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INDEXED

Annuity Product Reference Guide

October 2017

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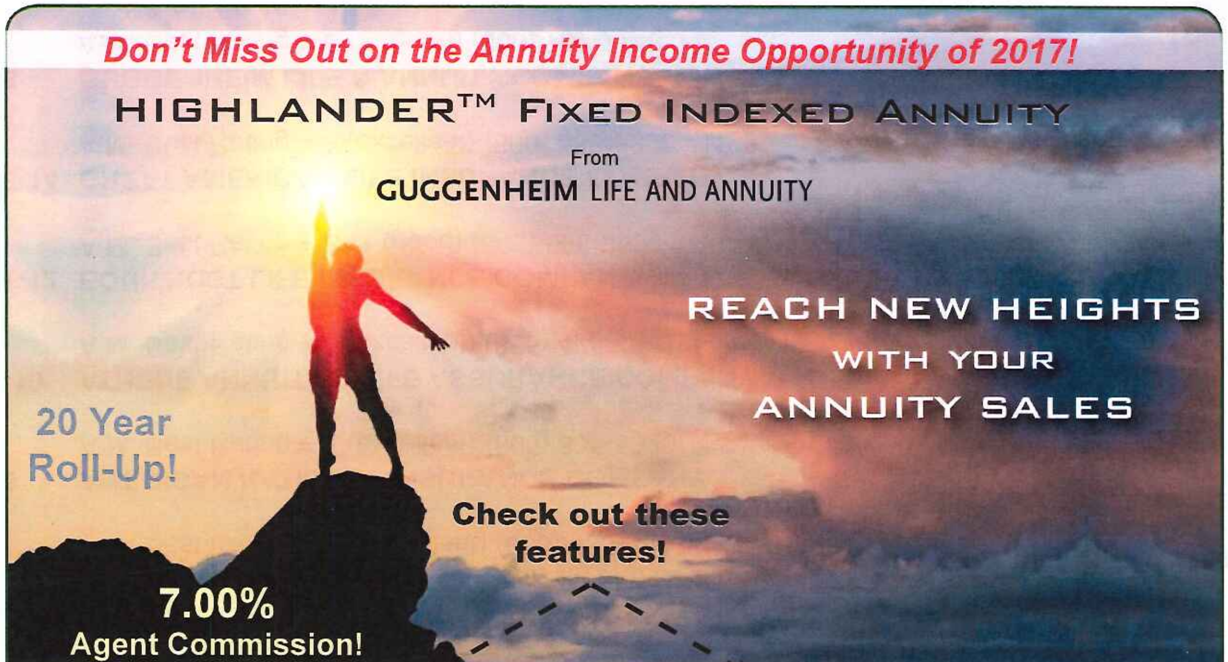
Your potential annuity sales await!



Lifetime Withdrawal Rider

- 10% Benefit Base Bonus on all first-year premium
- 4% Guaranteed Roll-up + Stacking Credits for **20 years!**
- Benefit base continues to roll-up even after income has started!
- 0.90% Annual Rider Charge Rate

Guggenheim Highlander Product Facts

- 4.00% Premium Bonus[1]
- Issue ages: 0-80
- Minimum Premium: $5,000 Qualified, $10,000 Non-Qualified
- 10-Year Surrender Charge Period

1. Please refer to the Premium Bonus Rider for contract limitations including Recapture.

For Agent Use Only, not intended for solicitation purposes. Guggenheim Life and Annuity Company, DBA Guggenheim Life and Annuity Insurance Company in California, whose office is in Indianapolis, Indiana, issues the Highlander Fixed Indexed Annuity. Check website for more disclaimer details.
HFIA011705

Contact us Today!

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iGROUP OFFICE

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AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY™

GREAT AMERICAN

ATHENE ANNUITY

Protective® Life Insurance Company

*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. See Advertising Disclosures for additional information.

Indexed Annuities

Company	Product Name	Bonus	Design	Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period	Commission (less at Older Ages)
5 year term									
Protective Life	Protective Index Annuity II	0.00%	2	3.95%	1.70%	100% First Year	1.00% on 100%	5 years	2.55%
6 year term									
Great American Life	Safe Outlook	0.00%	1	4.50%	1.80%	100% First Year	1.00% on 90%	6 years	3.50%
Protective Life	Protective Asset Builder	0.00%	2	4.05%	1.65%	100% First Year	1.00% on 100%	6 years	3.00%
7 year term									
Great American Life	**American Legend III**	**0.00%**	**2**	**5.15%**	**2.00%**	**100% First Year**	**1.00% on 100%**	**7 years**	**4.75%**
American National	Strategy Plus - 7	1.00%	2	4.20%	2.40%	100% First Year	1.00% on 87.5%	7 years	5.00%
Protective Life	Protective Index Annuity II	0.00%	2	4.20%	1.80%	100% First Year	1.00% on 100%	7 years	3.75%
8 year term									
North American	Performance 8 Plus	4.00% for 5yrs	4	1.60%mo	1.60%	100% First Year	1.00% on 87.5%	8 years	5.50%
Protective Life	Protective Asset Builder	0.00%	2	4.30%	1.90%	100% First Year	1.00% on 100%	8 years	4.25%
9 year term									
EquiTrust Life	Market Booster	7.00%	5	1.25%mo	1.65%	100% First Year	2.00% on 87.5%	9 years	6.00%
Sagicor Life	Sage Select - 9	4.00%	1	4.00%	2.00%	100% First Year	3.00% on 87.5%	9 years	4.50%
10 year term									
Athene Annuity	Performance Elite- 10	4.00%	2	3.25%	1.05%	100% First Year	1.00% on 87.5%	10 years	6.50%
Guggenheim	Highlander	4.00%	2	4.50%	2.25%	100% First Year	1.00% on 100%	10 years	7.00%
Protective Life	Protective Index Annuity II	0.00%	2	4.55%	2.10%	100% First Year	1.00% on 100%	10 years	4.50%
EquiTrust Life	Market Value EIA	0.00%	7	20.00%	2.65%	100% First Year	2.00% on 87.5%	10 years	6.50%
American National	Strategy Plus - 10	1.00%	2	4.60%	2.60%	100% First Year	1.00% on 87.5%	10 years	7.00%
Great American Life	Safe Return	0.00%	1	4.75%	1.00%	100% For Term	1.00% on 100%	10 years	5.50%
North American	Charter Plus - 10	7.00% for 7 yrs	4	1.45%mo	1.30%	100% First Year	1.00% on 87.5%	10 years	7.00%
EquiTrust Life	DynaMARC	0.00%	7	No Cap	2.60%	100% First Year	1.00% on 100%	10 years	7.00%
EquiTrust Life	Market 10 Bonus	6.00% for 5yrs	7	6.00%	1.00%	100% First Year	1.00% on 100%	10 years	6.00%
12 year term									
North American	Performance 12 Plus	7.00% for 5yrs	2	4.15%	1.65%	100% For Term	1.00% on 87.5%	12 years	6.00%
14 year term									
North American	Retire Choice - 14	3.00% for 5yrs	2	5.15%	2.45%	100% First Year	1.00% on 87.5%	14 years	7.00%
EquiTrust Life	Market Power Bonus	10.00%	7	8.00%	1.50%	100% First Year	2.00% on 87.5%	14 years	8.50%
North American	Charter Plus - 14	10.00% for 7 yrs	4	1.80%	1.90%	100% First Year	1.00% on 87.5%	14 years	7.00%
EquiTrust Life	Market 12 Bonus	12.00%	7	6.00%	1.30%	100% First Year	2.00% on 87.5%	14 years	8.50%

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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	Athene Annuity	Athene Annuity	EquiTrust	EquiTrust	Great American	Guggenheim	Lincoln Financial Group	North American	North American	Protective Life
	Lifetime Income Plus	**Strategy Plus**	**Ascent Income Rider Option 1**	**Enhanced Benefit Rider**	**Ascent Income Rider Option 2**	**Income for Life**	**Strategic Income Option**	**Income Secure**	**Lifetime Withdrawal Rider**	**Lincoln Lifetime Income Edge**	**Income Pay Plus**	**Income Choice 10**	**Secure Pay SE**
Roll-up Rate in Accumulation Period	7.00% Simple for 10 years	7.00% 10 years or 4.00% plus interest for 10 years	5% income base bonus 10% Simple yrs 1-10 5% Simple yrs 11-20	7.00% simple years 1-10 5.00% simple years 11+	5% Income base bonus 8.00% Simple years 1-10 4% yrs 11-20 Par rate=200%	6.00% for 10 years	(10% Bonus) 4.00% Plus Stacking Annually	7% Simple Interest for 10 years	10% Income Base Bonus, 4% roll-up + stacking credits for 20 years	Step-up Benefit factor* 5% minimum for 10 years	6.00% for 10 years	4.00% Plus interest for 20 years	7.00% simple for 10 years
Interest Credited	Annually	Annually	Annually	Annually	Annually	Daily	Annually	Annually	Annually	Annually	Annually	Annually	Annually
Income W/D Multiplier - Confinement Feature (See Contract for Qualifying Confinement Criteria)	No	No	No	1.5 x withdrawal benefit	No	No	No	No	No	10% of Income Base Annually Check State Availability	Yes (where available)	No	No
Start Stop Option	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Rider Charge (calculated annually against the IAV, deducted monthly from AV)	0.95%	0.60% 0.30%	1.00%	1.40%	1.00%	0.75%	0.95%	0.95%	0.90%	0.95%	1.05%	0.00%	0.85%
Increasing Benefit Option	Yes	No	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
Guaranteed Payments for Life	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Withdrawal Phase Waiting Period	1 Year and 60 year old	1 year and 50 year old	Age 50	1 Year and Age 50	Age 50	2 Years and 50 year old	1 Years and 50 year old	55 year old	1 Year and 55 year old	Age 50	1 Year and 50 year old	1 Year and 50 year old	immediately and 60 year old
Rider Charge Refund	No	No	No	Ask about "True Up"	No	No	No	Yes	No	No	No	No	No
Account Available at Death	No	No	No	Yes if taken over 5 years	No	No	No	No	No	No	No	No	No
Joint Lifetime Withdrawal Option available	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State Availability	**All except:** CT, IL, NJ, MD, OR, VT, WA	**All except:** IL, IA, MD, MA, NJ, NY, OR, PA	**All except:** CA, CT, HI, IL, NY, WA	**All except:** AK, CT, DE, FL, HI, MN, NJ, NV, NY, OK, OR, PA, UT, WA	**All except:** NJ, NY, WA	**All except:** NY	**All except:** MS, NH, NM, NY, OR, VT	**All except:** NY, WA	**All except:** NY	**All except:** NY	**All except:** NY	**All except:** NY	**All except:** WA, NY
Issue Ages	50-75	40-80	40-80	30-80	40-80	See base contract	0-80	40-85	45-80	35-85		40-79	55-85

