap</b> >\$150,000: 4.75%, <\$150,000: 4.50%		\$750,000 issue ages 76-80  \$500,000 issue ages 81+					

*Only one rider may be selected and selected rider must be added at time of contract issue.	Simple Income Option <sup>SM</sup> R6047014NW	Stacked Income Option <sup>SM</sup> R6046914NW	Cumulative Free-Withdrawal Option R6046814NW
Issue age	40-85	40-85	18-85 Q; 0-85 NQ
Income base growth	Rollup credits	Rollup credits + 100% of account value interest	N/A
Rollup credit	9%	5%	N/A
Maximum rollup period	10 years	10 years	N/A
Current Rider charge	0.95% of income base, deducted from account value. Subject to change upon reset.	1.25% of income base, deducted from account value. Subject to change at our discretion.	0.25% of account value, deducted from account value. Guaranteed not to change after issue. Charges end after 10 years. Client cannot cancel rider.
Resets	Starting first contract anniversary	N/A – Income base will never be less than the account value.	N/A
Increasing income percentages	0.09% each year clients wait to start income payments	Same as Simple Income Option	N/A
Enhanced income percentage	Available during first five contract years	N/A	N/A
Income payments	Available immediately (age 55+)	Available five years after rider effective date (age 55+)	N/A
Refund of rider charges available upon death	Yes, if income payments haven't started	Same as Simple Income Option	N/A
Maximum penalty-free withdrawal	N/A	N/A	25% (20% maximum carryover, plus 5% annual free withdrawal)

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The American Landmark 5 fixed-indexed annuity from Great American Life Insurance Company®, offers your clients:

- Five-year declining early withdrawal charges
- Additional purchase payments accepted during first two contract months
- Competitive earning potential with participation rates up to 45%
- S&P 500 indexed strategy offers caps up to 4.05%
- During first contract year, penalty-free withdrawal of 10% of purchase payment
- 10% penalty-free withdrawals of account value after year one
- Extended Care Waiver Rider and Terminal Illness Waiver Rider are available
- Opportunity to receive lifetime income

Check out  
Great American's Income  
and Death Benefit Riders!





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# GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 8-7-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American Legend - 7	<b>Declared Rate:</b> >\$100,000: 1.70%, <\$100,000: 1.60% <b>S&amp;P 500 Risk Control Annual Point-to-Point with Participation Rate</b> >\$100,000: 50%, <\$100,000: 45% <b>S&amp;P 500 Annual Point-to-Point with Cap</b> >\$100,000: 4.15%, <\$100,000: 3.90% <b>GLD Annual Point-to-Point with Cap</b> >\$100,000: 5.00%, <\$100,000: 4.75%	1.00%	NQ & Q \$10,000  Max: 1 million issue ages 0-75	During this first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge or market value adjustment. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge or market value adjustment.  A market value adjustment will apply to withdrawals or surrenders during the seven-year term.  The surrender value equals the greater of the account value less any early withdrawal charges or the guaranteed minimum surrender value.	7 Years (9,8,7,6,5,4,3)	NQ 0-85  Inherited NQ 0-75  Inherited IRA 0-75  Qualified 0-85	Y	IA, NY, PA, WY
	<b>NO MVA:</b> Available in AK, CA, PA, UT and VA <b>Declared Rate:</b> >\$100,000: 1.50%, <\$100,000: 1.40% <b>S&amp;P 500 Risk Control Annual Point-to-Point with Participation Rate</b> >\$100,000: 45%, <\$100,000: 40% <b>S&amp;P 500 Annual Point-to-Point with Cap</b> >\$100,000: 3.80%, <\$100,000: 3.55% <b>GLD Annual Point-to-Point with Cap</b> >\$100,000: 4.50%, <\$100,000: 4.25%		\$750,000 issue ages 76-80  \$500,000 Issue ages 81+					
Premier Bonus  5.75% Bonus!  	<b>Declared Rate:</b> >\$150,000: 1.10%, <\$150,000: 1.05% <b>S&amp;P 500 Risk Control Annual Point-to-Point with Participation Rate</b> >\$150,000: 20%, <\$150,000: 20% <b>S&amp;P U.S. Retiree Spending Annual Point-to-Point with Participation</b> >\$150,000: 25%, <\$150,000: 20% <b>S&amp;P 500 Annual Point-to-Point with Cap</b> >\$150,000: 1.75%, <\$150,000: 1.50%	1.00%	NQ & Q \$10,000  Sub: \$2,000  Max: 1 million issue ages 0-75	<b>5.75% purchase payment bonus; added to account value immediately but not fully vested until the seventh contract anniversary.</b>  During the first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge.  After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge.  A market value adjustment will apply to withdrawals or surrenders during the seven-year term.  The surrender value equals the greater of the account value less any early withdrawal charges and any non-vested bonus amount, plus or minus applicable MVAs, or the guaranteed minimum surrender value.	7 Years (6,5,4,3,3,3,3)	NQ 0-85  Inherited NQ 0-75  Inherited IRA 0-75  Qualified 0-85	Y	DE, IA, MN, NY, OR, PA, VT, VA, WA
	<b>NO MVA:</b> Available in AK, CA, UT and VA <b>Declared Rate:</b> >\$150,000: 1.05%, <\$150,000: 1.00% <b>S&amp;P 500 Risk Control Annual Point-to-Point with Participation Rate</b> >\$150,000: 20%, <\$150,000: 15% <b>S&amp;P U.S. Retiree Spending Annual Point-to-Point with Participation</b> >\$150,000: 20%, <\$150,000: 15% <b>S&amp;P 500 Annual Point-to-Point with Cap</b> >\$150,000: 1.45%, <\$150,000: 1.35%		\$750,000 issue ages 76-80  \$500,000 Issue ages 81+					
Premier Income Bonus  	<b>Declared Rate:</b> >\$150,000: 1.80%, <\$150,000: 1.70% <b>S&amp;P 500 Risk Control Annual Point-to-Point with Participation Rate</b> >\$150,000: 35%, <\$150,000: 35% <b>S&amp;P U.S. Retiree Spending Annual Point-to-Point with Participation Rate</b> >\$150,000: 40%, <\$150,000: 35% <b>S&amp;P 500 Annual Point-to-Point with Cap</b> >\$150,000: 2.75%, <\$150,000: 2.50%	1.00%	NQ & Q \$10,000  Sub.: \$2,000  Max: 1 million issue ages 0-75	<b>Built-in income rider offers 8% rider bonus, 8% rollup credits and 10-year rollup period.</b>  During this first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge or market value adjustment. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge or market value adjustment.  A market value adjustment will apply to withdrawals or surrenders during the seven-year term.  The surrender value equals the greater of the account value less any early withdrawal charges or the guaranteed minimum surrender value.	7 Years (6,5,4,3,3,3,3)	NQ & Q 40-85	Y	DE, IA, MN, NY, OR, VT, VA, WA
	<b>NO MVA:</b> Available in AK, CA, PA, UT and VA <b>Declared Rate:</b> >\$150,000: 1.65%, <\$150,000: 1.55% <b>S&amp;P 500 Risk Control Annual Point-to-Point with Participation Rate</b> >\$150,000: 35%, <\$150,000: 30% <b>S&amp;P U.S. Retiree Spending Annual Point-to-Point with Participation Rate</b> >\$150,000: 35%, <\$150,000: 30% <b>GLD Annual Point-to-Point with Cap</b> >\$150,000: 2.40%, <\$150,000: 2.15%		\$750,000 issue ages 76-80  \$500,000 Issue ages 81+  Waivers: Terminal Illness Waiver Extended Care Waiver					


# GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 8-7-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>American Landmark 3</b> 	<b>Declared Rate:</b> >\$150,000: 1.15%, <\$150,000: 1.05%		Min: \$50,000 Subsequent \$2,000  Max: \$1 mil. ages 0-85 \$500,000 ages 86+	Early Withdrawal Charges: Three-year declining early withdrawal charges starting at 9%.  Penalty-free withdrawals: -During first contract year, 10% of purchase payments -After first contract anniversary, 10% of the account value as of the most recent contract anniversary  MVA: A market value adjustment will apply to withdrawals or surrenders during the three-year term. An MVA does not apply in all states. Refer to the Interest Rate or State Approval Charts for non-MVA states.	3 Years (9,8,7)	0-90 (Q) 0-90 (NQ) 0-75 (inherited IRA) 0-75 (inherited NQ)  TX (0-85)	Y	IL, NV, NJ, OR, WA
	<b>S&amp;P 500 Annual Point-to-Point</b> >\$150,000: 2.50%, <\$150,000: 2.25%							
	<b>iShares U.S. Real Estate Annual P-t-P With Cap</b> >\$150,000: 2.45%, <\$150,000: 2.25%							
	<b>iShares MSCI EAFE Annual P-t-P With Cap</b> >\$150,000: 2.75%, <\$150,000: 2.50%							

# GUGGENHEIM LIFE & ANNUITY COMPANY (GLA)



Rates Effective as of 9-1-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																										
<b>Highlander FIA</b>  <b>4% Premium Bonus!</b>	<b>Strategies</b>	<b>Duration</b>	<b>Rate</b>	Minimum Guaranteed Contract Value (MGVC) is equal to 87.5% of premium less withdrawals, accumulated at the minimum guaranteed interest rate	Minimum Qualified \$5,000  Minimum NQ \$10,000  Additional \$500 Minimum (1st Contract year only)  \$1,000,000 Maximum	10% Annual Free Withdrawal Beginning in the second contract year. Nursing Home Care* This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home after the first contract anniversary. The contract must be issued prior to the owner's age of 76 and confinement in a nursing home must be for 90 continuous days. Not available in MA. Terminal Illness** If the owner is diagnosed with a critical illness (heart attack, stroke, life threatening cancer) or is deemed terminally ill by a physician, the full account value may be accessed without surrender charges and market value adjustment. Eligibility is subject to rider provisions which are: Terminal Illness-physician must certify that the owner's life expectancy is nine months or less. Critical Illness- The contract must have been purchased prior to the owner's age of 70. INCOME RIDER: 4% guaranteed roll-up + Stacking Credits for 20 Years	<table border="1"> <tr> <th>Most States</th> <th>Variation</th> </tr> <tr><td>1</td><td>10%</td></tr> <tr><td>2</td><td>9%</td></tr> <tr><td>3</td><td>8%</td></tr> <tr><td>4</td><td>7%</td></tr> <tr><td>5</td><td>6%</td></tr> <tr><td>6</td><td>5%</td></tr> <tr><td>7</td><td>4%</td></tr> <tr><td>8</td><td>3%</td></tr> <tr><td>9</td><td>2%</td></tr> <tr><td>10</td><td>1%</td></tr> <tr><td>11+</td><td>0%</td></tr> </table>	Most States	Variation	1	10%	2	9%	3	8%	4	7%	5	6%	6	5%	7	4%	8	3%	9	2%	10	1%	11+	0%	0-80	Y	NY
	Most States	Variation																																
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11+	0%																																	
Fixed	1 Year Fixed	2.00%																																
S&P MARC 5	1 Year Point-to-Point with Participation	75%																																
S&P 500	1 Year Point-to-Point with Annual Cap	3.50%																																
S&P 500	1 Year Point-to-Point with Participation	25%																																
<b>Highlander 7 FIA</b>	<b>Strategies</b>	<b>Duration</b>	<b>Rate</b>	Minimum Guaranteed Contract Value (MGVC) is equal to 87.5% of premium less withdrawals, accumulated at the Nonforfeiture Interest Rate	Minimum Qualified \$5,000  Minimum NQ \$10,000 Additional \$500 Minimum (1st contract year only)  \$1,000,000 Maximum	10% Annual Free Withdrawal A single, penalty-free withdrawal up to 10% of the account value may be taken beginning in the second contract year. Surrender charges and market value adjustment will be waived on any penalty-free amount withdrawn. Amounts withdrawn in excess of 10% of the penalty-free amount will incur a surrender charge and market value adjustment. If applicable, Surrender charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty-free amount will be waived. Nursing Home Care The contract provides full access to the account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home after the first contract anniversary. The contract must be issued prior to the owner's age 76 and confinement in a nursing home must be for 90 continuous days. Not available in MA. Terminal Illness If the owner is diagnosed with a critical illness (heart attack, stroke, life threatening cancer) or is deemed terminally ill by a physician, the full account value may be accessed without surrender charges and market value adjustment. Eligibility is subject to rider provisions.	<table border="1"> <tr> <th>All States</th> </tr> <tr><td>1</td><td>10%</td></tr> <tr><td>2</td><td>9%</td></tr> <tr><td>3</td><td>8%</td></tr> <tr><td>4</td><td>7%</td></tr> <tr><td>5</td><td>6%</td></tr> <tr><td>6</td><td>5%</td></tr> <tr><td>7</td><td>4%</td></tr> </table>	All States	1	10%	2	9%	3	8%	4	7%	5	6%	6	5%	7	4%	0-80	Y	NY									
	All States																																	
	1	10%																																
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7	4%																																	
Fixed	1 Year Fixed	2.50%																																
S&P MARC 5	1 Year Point-to-Point with Participation	90%																																
S&P 500	1 Year Point-to-Point with Annual Cap	4.25%																																
S&P 500	1 Year Point-to-Point with Participation	30%																																
<b>Guggenheim ViStar FIA</b>  *Income Rider Available! 10% Benefit Base Bonus 0.90% Annual Rider Charge Rate **Benefit base will grow for 20 years by the dollar amount credited to the account value multiplied by 4% guaranteed on each anniversary.	<b>Strategies</b>	<b>Duration</b>	<b>Rate</b>	Minimum Guaranteed Contract Value (MGVC) is equal to 87.5% of premium less withdrawals, accumulated at the minimum guaranteed interest rate	Minimum Qualified \$5,000  Minimum NQ \$10,000  Additional \$500 Minimum (1st contract year only)  \$1,000,000 Maximum	10% Penalty- Free Withdrawal A penalty-free withdrawal of up to 10% of the Account Value calculated as of the last Contract Anniversary. Surrender charges and market value adjustment will be waived on the penalty-free amount withdrawn. Nursing Home Care Rider* This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home for a period of 90 consecutive days after the first contract year. The contract must be issued prior to the owner's age of 76. Not available in MA. Terminal Illness Rider* If the owner becomes terminally ill 1 year after the policy was purchased or is deemed to be terminally ill by a physician, the full account value may be accessed without surrender charges or market value adjustment. Eligibility is subject to rider provisions, which are: 1. Physician must certify that the owner's life expectancy is nine months or less; 2. Owner is diagnosed with a heart attack, stroke or life threatening cancer after the policy was purchased, in force for 1 year and owner is not over the age of 70. * To meet the criteria for this Rider, the contract must be in force for a minimum of one year. Some state variations apply. See Rider for more details.	<table border="1"> <tr> <th>Most States</th> </tr> <tr><td>10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%</td></tr> </table>	Most States	10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	0-80	Y	NY																						
	Most States																																	
	10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%																																	
	Fixed	1 Year Fixed	2.50%																															
	S&P 500	1 Year Point-to-Point with Cap	4.00%																															
	S&P 500	1 Year Point-to-Point with Participation	30%																															
S&P 500 Sector Rotator Daily RC2 5% Index ER	1 Year Participation Rate	90%																																
S&P Economic Cycle Factor Rotator Index	1 Year Participation Rate	90%																																
S&P MARC 5% Excess Return Index	1 Year Participation Rate	95%																																

