



# INDEXED ANNUITIES

Company	Plan	Indexing Methods	Minimum Premium	Free Withdrawals	Surrender Charges	Issue Ages	States Not Avail.	Guar. Income Benefit	Commission
<b>Athene Annuity</b>  Ratings B++ A.M. Best	<b>Athene</b>								
	<b>Enhanced Choice 8</b>	2.00% Premium Bonus 1.00% Fixed Account 4.00% Annual Point to Point 1.00% Monthly Point to Point 1.00% Quarterly Point to Point 5.00% Monthly Average Cap	\$5,000 Q/NQ	10% (After 1st year)  Confinement and Terminal Illness Waivers	10,9,8,7,6,5,4,2	0-80	AK,CT,DE,HI  MN,NJ,NY,OK,OR,PA,UT	YES	0-75 5.50% 76-80 2.50%  Different rates in CA,WA, TX
	<b>Choice 10</b>	1.50% Fixed Account 4.00% Annual Point to Point 1.70% Monthly Point to Point 1.70% Quarterly Point to Point 5.00% Monthly Average Cap	\$5,000 Q/NQ	10% (After 1st year)  Confinement and Terminal Illness Waivers	10,10,9.5,9,8,7,6,5,4,2	0-80	AK,CT,DE,HI  MN,NJ,NY,OK,OR,PA,UT	YES	0-75 7.00% 76-80 4.00%  Different rates in CA, WA, TX
	<b>Enhanced Choice 12</b>	5.00% Premium Bonus 1.00% Fixed Account Year 1 4.00% Annual Point to Point 1.00% Monthly Point to Point 1.00% Quarterly Point to Point 5.00% Monthly Average Cap	\$5,000 Q/NQ	10% (After 1st year)  Confinement and Terminal Illness Waivers	14,13,12,11,10,9,8,7,6,5,4,3	0-80	AK,CT,MN,NJ,NY,OK,OR,PA,TX,UT,WA	YES	0-75 7.00% 76-80 4.00%  Different rates in CA



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<b>Great American</b>  Ratings A (A.M. Best) A+ (S&P)	<b>American Legend III</b>	100% Participation  Declared Rate Strategy 1.50%  4 Index Strategies: 7.00% Cap 18 Mo Pt to Pt 4.70% Gold Pt to Pt 4.25% Cap Annual Pt to Pt 2.00% Mon. Sum Cap  Guaranteed Minimum: 100% at 1% <b>Flexible Premium</b>	\$10,000 (Additions \$2,000 Q/ \$5,000 NQ)	10%  Long-Term Care and Terminal Illness Waivers	<u>7 Years</u> 9,8,7,6,5,4,3,0	0-85	NY	Income-Sustainer Income Secure Inheritance Enhancer	0-75 4.75% 76-80 3.25% 81-85 2.25%
	<b>Safe Outlook</b>	Current Declared Rate: 1.50% 4.50% Cap Monthly Average 4.20% Annual Pt to Pt <b>Bailout Cap 3.00%</b>  <b>Low Band &gt; 100k</b> <b>4.00% Mo Avg</b> <b>3.90% Pt to Pt</b>	\$10,000 Q/ NQ	10% available immediately	<u>6 years</u> 9,8,7,6,5,4,0	0-85	DE, NY	Income Secure, Income Sustainer, Inheritance Enhancer	0-75 3.50% 76-80 2.60% 81-85 1.70%  (Trail Option Available at Reduction)
	<b>Safe Return</b>	Current Declared Rate: 1.00 4.50% Cap Monthly Average 4.50% Annual Point to Point  <b>Bailout Cap 3.00%</b> <b>Return of Premium</b>	\$25,000 Q/ NQ	10% available immediately	<u>10 years</u> 10,9,8,7,6,5,4,3,2 ,1	0-85	DE, NY	Income Secure, Income Sustainer Inheritance Enhancer	0-75 5.50% 76-80 4.50% 81-85 1.50%  (Trail Option Available at Reduction)