*Bonus Ascent Pro products only, other variations available

Guarantee Income Rider Income Payout Percentage Comparison

AGE	Great American: Income Sustainer** / Income Sustainer Plus* / American Custom - 10 — Single Lifetime Benefit
55	4.00%
56	4.10%
57	4.20%
58	4.30%
59	4.40%
60	4.50%
61	4.60%
62	4.70%
63	4.80%
64	4.90%
65	5.00%
66	5.10%
67	5.20%
68	5.30%
69	5.40%
70	5.50%
71	5.60%
72	5.70%
73	5.80%
74	5.90%
75	6.00%
76	6.10%
77	6.20%
78	6.30%
79	6.40%
80	6.50%
81	6.60%
82	6.70%
83	6.80%
84	6.90%
85	7.00%
86	7.10%
87	7.20%
88	7.30%
89	7.40%
90+	7.50%

Great American

Income percentage enhancement for Simple Income Option

Contract year of benefit start date	Additional percentage added to income percentage from table to the left
1	0.50%
2	0.40%
3	0.30%
4	0.20%
5	0.10%

EquiTrust Life

Strategic Income Option

Age	Single Lifetime Benefit
50-59	3.25%
60-69	4.25%
70-79	5.25%
80-89	6.25%
90+	7.25%

	American General	Athene Annuity	Athene Annuity	Athene Annuity	North American	EquiTrust Life
AGE	Lifetime*** Income Plus	GLWB** Enhanced GLWB**	Enhanced Benefit Rider	Income Edge Plus	Income Pay Plus[1]*	Inc. for Life*
50-54	0.00%	3.50%	3.00%	3.50%	4.20%	3.25%
55-59	0.00%	4.00%	3.50%	4.00%	4.20%	3.75%
60-64	4.25%	4.50%	4.00%	4.50%	4.70%	4.25%
65-69	5.00%	5.00%	4.50%	5.00%	5.20%	4.75%
70-74	5.50%	5.50%	5.00%	5.25%	5.70%	5.25%
75-79	6.00%	6.00%	5.50%	5.50%	6.20%	5.75%
80-84	6.00%	6.50%	6.00%	6.00%	6.70%	6.25%
85-89	6.00%	7.00%	6.50%	6.25%	6.70%	6.75%
90+	6.00%	7.50%	7.00%	6.50%	6.70%	7.25%

1. LPP increases .10 for each age from 61-80

Lincoln Financial Group
Lincoln Lifetime Income Edge

AGE	Less than 5 years*	At least 5, but less than 10 years*	At least 10 years*
50-54	3.50%	4.25%[1]	4.75%[2]
55-59	4.00%	4.75%[1]	5.25%[2]
60-64	4.50%	5.25%[1]	5.75%[2]
65-69	5.00%	5.75%[1]	6.25%[2]
70-74	5.50%	6.25%[1]	6.75%[2]
75-79	6.00%	6.75%[1]	7.25%[2]
80-84	6.50%	7.25%[1]	7.75%[2]
85-89	7.00%	7.75%[1]	8.25%[2]

1 0.25% lower for Opti-Point. 2 0.40% lower for Opti-Point.

Protective Life Secure Pay SE
Guaranteed Maximum Withdrawal Percentages

AGE	One Covered Person	Two Covered Persons
60-64	4.50%	4.00%
65-69	5.00%	4.50%
70-74	5.50%	5.00%
75-79	6.00%	5.50%
80-84	6.50%	6.00%
85+	7.00%	6.50%

* Joint life payout is 0.50% lower and based on the younger age. ** Joint life payout is 1.00% lower and based on the younger age. *** Joint life payout is 0.50% lower and based on the coverage age of spouses, rounded down. There is a minimum $50,000 contribution.

Inheritance Enhancer DEATH BENEFIT RIDER — For Agent Use Only. Not for Use with the Public.

Issue age	Rollup	Rollup period	Death Benefit payout options	Fee
50-85	9% simple interest	10 years	Lump sum or annuitzation	0.85% of death benefit base, deducted from account value. Refund or rider charges available in first 5 years. Rider charges refunded if the insured dies during the first five years or the non-insured joint owner dies at any time.

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

INDEXED	Current Interest	Cap	PR	Asset Fee	PT	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Bonus Gold 10% Premium Bonus on all 1st year premiums NEW	S&P 500® Annual Monthly Avg w/PR	-	25%	-	-	80% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at MGIR, compounded annually.	$10,000	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 most states IN (77-80) DE (18-80 with 17 yr surr)	N	6.50% Ages 18-75 4.87% ages 76-80 Florida 6.50% Ages 18-64	AK, CA, CT, DE, MN, NJ, NV, NY, OH, OK, OR, PA, TX, UT, WA
	S&P 500 Annual Monthly Avg w/Cap	2.25%	-	0%	-								
	S&P 500 Annual Pt to Pt w/PR	-	15%	-	-								
	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	1.40%	-	-	-								
	10 Yr. U.S. Treasury Bond w/Cap	2.25%	-	0%	-								
	S&P 500 Performance Trigger	-	-	-	2.00%								
	Bond Yield w/Cap	5.15%	-	2.00%	-								
	Volatility Control Index	-	-	3.25%	-								
	Current Fixed Value Rate 1.15%, DE 2.25%												
Retirement Gold 8% Premium Bonus on all 1st year premiums IN (8% ages 18-73, 5% ages 74-78) NEW	S&P 500® Annual Monthly Avg w/PR	-	25%	-	-	Minimum Guaranteed Interest: Currently 1.50% Minimum Guaranteed Surrender Value: 87.5% of premiums paid less withdrawal proceeds, at MGIR, compounded annually	$10,000	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed	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	6.50% ages 18-78 IN (6.50% ages 18-75) FL (6.50% ages 18-64)	AK, CT, DE, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA
	S&P 500 Annual Monthly Avg w/Cap	2.00%	-	-	-								
	S&P 500 Annual Pt to Pt w/PR	-	15%	-	-								
	S&P 500 Annual Pt to Pt w/Cap	2.00%	-	-	-								
	S&P 500 Monthly Pt to Pt w/Cap	1.20%	-	0%	-								
	S&P 500 Performance Trigger	-	-	-	1.75%								
	Bond Yield w/Cap	4.65%	-	2.00%	-								
	Volatility Control Index	-	-	3.50%	-								
	Current Fixed Value Rate 1.00%												
Foundation Gold 7% Premium Bonus on all 1st year premiums NEW	S&P 500® Annual Monthly Avg w/PR	-	25%	-	-	Minimum Guaranteed Interest: Currently 1.50% Minimum Guaranteed Surrender Value: 87.5% of premiums paid less withdrawal proceeds, at MGIR, compounded annually	$10,000	5% of Contract Value Annually, Starting Yr 2. Cumulative withdrawal options available. Systematic W/D & RMD Immediately from Fixed Value.3	10 years (9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0%)	18-80 Q and NQ	N	6.30% ages 18-75 4.75% ages 76-80	CT, NY
	S&P 500 Annual Monthly Avg w/Cap	2.00%	-	-	-								
	S&P 500 Annual Pt to Pt w/PR	-	15%	-	-								
	S&P 500 Annual Pt to Pt w/Cap	2.00%	-	-	-								
	S&P 500 Monthly Pt to Pt w/Cap	1.20%	-	-	-								
	10 Yr. U.S. Treasury Bond w/Cap	2.00%	-	-	-								
	S&P 500 Performance Trigger	-	-	-	1.75%								
	Bond Yield w/Cap	4.65%	-	2.00%	-								
	Volatility Control Index	-	-	3.50%	-								
	Current Fixed Value Rate 1.00%												

