



FIA ACCUMULATION HIGHLIGHTS AS OF FEBRUARY 11, 2020

CARRIER	RATING	PRODUCT NAME	SURRENDER PERIOD	ISSUE AGES	MINIMUM PREMIUM (QUALIFIED)	S&P ANNUAL CAP	FIXED RATE	OTHER INDEX OPTIONS	RIDER AVAILABILITY & DETAILS
OXFORD	A-	SELECT 5	5	0-80	\$20,000.00	4.95%	↓ 2.00%	↓ S&P 500 MONTHLY AVERAGE	NO RIDER AVAILABLE
AIG	A	POWER 5 PROTECTOR	5	18-85	\$100,000.00	4.85%	1.75%	PIMCO GLOBAL OPTIMA, ML STRATEGIC BALANCED	NO RIDER AVAILABLE
LINCOLN	A+	OPTIBLEND 5	5	0-85	\$100,000.00	4.75%	2.00%	S&P 500 PAR RATE & PERFORMANCE TRIGGER, S&P 500 VOL CNTRL	NO RIDER AVAILABLE
AIG	A	POWER 5 PROTECTOR	5	18-85	\$25,000.00	4.00%	1.75%	PIMCO GLOBAL OPTIMA, ML STRATEGIC BALANCED	NO RIDER AVAILABLE
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 5	5	0-85	\$100,000.00	3.85%	↓ 1.75%	↓ PIMCO, RUSSELL 2000, MSCI EFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
LINCOLN	A+	OPTIBLEND 5	5	0-85	\$10,000.00	3.75%	1.55%	S&P 500 PAR RATE & PERFORMANCE TRIGGER, S&P 500 VOL CNTRL	NO RIDER AVAILABLE
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 5	5	0-85	\$25,000.00	3.30%	↓ 1.55%	↓ PIMCO, RUSSELL 2000, MSCI EFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
LINCOLN	A+	NEW DIRECTIONS 6	6	0-85	\$100,000.00	4.25%	1.90%	S&P 7.5% DAILY RISK CONTROL & PERFORMANCE TRIGGER	NO RIDER AVAILABLE
LINCOLN	A+	NEW DIRECTIONS 6	6	0-85	\$10,000.00	3.50%	1.65%	S&P 7.5% DAILY RISK CONTROL & PERFORMANCE TRIGGER	NO RIDER AVAILABLE
OXFORD	A-	SELECT 7	7	18-80	\$20,000.00	5.50%	2.05%	↓ S&P MONTHLY AVERAGE	OPTIONAL INCOME RIDER
AIG	A	POWER 7 PROTECTOR	7	18-85	\$100,000.00	4.90%	1.80%	PIMCO GLOBAL OPTIMA, ML STRATEGIC BALANCED	NO RIDER AVAILABLE
AMERICAN NATIONAL	A	STRATEGY PLUS 7	7	0-80	\$5,000.00	4.40%	↑ 1.90%	↑ S&P 500 PAR RATE, OTHER S&P POINT-TO-POINT STRATEGIES	OPTIONAL INCOME RIDERS
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 7	7	0-85	\$100,000.00	4.25%	↓ 2.10%	↓ PIMCO, RUSSELL 2000, MSCI EFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
AIG	A	POWER 7 PROTECTOR	7	18-85	\$25,000.00	4.10%	1.80%	PIMCO GLOBAL OPTIMA, ML STRATEGIC BALANCED	NO RIDER AVAILABLE
ATHENE	A	PERFORMANCE ELITE 7	7	0-83	\$10,000.00	4.00%	1.50%	NASDAQ FC, AI POWERED US EQUITY, BNP, S&P RISK CONTROL	ENHANCED LIQUIDITY RIDER OPT
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 7	7	0-85	\$25,000.00	3.75%	↓ 1.80%	↓ PIMCO, RUSSELL 2000, MSCI EFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
LINCOLN	A+	OPTIBLEND 7	7	0-83	\$100,000.00	3.75%	1.50%	S&P 500 PAR RATE & PERFORMANCE TRIGGER, S&P 500 VOL CNTRL	OPTIONAL INCOME RIDER
LINCOLN	A+	NEW DIRECTIONS 8	8	0-85	\$100,000.00	3.75%	1.75%	S&P 7.5% DAILY RISK CONTROL & PERFORMANCE TRIGGER	OPTIONAL INCOME RIDER
LINCOLN	A+	NEW DIRECTIONS 8	8	0-85	\$10,000.00	3.00%	1.60%	S&P 7.5% DAILY RISK CONTROL & PERFORMANCE TRIGGER	OPTIONAL INCOME RIDER
OXFORD	A-	SELECT 10	10	18-80	\$20,000.00	5.50%	↓ 2.25%	↓ S&P 500 MONTHLY AVERAGE	OPTIONAL INCOME RIDER
AIG	A	POWER 10 PROTECTOR	10	18-75	\$100,000.00	5.00%	1.85%	PIMCO GLOBAL OPTIMA, ML STRATEGIC BALANCED	NO RIDER AVAILABLE
AMERICAN NATIONAL	A	STRATEGY PLUS 10	10	0-80	\$5,000.00	4.50%	↑ 2.00%	↑ S&P PAR RATE, OTHER S&P POINT-TO-POINT STRATEGIES	OPTIONAL INCOME RIDERS
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 10	10	0-85	\$100,000.00	4.35%	↓ 2.20%	↓ PIMCO, RUSSELL 2000, MSCI EFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
LINCOLN	A+	OPTIBLEND 10	10	0-80	\$100,000.00	4.25%	1.40%	S&P 500 PAR RATE & PERFORMANCE TRIGGER, S&P 500 VOL CNTRL	OPTIONAL INCOME RIDER
AIG	A	POWER 10 PROTECTOR	10	18-75	\$25,000.00	4.20%	1.85%	PIMCO GLOBAL OPTIMA, ML STRATEGIC BALANCED	NO RIDER AVAILABLE
GLOBAL ATLANTIC	A	CHOICE ACCUMULATION II 10	10	0-85	\$25,000.00	3.85%	↓ 1.90%	↓ PIMCO, RUSSELL 2000, MSCI EFT, FRANKLIN, BLACKROCK	OPTIONAL DEATH BENEFIT RIDER
ATHENE	A	PERFORMANCE ELITE 10	10	0-78	\$10,000.00	3.50%	1.40%	NASDAQ FC, HSBC AIPEX (AI POWERED), BNP, S&P RISK CONTROL	ENHANCED LIQUIDITY RIDER OPT.
LINCOLN	A+	OPTIBLEND 10	10	0-80	\$10,000.00	3.40%	1.30%	S&P 500 PAR RATE & PERFORMANCE TRIGGER, S&P 500 VOL CNTRL	OPTIONAL INCOME RIDER
ATHENE	A	ATHENE AGILITY 10	10	40-80	\$10,000.00	3.25%	1.30%	NASDAQ FC, HSBC AIPEX (AI POWERED), BNP, S&P 500	INCOME/DEATH BENEFIT RIDER
LSW	A	FIT REWARDS GROWTH	10	0-75	\$100/MONTH	1.50%	0.80%	BARCLAYS LOW VOL, MERRILL LYNCH GPA	PREMIUM BONUS PRODUCT

