



FIA ACCUMULATION HIGHLIGHTS AS OF MARCH 16, 2022

CARRIER	[▲] RATING	PRODUCT NAME	SURRENDER PERIOD	ISSUE AGES	MINIMUM PREMIUM (QUALIFIED)	S&P ANNUAL CAP	FIXED RATE	OTHER INDEX OPTIONS [®]	RIDER AVAILABILITY & DETAILS
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 5	5	0-85	\$100,000.00	5.15%	↑ 1.80%	↑ PIMCO, RUSSELL 2000, MSCI EAFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
AIG	A	POWER 5 PROTECTOR [®]	5	18-85	\$100,000.00	5.10%	↑ 1.70%	↑ PIMCO GLOBAL, ML STRATEGIC BALANCED, AQR DYNAMIQ	NO RIDER AVAILABLE
LINCOLN	A+	OPTIBLEND [®] 5	5	0-85	\$100,000.00	5.00%	↑ 2.00%	↑ S&P 500 PAR RATE, S&P 500 5% DRC, FIDELITY AIM, BLACKROCK	FLEXIBLE PREMIUM AVAILABLE
OXFORD	A	SELECT [™] 5	5	0-80	\$20,000.00	4.90%	↑ 2.65%	↑ S&P 500 MONTHLY AVERAGE	NO RIDER AVAILABLE
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 5	5	0-85	\$25,000.00	4.85%	↑ 1.75%	↑ PIMCO, RUSSELL 2000, MSCI EAFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
LINCOLN	A+	OPTIBLEND [®] 5	5	0-85	\$10,000.00	4.50%	↑ 1.65%	↑ S&P 500 PAR RATE, S&P 500 5% DRC, FIDELITY AIM, BLACKROCK	FLEXIBLE PREMIUM AVAILABLE
AIG	A	POWER 5 PROTECTOR [®]	5	18-85	\$25,000.00	3.75%	↑ 1.70%	↑ PIMCO GLOBAL, ML STRATEGIC BALANCED, AQR DYNAMIQ	NO RIDER AVAILABLE
ATHENE	A	ACCUMAX 7 SM	7	0-83	\$100,000.00	N/A	↑ 1.75%	↑ S&P PAR RATE, AI MULTI-ASSET, SHILLER BARCLAYS CAPE	NO RIDER AVAILABLE
ATHENE	A	ACCUMAX 7 SM	7	0-83	\$10,000.00	N/A	↑ 1.60%	↑ S&P PAR RATE, AI MULTI-ASSET, SHILLER BARCLAYS CAPE	NO RIDER AVAILABLE
ATHENE	A	PERFORMANCE ELITE 7 [®]	7	0-83	\$10,000.00	7.75%	↑ 1.85%	↑ NASDAQ FC, AI POWERED US EQUITY, BNP, S&P RISK CONTROL	FEE FOR ENHANCED RATES
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 7	7	0-85	\$100,000.00	5.35%	↑ 1.90%	↑ PIMCO, RUSSELL 2000, MSCI EAFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
AIG	A	POWER 7 PROTECTOR [®]	7	18-85	\$100,000.00	5.15%	↑ 1.75%	↑ PIMCO GLOBAL, ML STRATEGIC BALANCED, AQR DYNAMIQ	NO RIDER AVAILABLE
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 7	7	0-85	\$25,000.00	5.05%	↑ 1.85%	↑ PIMCO, RUSSELL 2000, MSCI EAFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
OXFORD	A	SELECT [™] 7	7	18-80	\$20,000.00	5.00%	↑ 2.65%	↑ S&P 500 MONTHLY AVERAGE	OPTIONAL INCOME RIDER