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<b>Great American</b>  Ratings A (A.M. Best) A+ (S&P)	<b>American Valor 10</b>	Declared Rate Strategy 1.00% 2 Index Strategies: 3.75% Cap Annual Pt to Pt 3.75% Cap Annual Pt to Pt  <b>Flexible Premium</b> <b>2.00% premium bonus 1st 3 years</b>	\$10,000 (Additions \$2,000 Q/ \$5,000 NQ)	10%  Long-Term Care and Terminal Illness Waivers	<u>10 Years</u> 10,9,8,7,6,5,4,3,2,1,0	0-85	NY	Income-Sustainer Income Secure Inheritance Enhancer	0-75 5.00% 76-80 3.65% 81-85 1.65%  Added comm. Years 2-5 Trails available
	<b>American Custom 10</b>	Current Declared Rate: 1.50%  Annual Pt to Pt No Cap w/participation rate 30%  4.00% Annual Pt to Pt <b>SPDR Gold Pt-Pt 4.50%</b>  <b>High Band Caps 150k +</b>	\$25,000 Q/ NQ	5% available immediately	<u>10 years</u> 9.50,8.75,7.75,6.75,5.75,4.75,3.75,3,2,1,0	0-85	NY	Simple Income Option Stacked Income Option Cumulative Free WD option	0-75 6.00% 76-80 4.50% 81-85 2.50%  Trail Option Available

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<b>VOYA</b>  Ratings A (A.M. Best) AA- (S&P) AA- (Fitch) A1 (Moody's)	<b>Secure Index Five</b>  <b>Flex Premium</b>	Annual Reset, 4 strategy buckets Point to Point Cap 2.50% Monthly Index Cap 1.10% Fixed Interest Strategy 1.35% Benchmark Strategy 10.00% Perf Trigger Strategy 2.00%  Guaranteed Minimum - 1% on 87.5% <b>75k Band rates shown</b>  <b>Call for Optional ROP Rates</b>	\$15,000 Q/NQ	10% (after 1st yr.)  Nursing Home and Terminal Illness Waivers	<u>5 Years</u> 8, 7.5, 6.5, 5.5, 4.5  Optional Return of Premium Rider Available	0-80	NY,OR	Opt. ING Income Protector Withdrawal Benefit  + .25% Trail (Life of Contract)	<u>Yr. 1</u> <b>3.15%</b>  <u>Yrs. 2-4</u> <b>1.57%</b>
	<b>Secure Index Seven</b>  <b>Flex Premium</b>	Annual Reset, 4 strategy buckets Point to Point Cap 4.00% Monthly Index Cap 1.55% Fixed Interest Strategy 1.10% Benchmark Strategy 5.50% Guaranteed 1 Year  Guaranteed Minimum - 1% on 87.5% Prem. <b>75k Band</b>	\$15,000 Q/NQ	10% (after 1st yr.)  Nursing Home and Terminal Illness Waivers	<u>7 Years</u> 10,10, 10, 10, 9, 8, 7	0-80	NY,OR	Opt. ING Income Protector Withdrawal Benefit  + .25% Trail (Life of Contract)	<u>Yr. 1</u> <b>4.00%</b>  <u>Yrs. 2-5</u> <b>2.00%</b>
	<b>Secure Index Opportunities Plus</b>  <b>5% Premium Bonus</b>	5% Premium bonus applied to each strategy in the same ratio as premium allocated to each strategy. Annual Reset  <u>5 Strategies</u> Point to Point Cap 2.25% Monthly Index Cap 0.90% Fixed Interest Strategy 1.05% Benchmark Strategy 10.00% Perf Trigger Strategy 2.00%	\$75,000 Q/NQ Low band rates <75,000	10% (after 1st yr.)  Nursing Home and Terminal Illness Waivers	<u>10 Years</u> 10, 10, 10, 10, 9, 8, 7, 6, 5, 4 (Bonus recapture period 10 years)	0-80	NY	Opt. ING Income Protector Withdrawal Benefit	<u>Yr. 1</u> <b>6.30%</b>
<b>The Standard</b>  A (AM Best) A+ (S&P)	<b>Index Select 5</b>	Annual Point to Point 3.00% Cap \$15,000-\$99,999 3.50% Cap \$100,000+  Fixed Interest 1.75% Minimum Guaranteed Rate 1.00% on 87.5% of the premium	\$15,000 Q/NQ	10% Annual withdrawals after year 1	<u>5 Years</u> 7,6,5,4,2	0-90	NY		0-80 3.00% 81-85 1.50% 86-90 1.35%
	<b>Index Select 7</b>	Annual Point to Point 3.25% Cap \$15,000-\$99,999 4.00% Cap \$100,000+  Fixed Interest 1.75% Minimum Guaranteed Rate 1.00% on 87.5% of the premium	\$15,000 Q/NQ	10% Annual withdrawals after year 1	<u>7 Years</u> 7,6,5,4,3,2,1	0-90	NY		0-80 4.00% 81-85 2.00% 86-90 1.45%