AMERICAN EQUITY IVESTMENT LIFE INSURANCE COMPANY (AEI)

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Traditions Gold NEW		Minimum Guaranteed Interest: Currently 1.50% Minimum Guaranteed Surrender Value: 87.5% of premiums paid less withdrawal proceeds, at MGIR, compounded annually	$10,000	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.	10 years (9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0%)	18-80 Q and NQ CA (ages 18-80 with 9 year surr)	N	4.85% Ages 18-75 3.65% Ages 76-80	NY
Choice Series 6 year, 8 year, and 10 year options (Optional MVA Rider Available) NEW		Minimum Guaranteed Interest: Currently 1.00% Minimum Guaranteed Surrender Value: 90% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually	$10,000	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.3	9.20, 8.00, 7.00, 5.50, 4.00, 2.50, 0% (6 yrs.) 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 yrs.) 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 yrs.)	Choice 6 18-85 Choice 8 18-85 Choice 10 18-80 Q and NQ	N	6 year 3.70% Ages 18-75 8 year 4.65% Ages 18-75 10 year 5.50% ages 18-75	NY
Advantage Gold NEW		Minimum Guaranteed Interest: Currently 1.00% Minimum Guaranteed Surrender Value: 84% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at MGIR, compounded annually.	Min: $10,000 Max: 18-69 $1,500,000 70-74 $1,000,000 75-80 $750,000	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.3	10 years (16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0%)	18-80 Q and NQ	N	6.50% Ages 18-75 4.87% ages 76-80	AK, CA, CT, DE, FL, MN, NJ, NV, NY, OH, OK, OR, PA, TX, UT, WA

Current Interest

Traditions Gold

	Cap	PR	Asset Fee	PT
S&P 500® Annual Monthly Avg w/PR	-	60%	-	-
S&P 500 Annual Monthly Avg w/Cap	4.75%	-	-	-
S&P 500 Annual Pt to Pt w/PR	-	37%	-	-
S&P 500 Annual Pt to Pt w/Cap	4.50%	-	-	-
S&P 500 Monthly Pt to Pt w/Cap	1.80%	-	-	-
10 Yr. U.S. Treasury Bond w/Cap	4.50%	-	-	-
S&P 500 Performance Trigger	-	-	-	3.50%
Bond Yield w/Cap	7.90%	-	2.00%	-
Volatility Control Index	-	-	1.50%	-

Current Fixed Value Rate 2.00%

Choice Series

Choice 6	Cap	PR	Asset Fee	PT
S&P 500 Annual Pt to Pt w/PR	-	35%	-	-
S&P 500 Annual Pt to Pt w/Cap	4.25%	-	-	-
S&P 500 Monthly Pt to Pt w/Cap	1.60%	-	-	-
Volatility Control Index	-	-	1.75%	-

Current Fixed Value Rate 1.70%

Choice 8	Cap	PR	Asset Fee	PT
S&P 500 Annual Pt to Pt w/PR	-	40%	-	-
S&P 500 Annual Pt to Pt w/Cap	4.50%	-	-	-
S&P 500 Monthly Pt to Pt w/Cap	1.70%	-	-	-
Volatility Control Index	-	-	1.50%	-

Current Fixed Value Rate 1.80%

Choice 10	Cap	PR	Asset Fee	PT
S&P 500 Annual Pt to Pt w/PR	-	42%	-	-
S&P 500 Annual Pt to Pt w/Cap	4.50%	-	-	-
S&P 500 Monthly Pt to Pt w/Cap	1.80%	-	-	-
Volatility Control Index	-	-	1.25%	-

Current Fixed Value Rate 1.80%

Advantage Gold

	Cap	PR	Asset Fee	PT
S&P 500® Annual Monthly Avg w/PR	-	25%	-	-
S&P 500 Annual Monthly Avg w/Cap	2.00%	-	0%	-
S&P 500 Annual Pt to Pt w/PR	-	15%	-	-
S&P 500 Annual Pt to Pt w/Cap	2.00%	-	0%	-
S&P 500 Monthly Pt to Pt w/Cap	1.20%	-	-	-
10 Yr. U.S. Treasury Bond w/Cap	2.00%	-	0%	-
S&P 500 Performance Trigger	-	-	-	1.75%
Bond Yield w/Cap	4.65%	-	2.00%	-
Volatility Control Index	-	-	3.50%	-

Current Fixed Value Rate 1.05%

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AMERICAN GENERAL LIFE COMPANIES (AGLC)

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
AG Power Protector - 7 Annuity	**PREMIUMS UNDER $100,000** Fixed account: 1.60% Participation rate: 100% Annual Pt - to - Pt Cap: 4.00% Annual Pt - to - Pt Spread: 2.70% 2 yr Pt - to- Pt Spread: 0.90% **PREMIUMS OVER $100,000** Fixed account: 1.60% Participation rate: 100% Annual Pt - to - Pt Cap: 5.00% Annual Pt - to - Pt Spread: 1.80% 2 yr Pt - to- Pt Spread: 0.25%	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. **No Guaranteed Living Benefit Rider is available.**	7 years (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	4.00% - (0-80) 2.00% - (81-85)	NY
AG Power Protector - 7 Plus Annuity NEW	**PREMIUMS UNDER $100,000** Fixed account: 1.50% Participation rate: 100% Annual Pt - to - Pt Cap: 2.40% Annual Pt - to - Pt Spread: 3.25% 2 yr Pt - to- Pt Spread: 1.90% **PREMIUMS OVER $100,000** Fixed account: 1.50% Participation rate: 100% Annual Pt - to - Pt Cap: 3.30% Annual Pt - to - Pt Spread: 2.20% 2 yr Pt - to- Pt Spread: 1.10%	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. **Guaranteed Living Benefit Rider is available.**	7 years (8,7,6,5,4,3,2)	0-80 Q & NQ	Y	4.00% - (50-80)	NY, WA
AG Power Protector - 10 Annuity	**PREMIUMS UNDER $100,000** Fixed account: 1.75% Participation rate: 100% Annual Pt - to - Pt Cap: 4.00% Annual Pt - to - Pt Spread: 2.90% 2 yr Pt - to- Pt Spread: 1.50% **PREMIUMS OVER $100,000** Fixed account: 1.75% Participation rate: 100% Annual Pt - to - Pt Cap: 5.00% Annual Pt - to - Pt Spread: 1.50% 2 yr Pt - to- Pt Spread: 0.50%	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. **No Guaranteed Living Beneit Rider is available.**	10 years (10,9,8,7,6, 5,4,3,2,1)	0-75 Q & NQ	Y	7.00% - (0-70) 5.00% -(71-75)	NY
AG Power Protector - 10 Plus Annuity NEW	**PREMIUMS UNDER $100,000** Fixed account: 1.60% Participation rate: 100% Annual Pt - to - Pt Cap: 2.50% Annual Pt - to - Pt Spread: 3.00% 2 yr Pt - to- Pt Spread: 1.75% **PREMIUMS OVER $100,000** Fixed account: 1.60% Participation rate: 100% Annual Pt - to - Pt Cap: 3.50% Annual Pt - to - Pt Spread: 1.90% 2 yr Pt - to- Pt Spread: 0.90%	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 no 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. Annuitization 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; 40 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	7.00% - (0-70) 5.00% -(71-75)	NY, WA