(For Agent Use Only) Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

# LINCOLN FINANCIAL GROUP (LFA)

Rates Effective as of 09-14-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>Lincoln OptiBlend - 5</b> 	<b>Declared Rate:</b> >\$100,000: 1.00%, <\$100,000: 1.00% <b>1-Yr S&amp;P 500 Daily Risk Control Spread</b> >\$100,000: 3.00%, <\$100,000: 3.25% <b>1-Yr Fidelity AIM Dividend Participation</b> >\$100,000: 45.00%, <\$100,000: 35.00% <b>1-Yr P-t-P Indexed with Cap Account</b> >\$100,000: 2.00%, <\$100,000: 2.00% <b>1-Yr S&amp;P 500 Participation</b> >\$100,000: 9.00%, <\$100,000: 8.00%	1.00%	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	5 Years	NQ-Q 0-85	Y	NY
<b>Lincoln OptiBlend - 7</b>	<b>Declared Rate:</b> >\$100,000: 1.00%, <\$100,000: 1.00% <b>1-Yr S&amp;P 500 Daily Risk Control Spread</b> >\$100,000: 4.00%, <\$100,000: 4.25% <b>1-Yr Fidelity AIM Dividend Participation</b> >\$100,000: 35.00%, <\$100,000: 25.00% <b>1-Yr P-t-P Indexed with Cap Account</b> >\$100,000: 2.00%, <\$100,000: 2.00% <b>1-Yr S&amp;P 500 Participation</b> >\$100,000: 9.00%, <\$100,000: 8.00%	1.00%	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	7 Years	NQ-Q 0-85	Y	NY
<b>Lincoln OptiBlend - 10</b>	<b>Declared Rate</b> >100,000: 1.00%, <\$100,000: 1.00% <b>1-Yr S&amp;P 500 Daily Risk Control Spread</b> >\$100,000: 3.00%, <\$100,000: 3.25% <b>1-Yr Fidelity Dividend Participation</b> >\$100,000: 45.00%, <\$100,000: 35.00% <b>1-Yr P-t-P Indexed with Cap Account</b> >\$100,000: 2.00%, <\$100,000: 2.00% <b>1-Yr S&amp;P 500 Participation</b> >\$100,000: 9.00%, <\$100,000: 8.00%	1.00%	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	10 Years	NQ-Q 0-80	Y	NY
<b>Lincoln OptiBlend Plus</b>  <b>6.00% Premium Bonus</b> (for deposits received in years 1-4)	<b>Declared Rate</b> >100,000: 1.00%, <\$100,000: 1.00% <b>1-Yr S&amp;P 500 Daily Risk Control Spread</b> >\$100,000: 4.65%, <\$100,000: 5.10% <b>1-Yr Fidelity Dividend Participation</b> >\$100,000: 40.00%, <\$100,000: 40.00% <b>1-Yr P-t-P Indexed with Cap Account</b> >\$100,000: 2.30%, <\$100,000: 1.55% <b>1-Yr S&amp;P 500 Participation</b> >\$100,000: 13.00%, <\$100,000: 11.00%	1.00%	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	10 Years	NQ-Q 0-80	Y	NY

# NASSAU RE COMPANY (PLA)

Rates Effective as of 9-1-2020

FIXED INDEX ANNUITIES	Blended Product				Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	States Not Available
<b>Personal Income Annuity</b>	10 Year Surrender Charge	Cap	Par.	Spread	\$15,000 Q&NQ Max: \$1,000,000	87.5% of premiums less withdrawals @ 1.00%	<ul style="list-style-type: none"> <li>Penalty-free withdrawals up to 10% of contract value each year</li> <li>Withdrawals for RMD associated with this contract will not incur withdrawal fees or MVA</li> <li>Any withdrawals may be subject to federal and state income tax</li> <li>If taken prior to age 59 1/2, withdrawals may also be subject to a 10% federal penalty</li> <li>Withdrawals taken in excess of free withdrawal amount during the surrender charge period will be subject to surrender charges and a market value adjustment</li> <li>For contracts that include an optional GMWB rider, withdrawals prior to rider exercise or in excess of the guaranteed amount will reduce the benefit base and therefore reduce future guaranteed withdrawal amounts</li> <li>Withdrawals taken during the segment duration will not be included when calculating the index credit for that segment</li> </ul>	10 Years (12,12,12,11,10,9 8,7,6,4) (Most States)	ME, MA, MN, NY
	Monthly S&P 500®	1.70%	N/A	N/A				MVA	
	1-Yr S&P 500 - Cap	2.75%	N/A	N/A				Y	
	1-Yr S&P 500 - Par/Spread	N/A	20%	2.00%				Issue Ages	
	1-Yr CSTMAI	N/A	N/A	4.00%				0-80 Q&NQ	
	2-Yr S&P 500 - Cap	6.00%	N/A	N/A					
	2-Yr S&P 500 - Par	N/A	27%	N/A					
	2-Yr S&P 500 - Par/Spread	N/A	35%	4.00%					
	2-Yr CSTMAI	N/A	N/A	4.00%					
	3-Yr S&P 500 - Par/Spread	N/A	51%	9.00%					
Fixed Account	1.50%								
AL, AR, AZ, CO, DC, GA, IA, ID, IN, KS, MD, MI, NE, ND, NM, NV, OK, RI, SD, TN, WV *Call for other states!*									