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ANNUITY RIDER HIGHLIGHTS AS OF FEBRUARY 11, 2020

CARRIER	PRODUCT/RIDER NAME	ISSUE AGES	MINIMUM QUALIFIED PREMIUM	PREMIUM	RIDER BONUS	ROLLUP RATE	PAYOUT RATE @ 65 (SINGLE)	ROLLUP YEARS AVAILABLE	RIDER FEE	OTHER DETAILS
AIG	LIFETIME INCOME PLUS FLEX	50-80	\$25,000	SINGLE	N/A	7.00%	5.30%	10 YEARS	1.00%	POWER PROTECTOR SERIES
AMERICAN NATIONAL	LIFETIME INCOME RIDER	50-80	\$5,000	SINGLE	N/A	7.20%	5.00%	10 YEARS	0.90%	INDEXED ANNUITY PLUS 7,10 - ANNUITIZED INCOME
AMERICAN NATIONAL	LIFETIME INCOME RIDER PLUS	50-80	\$5,000	SINGLE	N/A	4.2% + INT EARNED	5.00%	10 YEARS	0.60%	INDEXED ANNUITY PLUS 7,10 - ANNUITIZED INCOME
ATHENE	ASCENT INCOME RIDER OPTION 1 (BONUS PRODUCT)	VARIES	\$10,000	SINGLE	10%	10.00%	3.95%	SEE OTHER DETAILS	1.00%	10% YRS 1-10, 5% YRS 11-20
ATHENE	ASCENT INCOME RIDER OPTION 2 (BONUS PRODUCT)	VARIES	\$10,000	SINGLE	5%	7% + 2X INT \$ EARNED	3.95%	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 10	40-80	\$10,000	SINGLE	20%	175% X INT \$ EARNED	5.00%	UNLIMITED	0.00%	INCREASING INCOME AVAILABLE AFTER SURRENDER PERIOD. ENHANCED DEATH BENEFIT OVER 5 YR PAYOUT.
ATHENE	ACCUMULATOR SERIES - ATHENE 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.
GLOBAL ATLANTIC	CHOICE INCOME II - GUARANTEED INCOME BUILDER BENEFIT	45-85	\$25,000	SINGLE	N/A	10.00%	4.75%	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	2X INTEREST 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	INCOME 150+ SE	55-85	\$25,000	SINGLE	20%	7.50%	4.65%	YEARS 2-5	1.05%	INCOME MULTIPLIER FOR LOSS OF 2 OF 6 ADLS
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. AVAILABLE ON CHOICE ACCUMULATION II SERIES.
INTEGRITY LIFE	GLWB	45-80	\$15,000	SINGLE	N/A	7%, 8%	5.00%	10 YEARS	0.95%	INDEXTRA 7,10
LINCOLN	I4LIFE INDEXED ADVANTAGE	35-85	\$25,000	FLEXIBLE	N/A	N/A	5.15%	N/A	0.95%	IMMEDIATE INCOME ONLY. GREAT WHEN REPLACING NON-QUALIFIED CONTRACTS WITH GAINS.
LINCOLN	LIFETIME INCOME EDGE 2.0	35-85	\$25,000	FLEXIBLE	N/A	7.00%	5.50%	10 YEARS	0.95%	OPTIBLEND, OPTICHOICE, NEW DIRECTIONS
LSW	GUARANTEED LIFETIME INCOME RIDER	25-85	\$100/MONTH	FLEXIBLE	10%	5.00%	4.50%	10 YEARS	0.90%	SECUREPLUS GOLD, PARAMOUNT 5
OXFORD	GLWB	50-80	\$20,000	SINGLE	N/A	6.75%	4.00%	10 YEARS	0.95%	AVAILABLE ON THE SELECT 3, 5, 7, OR 10 YEAR SURRENDER PERIODS.