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ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Performance Elite 10 Premium Bonus: 4.00% PLUS premium Bonus: 9.00% NEW	**Athene Performance Elite** — 10 / 10 Plus Annual Rider Charge Rate — - / 0.95% 2-year No Cap Point-to-Point Index Strategy1 (Participation Rate) — BNP Paribas Multi Asset 5 Index — 80% 2-year No Cap Point-to-Point Index Strategy (Participation Rate) — Morningstar® Dividend Yield Focus Target Volatility 5 Index℠ Not available in NH & NV. — 70% 1-year Point-to-Point Index Strategy (Cap) — S&P 500® — 3.25% 1-year Monthly Cap Index Strategy (Cap) — S&P 500® — 1.40% Fixed Account with 1-Year Guarantee — 1.05% Withdrawal Charge Duration — 10 Years	1.00% on 87.5% of premium	Single premium only Minimum: $10,000, ($5,000 in CT, MN, NJ, OR, PA, TX, WA) Maxiumum: $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)	0-78 most states Call for other states	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-75 5.00% ages 76-78	MD, MN, MT, NY, NJ, OR, PA, WA
Performance Elite 10 Select Premium Bonus: 2.00% PLUS premium Bonus:6.00% NEW	**Athene Performance Elite** — 10 Select / 10 Select Plus Annual Rider Charge Rate — - / 0.95% 2-year No Cap Point-to-Point Index Strategy1 (Participation Rate) — BNP Paribas Multi Asset 5 Index — 80% 2-year No Cap Point-to-Point Index Strategy (Participation Rate) — Morningstar® Dividend Yield Focus Target Volatility 5 Index℠ Not available in NH & NV. — 70% 1-year Point-to-Point Index Strategy (Cap) — S&P 500® — 3.25% 1-year Monthly Cap Index Strategy (Cap) — S&P 500® — 1.40% Fixed Account with 1-Year Guarantee — 1.05% Withdrawal Charge Duration — 10 Years	1.00% on 87.5% of premium	Single premium only Minimum: $10,000, ($5,000 in CT, MN, NJ, OR, PA, TX, WA) Maxiumum: $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 (8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, 0.9)	53-78 (AK, SC, DE, MN, OH, PA, UT, WA) 56-78 (NV,NJ, OK, TX)	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-75 5.00% ages 76-78	**Only avail in:** AK, SC, DE, MN, OH, NV, NJ, OK, TX, PA, UT, WA
Performance Elite 10 Pro Premium Bonus: 2.00% PLUS premium Bonus:7.00% NEW	**Athene Performance Elite** — 10 / 10 Pro Annual Rider Charge Rate — - / 0.95% 2-year No Cap Point-to-Point Index Strategy1 (Participation Rate) — BNP Paribas Multi Asset 5 Index — 80% 2-year No Cap Point-to-Point Index Strategy (Participation Rate) — Morningstar® Dividend Yield Focus Target Volatility 5 Index℠ Not available in NH & NV. — 70% 1-year Point-to-Point Index Strategy (Cap) — S&P 500® — 3.25% 1-year Monthly Cap Index Strategy (Cap) — S&P 500® — 1.40% Fixed Account with 1-Year Guarantee — 1.05% Withdrawal Charge Duration — 10 Years	1.00% on 87.5% of premium	$25,000 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).	10 Years (10, 10, 10, 10, 9, 8, 7, 6, 5, 4)	65-78 (FL) 0-78 (MD)	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-75 5.00% ages 76-78	**Only avail in:** FL, MD
Performance Elite 15 Premium Bonus: 7.00% PLUS premium Bonus:12.00% NEW	**Athene Performance Elite** — 15 / 15 Plus Annual Rider Charge Rate — - / 0.95% 2-year No Cap Point-to-Point Index Strategy1 (Participation Rate) — BNP Paribas Multi Asset 5 Index — 95% 2-year No Cap Point-to-Point Index Strategy (Participation Rate) — Morningstar® Dividend Yield Focus Target Volatility 5 Index℠ Not available in NH & NV. — 80% 1-year Point-to-Point Index Strategy (Cap) — S&P 500® — 3.75% 1-year Monthly Cap Index Strategy (Cap) — S&P 500® — 1.50% Fixed Account with 1-Year Guarantee — 1.30% Withdrawal Charge Duration — 15 Years	1.00% on 87.5% of premium	$25,000 Single premium only ($5,000 in TX)	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)	0-73 Most states Call for other states	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-73	WA, OR, UT, NY, PA, CT, MN, MT, NJ, OR

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ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

INDEXED	Current Interest		Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Performance Elite 7 NEW PLUS Premium Bonus (Most states): 5.00%	Athene Performance Elite Annual Rider Charge Rate 2-year No Cap Point-to-Point Index Strategy (Participation Rate) BNP - Paribas Multi Asset Index 5 2-year No Cap Point-to-Point Index Strategy (Participation Rate) - Morningstar Dividend Yield Focus Target Volitity 5 Index Not Available in NH & NV 1 Year Point-to-Point Index Strategy (Cap) S&P 500 1-year Monthly Cap Index Strategy (Cap) — S&P 500® Fixed Account with 1-Year Guarantee Withdrawal Charge Duration	7 0.95% 95% 80% 3.75% 1.50% 1.30% 7 Years	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 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 Guranteed Contract Value or (iii) the Return of Premium Benefit (if applicable)	7 Years 9% (year 1) 8.8% (year 2) 7.9% (year3) 6.9% (year 4) 5.9% (year 5) 5% (year 6) 4% (year 7)	0-83	Yes	5.00% ages 0-75 3.50% ages 76-80	NY, DE
Athene Ascent Pro 10 NEW	2-year No Cap Point-to-Point Index Strategy (Participation Rate) — BNP Paribas Multi Asset 5 Index (Not available in NH, NV 2-year No Cap Point-to-Point Index Strategy (Participation Rate) — Morningstar® Dividend Yield Focus Target Volatility 5 Index℠ Not available in NH & NV. 2-year No Cap Point-to-Point Index Strategy (Participation Rate) — Janus SG Market Consensus Index 1-year Point-to-Point Index Strategy (Cap) — S&P 500® Bailout Cap Rate 1-year Monthly Cap Index Strategy (Cap) — S&P 500® Fixed Account with 1-Year Guarantee	90% 65% 70% 3.50% 1.00% 1.50% 1.75%	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 $5,000	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)	0-80	Yes (No MVA in AK, HI, MN, MO, NJ, PA, UT, WA)	6.00%	NY
Athene Ascent 10 Bonus 2.0 **Premium Bonus: 1%** NEW	2-year No Cap Point-to-Point Index Strategy (Participation Rate) — BNP Paribas Multi Asset 5 Index (Not available in NH, NV 2-year No Cap Point-to-Point Index Strategy (Participation Rate) — Morningstar® Dividend Yield Focus Target Volatility 5 Index℠ Not available in NH & NV. 2-year No Cap Point-to-Point Index Strategy (Participation Rate) — Janus SG Market Consensus Index 1-year Point-to-Point Index Strategy (Cap) — S&P 500® Bailout Cap Rate 1-year Monthly Cap Index Strategy (Cap) — S&P 500® Fixed Account with 1-Year Guarantee	75% 55% 60% 2.75% 1.00% 1.30% 1.05%	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 $10,000 (Ascent Pro 10 Bonus Select: $5,000 - AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA)	10% free withdrawals per year Bailout feature! Terminal Illness Waiver (not in CA) Confinement Waiver (Not in CA or MA)	10 Years (12,12,12,11, 10,9,8,7,6,4)	0-80 0-64 in FL 0-74 in IN	Yes (No MVA in AK, HI, MN, MO, NJ, PA, UT, WA)	6.50%	AK, CT, DE, HI, OH, OK, MN, NV, NJ, NY, PA, SC, OR, TX, UT, WA
Ascent Pro 10 Bonus Select NEW **Premium Bonus: 1%** (ask about vesting schedule)						10 Years (8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, 0.9)	0-80 53-78 in OR		6.50%	**ONLY AVAILABLE in:** AK, CT, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA
Ascent Pro 10 Bonus **Premium Bonus: 1%** (ask about vesting schedule) NEW						10 Years (10,10,10,10,9, 8,7,6,5,4)	65-80		6.50%	**ONLY AVAILABLE in: FL**

EQUITRUST LIFE INSURANCE COMPANY (ETL)

