

Annuity Rider Highlights as of September 10, 2021

| CARRIER | PRODUCT/PIDER NAME | ISSUE | QUALIFIED | Doctoria | RIDER | DOLL UD DATE | PAYOUT RATE @ 65 | ROLLUP YEARS | RIDER | |
|-------------------|--|----------------|----------------------|------------------|------------|----------------------|------------------|-----------------------|-------|---|
| CARRIER | PRODUCT/RIDER NAME | AGES | PREMIUM | PREMIUM | BONUS | ROLL-UP RATE | (SINGLE) | AVAILABLE | FEE | OTHER DETAILS |
| AIG AIG | ASSURED EDGE INCOME ACHIEVER | 50-80 50-80 | \$25,000 \$25,000 | SINGLE SINGLE | N/A N/A | 6.00%* 5.50% | 5.70% 5.25% | 10 Years Unlimited | 0.95% | *INCREASE TO INCOME.* NO RIDER BASE. FIXED ANNUITY POWER PROTECTOR SERIES |
| | LIFETIME INCOME CHOICE SM (LEVEL) | | | | | | | | | PAYOUT RATE DECREASES WHEN THE ACCOUNT VALUE |
| AIG | LIFETIME INCOME CHOICE SM (MAX) | 50-80 | \$25,000 | SINGLE | N/A | 5.50% | 6.25% | Unlimited | 1.10% | 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 | VARIES | \$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 | VARIES | \$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 AGILITY SM 10 | 40-80 | \$10,000 | SINGLE | 25% | 175% x \$ Earned | 4.85% | Unlimited | 0.00% | INCREASING INCOME AVAILABLE AFTER SURRENDER PERIOD. ENHANCED DEATH BENEFIT OVER 5 YR PAYOUT. |
| ATHENE | ATHENE AGILITY SM 7 | 40-83 | \$10,000 | SINGLE | 25% | 175% x \$ Earned | 4.85% | Unlimited | 0.00% | INCREASING INCOME AVAILABLE AFTER SURRENDER PERIOD. ENHANCED DEATH BENEFIT OVER 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% | INCOME MULTIPLIER FOR LOSS OF 2 OF 6 ADLS. 10% ROLL- UP 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% | INCOME MULTIPLIER FOR LOSS OF 2 OF 6 ADLS. ROLLUP 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% | 4.25% | YEARS 2-5 | 1.05% | INCOME MULTIPLIER FOR LOSS OF 2 OF 6 ADLS |
| INTEGRITY LIFE | GLWB | 45-80 | \$15,000 | SINGLE | N/A | 6.00% | 4.50% | 10 Years | | Indextra 7,10 |
| LSW | Guaranteed Lifetime Income Rider | 35-85 | \$10,000 | FLEXIBLE | 14% | 6.00% | 4.15% | 20 Years | 0.90% | FIT GUARANTEED INCOME |
| 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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AGENT USE ONLY. GUARANTEES ARE BACKED BY THE FINANCIAL STRENGTH AND CLAIMS PAYING ABILITY OF THE ISSUING COMPANY. PLEASE SEE PRODUCT MATERIALS FOR FULL DETAILS INCLUDING ALL FEATURES, BENEFITS, LIMITATIONS, AND AVAILABILITY BY PRODUCT AND STATE. RATES & RIDER FEATURES ARE CURRENT AS OF THE PUBLICATION DATE BUT ARE SUBJECT TO CHANGE WITHOUT NOTICE. VERIFY PRIOR TO APPLICATION.

COMPLETE REQUIRED TRAINING BEFORE SOLICITING. FOR SUITABILITY ASSISTANCE, CALL PRIOR TO APPLICATION SIGNING. REGISTERED REPRESENTATIVES SHOULD VERIFY AVAILABILITY ON YOUR APPROVED PRODUCTS LIST.

*ADDITIONAL INDEX ALLOCATION OPTIONS AND INTEREST CREDITING METHODS MAY BE AVAILABLE. A AM BEST RATINGS AS OF 9/9/21