LINCOLN	A+	OPTIBLEND [®] 7	7	0-83	\$100,000.00	5.00%	↑ 2.00%	↑ S&P 500 PAR RATE, S&P 500 5% DRC, FIDELITY AIM, BLACKROCK	FLEXIBLE PREMIUM AVAILABLE
AMERICAN NATIONAL	A	STRATEGY PLUS 7	7	0-80	\$5,000.00	4.75%	↑ 2.25%	↑ S&P 500 PAR RATE, NASDAQ 100, S&P MARC 5% ER	OPTIONAL INCOME RIDER
LINCOLN	A+	OPTIBLEND [®] 7	7	0-83	\$10,000.00	4.50%	↑ 2.00%	↑ S&P 500 PAR RATE, S&P 500 5% DRC, FIDELITY AIM, BLACKROCK	FLEXIBLE PREMIUM AVAILABLE
ATHENE	A	PERFORMANCE ELITE 7 [®]	7	0-83	\$10,000.00	4.25%	↑ 1.85%	↑ NASDAQ FC, AI POWERED US EQUITY, BNP, S&P RISK CONTROL	OPTIONAL LIQUIDITY RIDER
AIG	A	POWER 7 PROTECTOR [®]	7	18-85	\$25,000.00	3.75%	↑ 1.75%	↑ PIMCO GLOBAL, ML STRATEGIC BALANCED, AQR DYNAMIQ	NO RIDER AVAILABLE
ATHENE	A	PERFORMANCE ELITE 10 [®]	10	0-78	\$10,000.00	7.75%	↑ 1.85%	↑ NASDAQ FC, AI POWERED US EQUITY, BNP, S&P RISK CONTROL	FEE FOR ENHANCED RATES
OXFORD	A	SELECT [™] 10	10	18-80	\$20,000.00	5.40%	↑ 2.85%	↑ S&P 500 MONTHLY AVERAGE	OPTIONAL INCOME RIDER
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 10	10	0-85	\$100,000.00	5.35%	↑ 1.90%	↑ PIMCO, RUSSELL 2000, MSCI EAFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
AIG	A	POWER 10 PROTECTOR [®]	10	18-75	\$100,000.00	5.25%	↑ 1.80%	↑ PIMCO GLOBAL, ML STRATEGIC BALANCED, AQR DYNAMIQ	NO RIDER AVAILABLE
LINCOLN	A+	OPTIBLEND [®] 10	10	0-80	\$100,000.00	5.05%	↑ 2.00%	↑ S&P 500 PAR RATE, S&P 500 5% DRC, FIDELITY AIM, BLACKROCK	FLEXIBLE PREMIUM AVAILABLE
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 10	10	0-85	\$25,000.00	5.05%	↑ 1.85%	↑ PIMCO, RUSSELL 2000, MSCI EAFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
AMERICAN NATIONAL	A	STRATEGY PLUS 10	10	0-80	\$5,000.00	4.85%	↑ 2.40%	↑ S&P 500 PAR RATE, NASDAQ 100, S&P MARC 5% ER	OPTIONAL INCOME RIDER
LINCOLN	A+	OPTIBLEND [®] 10	10	0-80	\$10,000.00	4.55%	↑ 1.70%	↑ S&P 500 PAR RATE, S&P 500 5% DRC, FIDELITY AIM, BLACKROCK	NO RIDER AVAILABLE
ATHENE	A	PERFORMANCE ELITE 10 [®]	10	0-78	\$10,000.00	4.25%	↑ 1.85%	↑ NASDAQ FC, AI POWERED US EQUITY, BNP, S&P RISK CONTROL	OPTIONAL LIQUIDITY RIDER
AIG	A	POWER 10 PROTECTOR [®]	10	18-75	\$25,000.00	4.00%	↑ 1.80%	↑ PIMCO GLOBAL, ML STRATEGIC BALANCED, AQR DYNAMIQ	NO RIDER AVAILABLE
ATHENE	A	AGILITY SM 10	10	40-80	\$10,000.00	3.00%	1.40%	NASDAQ FC, AI POWERED US EQUITY, BNP MULTI-ASSET	INCOME/DEATH BENEFIT RIDER