MUST COMPLETE PRODUCT TRAINING BEFORE SUBMITTING BUSINESS TO EQUITRUST

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
MarketTen Bonus Index (6.00% Premium Bonus on premiums paid in years 1-5) HOT	Annual Reset - Monthly Avg = 30% Part. Rate Index Margin - 0%. 10% min Fix Opt 1 yr - 1.00% Guaranteed rate - 1.00% Annual Reset Pt-to-Pt (S&P)-2.50% = 100% particip rate. 1.00% minimum Ann. Reset Daily Ave. Cap (S&P)- 2.75% =100% particip rate - 1.00% minimum 1-yr monthly cap 1.00% annual reset design 0.50% minimum **2-yr monthly ave cap 6.00%** 3.00% minimum	1.00% on 100% of premium	$30,000 Q-NQ $2,000 Renewal	Premium Allocation: Initial Premiim: Min Allocation of 2K in each acct. Can select any combo of accts 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. Must be whole percentages. Applicant may authorize to hold issue in the event of multiple premiums. Subsequent Premiums: Auto added to the 1-yr interest acct at time of receipt. On each contract ann, auto reallocated between accts according to most recent allocation instructions. **Return of Premium Guarantee. This rider is auto included on all contracts at no charge, subject to state availability.** 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. 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. Transfers: May transfer accum value between accts on each contract anniversary. Min transfer amt is $2K. Min balance in an acct after a transfer is $2K if any balance remains. Transfers out of the 2 year average cap index account allowed only at the end of the two-year indexing period. Death Benefit: Upon death of owner, Accumulative Value. Annualization Benefit: On the income date, the accum value is applied to the payment opt elected. The income date is the latter of the first contract ann after the Annuitants 70th birthday or 25 yrs after issue. Nursing Home Waiver: Available for all issue ages. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. N/A in MA. Income Rider For Life Rider Available.	10 years (10,10,10,10 10,9,8,7,6,4) (OH ONLY Eff 10/1/12) 10,10,10,10, 8,7,6,4,3,1) (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)	6.00% year 1 3.00% years 2-5 on additional premium	CA, CT, DE, MN, NV, NY, OK, OR, TX UT, WA
MarketValue Index GREAT	Annual Reset - Monthly Avg = 75% Part. Rate No Cap Index Margin - 0%. 10% minimum Fix Opt 1 yr - 2.65% Guarant inter rate - 1.00% **2 yr monthly avg.100% part rate. 20% CAP** 3.00% minimum Annual Reset Point-to-Point (S&P) - 5.00% = 100% participation rate. 1.00% minimum Ann. Reset Monthly Ave. Cap (S&P) - 6.00% = 100% participation rate. 1.00% minimum **1-yr monthly cap 1.90% annual reset design**, 0.50% minimum	2.00% on 87.5% of premium	$10,000 Q-NQ $2,000 Renewal	10% free withfrawals 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. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	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)	**6.50% year 1** 3.25% years 2-5 on additional premium	NY
Market Booster Index (7.00% Premium Bonus is now credited over 24 months - 4.00% applied to the premium at issue, w/2.00% and 1.00% applied to accum value on 1st & 2nd contract anniversaries. Subsequent premiums get 4.00% premium bonus for 5 years!) (Vested day - 1)	Annual Reset - Monthly Avg = 50% Part. Rate No cap Index Margin - 0%. 10% minimum Fix Opt 1 yr - 1.65% Guaranteed rate - 1.00% Annual Reset Point-to-Point (S&P) - 3.50% = 100% participation rate. 1.00% minimum Annual Reset Daily Ave. Cap (S&P) - 4.00%. = 100% participation rate. 1.00% minimum 1-yr monthly cap 1.25% annual reset design, 0.50% minimum	2.00% on 87.5% of premium	$2,000-Q $10,000-NQ $2,000 Renewal	10% of accum. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	9 years (17.5,17.5,17.5, 17.5,17.5, 13,10,8,6)	0-80 Q & NQ Annuitant	Y	6.00% year 1 3.00% years 2-5 on additional premium	AK, CA, CT, DE, MN, NV, NY, OH, OK, OR, TX, UT, WA
Market 12 Bonus Index 12% Bonus credited over 3 years. 6% premium bonus paid on all premiums. 2% accumulation value bonus added on the years 2,3,4,) GREAT	Annual Reset - Monthly Avg = 40% Part. Rate No cap Index Margin - 0%. 10% minimum Fix Opt 1 yr - 1.30% Guaranteed rate - 1.00% Annual Reset Point-to-Point (S&P) - 2.50% = 100% participation rate. 1.00% minimum Annual Reset Daily Ave. Cap (S&P) - 2.75%. = 100% participation rate. 1.00% minimum 1-yr monthly cap 1.10% annual reset design, 0.50% minimum **2 yr monthly avg cap 6.00%** 3.00% minimum	2.00% on 87.5% of premium	$30,000 Q-NQ $2,000 Renewal (year 1 Only)	Death Benefit equals full accumulation value. up to 10% of accum value on the previous contract yr may be withdrawan each contract yr w/o 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 with-drawals are available monthly, quarterly, semiannually or annually, and must be taken EFT. Accumulation value may transfer between accounts on each contract anniversary. Min balance in an account after a transfer is $2,000 id any balance remains. By current company practice, the Accumulation Value is available for annualization after the 5th year if a minimum payout of 10 years or life is elected. Available for all issue ages. There is no charge for Nursing home waiver. After 1st contract yr, requires nursing home confinement of Owner for 90 days. Not available in MA. Rate hold - if initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate/cap on the date of receipt of the application and the credited rate/cap for new issues on the date the premium is received. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	14 years (20,20,19,19, 18,17,16, 14,12,10, 8,6,4,2)	0-75 Q & NQ Annuitant	Y	8.50% year 1 (effective 10/1/12)	AK, CA, CT, DE, MN, NV, NY, OH, OK, OR, TX, UT, WA
MarketPower Bonus Index (10.00% Premium Bonus - Vested Day -1) HOT	Annual Reset - Monthly Avg = 50% Part. Rate No cap Index Margin - 0%. 10% minimum Fix Opt 1 yr - 1.50% Guaranteed rate - 1.00% Annual Reset pt-to-pt (S&P) - 3.00% cap = 100% participation rate. 1.00% minimum Ann. Reset Daily Ave. Cap (S&P) - 3.50% cap = 100% participation rate. 1.00% minimum 1-yr monthly cap 1.20%, annual reset design 0.50% minimum **2 yr monthly average 8.00% cap** 3.00% minimum	2.00% on 87.5% of premium	$20,000 Q-NQ $2,000 Renewal Yr-1 Only	10% of accum. value after yr 1. Nursing home wavier. Monthly interest option. Death equals full accumulation value. Can annuitize after yr 5 for minimum 10 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	14 years (20,20,19,19,18,17,16, 14,12,10,8,6,4,2,0) (AK & IL only - 10 yrs. 17,16,15,15,14, 13,12,11,10,9.5) (OH ONLY) Eff 10/1/12 (17,15,14,12,10,9, 7,4,3,1)	0-75 Q & NQ	Y	8.50% years 1 (7.00% year 1 AK & IL)	CA, CT, DE, MN, NV, NY, OK, OR, TX UT, WA

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Chargebacks - All commissions will be reversed under the following circumstances: Upon death of owner or surrender during months 1-6: 100% all products excluding Confidence Income. Upon death of owner or surrender during months 7-15: 50% all products excluding Confidence Income. Any commission paid after the date of death will be reversed 100% **Income for life not available in FL, IL, MN, NY, WA

EQUITRUST LIFE INSURANCE COMPANY (ETL)

MUST COMPLETE PRODUCT TRAINING BEFORE SUBMITTING BUSINESS TO EQUITRUST

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
DynaMARC Index NEW Featuring the new Goldman Sachs Dynamo Strategy Index 10% bonus only available when optional income rider chosen	Annual Reset Point-to-Point S&P 500 - 5.00% and 100% participation Fixed Option 1 year - 2.60% Guaranteed Minimum - 1.00% Annual Reset Point-to-Point Dynamo 80% participation with NO CAP or Spread 10% Minimum 2 Year Monthly Average Dynamo 100% participation with NO CAP or spread 3.00% Minimum Cap 1 Year Monthly Cap, S&P 500 1.85% Annual Reset Design 0.50% Minimum	1.00% on 100% of premium	$10,000 Q-NQ $2,000 renewal	10% Free withdrawal after year 1. Nursing home waiver. Death Benefit equals full accumulation value. Monthly interest option. Annuitization available after year 5 for minimum 5 year or longer. Strategic income rider not available in MS, NM, NY, OR, VT	10 years (10,10,10,10, 10,9,8,7,6,4) AK, DE, MN, NJ, OH, OK, OR, PA, TX, UT & WA (9,8,7,6.5, 5.5,4.5,3.5, 2.5,1.5,0.5) CT ONLY (10,9,8,7,6, 5,4,3,2,1) (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)	7.00% 0-80	NY
Builder Bonus Index (6.00% Premium Bonus - Vested Day -1) Bonus on year 1 deposits only	Ann Reset - Mon Avg = 30% Part. Rate Index Margin - 0%. 10% min Fix Opt 1 yr - 1.00% Guaranteed rate - 1.00% Annual Reset Pt-to-Pt (S&P)-2.50% = 100% particip rate. 1.00% minimum Ann. Reset Daily Ave. Cap (S&P)- 2.75% =100% particip rate - 1.00% minimum 1-yr monthly cap 1.30% annual reset design 0.50% minimum 2-yr monthly ave cap 6.00% 3.00% minimum	2.00% on 87.5% of premium	$30,000 Q-NQ Additions allowed anytime. $2,000 renewal	**Return of Premium Guarantee. This rider is auto included on all contracts at no charge, subject to state availability.** 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. 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. Transfers: May transfer accum value between accts on each contract anniversary. Min transfer amt is $2K. Min balance in an acct after a transfer is $2K if any balance remains. Transfers out of the 2 year average cap index account allowed only at the end of the two-year indexing period. Death Benefit: Upon death of owner, Accumulative Value. Annualization Benefit: The accumulation value is available for annuitization after the first year if a minimum payout of 10 years or life is elected. Nursing Home Waiver: Available for all issue ages. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. N/A in MA. Income Rider For Life Rider Available.	9 years (9,8,7,6.5,5.5, 4.5,3.5, 2.5,1.5)	0-80 Q&NQ	Y	6.00% year 1	ONLY in these States!!! CT, DE, MN, NV, OK, OR, TX, UT, WA
Accumulator MarcSeven Index Annuity	1 year interest: 2.15% GS Dynamo 1 year Pt-to-Pt Participation: 70% GS Dynamo 1 year Pt-to-Pt Participation: 100% S&P 500 1 Year Pt-to-Pt Cap: 4.00% S&P 500 1 Year Monthly Cap: 1.60%	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.	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)	0-85 Q&NQ	Y (CA & DE: No)	Ages: 0-75: 4.80% 76-80: 3.60% 81-85: 2.40%	NY, OR
Income MarcSeven Index Annuity **Income rider for guaranteed lifetime income:** **7% Benefit Base bonus, 7% rollup compounded for up to 7 years**	1 year interest: 1.75% GS Dynamo 1 year Pt-to-Pt Participation: 55% GS Dynamo 1 year Pt-to-Pt Participation: 80% S&P 500 1 Year Pt-to-Pt Cap: 3.00% S&P 500 1 Year Monthly Cap: 1.25%	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)	40-80 Q&NQ	Y (CA & DE: No)	Ages: 40-75: 5.00% 76-80: 3.75%	NY, OR