Personal Protection Choice	Blended Product				Blended Product			Blended Product			Minimum Premium	Surrender Charges	States Not Available	
	10 Year Surrender Charge	Cap	Par.	Spread	Cap	Par.	Spread	Cap	Par.	Spread				
Other great benefits of PPC  -Up to 250% income enhancement for Nursing Home visit  -Up to 175% income enhancement In-Home Care needs (2/6 ADLs)  -Enhanced Death Benefit growing at up to 10%/year	10 Year Surrender Charge	Cap	Par.	Spread	1.45%	N/A	N/A	1.45%	N/A	N/A	\$15,000 Q&NQ Max \$1,000,000	10 Years (12,12,12,11,10,9 8,7,6,4) (Most States)	ME, MA, MN, NY	
	Monthly S&P 500®	1.70%	N/A	N/A	2.25%	N/A	N/A	2.25%	N/A	N/A				MVA
	1-Yr S&P 500 - Cap	2.75%	N/A	N/A	N/A	17%	2.00%	N/A	17%	2.00%				Y
	1-Yr S&P 500 - Par/Spread	N/A	20%	2.00%	N/A	N/A	5.50%	N/A	N/A	5.50%				Issue Ages
	1-Yr CSTMAI	N/A	N/A	4.00%	N/A	N/A	5.50%	N/A	N/A	5.50%				0-80 Q&NQ
	2-Yr S&P 500 - Cap	6.00%	N/A	N/A	4.75%	N/A	N/A	4.75%	N/A	N/A				
	2-Yr S&P 500 - Par	N/A	27%	N/A	N/A	22%	N/A	N/A	22%	N/A				
	2-Yr S&P 500 - Par/Spread	N/A	35%	4.00%	N/A	27%	4.00%	N/A	27%	4.00%				
	2-Yr CSTMAI	N/A	N/A	4.00%	N/A	N/A	6.00%	N/A	N/A	6.00%				
	3-Yr S&P 500 - Par/Spread	N/A	51%	9.00%	N/A	41%	9.00%	N/A	41%	9.00%				
Fixed Account	1.50%			Fixed Account - 1.20%			Fixed Account - 1.20%			87.5% of premiums less withdrawals @ 1.00%				
AL, AZ, AR, CO, DC, GA, HI, ID, IN, IA, KS, MD, MI, NE, NV, NM, ND, OK, RI, SD, TN, WV				CA, CT, DE, FL, KY, MS, MT, OH, SC, TX, WI			AK, IL, LA, MO, NH, NJ, NC, OR, PA, UT, VT, VA, WA, WY							


**Withdrawal Provisions/Contract Features**


- The percentage of the benefit base available for withdrawal varies by rider, issue age and duration
- Benefit base stops growing when you begin guarantee withdrawals. Withdrawals prior to rider exercise or in excess of the guaranteed amount will reduce the benefit base and amount of future guaranteed benefits
- income withdrawals are taken from your contract value and will reduce the enhanced death benefit (if elected). Over time, contract value could be withdrawn entirely, leaving no death benefit.
- Withdrawals prior to rider exercise reduce the benefit base but do not stop the income roll-up. Roll-up is based on the premium adjusted for withdrawals
- Any withdrawals will reduce the family protection death benefit in the same proportion as the contract value is reduced



# NASSAU RE COMPANY (PLA)

Rates Effective as of 9-1-2020

FIXED INDEX ANNUITIES	Blended Product				Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	States Not Available		
<b>Nassau Growth Annuity 7</b>  	7 Year Surrender Charge	Cap	Par.	Annual Strategy Fee	87.5% of premiums less withdrawals @ 1.00%	\$15,000 Q&NQ Max: \$1,000,000	10% Free Withdrawals with 7 Year Surrender Period  <ul style="list-style-type: none"> <li>Withdrawals up to the contract's free withdrawal amount are free of fees and charges</li> <li>Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur surrender charges, Market Value Adjustment (MVA), or fees</li> <li>Withdrawals prior to Amplified Income Plus rider exercise (if elected) reduce the benefit base, but do not stop roll-ups on the reduced benefit base</li> <li>Any withdrawals may be subject to federal and state income tax</li> <li>Withdrawals exceeding the free withdrawal amount during the surrender charge period will be subject to surrender charges and MVA. Withdrawals exceeding the free withdrawal amount in any year will be subject to pro-rated rider and strategy fees</li> <li>Withdrawals are always taken from the fixed account value first. Afterwards, withdrawals are taken proportionately from indexed accounts. Withdrawals taken from indexed accounts will be excluded when calculating index credits</li> </ul> MARKET VALUE ADJUSTMENT (MVA) <ul style="list-style-type: none"> <li>Applies during the surrender charge period</li> <li>Adjustment may be positive or negative depending on the change in the interest rates since contract issue</li> <li>The maximum positive adjustment to the cash surrender value cannot exceed the maximum negative adjustment</li> <li>Applies when surrender charges are waived under the nursing home and terminal illness waiver</li> <li>MVA is waived on withdrawals under the contract's free withdrawal amount, on death benefit and on annuitization</li> </ul>	7 Years (9,8,7,6,5,4,3)	CA, HI, LA, ME, MD, MA, MN, NE, NJ, NY, RI		
	1-Yr S&P 500 - Cap	3.25%	N/A	N/A				MVA			
	1-Yr S&P 500 - Par.	N/A	23%	N/A							
	1-Yr S&P 500 - Amplified Par. Rate with Strategy Fee	N/A	35%	1.00%						Y	
	2-Yr S&P 500 - Par.	N/A	35%	N/A							
	2-Yr S&P 500 - Amplified Par. Rate with Strategy Fee	N/A	55%	1.00%							Issue Ages
	2-Yr Sunrise Smart Passage SG - Par.	N/A	110%	1.00%							
	Fixed Account	1.90%									0-85 Q&NQ
	For use in: AL, AK, AZ, AR, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MD, MI, MS, MO, MT, NE, NV, NH, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY										