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[®]ADDITIONAL INDEX ALLOCATION OPTIONS AND INTEREST CREDITING METHODS MAY BE AVAILABLE. [▲] AM BEST RATINGS AS OF 3/14/22

^{*} B/D CHANNEL ONLY



ANNUITY RIDER HIGHLIGHTS AS OF MARCH 16, 2022

CARRIER	PRODUCT/RIDER NAME	ISSUE AGES	MINIMUM QUALIFIED PREMIUM	PREMIUM	RIDER BONUS	RIDER GROWTH RATE	PAYOUT RATE @ 65 (SINGLE)	ROLL-UP YEARS AVAILABLE	RIDER FEE	OTHER DETAILS
AIG	ASSURED EDGE INCOME ACHIEVER	50-80	\$25,000	SINGLE	N/A	6.00%*	6.00%	10 YEARS	0.95%	*INCREASE TO INCOME.* NO RIDER BASE. FIXED ANNUITY
AIG	LIFETIME INCOME CHOICE SM (LEVEL)	50-80	\$25,000	SINGLE	N/A	5.50%	5.50%	UNLIMITED	1.10%	POWER PROTECTOR SERIES
AIG	LIFETIME INCOME CHOICE SM (MAX)	50-80	\$25,000	SINGLE	N/A	5.50%	7.00%	UNLIMITED	1.10%	PAYOUT RATE DECREASES WHEN THE ACCOUNT VALUE REACHES \$0
AMERICAN NATIONAL	LIFETIME INCOME RIDER	50-80	\$5,000	FLEXIBLE	N/A	6.85%	5.00%	10 YEARS	1.00%	FLEXIBLE PREMIUMS DO NOT INCREASE RIDER ROLL-UP VALUE
AMERICAN NATIONAL	LIFETIME INCOME RIDER PLUS	50-80	\$5,000	FLEXIBLE	N/A	3.85% + % EARNED	5.00%	10 YEARS	0.60%	FLEXIBLE PREMIUMS DO NOT INCREASE RIDER ROLL-UP VALUE
ATHENE	ASCENT PRO 10 BONUS - OPTION 1	VARIABLES	\$10,000	SINGLE	20%	10.00%	4.30%	SEE OTHER DETAILS	1.00%	10% YRS 1-10, 5% YRS 11-20
ATHENE	ASCENT PRO 10 BONUS - OPTION 2	VARIABLES	\$10,000	SINGLE	15%	7% + 2X \$ EARNED	4.30%	SEE OTHER DETAILS	1.00%	7% YRS 1-10, 4% YRS 11-20. 200% OF INTEREST EARNINGS STACK ON TOP OF ROLL-UP
ATHENE	ATHENE ACCUMULATOR SM LEGACY RIDER*	0-80	\$10,000	SINGLE	N/A	8.00%	N/A	10 YEARS OR TO AGE 85	0.95%	OPT DEATH BENEFIT RIDER, PAYABLE OVER 5 YRS OR LUMP SUM=AVERAGE OF BENEFIT BASE AND ACCUM VALUE.
ATHENE	ATHENE AGILITY SM 10	40-80	\$10,000	SINGLE	30%	175% X \$ EARNED	4.85%	UNLIMITED	0.00%	INCREASING INCOME POTENTIAL AFTER SURRENDER PERIOD. ENHANCED DEATH BENEFIT - 5 YR PAYOUT.
ATHENE	ATHENE AGILITY SM 7	40-83	\$10,000	SINGLE	30%	175% X \$ EARNED	4.85%	UNLIMITED	0.00%	INCREASING INCOME POTENTIAL AFTER SURRENDER PERIOD. ENHANCED DEATH BENEFIT - 5 YR PAYOUT.
GLOBAL ATLANTIC	CHOICE INCOME II - GUARANTEED INCOME BUILDER BENEFIT	45-85	\$25,000	SINGLE	N/A	8.00%	4.25%	UNLIMITED	1.05%	ADL BASED INCOME MULTIPLIER. ROLL-UP IS CREDITED UNTIL INCOME IS TAKEN.
GLOBAL ATLANTIC	CHOICE INCOME II - INCOME MULTIPLIER BENEFIT	45-85	\$25,000	SINGLE	N/A	200% X \$ EARNED	4.75%	UNLIMITED	1.05%	ADL BASED INCOME MULTIPLIER. ROLL-UP IS 2X INTEREST BEFORE INCOME, 1X INTEREST AFTER INCOME.
GLOBAL ATLANTIC	ENHANCED DEATH BENEFIT	0-75	\$25,000	SINGLE	N/A	7.00%	N/A	15 YEARS	0.50%	OPT DEATH BENEFIT RIDER. BENEFIT IS PAID IN A LUMP SUM.
GLOBAL ATLANTIC	INCOME 150+ SE	55-85	\$25,000	SINGLE	20%	7.50%	4.45%	YEARS 2-5	1.05%	ADL BASED INCOME MULTIPLIER.
OXFORD	GLWB	50-80	\$20,000	SINGLE	N/A	7.55%	4.65%	10 YEARS	0.95%	AVAILABLE ON THE SELECT 3, 5, 7, OR 10 YEAR SURRENDER PERIODS.

