




| SPDA   | PRODUCT                                  | INTEREST RATE  | RATE GUAR.                            | MIN GUAR.   | SURRENDER CHARGE  | ISSUE AGE   | MIN./MAX. PREMIUM  | AVAILABLE STATES  | WITHDRAWALS  | COMMENTS   | BASE COMM.   |
|--|--|--|---------------------------------------|---|---|---|--|---|--|--|--|
| Liberty Bankers (Capital Life) B++ by A.M. BEST            | Bankers Premier                          | <b>3.20%</b><br>Guaranteed all 5 Yrs   |                                       | 1.00%   | <b>5 Years:</b><br>8%, 7%, 6%, 5.5%, 4.5%, 0% +/- MVA 1st 5 Yrs   | 0 - 90  | \$10,000   | All except: DE, MN, NH, NY                                      | Accum Interest Twice Yearly or Monthly Int if greater than \$100       | Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value  | <b>2.00%</b><br>(0-80)<br>0.40%<br>(81-90)   |
|  | Bankers Premier Plus                     | <b>3.20%:</b><br><b>4.00%</b> Yr 1<br><b>3.00%</b> Yrs 2-5                                       | <b>5 Years</b>                        | 1.00%   | <b>5 Years:</b><br>8.1%, 7.3%, 6.4%, 5.5, 4.5%, 0% +/- MVA 1st 5 Yrs  | 0 - 90  | \$10,000   | All except: DE, MN, NH, NY                                      | Accum Interest Twice Yearly or Monthly Int if greater than \$100       | Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value  | <b>2.00%</b><br>(0-80)<br>0.40% (-90)  |
|  | Bankers 7                                | <b>2.95%</b><br>Guaranteed all 7 Yrs   |                                       | 1.00%   | <b>7 Years:</b><br>0-55: 12,11,10,8,6,5,4,0 56:<br>8,7,6,5,4,5,3,5,2,5,0% +/- MVA 1st 7 Yrs   | 0-85  | \$10,000   | All except: DE, MN, NH, NY                                      | Accum Interest Twice Yearly or Monthly Int if greater than \$100       | Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value  | <b>4.00%</b><br>(0-80)<br>2.00% (-85)  |
|  | Bankers 7 Premier                        | <b>3.25%</b><br>Guaranteed all 7 Yrs   |                                       | 1.00%   | <b>7 Years:</b><br>0-55: 12,4,11,5,10,5,8,5, 6,5,5,5,4,5%<br>56+: 8,1,7,1,6,1,5,1, 4,5,3,5,2,5%<br>+/- MVA (No MVA-PA)  | 0-85  | \$10,000   | All except: AL, DE, ID, IA, MN, MT, NH, NM, NY, OR              | Accum Interest Twice Yearly or Monthly Int if greater than \$100       | Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value  | <b>2.15%</b><br>(0-80)<br>0.45% (-85)  |
|  | Liberty Choice<br>Liberty Select         | <b>3.00% Year 1</b><br>(2.00% Base Rate)<br><br><b>3.60% Year 1</b><br>(2.10% Base Rate)         |                                       | 1.00%   | <b>5 Year MVA:</b><br>8, 7, 6, 5, 4%<br><br><b>7 Year MVA:</b><br>0-55:<br>12,11,10,8,6,4,2<br>56+: 8,7,6,5,4,3,2   | <b>5 Year:</b><br>0 - 90<br><b>7 Year:</b><br>0 - 90  | \$5,000 Single;<br>\$100 Monthly Additions                             | All except: AL, AK, DC, HI, MN, MO, NH, NY, OR, PA, WY          | Accum Interest Twice Yearly or Monthly Int if greater than \$100       | Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value  | <b>5 yr</b> 4.00% (0-80)<br><b>2.00%</b> -90<br><b>7 yr</b> 5.50% (0-80)<br>2.50% -85) |
| <b>LIQUID</b>  | Bankers Accumulator (Flexible)           | <b>1.00%</b>   | <b>1 Year</b>                         | 1.00%   | <b>NONE</b>   | 0 - 100 (85 in OK)  | \$10,000   | All except: AK, DC, DE, MN, NH, NY                              | 100% Liquid - must maintain \$10,000 value Additional deposit \$1,000+ | Full Death Benefit Of The Accumulation Value   | <b>0.50%</b> -80<br>0.40% -100<br>Paid as monthly trail                                |
| Capital Life States AK, AL, DC, HI, MA, ME, MI, MO, TX, VT | Bankers 3                                | <b>3 Year - 2.45%</b>  |                                       | 1.00%   | <b>3 Year MVA:</b><br>8,7,6,0%  | <b>3 Year:</b><br>0 - 90  | \$10,000   | All except: MN, NH, NY  | Accum Interest Twice Yearly or Monthly Int if greater than \$100       | Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value  | <b>3 yr</b> 2.00% (0-80)<br>1.00% -90  |
|  | Bankers 5                                | <b>5 Year - 2.90%</b>  | <b>5 Year MVA:</b><br>8,7,6,5,4,0%    |   | <b>5 Year:</b><br>0 - 90  | <b>5 yr</b> 3.25% (0-80)<br>1.50% -90)  |  |   |  |  |  |