<b>Nassau Growth Annuity 10</b>  	10 Year Surrender Charge	Cap	Par.	Annual Strategy Fee	87.5% of premiums less withdrawals @ 1.00%	\$15,000 Q&NQ Max: \$1,000,000	AK, CT, DE, FL, GA, HI, IN, KY, LA, MO, MT, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI	9.6,8.7,7.8,6.8,5.9,4.9,3.9,3,2,1	AL, AR, AZ, CO, DC, IA, ID, IL, KS, MI, MS, ND, NH, NM, NV, OK, SD, TN, VT, WV, WY 12,12,12,11,10,9,8,7,6,4	CA, HI, LA, ME, MD, MA, MN, NE, NJ, NY, RI			
	1-Yr S&P 500 - Cap	4.50%	N/A	N/A							4.00%	N/A	N/A
	1-Yr S&P 500 - Par.	N/A	30%	N/A							N/A	28%	N/A
	1-Yr S&P 500 - Amplified Par. Rate with Strategy Fee	N/A	43%	1.00%							N/A	40%	1.00%
	2-Yr S&P 500 - Par.	N/A	45%	N/A							N/A	42%	N/A
	2-Yr S&P 500 - Amplified Par. Rate with Strategy Fee	N/A	65%	1.00%							N/A	60%	1.00%
	2-Yr Sunrise Smart Passage SG - Par.	N/A	95%	N/A							N/A	85%	N/A
	2-Yr Sunrise Smart Passage SG - Amplified Par. Rate with Strategy Fee	N/A	130%	1.00%							N/A	125%	1.00%
	Fixed Account	2.50%									2.30%		

Withdrawal Provisions/Contract Features
<ul style="list-style-type: none"> <li>5% Free Withdrawals with 10 Year Surrender Period</li> <li>Withdrawals up to the contract's free withdrawal amount are free of fees and charges</li> <li>Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur surrender charges, Market Value Adjustment (MVA), or fees</li> <li>Withdrawals prior to Amplified Income Plus rider exercise (if elected) reduce the benefit base, but do not stop roll-ups on the reduced benefit base</li> <li>Any withdrawals may be subject to federal and state income tax</li> <li>Withdrawals exceeding the free withdrawal amount during the surrender charge period will be subject to surrender charges and MVA. Withdrawals exceeding the free withdrawal amount in any year will be subject to pro-rated rider and strategy fees</li> <li>Withdrawals are always taken from the fixed account value first. Afterwards, withdrawals are taken proportionately from indexed accounts. Withdrawals taken from indexed accounts will be excluded when calculating index credits</li> </ul> MARKET VALUE ADJUSTMENT (MVA) <ul style="list-style-type: none"> <li>Applies during the surrender charge period</li> <li>Adjustment may be positive or negative depending on the change in the interest rates since contract issue</li> <li>The maximum positive adjustment to the cash surrender value cannot exceed the maximum negative adjustment</li> <li>Applies when surrender charges are waived under the nursing home and terminal illness waiver</li> <li>MVA is waived on withdrawals under the contract's free withdrawal amount, on death benefit and on annuitization</li> </ul>

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# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 9-15-2020

FIXED INDEX ANNUITIES <sup>1</sup>	Index Cap Rate Product				Minimum Surrender Value	Minimum Premium	
<b>North American Charter Plus<sup>sm</sup></b> 10 year option Premium Bonus  \$75,000 Minimum Premium  6.00% Premium Bonus  *Premium Bonus Paid on all new premium in first 7 contract years  14 year option Premium Bonus  \$75,000 Minimum Premium  8.00% Premium Bonus  *Premium Bonus Paid on all new premium in first 7 contract years			10 Year	14 Year	87.5% of premiums less withdrawals @ 1.00%	\$75,000 Q & NQ	
			\$75k+ Initial Premium	\$75k+ Initial Premium			
	S&P 500®	DA Index Margin (No Cap)		10%			9%
		MPP Index Cap Rate		1.10%			1.30%
		APP Index Cap Rate		2.25%			3.00%
		APP Participation Rate (No Cap)		20%			20%
	S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)		5.75%			5.25%
	S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)		5.00%			4.00%
	NASDAQ-100®	MPP Index Cap Rate		1.00%			1.05%
	Fixed Account Rate			1.10%			1.30%
Premium Bonus			6.00%	8.00%			

North American Charter Plus State Variations for AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA		
		10-YEAR
S&P 500®	DA Index Margin (No Cap)	12%
	MPP Index Cap Rate	1.00%
	APP Index Cap Rate	2.25%
	APP Participation Rate (No Cap)	20%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	5.75%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	5.50%
NASDAQ-100®	MPP Index Cap Rate	0.80%
Fixed Account Rate		1.00%
		\$75,000+ Initial Premium
Premium Bonus		6.00%

# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 9-15-2020

FIXED INDEX ANNUITIES <sup>1</sup>	Withdrawal Provisions/Contract Features	Surrender Charges <sup>6</sup>	Issue Ages	MVA <sup>2</sup>	States Not Available
<b>North American Charter Plus<sup>SM</sup></b> 10 year option Premium Bonus  \$75,000 Minimum Premium  6.00% Premium Bonus  *Premium Bonus Paid on all new premium in first 7 contract years  14 year option Premium Bonus  \$75,000 Minimum Premium  8.00% Premium Bonus  *Premium Bonus Paid on all new premium in first 7 contract years	Clients may transfer between Fixed & Index account options or crediting methods within Index account annually. You have 30 days each contract anniversary to reallocate. Transfers not allowed until 1st contract yr. The ability to transfer annually for the 30 days is also by current company practice .Annuitization Benefit: By current Company practice, proceeds may be converted to an annuity payment option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected. Full acct value at death.10% of Accum Value each year after yr. 1 The penalty-free withdrawal will increase by 10% of the Accumulation Value. Death benefit accum value goes to beneficiary upon death. Receive lump sum or a series of payments. Premium Bonus recapture provision.	10 Years (10,10,9,9,8,8,7,6,4,2)  14 Years (12,12,11,11,10,9,8,7,6,5,4,3,2,1)	10 Years 0-79 Q & NQ  14 Years 0-75 Q & NQ (IN - Issue age 0-74) (CA - Issue age 0-52) (NH - Issue age 0-74)	Yes	10 Year ID, NY  14 Year AK, CT, DE, HI, ID, MA, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA

FIXED INDEX ANNUITIES <sup>1</sup>	Index Cap Rate Only	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges <sup>6</sup>	States Not Available		
<b>North American VersaChoice</b>	10 Year			10% free withdrawals after the issue date of the beginning of year accumulation value each year  Add the Enhanced Liquidity Benefit Rider for 0.50% annually and get these features:  • <b>Enhanced penalty-free withdrawals:</b> Beginning in the second year, up to 20% free • <b>Return of premium:</b> Any time after the second contract year, the client may terminate the contract and receive no less than the contract's net premium paid. • <b>ADL-based surrender charge waiver:</b> If client is unable to complete two of the six activities of daily living (ADLs) after the issue date and otherwise qualifies, it's possible to get up to 100% of accumulation value immediately with no surrender charges. • <b>ADL-based payout benefit:</b> After the second contract anniversary, if a client is unable to complete two of the six ADLs and otherwise qualifies, they may choose to draw an income over five years that is based on an enhanced accumulation value amount (percentage varies by contract year)	Modified Single Premium  \$20,000 Non-Qualified  \$20,000 Qualified	10 Years (10,10,9,9,8,8,7,6,4,2)	ID, NY	
	S&P 500®	MPIP Index Cap Rate	1.50%			1.20%		MVA <sup>2</sup>
		APIP Index Cap Rate	3.75%			3.25%		N
		APT Participation Rate (No Cap)	20%			20%		Issue Ages
		Two Year PtP with Participation Rate	30%			25%		
	S&P MARC 5% ER	Two Year PtP with Participation Rate	100%			80%		0-79
		Annual PtP with Participation Rate	70%			50%		
	S&P 500 LOW VOLATILITY DAILY RISK CONTROL 5%	APT Index Margin (No Cap)	2.00%			2.75%		
		Fidelity Multifactor Yield Index 5% ER	APT Participation Rate (No Cap)			70%		
	Fixed Account	Two Year PtP with Participation Rate	100%			80%		
		Annual Point-to-Point with enhanced Participation Rate	120%			110%		
		Strategy Charge	1.50%			1.50%		
		Two-year Point-to-Point with Enhanced Participation Rate	175%			160%		
	Strategy Charge	1.50%	1.50%					
	Fixed Account	1.75%	1.40%					

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DK1360-A7394

# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®


Rates Effective as of 9-15-2020

FIXED INDEX ANNUITIES <sup>1</sup>		Index Cap Rate Only					Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges <sup>6</sup>	States Not Available	
<b>North American Performance Choice<sup>SM</sup> 8</b>	S&P 500®	APP	MPP	IPT	2yrPTP	87.5% of premiums less withdrawals @ 1.00%	\$20,000 NQ-Q	Penalty Free Withdrawals - After the 1st contract yr, withdrawal once per year not to exceed 10% of the Accumulation Value is available.  Interest Adjustment - Applied only during the Interest Adjustment period to surrenders exceeding the applicable penalty-free amount and limited to the Interest credited to the Accumulation Value.  Annual Transfer Option: After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary.  Surrender Value: Value never less than minimum required by state laws at the time of issue where the contract is delivered.  Riders: Nursing Home Confinement Waiver (not available in all states)	8 Years (10,10,10,10,9,8,5,3)	ID, NY (UT - Call for details)		
	S&P MARC 5% ER	3.25%	1.20%	4.00%	N/A				MVA <sup>2</sup>			
	DJIA <sup>SM</sup>	1.70%	N/A	N/A	N/A				Y			
	Fidelity Multifactor Yield Index 5% ER w/ Par Rate	3.00%	N/A	N/A	N/A				Issue Ages			
	Fidelity Multifactor Yield Index 5% ER w/ Enhanced Par Rate	60%	N/A	N/A	85%				0-85 Q & NQ 0-52 SC 0-82 IN			
	S&P MARC 5% ER w/Par. Rate	105%	N/A	N/A	160%							
	Russell 2000®	60%	N/A	N/A	N/A							
	NASDAQ-100®	2.75%	N/A	N/A	N/A							
	EURO STOXX	3.00%	1.60%	N/A	N/A							
	Hang Seng	3.00%	N/A	N/A	N/A							
	Fixed Account	3.25%	N/A	N/A	N/A							
		1.50%		N/A								
<b>NAC IncomeChoice 10</b>	10 Year Surrender Charge						Minimum Premium	\$20,000 Q&NQ	Additional Liquidity: For a cost, the optional Additional Benefit Rider offers additional liquidity when added to the Contract. 10% penalty-free withdrawals, beginning in the third contract year, increase to 20% if no withdrawals taken in the previous year. (this is the maximim amount) Return of premium is available in third contract year, less premium bonus, withdrawals and any rider costs (excluding the Additional Benefit Rider cost) 4% Additional Payout Benefit is available on Accumulation Value at payout, after the surrender charge period. Additional Premium Bonus: Premium Bonus increases from 3% to 8%. Additional Payout Benefit: 4% Accumulation Value at payout after the surrender charge period. Return of Premium: Available in third contract year, less premium bonus, withdrawals and any rider costs (excluding the Additional Benefit Rider cost). Additional Benefit Rider Premium Bonus: The premium bonus recapture also applies to any increased premium bonus due to the Additional Benefit Rider and the cost of the Rider will continue to be deducted even if the part of the additional premium bonus has been recaptured.	Surrender Charges <sup>6</sup>	States Not Available	
	S&P 500®		Margin	APP PR	PTP	MPP				IPT		10 Years (10,10,10,10,10,9,8,6,4,2)
	S&P MARC 5% ER		3.5%	N/A	N/A	N/A				N/A		MVA <sup>2</sup>
	S&P 500 Low Volatility Daily Risk Control 5%	APT <sup>3</sup> w/ Threshold Participation Rates (No Cap)	Index Return Threshold		9.5%					N		
			Base Par Rate		15%							
			Enhanced Par Rate		100%							
	Fixed Account		1.00%							Minimum Surrender Value		40-79
GLWB Bonus		2.00%										
		87.5% of premiums less withdrawals @ 1.00%										
<b>LOW BAND (\$20,000 - \$249,999)</b>												
<b>HIGH BAND (\$250,000+)</b>												
<b>Call For Details!!!</b>												

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# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 9-15-2020