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American Legend III Annuity GREAT	S&P 500 Risk Control. 1 Year Annual Point to Point Design. 60% Participation Rate One Year Fixed Rate: 2.00% S&P U.S. Retiree Spending annual point-to-point with part rate 65% 2.25% monthly CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Part. Rate S&P 500 1 Year Annual Point to Point. 100% Participation 5.15% Cap 1 Year Gold Annual Pt-to-Pt 5.25% Cap	1.00% on 100% of Premium	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 changes. ($500 min; Account Value must exceed $5,000) Full Account Value at Death. ****See below!** 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 physican 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)	18-85-Q 0-85-NQ	N	Issue Ages / Commission Yr / Qual / Non-Qual / NT / Mod3 1 / 18-75 / 0-75 / 4.75% / 3.25% 1 / 76-80 / 76-80 / 3.25% / 2.50% 1 / 81-85 / 81-85 / 2.25% / 1.00% 2 / 18-75 / 0-75 / 3.75% / 2.25% 2 / 76-80 / 76-80 / 2.25% / 1.50% 2 / 81-85 / 81-85 / 1.25% / 1.00% 3 / 18-75 / 0-75 / 2.75% / 1.25% 3 / 76-80 / 76-80 / 1.25% / 1.00% 3 / 81-85 / 81-85 / 1.00% / 0.50% 4 / 18-75 / 0-75 / 1.75% / 1.00% 4 / 76-80 / 76-80 / 1.00% / 0.50% 4 / 81-85 / 81-85 / 0.34% / 0.34% 5 / 18-75 / 0-75 / 1.00% / 0.50% 5 / 76-80 / 76-80 / 0.34% / 0.34% 5 / 81-85 / 81-85 / 0.17% / 0.17% 2+ / 18-85 / 0-85 / n/a / n/a	NY
American Safe Return Annuity	S&P 500. 100% Participation Rate. CAP - 4.50%. Annual Point to Point Design. "0" Index Factor, **Bail-out Cap 3.00%** One Year Fixed Rate: 1.00% S&P 500 Risk Control 1 Year Annual Point to Point. 50% Participation Rate	1.00% on 100% of Premium	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 changes. ($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(t) and 72 (q) available. **Return of Premium** guarantee is available at no charge.****See below!**	10 Years (10,9,8,7,6,5, 4,3,2,1)	18-85-Q 0-85-NQ	N	Issue Ages / Commission Yr / Qual / Non-Qual / NT / Mod 3 1 / 18-75 / 0-75 / 5.50% / 4.75% 1 / 76-80 / 76-80 / 4.50% / 3.75% 1 / 81-85 / 81-85 / 1.50% / 1.25% 1 / 18-85 / 0-85 / n/a / n/a 2 / 18-85 / 0-85 / n/a / 1.50% 3 / 18-85 / 0-85 / n/a / 0.75% 4+ / 18-85 / 0-85 / n/a / n/a	NY
American Safe Outlook Annuity	**Under $100,000 on ALL** S&P 500. 100% Participation Rate. CAP - 4.50%. Annual Point to Point Design. "0" Index Factor, **Bail-out Cap 3.00%** One Year Fixed Rate: 1.70% S&P 500 Risk Control 1 Year Annual Point to Point. 50% Participation Rate **Additional 0.25% Cap Deposits over $100,000**	1.00% on 90% of Premium	NQ & Q $10,000 (Subsequent allowed first two months of contract ONLY)	Extended Care & Teminal illness - 100% acct value when criteria met. IncomeSustainer - Guaranteed withdrawal benefit (optional). Bailout cap - on index strategies, early withdrawal charges waived if cap for an indexed strategy ever falls below its bailout cap. Waiver of early withdrawal charges - in the event a cap for an indexed strategy falls below its bailout cap (for withdrawals from that indexed strategy) During the 1st contract yr, 10% of purchase payments. After 1st contract ann, 10% of acct value as of the most recent contract ann. Death benefit - Greater of acct value or GMSV. Annuitization for acct value - greater of acct value or GMSV used for all annuitizations. IncomeSustainer Rider optional. Call for details.There are no up front sales charges or fees. Free Withdrawal allowance.****See below!**	6 Years (9,7,8,6,5,4)	18-85-Q 0-85-NQ	N	Issue Ages / Commission Yr / Qual / Non-Qual / NT / Mod 3 1 / 18-75 / 0-75 / 3.50% / 2.00% 1 / 76-80 / 76-80 / 2.60% / 1.50% 1 / 81-85 / 81-85 / 1.70% / 0.50% 1 / 18-85 / 0-85 / n/a / n/a 2 / 18-85 / 0-85 / n/a / 1.50% 3 / 18-85 / 0-85 / n/a / 0.75% 4+ / 18-85 / 0-85 / n/a / n/a	NY

AMERICAN NATIONAL INSURANCE COMPANY (ANL)

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American National Strategy Plus - 10 (1.00% Premium Bonus)	(see rates below)	1.00% to 87.5% of Premium	NQ & Q $10,000	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)	7.00% Ages 0-75 5.50% Ages 76-80	NY
American National Strategy Plus - 7 (1.00% Premium Bonus)					7 Years (7,6,5,4,3,2,1)		Y (No MVA in FL,WA)	5.00% Ages 0-75 4.00% Ages 76-80	IA, NY, OR

	10-Year	7-Year
1-Yr Specified Rate	4.00%	3.70%
1-Yr Point-to-Point Method:		
100% Participation Cap	4.35%	4.00%
50% Participation Cap	12.40%	9.65%
Lifetime Income Rider Fixed Rate	7.00%	7.00%
Rider Premium Charge	0.60%	0.60%
Lifetime Income Rider (Indexed Credit + Fixed Rate)		
Fixed Rate + Indexed Credit	4.00% + Indexed Credit	
Accumulation Period	10 Yr	10 Yr
Rider Premium Charge	0.90%	0.90%
Declared Rate	2.60%	2.40%
1-Yr Monthly Sum: Cap	1.85%	1.70%

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

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American Custom-10 NEW	>$150,000 S&P 500 100% Part Rate. - 4.75% Cap on Annual Pt-to-Pt, 1 Year Gold Cap 5.50% S&P 500 Risk Control Annual Point-to-Point 60% Participation Rate One Year Fixed Rate: 1.70% >$150,000 1.60% <$150,000 Non-MVA (CA, IN, MN, OH, PA, TX, VA) 1.60% <$150,000 S&P 500 Risk Control Annual Point-to-Point 55% Participation Rate S&P 500 100% Part Rate. - 4.50% Cap on Annual Pt-to-Pt, 1 Year Gold Cap 5.25% Non-MVA states - Under $150,000 S&P 500 100% Part Rate. - 4.50% Cap on Annual Pt-to-Pt, 1 Year Gold Cap 5.00% S&P 500 Risk Control Annual Point-to-Point 50% Participation Rate	1.00% on 90% of Premium	NQ & Q $25,000 Max: 1 million issue ages 0-75 $750,000 issue ages 76-80 $500,000 Issue ages 81+	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% rollup for 10 years. Stacked Income Option - 5% rollup 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. Annitization 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 18-75 Inherited IRA 0-75 Inherited NQ	Y	6.00% 0-75 NQ 6.00% 18-75 Q 4.50% 76-80 Q&NQ 2.50% 81-85 Q&NQ	IA, NY, WY

*Only one rider may be selected and selected rider must be added at time of contract issue.	**Simple Income Option℠ R6047014NW**	**Stacked Income Option℠ 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)

LINCOLN FINANCIAL GROUP (LFA)