|  | Elite 3<br>Elite 5<br>Elite 7<br>Elite 9 | <b>3 Year - 2.75%</b><br><b>5 Year - 3.35%</b><br><b>7 Year - 3.40%</b><br><b>9 Year - 3.50%</b> |                                       | 1.00%   | <b>3 Year MVA:</b><br>7,9,7,6,2,0<br><b>5 Year MVA:</b><br>7,9,7,6,2,5,3,4,4,0<br><b>7 Year MVA:</b><br>7,9,7,6,2,5,3,4,4,3,5,2,7<br><b>9 Year MVA:</b><br>7,9,7,6,2,5,3,4,4, 3,5,2,7,1,8,0,9,0 | <b>3 &amp; 5 Yr:</b><br>0 - 90<br><b>7 Yr:</b><br>0 - 85<br><b>9 Yr:</b> 0-80<br><b>FL CA 15 Yrs Less</b> | \$10,000   | All except: DE, MN, NY, NH                                      | <b>NONE It is all in the accumulation rates!</b>                       | Surrender at death Surviving spouses may elect to continue the policy and avoid surrender charges. Non-spousal beneficiaries may reduce or avoid charges by taking a periodic income | 3 yr. 2.00%<br>5 yr. 2.25%<br>7 yr. 2.50%<br>9 yr. 2.75%<br>(All Ages)                 |
|  | Guarantee Income Life B++ By A.M. Best   | <b>4 Year - 2.75%</b><br><b>6 Year - 3.40%</b><br><b>8 Year - 3.50%</b>                          | never be less than 1% or more the 3%. | 8,7,6,5,0%<br>8,7,7,6,5,4,0%<br>8,7,7,6,5,4,3,2,0%<br>6 & 8 Yr vary in FL,IL,UT / MVA | <b>4 Year</b><br>To 100<br><b>6 Yr - 90</b><br><b>8 Yr - 78</b>   | \$5,000 (\$2,000 qual)  | AL,AR,AZ,CA, CO,FL,GA,IA,IL,I N MS,MT,NC,ND, NE,NM,NV,OH, OK,OR,SC,TN, | 100% of Accumulated Interest   Minimum interest payment - \$100 |  |  | *Full Death Benefit  |


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|--|--|---|---|--|--|-----------------------------------|--|--|---|--|--|
| BANKERS B by A.M. BEST   | SDPA 5 and 7                                       | 5 Year - 3.60%<br>7 Year - 3.85%  |   | Varies By State  | 9,8,7,6,5,0<br>9,8,7,6,5,4,3<br>NO mva   | 0-85                              | \$10,000<br>\$500,000  | All except: CA,CT,IA,ME, MA,MT,NH,NJ, NY,OR,RI, VT,WI<br>7 Year also not: DC,DE,FL,ND,SD | •Interest available after 30 days.<br>•10% accumulation value available after 1st yr.<br>•RMD Friendly and included in 10% withdrawal.  | •Withdrawal charges are waived in the event of the annuitant's death, Withdrawal charges apply at the death of a non-annuitant owner during the withdrawal charge period   | 5 yr 2.25%<br>7 yr 2.25%<br>(reduce by 1.00% 81+)  |
|  | SPDA Select  | 5 Year - 3.05%  |   | Varies By State  | Recurring mva<br>9,8,7,6,5<br>30 Day Window  | 0-90<br>(0-65 Qualified)          | \$10,000<br>\$500,000  | All except: CA,CT,DE,FL, IA,ME,MA,MT, ND,NH,NJ,NY, OR,SD, RI,VT,WI                       | <b>RIDERS LOWER RATE BY:</b><br>• RMD -0.08%<br>• 72(t) -0.05%<br>• Accum. Interest -0.05%<br>• 10% Withdrawal -0.10%   | <b>RIDERS LOWER RATE BY:</b><br>• Death Benefit -0.35%<br>• Terminal Illness / Nursing Home Care Rider -0.10%  | 2.50% -80<br>1.25% -90   |
|  | INTEREST PLUS+                                     | 5 Year - 4.25%<br>(3.19% Yield after Load)  |   | Varies By State  | Recurring mva<br>1,1,1,1,1<br>30 day window  | 0-90<br>(0-65 Qualified)          | \$10,000<br>\$500,000  | All except: CA,CT,DE,FL, IA,ME,MA,MT, ND,NH,NJ,NY, OR,SD, RI,VT,WI                       | Unlimited withdrawals (minimum \$1,000) each withdrawal will be subject to a 1% redemption fee schedule.  | <b>Up Front Sales Load 5.00% of initial premium</b>  | 2.25% -90  |
| AMERICAN NATIONAL A A.M. BEST A S&P  | Palladium MYG Annuity                              | Term: Year 1<br>5yr 3.50%<br>6yr 2.90%<br>7yr 3.85%<br>8yr 3.05%<br>9yr 4.90%<br>10yr 4.05%                       | Guarantee:<br>2.50% 2-5<br>2.90% 2-6<br>2.85% 2-7<br>3.05% 2-8<br>2.90% 2-9<br>3.05% 2-10 | Yield:<br>2.70%<br>2.90%<br>2.99%<br>3.05%<br>3.12%<br>3.15% | <b>5-10 Years: MVA</b><br>8,8,8,7,6<br>8,8,8,7,6,5<br>8,8,8,7,6,5,4<br>8,8,8,7,6,5,4,3<br>8,8,8,7,6,5,4,3,2<br>8,8,8,7,6,5,4,3,2,1                       | 0-85                              | \$5,000 NQ<br>\$1,000,000<br><b>Rates Based on \$100,000</b><br>under rate<br>0.10% less | All except: UT<br>(rates in NY vary)   | •10% of account value available starting 2nd year.<br>•Systematic withdrawal available in 30 days - Must take all interest  | •Full death benefit<br>•Confinement Waiver and Disability Waiver<br>•Commission reduced 80+ 3 and 4 year reduce by 1% all other reduced by 2%  | 5 yr. 2.5%<br>6 yr. 2.5%<br>7 yr. 2.5%<br>8 yr. 2.5%<br>9yr. 3.0%<br>10yr. 4.0%<br>(0-79)                              |