FIXED INDEX ANNUITIES	Blended Product			Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	States Not Available																													
<b>Strategic Design Annuity X</b>  	<table border="1"> <tr> <td rowspan="6">S&amp;P 500®</td> <td></td> <td>10 Year</td> <td></td> </tr> <tr> <td>MPIP Index Cap Rate</td> <td>1.45%</td> <td></td> </tr> <tr> <td>APIP Index Cap Rate</td> <td>3.75%</td> <td></td> </tr> <tr> <td>APIP Participation Rate (No Cap)</td> <td>30%</td> <td></td> </tr> <tr> <td rowspan="2">APIP w/ Inverse Edge Trigger</td> <td>Negative Index Return Threshold</td> <td>-10.00%</td> <td></td> </tr> <tr> <td>Base Declared Performance Rate</td> <td>2.00%</td> <td></td> </tr> <tr> <td rowspan="2">S&amp;P MARC 5% ER</td> <td>APIP Participation Rate (No Cap)</td> <td>70%</td> <td></td> </tr> <tr> <td>Two-Year PtP Participation Rate (No Cap)</td> <td>100%</td> <td></td> </tr> <tr> <td>Fixed Account</td> <td></td> <td>1.70%</td> <td></td> </tr> </table>	S&P 500®		10 Year		MPIP Index Cap Rate	1.45%		APIP Index Cap Rate	3.75%		APIP Participation Rate (No Cap)	30%		APIP w/ Inverse Edge Trigger	Negative Index Return Threshold	-10.00%		Base Declared Performance Rate	2.00%		S&P MARC 5% ER	APIP Participation Rate (No Cap)	70%		Two-Year PtP Participation Rate (No Cap)	100%		Fixed Account		1.70%		87.5% of premiums less withdrawals @ 1.00%	\$50,000 Q&NQ	<ul style="list-style-type: none"> <li>After the first contract anniversary, up to 7% of the initial premium each year.</li> <li>Guaranteed lifetime withdrawal benefit (GLWB): GLWB value roll-up of 200 percent of the interest credited expedites potential income growth</li> <li>Enhanced penalty-free withdrawals: Annual penalty-free withdrawal percentage starts at 10 percent after the first contract anniversary but can grow as large as 32 percent.</li> <li>Lifetime income option: Level or increasing options for lifetime payments.</li> <li>Lifetime payment amount multiplier (may not be available in all states): Doubled lifetime payment amount up to five years, eligibility based on inability to perform two of six activities of daily living (ADLs4).</li> <li>Accumulation value step-up: On the ninth and 10th contract anniversaries, if interest credits are less than the total amount of rider charges incurred the accumulation value will increase by the accumulation value step-up amount.</li> </ul>	10 Years (10,10,10,10,10,9,8,7,6,4,2)	ID, NY
			S&P 500®		10 Year																																
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N																																					
Issue Ages																																					
50-79																																					

# SAGICOR LIFE INSURANCE COMPANY (Sagicor)

Rates Effective as of 9-12-2020

INDEXED	Current Interest				Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																											
<b>Sage Select Fixed Indexed</b> (4.00% Immediate Bonus Interest on Initial Premium)	 Declared Rate Strategy Interest Rate: 1.50% S&P 500® Index Strategy Cap: 2.00% Global Multi Index Strategy 3 Participation Rate 11.00%				3.00% on 87.5% of Premium	Single Purchase Payment \$2,000 Q&NQ (no inherited IRA's)	<b>Penalty Free Withdrawals</b> - Beginning in year 2, the owner can withdraw up to 10% each year. If this amount is not withdrawn it is cumulatively added to the following years penalty free withdrawal, up to 50%. <b>Allocation Dates</b> - Can occur the 1st, 8th, 15th or 22nd day of the month. <b>Nursing Home Facility or Confirmed Care Facility Confinement</b> - If owner qualifies, the maximum free withdrawal percentage will be 100%. <b>Death of Owner</b> - Death benefit will be paid if the owner dies before the maturity date. It will be paid in one lump sum or an available settlement option may be chosen.	9 Years (9,8,7,6,5,4,3,2,1)	15 days to age 85-NQ  15 days to age 85-Q	N	AK, CT, ME, NY, VT																											
	<b>Sage Secure FIA</b>   Call for California Rates!	 <table border="1"> <tr> <th>Declared Rate</th> <th>S&amp;P 500 Index 1 Yr Pt-to-Pt</th> <th>Global Multi-Index 1 Yr Pt-to-Pt w/Par</th> </tr> <tr> <td>10 Year</td> <td></td> <td></td> </tr> <tr> <td>\$100,000+</td> <td>2.05%</td> <td>4.10%</td> </tr> <tr> <td>\$25,000-\$99,999</td> <td>1.90%</td> <td>3.35%</td> </tr> <tr> <td>7 Year</td> <td></td> <td></td> </tr> <tr> <td>\$100,000+</td> <td>1.95%</td> <td>3.90%</td> </tr> <tr> <td>\$25,000-\$99,999</td> <td>1.70%</td> <td>3.15%</td> </tr> <tr> <td>5 Year</td> <td></td> <td></td> </tr> <tr> <td>\$100,000+</td> <td>1.85%</td> <td>3.80%</td> </tr> <tr> <td>\$25,000-\$99,999</td> <td>1.55%</td> <td>3.05%</td> </tr> </table>	Declared Rate	S&P 500 Index 1 Yr Pt-to-Pt								Global Multi-Index 1 Yr Pt-to-Pt w/Par	10 Year			\$100,000+	2.05%	4.10%	\$25,000-\$99,999	1.90%	3.35%	7 Year			\$100,000+	1.95%	3.90%	\$25,000-\$99,999	1.70%	3.15%	5 Year			\$100,000+	1.85%	3.80%	\$25,000-\$99,999	1.55%
Declared Rate	S&P 500 Index 1 Yr Pt-to-Pt	Global Multi-Index 1 Yr Pt-to-Pt w/Par																																				
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Rates effective 2/4/20. Rates and commissions are subject to change. Check for current state approvals.

DK1360-A7394

Before sending business to Sagicor: Every agent in all states must have it confirmed that the appointment process has been completed and product training has been successfully completed.