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MYGA HIGHLIGHTS AS OF MARCH 16, 2022

CARRIER	△ RATING	PRODUCT NAME	RATE GUARANTEE PERIOD	SURRENDER PERIOD	AUTOMATIC SURRENDER RENEWAL	MAX ISSUE AGE	MINIMUM PREMIUM	FREE WITHDRAWALS (YR 1/YR 2+)	RATE	
OXFORD	A	MULTI-SELECT™ 3	3	3	YES	80	\$20,000	INT/10%	2.50%	↑
GLOBAL ATLANTIC	A	SECUREFORE	3	3	NO	85	\$100,000	0%/10%	2.40%	↑
GLOBAL ATLANTIC	A	SECUREFORE	3	3	NO	85	\$10,000	0%/10%	2.35%	↑
OXFORD	A	MULTI-SELECT™ 5	5	5	YES	80	\$20,000	INT/10%	3.00%	↑
AIG	A	AMERICAN PATHWAY® VISIONMYG 5	5	10	NO	85	\$100,000	0%/15%	3.00%	↑
GLOBAL ATLANTIC	A	SECUREFORE	5	5	NO	85	\$100,000	0%/10%	2.90%	↑
GLOBAL ATLANTIC	A	SECUREFORE	5	5	NO	85	\$10,000	0%/10%	2.85%	↑
AIG	A	AMERICAN PATHWAY® VISIONMYG 5	5	10	NO	85	\$10,000	0%/15%	2.70%	↑
ATHENE	A	MAX RATE® 5	5	5	NO	83	\$100,000	INT/INT	2.60%	
ATHENE	A	MAX RATE® 5 LITE	5	5	NO	83	\$100,000	INT/INT	2.55%	
AMERICAN NATIONAL	A	PALLADIUM® MYG 5	5	10	NO	90	\$100,000	INT/10%	2.40%	↑
OXFORD	A	MULTI-SELECT™ 7	7	7	YES	80	\$20,000	INT/10%	3.15%	↑
AIG	A	AMERICAN PATHWAY® VISIONMYG 7	7	10	NO	85	\$100,000	0%/15%	3.00%	↑
ATHENE	A	MAX RATE® 7	7	7	NO	83	\$100,000	INT/INT	2.80%	
ATHENE	A	MAX RATE® 7 LITE	7	7	NO	83	\$100,000	INT/INT	2.75%	
AIG	A	AMERICAN PATHWAY® VISIONMYG 7	7	10	NO	85	\$10,000	0%/15%	2.70%	↑
AMERICAN NATIONAL	A	PALLADIUM® MYG 7	7	10	NO	90	\$100,000	INT/10%	2.70%	↑
ATHENE	A	MAX RATE® 7	7	7	NO	83	\$10,000	INT/INT	2.65%	

FIXED ANNUITY HIGHLIGHTS AS OF MARCH 16, 2022

CARRIER	△ RATING	PRODUCT NAME	RATE GUAR PERIOD	SURR PERIOD	MAX ISSUE AGE	MINIMUM PREMIUM	FREE WITHDRAWALS (YR 1/YR 2+)	BASE RATE	FIRST YEAR BONUS RATE	TOTAL FIRST YEAR RATE	CURRENT YIELD	GUARANTEED YIELD
SYMETRA	A	CUSTOM 5	3	5	85	\$100,000	10%/10%	4.00%	↑	4.00%	4.00%	2.69%
SYMETRA	A	CUSTOM 5	3	5	85	\$25,000	10%/10%	3.25%	↑	3.25%	3.25%	2.24%
AIG	A	AMERICAN PATHWAY® 5	5	5	90	\$100,000	INT/15%	2.75%		2.75%	2.75%	2.75%
SYMETRA	A	CUSTOM 7	3	7	85	\$100,000	10%/10%	4.35%	↑ 0.50%	4.85%	4.42%	2.35%
SYMETRA	A	CUSTOM 7	3	7	85	\$10,000	10%/10%	3.60%	↑ 0.50%	4.10%	3.67%	2.03%
SYMETRA	A	CUSTOM 7	5	7	85	\$100,000	10%/10%	3.45%	↑ 0.50%	3.95%	3.52%	2.74%
SYMETRA	A	CUSTOM 7	5	7	85	\$10,000	10%/10%	2.85%	↑ 0.50%	3.35%	2.92%	2.32%
AIG	A	AMERICAN PATHWAY® 7	7	7	90	\$100,000	INT/15%	2.85%		2.85%	2.85%	2.85%

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