|  | •Deposits UNDER \$100,000 LESS 10bps 0.10% to rate |   |   |  |  |                                   |  |  |   |  |  |
| STANDARD INSURANCE A by A.M. BEST  | FGA 3<br>FGA 5<br>FGA 6                            | \$15,000<br>3yr. 2.60%<br>5yr. 3.15%  | \$100,000<br>2.70%<br>3.25%   | 1.00%<br>After<br>guarantee                                  | <b>Recurring MVA</b><br>9.4%, 8.5%, 7.5%,<br>6.5%, 5.5%, 4.5%,<br>3.5%, 2.5%, 1.5%,<br>0.5%  | 0-90<br>(93 FGA 5)                | \$15,000/<br>\$1,000,000   | All except: CA, DE,NJ,NY   | •Interest payments OK immediately (NO 10% Avail)<br>•Additional Premiums in first 90 days OK.   | •Terminal condition and nursing home waivers - not in MA<br>•Full Death Benefit / No commission charge back  | 3 yr. 1.5%<br>5 yr. 2.0%<br>(50% 81-85)<br>(CALL 86-90)  |
|  | FGA 7<br>FGA 10                                    | \$15,000<br>7yr. 3.20%<br>10yr.3.20%  | \$100,000<br>3.30%<br>3.30%   | 1.00%<br>After<br>guarantee                                  | 30 Day window after term then repeats from year 1  | FGA 7<br>18-90<br>FGA 10<br>18-80 | \$15,000/<br>\$1,000,000   | All except: CA, DE,NJ,NY   | •Interest payments OK immediately (NO 10% Avail)  | •Additional Premiums in first 90 days.<br>•Full Death Bene.  | 7 Year:<br>2.00% -80<br>1.00% -85<br>10 Year:<br>3.00% -80   |
| Guggenheim B++ by AM BEST  | Preserve Multi-Year Guaranteed Annuity             | \$10,000<br>3yr 2.65%<br>4yr 2.85%<br>5yr 3.10%<br>6yr 3.20%<br>7yr 3.40%<br>8yr 3.45%<br>9yr 3.50%<br>10yr 3.60% | \$250,000+:<br>2.75%<br>2.95%<br>3.20%<br>3.30%<br>3.50%<br>3.55%<br>3.60%<br>3.70%       | 1.00%  | <b>3-10 Years: MVA</b><br>7,6,5<br>7,6,5,4<br>7,6,5,4,3<br>7,6,5,4,3,2<br>7,6,5,4,3,2,1<br>7,6,5,4,3,2,1,1<br>7,6,5,4,3,2,1,1,1<br>7,6,5,4,3,2,1,1,1,75  | 0-90<br>Qualified & Non-Qualified | Q: 5,000<br>NQ:10,000  | All except: NJ,NY  | •10% of the previous anniversary<br>•RMD's allowed in all years (chargebacks in Year 1).<br>•Full account value at death.   | •Can annuitize at any time. minimum of 10 years, or for 5 years after the initial guarantee period.<br>•The MVA is not applied in the states of DE, MO, OR, PA & WA<br><b>Commission reduced in these states.)</b> | 3 yr. 1.0%<br>4 yr. 1.75%<br>5 yr. 2.5%<br>6 yr. 2.5%<br>7 yr. 2.5%<br>8 yr. 2.5%<br>9yr. 2.5%<br>10yr. 3.0%<br>(0-80) |
|  |  |   |   |  |  |                                   |  |  |   |  |  |
| EquiTrust Life B++ By A.M. Best  | CERTAINTY SELECT                                   | 3 Year - 2.50%<br>5 Year - 3.00%<br>6 Year - 3.10%<br>8 Year - 3.20%<br><b>10 Year - 3.25%</b>                    |   | 87.5% of premium paid at 1-3%                                | 10,10 9<br>10,10,9,9,8<br>10,10,9,9,8,8<br>10,10,9,9,8,8,7,7<br>10,10,9,9,8,8,7,7,6,5<br>30Day Window/MVA  | 0 - 90<br>last birthday           | \$10,000/<br>\$1,000,000   | All except: NY   | •Cumulative interest earned may be withdrawn at any time without Surrender<br>•Surrender Charges may vary by state or with the optional rider.  | •Upon death of first Owner, Accumulation Value<br>•Nursing Home Waiver   | 3 Year:<br>2.00% -80<br>1.50% -90<br>5-10 Year:<br>3.00% -80<br>2.25% -90  |
|  |  |   |   |  |  |                                   |  |  |   |  |  |
| Sentinel Security B++ A.M. BEST C- Weiss   | Choice   | 5 Year - 3.65%<br>7 Year - 3.80%<br>10 Year - 3.90%<br><b>CA &amp; FL 0.10% Lower*</b><br>MN Lower see rates      |   | 1.00%  | <b>5,7 or 10 yr MVA:</b><br>9,8,7,6,5%<br>9,8,7,6,5,5,5%<br>9,8,7,6,5,5,5,5,5%<br>(Lower ages 90+) <b>30 Day Window PRIOR To End Of Guarantee Period</b> | 0-90<br>(lower in some)           | \$2,500<br>\$1,000,000   | <b>Not In :</b><br>AL,AK,CT,IN, MA,MI,OH,ME, MO,RI,TN,SC, NY,NJ,NH,VA, VT,WI,WV          | <b>Add On Features Will Reduce Rate as below:</b><br>RM Distribution - 0.16%<br>10% Withdrawals - 0.08%<br>Terminal Ill, Nursing - 0.15%<br>72(t) Withdrawal - 0.05%<br><b>Full Death Benefit - 0.35%*</b><br>Interest Withdraw - 0.08% | If the optional Death Benefit Feature is not selected the Death Benefit is equal to the Cash Surrender Value in a lump sum, the Full Account Value in annual payments over a 5-year period.                        | 5&7 Year:<br><b>2.25% -80</b><br><b>1.50% -90</b><br><b>10 YR:</b><br><b>2.75% - 80</b><br><b>2.00% - 90</b>           |