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MYGA HIGHLIGHTS AS OF FEBRUARY 11, 2020

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%	2.10%	↓
GLOBAL ATLANTIC	A	SECUREFORE 3	3	3	NO	85	\$10,000	0%/10%	2.00%	↓
OXFORD	A-	MULTI-SELECT 4	4	4	YES	80	\$20,000	INT/10%	2.45%	↓
AMERICAN NATIONAL	A	PALLADIUM MYG 5	5	10	NO	85	\$100,000	INT/10%	2.80%	↑
AMERICAN NATIONAL	A	PALLADIUM MYG 5	5	10	NO	85	\$5,000	INT/10%	2.70%	↑
OXFORD	A-	MULTI-SELECT 5	5	5	YES	80	\$20,000	INT/10%	2.50%	↓
GLOBAL ATLANTIC	A	SECUREFORE 5	5	5	NO	85	\$10,000	0%/10%	2.35%	↓
LINCOLN	A+	MYGUARANTEE PLUS	5	5	NO	85	\$100,000	10%/10%	2.35%	
ATHENE	A	MAX RATE 5	5	5	NO	83	\$100,000	INT/INT	2.35%	↑
ATHENE	A	MAX RATE 5 LITE	5	5	NO	83	\$100,000	INT/INT	2.30%	↑
AIG	A	AMERICAN PATHWAY VISIONMYG	5	10	NO	85	\$100,000	0%/15%	2.30%	↓
AMERICAN NATIONAL	A	PALLADIUM MYG 7	7	10	NO	85	\$100,000	INT/10%	2.84%	↑
OXFORD	A-	MULTI-SELECT 7	7	7	YES	80	\$20,000	INT/10%	2.75%	↓
AMERICAN NATIONAL	A	PALLADIUM MYG 7	7	10	NO	85	\$5,000	INT/10%	2.74%	↑
ATHENE	A	MAX RATE 7	7	7	NO	83	\$100,000	INT/INT	2.45%	↑
ATHENE	A	MAX RATE 7 LITE	7	7	NO	83	\$100,000	INT/INT	2.40%	↑
ATHENE	A	MAX RATE 7	7	7	NO	83	\$10,000	INT/INT	2.30%	↑
AIG	A	AMERICAN PATHWAY VISIONMYG	7	10	NO	85	\$100,000	0%/15%	2.30%	↓

FIXED ANNUITY HIGHLIGHTS AS OF FEBRUARY 11, 2020

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	SYMETRA CUSTOM 5	3	5	85	\$100,000	10%/10%	3.25%	↓	3.25%	3.25%	2.34%
SYMETRA	A	SYMETRA CUSTOM 5	3	5	85	\$50,000	10%/10%	3.05%	↓	3.05%	3.05%	2.23%
SYMETRA	A	SYMETRA CUSTOM 7	3	7	85	\$100,000	10%/10%	2.75%	↓ 0.50%	3.25%	2.82%	1.96%
SYMETRA	A	SYMETRA CUSTOM 7	5	7	85	\$100,000	10%/10%	2.55%	0.50%	3.05%	2.62%	2.25%
RELIANCE STANDARD	A+	APOLLO	1	7	85	\$5,000	10%/10%	2.20%	↑ 2.00%	4.20%	2.48%	1.45%
AMERICAN NATIONAL	A	WEALTH QUEST CITADEL 7 DIAMOND	2	7	85	\$100,000	10%/10%	2.10%	↑ 2.00%	4.10%	2.38%	1.59%
AMERICAN NATIONAL	A	CENTURY PLUS	1	10	80	\$100,000	10%/10%	2.10%	5.00%	7.10%	2.59%	1.59%
AMERICAN NATIONAL	A	CENTURY PLUS	1	10	80	\$5,000	10%/10%	2.00%	5.00%	7.00%	2.49%	1.58%

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