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Lincoln New Directions - 6	Under $100,000 2.15% for 6 yrs - fixed account 3.50% performance triggered specified rate 9.00% 2 year Pt-to-Pt cap Over $100,000 2.30% for 6 years - fixed acct 4.00% performance triggered specified rate 10.00% 2 year Pt-to-pt cap	1.00%	NQ & Q $10,000	Annuitization allowed after 2. Contracts issued on 1st, 8th, 15th & 22nd. 10% free withdrawals even in yr 1. Fixed account: Amounts can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date. Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract anniversary date. The amt of the contract value available for reallocation on a contract anniversary equals: The fixed acct value + the sum of the indexed acct values for those indexed accts with indexed terms ending on the contract anniversary.	6 Years (9,8,7,6,4.75,3.5)	0-85 Q&NQ	Y	3.00% ages 0-75 year 1 2.35% ages 76-80 year 1 1.50% ages 81-85 year 1	NY
Lincoln New Directions - 8	Under $100,000 2.15% for 6 yrs - fixed account 3.50% performance triggered specified rate 9.00% 2 year Pt-to-Pt cap Over $100,000 2.30% for 6 years - fixed acct 4.00% performance triggered specified rate 10.00% 2 year Pt-to-pt cap	1.00%	NQ & Q $10,000	Nursing home and terminal illness benefits: allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see the Disclosure statement for necessary criteria and conditions. Subject to state availability. Beginning in the first contract year without incurring charges. Death benefit: upon death of a contractowner, beneficiaries may receive the greater of the contract value or single premium paid minus any prior surrs and surr charges, accum at the guaranteed min fixed interest rate. Acct guarantees: Guaranteed min fixed interest rate is set at issue and varies by contract year: Contract years 1-6 = 1.75%, Contract years 7+ = Between 1.00% and 3.00%. Performance triggered Indexed Acct: Guaranteed min specificed rate: 2.50%. 2-Year Point-to-Point Indexed Acct: Guaranteed minimum indexed interest cap: 7.00%	8 Years (9,8,7,6,4.75,3.5,2,.75)	0-85 Q&NQ	Y	4.00% ages 0-75 year 1 3.10% ages 76-80 year 1 2.00% ages 81-85 year 1	NY
Lincoln OptiPoint - 8 <$100k - 2.00% (yrs 1-3) >$100k - 3.00% (yrs 1-3)	Under $100,000 Fixed Account: 1.35% Perf Triggered Rate: 2.25% 2 Yr Pt-to-Pt Cap: 5.30% 2yr monthly Cap: 1.85% Over $100,000 Fixed Acct: 1.35% Perf Triggered rate: 2.25% 2-yr Pt to Pt Cap: 5.30% 2-yr Monthly Cap: 1.85%	1.00%	$10,000-Q $10,000-NQ Additional Deposits $50 Month (Limit $25,000 per year)	Annuitization allowed after 5th yr. Contracts issued on 1st, 8th, 15th & 22nd. 10% free withdrawals even in yr 1. Fixed account: Amounts can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date. Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract anniversary date. The amt of the contract value available for reallocation on a contract anniversary equals: The fixed acct value + the sum of the indexed acct values for those indexed accts with indexed terms ending on the contract anniversary.	8 Years (9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	4.50% ages 0-74 year 1 2.85% ages 75-79 year 1 1.50% ages 80-84 year 1 0.60% age 85 year 1	MN, NY, OR, UT
Lincoln OptiPoint - 10 <$100k - 2.00% (yrs 1-4) >$100k - 3.00% (yrs 1-4)	Under $100,000 Fixed Account: 1.35% Perf Triggered Rate: 2.25% 2 Yr Pt-to-Pt Cap: 5.30% 2yr monthly Cap: 1.85% Over $100,000 Fixed Acct: 1.35% Perf Triggered rate: 2.25% 2-yr Pt to Pt Cap: 5.30% 2-yr Monthly Cap: 1.85%	1.00%	$10,000-Q $10,000-NQ Additional Deposits $50 Month (Limit $25,000 per year)	Nursing home and terminal illness benefits: allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see the Disclosure statement for necessary criteria and conditions. Subject to state availability. Beginning in the first contract year without incurring charges. Death benefit: upon death of a contractowner, beneficiaries may receive the greater of the contract value or single premium paid minus any prior surrs and surr charges, accum at the guaranteed min fixed interest rate. Acct guarantees: Guaranteed min fixed interest rate is set at issue for the surr charge period and varies annually there after ranging between 1.00% and 3.00%. Performance triggered Indexed Acct: Guaranteed min specificed rate: 2.50%. 2-Year Point-to-Point Indexed Acct: Guaranteed minimum indexed interest cap: 7.00%. 2-year Monthly cap Indexed acct: Guaranteed min monthly indexed cap: 1.00%	10 Years (10,9,8,7,6,5,4,3,2,1)	0-80 Q&NQ	Y	5.50% ages 0-74 year 1 3.55% ages 75-79 year 1 1.50% ages 0-80 year 1	AK, MN, NY, OR, UT

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Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

GUGGENHEIM LIFE & ANNUITY COMPANY (GLA)

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Highlander FIA NEW **4% Premium Bonus!**	Strategies / Duration / Rate: Fixed / 1 Year Fixed / 2.25% S&P 500 / 1 Year Point-to-Point with Annual Cap / 4.50% S&P 500 / 1 Year Point-to-Point with Participation / 40%	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 $500,000 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	Year / Most States / Variation: 1 / 10% / 9% 2 / 9% / 9% 3 / 8% / 8% 4 / 7% / 7% 5 / 6% / 6% 6 / 5% / 5% 7 / 4% / 4% 8 / 3% / 3% 9 / 2% / 2% 10 / 1% / 1% 11+ / 0% / 0%	0-80	Y	Ages 0-75: 7.00% 76-80: 5.00% Ages (CA, FL) 0-75: 6.00% 76-80: 4.00%	NY

SAGICOR LIFE INSURANCE COMPANY (Sagicor)

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Sage Select Fixed Indexed NEW (4.00% Immediate Bonus Interest on Initial Premium)	Declared Rate Strategy Interest Rate 2.00% (1.50% minimum) Index Strategy 1 S&P 500® Index Cap 4.00% (4.00% minimum) Annual Point-to-Point Global Advantage Strategy 3 Particip Rate 20.00% (20% minimum) (Global Advantage Strategy - Global Advantage Indexed 1-year term with Participation Rate, Minimum Cap is 4%, Minimum Participation Rate is 20%. 3 Indexed used: Russell 2000 Index, EURO STOXX 50 Index Hang Seng Index) The indexed interest rate is calculated using 60% of the return of the best performing index, plus 40% of the return of the second best performing index, and is subject to the appropriate Participation rate and cap. The worst performing index is not used when determining the indexed interest rate. The indexed strategies guarantee the credited rate will never be less than 0%	3.00% on 87.5% of Premium	Single Purchase Payment $2,000 Q&NQ (no inherited IRA's)	Penalty Free Withdrawals - 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%. Allocation Dates - Can occur the 1st, 8th, 15th or 22nd day of the month. Nursing Home Facility or Confirmed Care Facility Confinement - If owner qualifies, the maximum free withdrawal percentage will be 100%. Death of Owner - 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	4.50% (ages 0-75) 2.50% (ages 76-85)	AK, CT, ME, NY, VT

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.

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE® Rates Effective as of August 8, 2017

FIXED INDEX ANNUITIES[1]	Index Cap Rate Product						Minimum Surrender Value	Minimum Premium
North American Charter Plus℠ 10 year option Premium Bonus 5.00% = $20,000 - $74,000 Premium 7.00% = $75,000+ Premium *Premium Bonus Paid on all new premium in first 7 contract years 14 year option Premium Bonus 8.00% = $20,000 - $74,000 Premium 10.00% = $75,000+ Premium *Premium Bonus Paid on all new premium in first 7 contract years			10 Year		14 Year		87.5% of premiums less with-drawals @ 1.00%	$20,000 Q & NQ
			$75k+ Initial Premium	$20k-$74,999 Initial Premium	$75k+ Initial Premium	$20k-$74,999 Initial Premium		
	S&P 500®	DA Index Margin (No Cap)	3.05%	3.05%	1.85%	1.85%		
		MPP Index Cap Rate	1.45%	1.45%	1.80%	1.80%		
		APP Index Cap Rate	3.30%	3.30%	4.45%	4.45%		
		APP Participation Rate (No Cap)	30%	30%	40%	40%		
	S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	3.90%	3.90%	2.45%	2.45%		
	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)	4.85%	4.85%	3.35%	3.35%		
	NASDAQ-100®	MPP Index Cap Rate	.95%	.95%	1.40%	1.40%		
	Fixed Account Rate		1.30%	1.30%	1.90%	1.90%		
	Premium Bonus		7.00%	5.00%	10.00%	8.00%		
	Fixed Account 1st-Year Yield (Fixed Rate + Premium Bonus)		8.39%	6.36%	12.09%	10.05%		

North American Charter Plus State Variations for AK, CA, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

		10-YEAR	
S&P 500®	DA Index Margin (No Cap)	3.30%	
	MPP Index Cap Rate	1.35%	
	APP Index Cap Rate	3.15%	
	APP Participation Rate (No Cap)	25%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	4.20%	
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)	5.25%	
NASDAQ-100®	MPP Index Cap Rate	.90%	
Fixed Account Rate		1.45%	
	Premium Bands	$75,000+ Initial Premium	$20,000-$74,999 Initial Premium
Premium Bonus		7.00%	5.00%
Fixed Account 1st-Year Yield (Fixed Rate + Premium Bonus)		8.28%	6.26%

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE® Rates Effective as of 10-1-2017

FIXED INDEX ANNUITIES[1]	Withdrawal Provisions/Contract Features	Surrender Charges[6]	Issue Ages	MVA[2]	Commission	States Not Available
North American Charter Plus[sm] 10 year option Premium Bonus 5.00% = $20,000 - $74,000 Premium 7.00% = $75,000+ Premium *Premium Bonus Paid on all new premium in first 7 contract years 14 year option Premium Bonus 8.00% = $20,000 - $74,000 Premium 10.00% = $75,000+ Premium *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	<u>10-Year</u> **7.00%** year 1 2.50% yrs 2&3 (Commission reduced .50% for CT. Commission reduced by 25% for issue ages 76-79) <u>14-Year</u> **7.00%** year 1 3.50% yrs 2&3 1.75% yrs 4&5 (Commission reduced .50% for CT. Commission reduced by 25% for issue ages 76-79)	10 Year AK, HI, MN, MO, NY, OR, PA, UT, VA, WA *Charter Plus II is approved in AK, MN, MO, OR, PA, UT, VA & WA. Up to 5.00% Bonus - Call for details! 14 Year AK, CT, DE, HI, MN, MO, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA

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Rates effective 10/01/17. Rates and commissions are subject to change. Check for current state approvals.