|  |  |   |   |  |  |                                   |  |  |   |  |  |

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|---|--|----------------|-------------|------------|---|---|---|---|---|--|--|
| Atlantic Coast<br>B++ A.M. BEST<br>B- Weiss                 | SAFE HAVEN<br>COMPOUND<br>INTEREST       | Term: Year 1   | Guarantee:  | Yield:     | Surrender 10 Yrs:<br>9,8,7,6,5,5,5,5,5,5<br>30 Day Option: 30<br>days prior to the end of<br>any guarantee period<br>Surrender Charges<br>and MVA will not apply<br>Over age 92 surrender<br>is 5% Oregon Rule<br>and approvals vary<br>call for details! | 0-90<br>(lower in<br>some)  | \$5,000<br>\$1,000,000                          | ONLY IN:<br>AL,AR,AZ,<br>CO,FL,GA,IA,<br>IN,IL,KY,LA,MD<br>MS,MO,NM,NC,<br>OK,OR,SC,TN,<br>TX,UT,VA,WV  | Add On Features Will<br>Reduce Rate as below:<br>Full Death Benefit -0.25%<br>10% Withdrawal -0.15%<br>Interest Withdrawal -0.05%                                 | If the optional Death Benefit<br>Feature is not selected the Death<br>Benefit is equal to the Cash<br>Surrender Value in a lump sum,<br>the Full Account Value in annual<br>payments over a 5-year period. | 5&6 Year:<br>2.00% -80   |
|   |  | 5yr 4.50%      | 3.50% 2-5   | 3.70%      |   |   |   |   |   |  | 1.00% -90  |
| Rates Vary In FL<br>& Inc Death<br>Bene.                    | SAFE<br>HARBOR<br>SIMPLE<br>INTEREST     | Term: Year 1   | Guarantee:  | Yield:     | 3.82%   | 0-90<br>(lower in<br>some<br>states)  | \$5,000<br>\$1,000,000                          | ONLY IN:<br>AL,AR,AZ,<br>CO,FL,GA,IA,<br>IN,IL,KY,LA,MD<br>MS,MO,NM,NC,<br>OK,OR,SC,TN,<br>TX,UT,VA,WV  | Add On Features Will<br>Reduce Rate as below:   | If the optional Death Benefit<br>Feature is not selected the Death<br>Benefit is equal to the Cash<br>Surrender Value in a lump sum, or<br>Full Account Value in annual<br>payments over a 5-year period.  | 7&10 YR:<br>2.25% - 80   |
|   |  | 5yr 4.80%      | 3.80% 2-5   | 3.71%      |   |   |   |   |   |  | 1.15% - 90   |
| AIG<br>A by A.M. BEST<br>A+ S&P                             | American<br>Pathway®<br>Solutions<br>MYG | \$15,000       | \$100K+     |            | 5-10 Years: MVA<br>8,8,8,7,<br>6,5,4,3,2,1<br>30 day window<br>after guarantee<br>period  | 0-85<br>0-70 Qual   | \$10,000/<br>\$1,000,000                        | All Except:<br>IA,MN,MO,SC<br>The 8 9 and 10<br>Year terms Not<br>Avail. In NY  | • After the first contract year,<br>15% of the previous<br>anniversary<br>• Activities of Daily Living  | • If the spouse is the sole<br>beneficiary may elect to<br>become "owner" or receive a<br>distribution.<br>• Non-Spousal bene total<br>distribution within five years                                      | 5 yr. 1.5%<br>6 yr. 2.0%<br>7 yr. 2.0%<br>8 yr. 3.0%<br>9yr. 3.25%<br>10yr. 3.5%<br>(0-75)<br>50% 76-85  |
|   |  | 5 year 2.75%   | 3.05%       | 1.00%      |   |   |   |   |   |  |  |
| Western United<br>Life Assurance<br>Company<br>B+ A.M. BEST | WULA<br>Choice                           | \$10,000       | \$250,000+: |            | With MVA:<br>9,8,7,0%<br>9,8,7,6,5,0%<br>9,8,7,6,5,4,0%<br>9,8,7,6,5,4,3,0%<br>9,8,7,6,5,4,2,5,2,<br>1.5,0,9,0%   | 3 Yr.<br>0-97<br>5,6,7 Yr.<br>0-85<br>10 Yrs.<br>0-75                       | \$10,000/<br>\$1,000,000                        | ONLY IN:<br>AK,AL,AR,AZ<br>CO,CT,GA,HI,IA,<br>ID,IL,IN,KS,KY,<br>LA,MA,MD,ME,<br>MI,MO,MS,MT,<br>NC,NE,NH,<br>NM,NV,OH,OK,<br>OR,PA,RI,SC,<br>TN,TX,UT,VA,VT,<br>WA, WI,WV,WY | Interest available after first<br>year.   | • Full Death Benefit<br>• Annuitization after the 5th yr.  | 3 yr 1.20%*<br>5 yr 2.00%<br>6 yr 2.20%<br>7 yr 2.40%<br>10 yr 2.6%<br>0-75<br>50%<br>Reduction<br>76+   |
|   |  | 3yr 2.35%      | 2.45%       |            |   |   |   |   |   |  |  |
| Manhattan Life<br>B+ A.M Best                               | Preferred<br>Choice                      | 3 Year - 2.05% |             |            | 3,5,6 & 7 Years:<br>6.5,4.0<br>8,7,6,5,4,0<br>8,7,6,5,4,3,0<br>8,7,6,5,4,3,2,0  | 3 Yr 0-99<br>84 on all<br>others  | \$10,000<br>\$1,000,000<br>(\$25K on 6<br>Year) | All except:<br>ND,ME,SD,WY  | •3 Year Accum Interest<br>RMD Only<br>•15% Per Calendar Year  | NO MVA - Full Death Benefit  | 3 yr 1.20%*<br>5 yr 2.00%<br>6 yr 2.20%<br>7 yr 2.40%<br>0-84<br>*0.80% 91+  |