# OXFORD LIFE INSURANCE COMPANY

Rates Effective as of 9-01-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>Royal Select FIA</b>  <b>8% Bonus!</b>	<b>Fixed Rate: 1.30%</b>	1% on 87.5% of premium	\$10,000-\$500,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value  Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit  Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	10 years (10,9,8,7,6,5,4,3,2,1)	18-80 Q & NQ	Y	AL, MT, MS, NY, VT, WV
	Annual Point-to-Point Cap: 3.30%							
	Monthly Average Cap: 3.30%							
	Optional GLWB Income Account Rate: 6.75%							
<b>Silver Select FIA</b>  <b>4% Bonus!</b>	<b>Fixed Rate: 1.70%</b>	1% on 87.5% of premium	\$10,000-\$500,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value  Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit  Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	10 years (10,9,8,7,6,5,4,3,2,1)	18-80 Q & NQ	Y	AL, MT, MS, NY, VT, WV
	Annual Point-to-Point Cap: 3.95%							
	Monthly Average Cap: 3.95%							
	Optional GLWB Income Account Rate: 7.15%							
<b>Select Series: Select 3</b>	<b>Fixed Rate: 1.55%</b>	1% on 87.5% of premium	\$20,000-\$1,000,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value  Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit  Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	3 years (10,9,8)	18-80 Q & NQ	Y	AL, MS, NY, VT, WV
	Annual Point-to-Point Cap: 3.75%							
	Monthly Average Cap: 3.75%							
<b>Select Series: Select 5</b>	<b>Fixed Rate: 1.90%</b>	1% on 87.5% of premium	\$20,000-\$1,000,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value  Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit  Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	5 years (10,9,8,7,6)	18-80 Q & NQ	Y	AL, MS, NY, VT, WV
	Annual Point-to-Point Cap: 4.35%							
	Monthly Average Cap: 4.35%							
<b>Select Series: Select 7</b>	<b>Fixed Rate: 1.95%</b>	1% on 87.5% of premium	\$20,000-\$1,000,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value  Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit  Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	7 years (10,9,8,7,6,5,4)	18-80 Q & NQ	Y	AL, MS, NY, VT, WV
	Annual Point-to-Point Cap: 4.55%							
	Monthly Average Cap: 4.55%							
<b>Select Series: Select 10</b>	<b>Fixed Rate: 2.15%</b>	1% on 87.5% of premium	\$10,000-\$500,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value  Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit  Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.	10 years (10,9,8,7,6,5,4,3,2,1)	18-80 Q & NQ	Y	AL, MS, NY, VT, WV
	Annual Point-to-Point Cap: 4.95%							
	Monthly Average Cap: 4.95%							

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Rates and Commissions subject to change.  
Check for current state approvals.

# PROTECTIVE LIFE INSURANCE COMPANY (PLIC)

Rates Effective as of 9-22-2020

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available	
<b>Protective Indexed Annuity II 5 Year</b>  Return of Premium Option available with lower caps/rates	<b>Premiums under \$100,000</b> Fixed Account 1.35% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 2.75% Annual Trigger Rate 2.40% Annual Rate Cap for Term 2.65%  Caps & Rates are lower in Non-MVA states	<b>Premiums over \$100,000</b> Fixed Account 1.60% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.50% Annual Trigger Rate 2.80% Annual Rate Cap for Term 3.40%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	5 Years (9,9,8,7,6)  Surrender charges differ in CA, IA & OR	0-85	Y  except AK, MO, PA, UT, VT	NY
<b>Protective Indexed Annuity II 7 Year</b>  Return of Premium Option available with lower caps/rates	<b>Premiums under \$100,000</b> Fixed Account 1.45% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 2.85% Annual Trigger Rate 2.50% Annual Rate Cap for Term 2.75%  Caps & Rates are lower in Non-MVA states	<b>Premiums over \$100,000</b> Fixed Account 1.70% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.60% Annual Trigger Rate 2.90% Annual Rate Cap for Term 3.50%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	7 Years (9,9,8,7,6,5,4)  Surrender charges differ in CA, IA & OR	0-85	Y  except AK, MO, PA, UT, VT	NY
<b>Protective Indexed Annuity II 10 Year</b>  Return of Premium Option available with lower caps/rates	<b>Premiums under \$100,000</b> Fixed Account 1.60% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.00% Annual Trigger Rate 2.65% Annual Rate Cap for Term 2.90%  Caps & Rates are lower in Non-MVA states	<b>Premiums over \$100,000</b> Fixed Account 1.85% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.75% Annual Trigger Rate 3.05% Annual Rate Cap for Term 3.65%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	10 Years (9,9,8,7,6,5,4,3,2,1)  Surrender charges differ in CA, IA & OR	0-85	Y  except AK, MO, PA, UT, VT	NY
<b>Protective Indexed Annuity New York 5 Year</b>  Return of Premium Option available with lower caps/rates	<b>Premiums under \$100,000</b> Fixed Account 1.10% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 2.20% Annual Triggered Rate 2.00%	<b>Premiums over \$100,000</b> Fixed Account 1.30% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 2.60% Annual Triggered Rate 2.10%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	5 Years (9,9,8,7,6)	0-85	N	<b>AVAILABLE ONLY IN NY</b>
<b>Protective Indexed Annuity New York 7 Year</b>  Return of Premium Option available with lower caps/rates	<b>Premiums under \$100,000</b> Fixed Account 1.20% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 2.30% Annual Triggered Rate 2.10%	<b>Premiums over \$100,000</b> Fixed Account 1.40% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 2.70% Annual Triggered Rate 2.20%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	7 Years (9,9,8,7,6,5,4)	0-85	N	<b>AVAILABLE ONLY IN NY</b>
<b>Protective Indexed Annuity New York 10 Year</b>  Return of Premium Option available with lower caps/rates	<b>Premiums under \$100,000</b> Fixed Account 1.30% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 2.40% Annual Triggered Rate 2.20%	<b>Premiums over \$100,000</b> Fixed Account 1.50% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 2.80% Annual Triggered Rate 2.30%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	10 Years (9,9,8,7,6,5,4,3,2,1)  Surrender charges differ in CA, IA & OR	0-85	N	<b>AVAILABLE ONLY IN NY</b>
<b>Protective Asset Builder 6 Year</b>	<b>Premiums under \$100,000</b> Fixed Account 1.40% Participation Rate 72% S&P 500 Annual Pt-to-Pt Cap 2.80% Annual Triggered Rate 2.45%	<b>Premiums over \$100,000</b> Fixed Account 1.65% Participation Rate 82% S&P 500 Annual Pt-to-Pt Cap 3.55% Annual Triggered Rate 2.85%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	6 Years (9,8,7,6,5,4)	0-85	Y	NY
<b>Protective Asset Builder 8 Year</b>	<b>Premiums under \$100,000</b> Fixed Account 1.50% Participation Rate 80% S&P 500 Annual Pt-to-Pt Cap 2.90% Annual Triggered Rate 2.55%	<b>Premiums over \$100,000</b> Fixed Account 1.75% Participation Rate 90% S&P 500 Annual Pt-to-Pt Cap 3.65% Annual Triggered Rate 2.95%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	5 Years (9,9,8,7,6)	0-85	Y	NY

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**Annual Trigger Rate:** This strategy credits a predetermined trigger interest rate when index performance is flat or positive. When index performance is negative, no interest is credited for that year.  
**Annual Tiered Rate:** This strategy credits a base interest rate when index performance is flat or positive and a performance index performance reaches a specified performance tier. When index performance is negative, no interest is credited for that year. Effective 3/15/2016, the S&P 500® Index must have an annual return of 15.00% for the performance interest rate enhancement to be applied.