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

FIXED INDEX ANNUITIES[1]	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges[6]	Commission
North American Performance Choice℠ 12 Plus (**7.00%** Premium Bonus on all deposits for 5 years.)	87.5% of premiums less withdrawals @ 1.00%	$2,000-Q $10,000-NQ ($50/mo. TSA) $1000 w/ EFT $100/ month-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) Optional GLWB Rider available - Income Pay® Plus Premium Bonus Recapture (12 Plus Only) 12 Years 100%, 95%, 90%, 85%, 80%, 70%, 60%, 50%, 40%, 30%, 20%, 10%	12 Years (10,10,10,10, 10,9,8,7,6,5 4,2) **MVA[2]** Y **Issue Ages** 0-75 Q&NQ 0-55 TX 0-52 CA 0-48 SC	Year 1 - 7.00% ages 0-75 Yrs 2&3 - .50% **States Not Available** AK, CT, DE, IL, MN, MO, MT, NY, NV, OH, OK, OR, PA, UT, VA, WA
North American Performance Choice℠ 8 Plus (**4.00%** Premium Bonus on all deposits for 5 years.) **Utah Rates - call for details!!**	87.5% of premiums less withdrawals @ 1.00%	$2,000-Q $10,000-NQ ($50/mo. TSA) $1000 w/ EFT $100/ month-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) Optional GLWB Rider available - Income Pay® Plus Premium Bonus Recapture (8 Plus Only) 8 Years 100%, 90%, 80%, 70%, 60%, 50%, 40%,20%	8 Years (10,10,10,10, 9,8,5,3) **MVA[2]** Y **Issue Ages** 0-85 Q & NQ 0-52 SC 0-82 IN	Year 1 - 5.50% Yrs 2&3 - 2.75% Commission for issue ages 76-79 reduced by 25% & for issue ages 80-85 reduced by 50% (reduced by 1.00% for TX) **States Not Available** NY (UT - Call for details)

Index Cap Rate Only

	APP	MPP	IPT
S&P 500®	4.15%	1.65%	3.80%
DJIA℠	2.65%	N/A	N/A
S&P Midcap 400®	2.50%	N/A	N/A
Russell 2000®	2.60%	N/A	N/A
NASDAQ-100®	2.60%	1.20%	N/A
EURO STOXX	3.25%	N/A	N/A
Hang Seng	3.55%	N/A	N/A
Fixed Account	1.65%		
Premium Bonus	7.00%		
First Year Yield[9]	8.76%		

	APP	MPP	IPT
S&P 500®	3.85%	1.60%	3.75%
DJIA℠	2.60%	N/A	N/A
S&P Midcap 400®	2.45%	N/A	N/A
Russell 2000®	2.55%	N/A	N/A
NASDAQ-100®	2.55%	1.20%	N/A
EURO STOXX	3.20%	N/A	N/A
Hang Seng	3.50%	N/A	N/A
Fixed Account	1.60%		
Premium Bonus	4.00%		
First Year Yield[10]	4.64%		

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

FIXED INDEX ANNUITIES[1]	Blended Product	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges[6]	Commission
NAC RetireChoice℠ 10 (**2.50%** on first 5 year premium deposits.) LOW BAND ($50,000 - $249,999) HIGH BAND ($250,000+) ***Call For Details!!!***	See blended product table below	$20,000 Q&NQ (premium bonus recapture) **Minimum Surrender Value** 87.5% of premiums less withdrawals @ 1.00%	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) 5% Additional Payout Benefit is available on Accumulation Value at payout, after the surrender charge period. Additional Premium Bonus: Premium Bonus increases from 2.5% to 5%. Additional Payout Benefit: 5% 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). 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.	10 Years (10,10,9,9, 8,8,7,6,4,2) **MVA[2]** Y **Issue Ages** 0-79 Q&NQ	7.00% Opt A, Ages 0-75 3.50% years 2-3 No Trail 5.25% Opt A, Ages 76-79 (1.00% lower in VA) 1.00% years 2-3 **States Not Available** AK, CT, DE, MN, MO, NY, NV, OR, SC, VT, WA (OK & OH - call for details)
NAC RetireChoice℠ 14 (**3.00%** on first 5 year premium deposits.) LOW BAND ($50,000 - $249,999) HIGH BAND ($250,000+) ***Call For Details!!!***	See blended product table below	$20,000 Q&NQ (premium bonus recapture) **Minimum Surrender Value** 87.5% of premiums less withdrawals @ 1.00%	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.	14 Years (10,10,10,10, 10,9,8,7,6, 5,4,3,2,1) **MVA[2]** Y **Issue Ages** 0-75 Q & NQ 0-52 CA 0-54 TX	7.00% Opt A, 3.50% years 2-3 Ages 0-75 No Trail (1.00% lower in VA) **States Not Available** AK, CT, DE, MN, MO, MT, NY, NV, OH, OK, OR, SC, UT, VT, WA

RetireChoice℠ 10 – Blended Product

10 Year Surrender Charge	MA	APP	PTP	MPP	IPT
S&P 500®	60%	4.55%	7.05%	1.65%	3.65%
DJIA℠	60%	2.90%	N/A	N/A	N/A
S&P Midcap 400®	60%	2.75%	N/A	N/A	N/A
NASDAQ-100®	N/A	2.80%	N/A	1.50%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	3.25%	N/A	N/A	N/A
Fixed Account	1.75%				
Premium Bonus	2.00%				
First Year Yield[11]	3.78%				

RetireChoice℠ 14 – Blended Product

14 Year Surrender Charge	MA	APP	PTP	MPP	IPT
S&P 500®	70%	5.15%	10.10%	2.15%	4.90%
DJIA℠	70%	4.25%	N/A	N/A	N/A
S&P Midcap 400®	60%	4.10%	N/A	N/A	N/A
NASDAQ-100®	N/A	4.10%	N/A	1.70%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	4.85%	N/A	N/A	N/A
Fixed Account	2.45%				
Premium Bonus	3.00%				
First Year Yield[12]	5.52%				

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PROTECTIVE LIFE INSURANCE COMPANY (PLIC)

Rates Effective as of 10-10-2017

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Protective Indexed Annuity II 5 Year NEW Return of Premium Option available with lower caps/ rates	**Premiums under $100,000** Fixed Account 1.70% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.05% Annual Trigger Rate 2.90% Annual Rate Cap for Term 3.90% **Premiums over $100,000** Fixed Account 1.85% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.35% Annual Trigger Rate 3.20% Annual Rate Cap for Term 4.20% Caps & Rates are lower in Non-MVA states	1.00% 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	2.55% 0-80 1.28% 81-85	NY
Protective Indexed Annuity II 7 Year NEW Return of Premium Option available with lower caps/ rates	**Premiums under $100,000** Fixed Account 1.80% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.20% Annual Trigger Rate 3.35% Annual Rate Cap for Term 4.00% **Premiums over $100,000** Fixed Account 1.95% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.50% Annual Trigger Rate 3.65% Annual Rate Cap for Term 4.30% Caps & Rates are lower in Non-MVA states	1.00% 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	3.75% 0-80 1.88% 81-85	NY
Protective Indexed Annuity II 10 Year NEW Return of Premium Option available with lower caps/ rates	**Premiums under $100,000** Fixed Account 2.10% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.55% Annual Trigger Rate 3.70% Annual Rate Cap for Term 4.40% **Premiums over $100,000** Fixed Account 2.25% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.85% Annual Trigger Rate 4.00% Annual Rate Cap for Term 4.70% Caps & Rates are lower in Non-MVA states	1.00% 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	4.50% 0-80 2.25% 81-85	NY
Protective Indexed Annuity II New York 5 Year NEW Return of Premium Option available with lower caps/ rates	**Premiums under $100,000** Fixed Account 2.00% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.20% Annual Triggered Rate 2.70% **Premiums over $100,000** Fixed Account 2.15% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.50% Annual Triggered Rate 3.00%	1.00% 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	2.00% 0-80 1.00% 81-85	**AVAILABLE ONLY IN NY**
Protective Indexed Annuity II New York 7 Year NEW Return of Premium Option available with lower caps/ rates	**Premiums under $100,000** Fixed Account 2.15% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.70% Annual Triggered Rate 2.95% **Premiums over $100,000** Fixed Account 2.30% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.00% Annual Triggered Rate 3.25%	1.00% 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	3.00% 0-80 1.50% 81-85	**AVAILABLE ONLY IN NY**
Protective Indexed Annuity II New York 10 Year NEW Return of Premium Option available with lower caps/ rates	Premiums under $100,000 Fixed Account 2.30% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.95% Annual Triggered Rate 3.20% Premiums over $100,000 Fixed Account 2.45% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.25% Annual Triggered Rate 3.50%	1.00% 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	3.75% 0-80 1.90% 81-85	**AVAILABLE ONLY IN NY**
Protective Asset Builder 6 Year NEW	**Premiums under $100,000** Fixed Account 1.75% Participation Rate 86% S&P 500 Annual Pt-to-Pt Cap 4.10% Annual Triggered Rate 3.20% **Premiums over $100,000** Fixed Account 1.90% Participation Rate 95% S&P 500 Annual Pt-to-Pt Cap 4.40% Annual Triggered Rate 3.50%	1.00% 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	3.00% 0-80 1.50% 81-85	NY
Protective Asset Builder 8 Year NEW	**Premiums under $100,000** Fixed Account 1.90% Participation Rate 91% S&P 500 Annual Pt-to-Pt Cap 4.30% Annual Triggered Rate 3.50% **Premiums over $100,000** Fixed Account 2.05% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.60% Annual Triggered Rate 3.80%	1.00% 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	4.25% 0-80 2.125% 81-85	NY

Annual Trigger Rate: This strategy credits a predeterminded 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.