|   |  | 5 Year - 3.00% |             | CALL       |   |   |   |   |   |  |  |
| New York<br>Rates 0.10%<br>Lower                            | Premium<br>Preferred                     | 5 Year - 2.75% |             |            | 5 & 7 Years:<br>8,7,6,5,4,0<br>8,7,6,5,4,3,2,0  | 0-84  | \$10,000<br>\$1,000,000                         | All except:<br>ND,ME,SD,WY  | •3 Year Accum Interest<br>RMD Only<br>•15% Per Calendar Year  | NO MVA - Full Death Benefit  | 5 yr 2.00%<br>7 yr 2.40%   |
|   |  | 6 Year - 3.05% |             | CALL       |   |   |   |   |   |  |  |
| Oxford Life<br>A- By A.M. Best                              | MULTI-<br>SELECT                         | 3 Year - 2.75% |             |            | 10,9,8<br>10,9,8,7<br>10,9,8,7,6<br>10,9,8,7,6,5<br>10,9,8,7,6,5,4,3<br>10,9,8,7,6,5,4,3,2,1<br>30Day Window/MVA  | 3-7 Yrs.<br>18-80<br>8 Yrs.<br>18-79<br>9 Yrs.<br>18-77<br>10 Yrs.<br>18-75 | \$20,000/<br>\$1,000,000<br>\$500,000<br>(76+)  | All except:<br>AL,NY,MS,MT<br>WV,VT   | •All interest earned only in<br>the first contract year,<br>may be withdrawn<br>immediately<br>•10% Free Withdrawal<br>Provision after the first<br>contract year | •Waiver of Surrender Charges<br>for: Home Health Care<br>Benefit, Terminal Illness<br>Benefit, Nursing Home Benefit  | 3 yr. 1.00%<br>4 yr. 1.27%<br>5 yr. 2.50%<br>6 yr. 1.25%<br>7 yr. 2.50%<br>8 yr. 1.45%<br>9yr. 2.75%<br>10yr. 3.0%<br>(0-75) over<br>1.0% Less |
|   |  | 4 Year - 3.25% |             |            |   |   |   |   |   |  |  |

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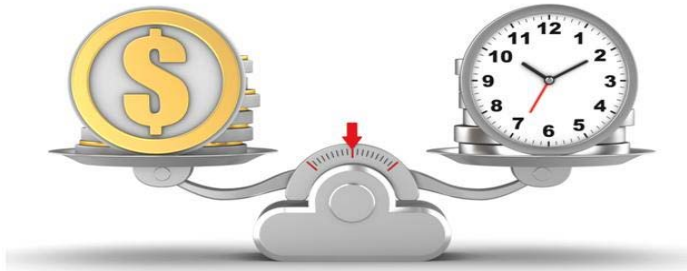
| SPDA  | PRODUCT                              | INTEREST RATE  | RATE GUAR.  | MIN. GUAR.  | SURRENDER CHARGE  | ISSUE AGE   | MIN./MAX. PREMIUM  | AVAILABLE STATES  | WITHDRAWALS   | COMMENTS  | BASE COMM.  |
|--|--------------------------------------|--|---|---|---|---|--|---|---|---|---|
| Minnesota Life<br>A+ A.M. BEST<br>AA- S&P  | Secure Option Select                 | \$15,000<br>5yr <b>3.00%</b><br>7yr <b>3.15%</b><br>9yr <b>3.30%</b>   | \$100,000+<br><b>3.20%</b><br><b>3.35%</b><br><b>3.50%</b>                                | 1.50%   | 5,7, or 9 Year<br>9,9,8,7,6<br>9,9,8,7,6,5,4<br>9,9,8,7,6,5,4,3,2,0<br>30 day exit window at the end of period                        | 0-90<br>(0-85 in OK)  | \$5,000/<br>\$2,000,000  | All <u>except</u> :<br>AL,AR,CA,CT<br>IN,MI,MN,MO,<br>NJ,NY,WI WA | •10% or less of the prior contract anniversary value. In the 1st year of the 10% of contribution.<br>•RMD above 10% OK<br>•Systematically withdraw 1st-25th Minimum is \$250. | •Full Death Benefit as of date we receive proof of death.<br>•Nursing home Not in MA  | 2.50%<br>(0-80)<br>1.00%<br>(81-85)<br>0.37%<br>(86-90)   |
|  | Secure Option Focus (ROP)            | Guar: <b>10K-35K</b><br><b>1 Yr: 3.55%</b><br>Base: 2.55%<br><b>3 Yr: 2.80%</b><br>Base: 2.80%<br><b>5 Yr: 2.80%</b><br>Base: 2.80%<br><b>7 Yr: 2.80%</b><br>Base: 2.80%                   | <b>35K-99K</b><br><b>3.75%</b><br>2.75%<br><b>3.00%</b><br>3.00%<br><b>3.00%</b><br>3.00% | <b>100K+</b><br><b>3.85%</b><br>2.85%<br><b>3.10%</b><br>3.10%<br><b>3.10%</b><br>3.10% |   | <b>7 Years:</b><br>With MVA:<br>7,7,7,6,5,4,3<br>30 day window after guarantee period on 5 year and 7 year the but do not reset on renewal. | 0-88   | \$10,000<br>\$1,000,000   | All States Approved   | •Penalty free withdrawals available after 1st 30 days<br>•10% accumulation value available<br>•RMD Friendly   | •Return of Purchase Payment Guarantee: The surrender value guaranteed at least equal to premium, less prior withdrawals.<br>•2 Year charge back of commission for ROP.<br>•Health Care Facility Waiver in most state.<br>•Death benefit contract value. |
| American Equity<br>A- A.M. BEST<br>BBB+ S&P  | Guarantee Series                     | 5 Year - 2.30%<br>6 Year - 2.45%<br>7 Year - 2.60%   |   | 90% @<br>1.50%  | <b>5-7 Years: MVA</b><br>8,7,6,5,4<br>8,7,6,5,4,3<br>8,7,6,5,4,3,2<br>30 day exit window  | 0-85  | \$10,000<br>\$1,500,000<br>75 & over reduces \$250K each 5 yrs | All <u>except</u> :<br>NY   | •Full accumulation value as of the date of death  | •Accumulated Interest payments after year 1   | <b>3.00%</b><br>2.10%<br>(76-80)<br>1.5% 81+  |
| <b>NO LOAD / FEE BASED ADVISOR LINE</b>  |                                      |  |   |   |   |   |  |   |   |   |   |
| WS LIFE<br>A+ A.M. BEST<br>AA S&P  | Multi-Vantage                        | <b>4 Years 2.75%</b><br>Yr1 3.50% 2.50% 2-4<br><b>5 Years 3.00%</b><br>Yr1 3.80% 2.80% 2-5<br><b>7 Years 3.24%</b><br>Yr1 4.10% 3.10% 2-7<br><b>10 Years 3.40%</b><br>Yr1 4.30% 3.30% 2-10 |   | 1.00%<br>After<br>Guarantee<br>period   | 4 Years:W/ MVA<br>8,8,7,7<br>5 Years:W/ MVA<br>8,8,7,7,6<br>7 Years:W/ MVA<br>8,8,7,7,6,5,4<br>10 Years:W/ MVA<br>8,8,7,7,6,5,4,3,2,1 | 0-89 May<br>Vary in FL<br>and certain<br>states   | \$20,000<br>\$1,000,000<br>(750K age 76 up)                    | All <u>except</u> :<br>ME,NH,<br>SC,UT,VT,WA,                     | •10% available<br>* 10 yearer only in <b>NEW YORK</b><br><b>WITH LOWER RATE</b>   | •Death benefit based on full account value.<br>•Nursing Home and Terminal Illness waiver.   | <b>FEE BASED NO LOAD / NO COMM Marketing Allowance 0.50%</b>  |
| <b>Fraternal Carriers With Member Benefits!</b>                                      |                                      |  |   |   |   |   |  |   |   |   |   |
| FCSLA<br>A- A.M. BEST<br>First Catholic Slovak Ladies Association                    | Platinum Elite (Flex Premium)        | <b>3.50%until 06/30/2018</b><br>Rate Adjusts Quarterly<br>2.50% Contract Minimum   |   |   | <u>Surrender 10 Yrs:</u><br>9,9,8,7,6,5,4,3,2,1,0<br>From contact issue date no matter when deposits are made. No rolling surrender   | 0-79  | \$250<br>\$500,000   | All <u>except</u> :<br>MS,NH                                      | •allows a one-time, per contract year, 10% penalty free withdrawal<br>•interest only payments or another type of periodic payment.  | •Full Death Benefit<br>•Flexibility no rolling surrender charges<br>•No surrender charges if the annuitant confined to a Nursing Home; a Declared; at the death of the annuitant. | 2.50%<br>(0-79)<br>All<br>Premium<br>at any<br>time   |
|  | Silver Elite FPDA<br>Gold Elite FPDA | <b>Rate May Adjusts Quarterly</b><br><b>3.00% until 06/30/2018</b><br>2.00% Contract Minimum<br><b>3.25% until 06/30/2018</b><br>2.00% Contract Minimum                                    |   |   | <b>5 Year MVA:</b><br><b>6,5,4,3,2,0%</b><br><b>7 Year MVA:</b><br><b>8,7,6,5,4,3,2, 0%</b>   | 0-85  | \$250<br>\$500,000   | All <u>except</u> :<br>MS,NH                                      | •allows a one-time, per contract year, 10% penalty free withdrawal<br>•interest only payments or another type of periodic payment.  | •Full Death Benefit<br>•Flexibility no rolling surrender charges<br>•No surrender charges Nursing Home; lives in a Declared Federal Disaster                                      | 2.50%<br>(0-79)<br>All<br>Premium<br>at any<br>time   |
| Royal Neighbors (RNA)<br>A- By A.M.Best  | Choice Series                        | <b>\$20,000</b><br>3 year 1.40%*<br><b>5 year 3.25%</b><br>6 year 2.20%<br><b>\$100,000</b><br>1.40%<br><b>3.25%</b><br>2.25%<br><b>*\$50,000 min on 3 year!</b>                           |   | 1.40%<br>after<br>guarantee   | 8,7,6, (30 day wind)<br>8,5,7,5,7,6,4, 0<br>8,5,7,5,7,6,5,4,5, 0<br><b>NO MVA</b>   | Annuitant<br>0-85 NQ<br>Owner<br>16-99 NQ<br>16 -85 Q   | \$20,000/<br>\$300,000<br>without<br>carrier<br>approval       | All <u>except</u> :<br>AK,AL,HI,IA,<br>LA,MA, NH,NY               | •Accumulated Interest payments OK immediately.<br>•Annuitization bonus on 3Yr   | •Full Death Benefit of owner unless owner over 75 is different than annuitant then cash surrender value will pay.   | <b>3 yr. 1.5%</b><br><b>5 yr. 2.00%</b><br><b>100K+ if less 1.70%</b><br><b>6 yr. 2.75%</b><br>(reduces 76+ )   |

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| SPDA<br>800-373-9697  | PRODUCT  | INTEREST RATE  | RATE GUAR. | MIN. GUAR.                             | SURRENDER CHARGE             | ISSUE AGE          | MIN./MAX. PREMIUM                     | AVAILABLE STATES   | WITHDRAWALS   | COMMENTS   | BASE COMM. |             |
|---|--|--|------------|--|------------------------------|--------------------|---------------------------------------|--|---|--|------------|-------------|
| Lincoln National<br>(Old JP)<br>A+ A.M. BEST<br>AA- S&P   | MY<br>Guarantee<br>Plus                          | \$15,000 - \$100,000+:   |            |  |                              |                    |                                       |  |   |  |            |             |
|   |  | 5yr  | 2.50%      | 2.70%                                  |                              |                    |                                       |  |   |  |            | 5 yr. 2.0%  |
|   |  | 6yr  | 2.60%      | 2.75%                                  |                              |                    |                                       |  |   |  |            | 6 yr. 2.25% |
|   |  | 7yr  | 2.65%      | 2.80%                                  |                              |                    |                                       |  |   |  |            | 7 + 2.50%   |
|   |  | 8yr  | 2.70%      | 2.85%                                  |                              |                    |                                       |  |   |  |            | (0-75)      |
|   |  | 9 yr   | 2.80%      | 2.90%                                  |                              |                    |                                       |  |   |  |            | 76-80=65%   |
|   |  | 10yr   | 2.85%      | 3.00%                                  |                              |                    |                                       |  |   |  | 81+ Call   |             |
| Guarantee<br>Income Life<br>B+ By A.M. Best   | LTC<br>Annuicare<br>CALL FOR<br>CALIF<br>PRODUCT | 4 Year - 2.60%   |            | never be<br>less than                  | 8,7,6,5,0%                   | 4 Year<br>To 85    | \$36,500 -<br>NonQual                 | ONLY IN:<br>AL, AR, AZ, CA,<br>CO, FL, GA, IA,<br>IL, IN, KS, KY, LA               | 100% of Accumulated<br>Interest   Minimum<br>interest payment - \$100   | •Full Death Benefit  | 4. Year:   |             |
|   |  | 6 Year - 3.40%   |            | 1% or                                  | 8,7,7,6,5,4,0%               | To 85              | \$50,000 -<br>Qualified               | MI, MO, MS, MT,<br>NC, ND, NE, NM,<br>NV, OH, OK, OR,<br>SC, TN, TX, UT,<br>WA, WY |   |  | 1.60% -79  |             |
|   |  | 8 Year - 2.80%   |            | more the<br>3%.                        | 6 & 8 Yr vary in<br>FL,IL,UT | 6 & 8 Yrs<br>To 79 | (Must be at<br>least 59½)<br>600K Max |  |   |  | 0.80% -80+ |             |
|   |  |  |            |  |                              |                    |                                       |  |   |  |            | 6&8 Year:   |
|   |  |  |            |  |                              |                    |                                       |  |   |  |            | 2.00% -79   |
|   |  |  |            |  |                              |                    |                                       |  |   |  |            |             |
| <p><b>LTC Benefits:</b> Home Health Care, Homemaker Services, Hospice Services, Personal Care Services, Assisted Living Facility Care, Alternative Care Services, Nursing Home Care, Respite Care, Adult Day Care at 50% of Daily Maximum (Includes Foster Care in OR) Adult Day Care at 50% of Daily Maximum (Includes Foster Care in OR)</p> <p><b>LTC Benefit Triggers:</b> The insured must be certified by a Licensed Health Care Practitioner as: Being unable to perform, without substantial assistance, at least 2 of 6 Activities of Daily Living for a period of at least 90 days, or having a severe cognitive impairment, such as Alzheimer's Disease.</p> <p><b>Maximum Daily Benefit:</b> Annuity Value divided by 730 days (2 years) Example: \$73,000 divided by 730 = \$100 Daily Maximum Benefit</p> <p><b>LTC Premium:</b> % of Annuity Value based on the policyholder's age at issue. Approximately 1/3 the cost of traditional LTC insurance. LTC Premium is deducted from the annuity monthly.</p> <p><b>LTC Type:</b> Tax-Qualified LTC Plan - Qualified LTC expenses are reimbursed after completion of the 90day Elimination Period. / Not a Partnership LTC Plan</p> <p><b>Underwriting:</b> No Para-meds or Medical Records ordered / Ages 0-69 Telephone Interview - Ages 70-85 Face-to-Face Interview / Most Decisions within 3 Business Days of Interview</p> |  |  |            |  |                              |                    |                                       |  |   |  |            |             |
| Athene A- by<br>AM BEST   | Athene<br>MYGA                                   | Term: \$5K - 99.9K   |            | \$100K ±:                              | 3, 5 or 7 Years:             |                    |                                       |  |   |  | 3 Year:    |             |
|   |  | 3yr  | 2.00%      | 2.15%                                  | 8,8,7,0                      | 0-85               |                                       | All except:<br>NY  | •Full accumulation<br>value as of the date of<br>death<br>•10% Free Withdrawals   | Terminal Illness Waiver and<br>Confinement Waiver  | 1.30% -75  |             |
|   |  | 5yr  | 2.85%      | 3.00%                                  | 8,7,6,5,4,0                  | (0-83 on           | \$5,000                               | Non MVA  |   |  | 0.90% - 80 |             |
|   |  | 7yr  | 2.95%      | 3.10%                                  | 9,8,7,6,5,4,3,0              | 5 and 7            | \$1,000,000                           | States CA,<br>OR Have<br>Lower Rates   |   |  | 5 Year:    |             |
|   |  | Rates lower by 0.05% on 5 and 7 years<br>in AK, CA, CT, DE, HI, MN, MO, NV, NJ,<br>OH, OK, OR, PA, SC, TX, UT & WA |            | Non MVA States<br>CA,OR Lower<br>rates |                              | year)              |                                       |  |   |  | 1.80% - 80 |             |
|   |  |  |            |  |                              | 30 day exit window |                                       |  |   |  | 7 Year:    |             |
|   |  |  |            |  |                              |                    | 2.50% -75                             |  |   |  |            |             |
|   |  |  |            |  |                              |                    |                                       |  |   |  | 2.25% - 80 |             |
| Athene NY<br>Annuity & Life<br>Assurance<br>Company<br>A- by AM BEST  | MaxRate<br>MYGA                                  | CALL   |            | 5 or 7 Years:                          |                              |                    |                                       |  | •Full accumulation<br>value as of the date of<br>death<br>•NO FEATURES<br>Additional liquidity for a<br>cost/lower rate, see rate sheet<br>for details. | •NO FEATURES UNLESS<br>ELECTED THROUGH:<br>10% Free Waiver - Substantially<br>Equal Periodic Payments Waiver<br>Confinement Waiver - (RMD)<br>Waiver - Terminal Illness Waiver | 5 Year:    |             |
|   |  |  |            | 7,6,5,4,3                              |                              | 0-80               | \$10,000<br>\$1,000,000               | ONLY IN<br>New York  |   |  | 2.25% -75  |             |
|   |  |  |            | 7,6,5,4,3,2,1                          |                              |                    |                                       |  |   |  | 1.50% - 80 |             |
|   |  |  |            | With MVA                               |                              |                    |                                       |  |   |  | 7 Year:    |             |
|   |  |  |            | 30 day exit<br>window                  |                              |                    |                                       |  |   |  | 2.50% -75  |             |
|   |  |  |            |  |                              |                    |                                       |  |   |  | 1.70% - 80 |             |

# Immediate Annuities



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| End Of Year | Guaranteed Accumulation Value    |
|-------------|----------------------------------|
| Premium     | \$500,000 @ 3.85% Rate All Years |
| 1           | \$519,250                        |
| 2           | \$539,241                        |
| 3           | \$560,002                        |
| 4           | \$581,562                        |
| 5           | \$603,952                        |
| 6           | \$627,204                        |
| 7           | \$651,352                        |



Based on \$500,000 of initial premium - Assumes no withdrawals - Call 800-373-9697  
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